

INCOME STATEMENT AS OF 30.09.2025

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	26,326
2. Interest income on impaired loans	358
3. Interest expenses and similar expenses	1,831
I. NET INTEREST INCOME (1+2-3)	24,853
4. Fee and commission income	26,818
5. Fee and commission expenses	16,672
II. NET FEE AND COMMISSION INCOME (4-5)	10,146
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	5
7. Net gains/losses on held-for-trading financial instruments	208
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	1,010
11. Net gains/losses from derecognition of other assets	639
12. Other income	119
13. Employee expenses	7,421
14. Depreciation expenses	2,424
15. Overhead and administrative expenses	7,857
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	1,151
18. Provision expenses	4
19. Other expenses	193
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	17,929
21. Profit tax	12
22. NET PROFIT/LOSS (III - 21)	17,917