

## INCOME STATEMENT AS OF 30.09.2020

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	13,635
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	2,398
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>11,236</b>
4. Fee and commission income	9,500
5. Fee and commission expenses	5,980
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>3,520</b>
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	107
7. Net gains/losses on held-for-trading financial instruments	104
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	343
11. Net gains/losses from derecognition of other assets	153
12. Other income	474
13. Employee expenses	4,099
14. Depreciation expenses	1,904
15. Overhead and administrative expenses	4,385
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	1,762
18. Provision expenses	2
19. Other expenses	50
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>3,737</b>
21. Profit tax	3
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>3,734</b>