

INCOME STATEMENT AS OF 30.09.2019

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	15,147
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	2,341
I. NET INTEREST INCOME (1+2-3)	12,806
4. Fee and commission income	12,892
5. Fee and commission expenses	8,199
II. NET FEE AND COMMISSION INCOME (4-5)	4,693
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	148
7. Net gains/losses on held-for-trading financial instruments	
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	630
11. Net gains/losses from derecognition of other assets	89
12. Other income	229
13. Employee expenses	3,873
14. Depreciation expenses	779
15. Overhead and administrative expenses	5,590
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	562
18. Provision expenses	-14
19. Other expenses	755
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	7,050
21. Profit tax	2
22. NET PROFIT/LOSS (III - 21)	7,048