

INCOME STATEMENT AS OF 30.06.2023

02085020 **HIPOTEKARNA BANKA AD**

SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that thge banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

(EURO 000)

POSITION	AMOUNT
1. Interest income and similar income	10,730
2. Interest income on impaired loans	478
3. Interest expenses and similar expenses	1,129
I. NET INTEREST INCOME (1+2-3)	10,079
4. Fee and commission income	12,758
5. Fee and commission expenses	7,653
II. NET FEE AND COMMISSION INCOME (4-5)	5,105
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	-33
7. Net gains/losses on held-for-trading financial instruments	358
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	592
11. Net gains/losses from derecognition of other assets	157
12. Other income	46
13. Employee expenses	3,400
14. Depreciation expenses	1,197
15. Overhead and administrative expenses	3,975
16. Net gains/losses from modification and reclassification of financial instruments	
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	-196
18. Provision expenses	
19. Other expenses	75
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	7,851
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	7,851