

Basic unaudited financial statements
Consolidated and unconsolidated
30 June 2015

Income statement

| | (in HRK million) | |
|---|------------------|--------------|
| | GROUP | BANK |
| | 30 June | 30 June |
| | 2015 | 2015 |
| Interest income | 1,580 | 1,510 |
| Interest expense | (445) | (430) |
| Net interest income | 1,135 | 1,080 |
| Fee and commission income | 667 | 345 |
| Fee and commission expense | (123) | (48) |
| Net fee and commission income | 544 | 297 |
| Dividend income | 5 | 20 |
| Net trading income and net loss on translation of monetary assets and liabilities | 41 | 40 |
| Other operating income | 52 | 24 |
| Revenue | 1,777 | 1,461 |
| Personnel expenses | (55) | (54) |
| Impairment losses on loans and advances to customers | (99) | (96) |
| Other impairment losses and provisions | (372) | (332) |
| Depreciation and amortisation | (84) | (63) |
| Other operating expenses | (481) | (342) |
| Share of profits from associates | 11 | 0 |
| Profit before income taxes | 697 | 574 |
| Income taxes | (142) | (115) |
| Net profit for the period | 555 | 459 |
| Attributable to: | | |
| Equity holders of the parent | 555 | 459 |
| | 555 | 459 |

Statement of financial position

| | (in HRK million) | |
|---|------------------|---------------|
| | GROUP | BANK |
| | 30 June | 30 June |
| | 2015 | 2015 |
| Assets | | |
| Cash and current accounts with banks | 8,675 | 8,672 |
| Balances with the Croatian National Bank | 4,495 | 4,495 |
| Financial assets at fair value through profit or loss | 6,460 | 6,219 |
| Derivative financial assets | 4 | 4 |
| Loans and advances to banks | 3,095 | 3,476 |
| Loans and advances to customers | 47,173 | 44,688 |
| Financial assets available for sale | 745 | 116 |
| Held-to-maturity investments | 175 | 0 |
| Investments in subsidiaries and associates | 137 | 215 |
| Intangible assets | 148 | 92 |
| Property and equipment | 1,146 | 650 |
| Investment property | 23 | 11 |
| Non-current assets held for sale | 0 | 0 |
| Deferred tax assets | 151 | 105 |
| Other assets | 553 | 373 |
| Total assets | 72,980 | 69,116 |

Statement of financial position (continued)

| | (in HRK million) | |
|---|------------------|---------------|
| | GROUP | BANK |
| | 30 June | 30 June |
| | 2015 | 2015 |
| Liabilities | | |
| Due to banks | 991 | 1,364 |
| Due to customers | 51,580 | 50,496 |
| Derivative financial instruments | 35 | 35 |
| Other borrowed funds | 4,951 | 4,723 |
| Other liabilities | 1,439 | 336 |
| Accrued expenses and deferred income | 248 | 110 |
| Provisions for liabilities and charges | 409 | 398 |
| Current tax liability | 54 | 47 |
| Total liabilities | 59,707 | 57,509 |
| Shareholders' equity | | |
| Share capital | 1,907 | 1,907 |
| Treasury shares | -76 | -76 |
| Share premium | 1,570 | 1,570 |
| Reserves and retained earnings | 9,317 | 7,747 |
| Net profit for the period | 555 | 459 |
| Total shareholders' equity | 13,273 | 11,607 |
| Total liabilities and shareholders' equity | 72,980 | 69,116 |

Contingent liabilities and commitments

| | (in HRK million) | |
|------------------------------------|------------------|---------------|
| | GROUP | BANK |
| | 30 June 2015 | 30 June 2015 |
| Undrawn lending commitments | 9,952 | 10,016 |
| Factoring and forfaiting | 4 | 4 |
| Performance guarantees | 2,216 | 2,216 |
| Foreign currency guarantees | 300 | 300 |
| Foreign currency letters of credit | 200 | 200 |
| HRK guarantees | 331 | 331 |
| Other contingent liabilities | 8 | 4 |
| | 13,011 | 13,071 |