

INCOME STATEMENT AS OF 30.06.2024

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	15,562
2. Interest income on impaired loans	388
3. Interest expenses and similar expenses	1,023
I. NET INTEREST INCOME (1+2-3)	14,927
4. Fee and commission income	15,101
5. Fee and commission expenses	8,282
II. NET FEE AND COMMISSION INCOME (4-5)	6,819
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	-8
7. Net gains/losses on held-for-trading financial instruments	1,839
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	564
11. Net gains/losses from derecognition of other assets	145
12. Other income	44
13. Employee expenses	4,095
14. Depreciation expenses	1,377
15. Overhead and administrative expenses	4,910
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	1,319
18. Provision expenses	-4
19. Other expenses	70
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	12,562
21. Profit tax	13
22. NET PROFIT/LOSS (III - 21)	12,549