

INCOME STATEMENT AS OF 31.12.2023

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	24,383
2. Interest income on impaired loans	902
3. Interest expenses and similar expenses	2,169
I. NET INTEREST INCOME (1+2-3)	23,117
4. Fee and commission income	28,997
5. Fee and commission expenses	17,334
II. NET FEE AND COMMISSION INCOME (4-5)	11,664
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	-41
7. Net gains/losses on held-for-trading financial instruments	901
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	1,245
11. Net gains/losses from derecognition of other assets	273
12. Other income	135
13. Employee expenses	7,040
14. Depreciation expenses	2,572
15. Overhead and administrative expenses	9,310
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	3,561
18. Provision expenses	148
19. Other expenses	129
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	14,533
21. Profit tax	2,276
22. NET PROFIT/LOSS (III - 21)	12,257