

## INCOME STATEMENT AS OF 30.09.2024

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	23,986
2. Interest income on impaired loans	606
3. Interest expenses and similar expenses	1,549
<b>I. NET INTEREST INCOME (1+2-3)</b>	<b>23,042</b>
4. Fee and commission income	24,693
5. Fee and commission expenses	14,026
<b>II. NET FEE AND COMMISSION INCOME (4-5)</b>	<b>10,667</b>
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	-13
7. Net gains/losses on held-for-trading financial instruments	2,425
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	892
11. Net gains/losses from derecognition of other assets	199
12. Other income	107
13. Employee expenses	6,296
14. Depreciation expenses	2,158
15. Overhead and administrative expenses	8,212
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	1,970
18. Provision expenses	-4
19. Other expenses	95
<b>III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19</b>	<b>18,592</b>
21. Profit tax	21
<b>22. NET PROFIT/LOSS (III - 21)</b>	<b>18,571</b>