

INCOME STATEMENT AS OF 30.09.2022

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	13,599
2. Interest income on impaired loans	533
3. Interest expenses and similar expenses	1,953
I. NET INTEREST INCOME (1+2-3)	12,178
4. Fee and commission income	16,711
5. Fee and commission expenses	9,876
II. NET FEE AND COMMISSION INCOME (4-5)	6,835
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	3
7. Net gains/losses on held-for-trading financial instruments	-117
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	868
11. Net gains/losses from derecognition of other assets	17
12. Other income	140
13. Employee expenses	4,759
14. Depreciation expenses	1,863
15. Overhead and administrative expenses	5,451
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	-942
18. Provision expenses	-16
19. Other expenses	55
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	8,755
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	8,755