

INCOME STATEMENT AS OF 30.09.2023

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	17,326
2. Interest income on impaired loans	709
3. Interest expenses and similar expenses	1,674
I. NET INTEREST INCOME (1+2-3)	16,362
4. Fee and commission income	21,393
5. Fee and commission expenses	13,149
II. NET FEE AND COMMISSION INCOME (4-5)	8,243
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	-33
7. Net gains/losses on held-for-trading financial instruments	503
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	932
11. Net gains/losses from derecognition of other assets	174
12. Other income	93
13. Employee expenses	5,105
14. Depreciation expenses	1,830
15. Overhead and administrative expenses	6,250
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	1,510
18. Provision expenses	
19. Other expenses	120
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	11,458
21. Profit tax	8
22. NET PROFIT/LOSS (III - 21)	11,450