

INCOME STATEMENT AS OF 30.09.2021

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	13,360
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	2,379
I. NET INTEREST INCOME (1+2-3)	10,981
4. Fee and commission income	11,418
5. Fee and commission expenses	7,264
II. NET FEE AND COMMISSION INCOME (4-5)	4,154
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	218
7. Net gains/losses on held-for-trading financial instruments	240
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	382
11. Net gains/losses from derecognition of other assets	234
12. Other income	172
13. Employee expenses	4,344
14. Depreciation expenses	1,813
15. Overhead and administrative expenses	5,063
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	-226
18. Provision expenses	239
19. Other expenses	90
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	5,058
21. Profit tax	6
22. NET PROFIT/LOSS (III - 21)	5,052