



Basic unaudited financial statements  
Consolidated and unconsolidated  
30 September 2015

# Income statement

	(in HRK million)	
	GROUP	BANK
	30 June	30 June
	2015	2015
Interest income	2,606	2,273
Interest expense	(714)	(630)
<b>Net interest income</b>	<b>1,892</b>	<b>1,643</b>
Fee and commission income	1,127	551
Fee and commission expense	(224)	(80)
<b>Net fee and commission income</b>	<b>903</b>	<b>471</b>
Dividend income	5	20
Net trading income/(expense) and net gains/(losses) on translation of monetary assets and liabilities	110	104
Other operating income	78	36
<b>Total operating income</b>	<b>2,988</b>	<b>2,274</b>
Impairment losses on loans and advances to customers	(111)	(95)
Other impairment losses and provisions	(1,321)	(1,313)
Personnel expenses	(623)	(512)
Depreciation and amortisation	(131)	(88)
Other operating expenses	(772)	(501)
Share of profits from associates	18	0
<b>Profit before income tax</b>	<b>48</b>	<b>(235)</b>
Income tax expense	(12)	(43)
Minority interests	(4)	0
<b>Profit for the year</b>	<b>32</b>	<b>(192)</b>
<b>Available for:</b>		
minority interests	4	0
The majority company of the Group	<b>32</b>	<b>(192)</b>

## Statement of financial position

	(in HRK million)	
	GROUP	BANK
	30 September	30 September
	2015	2015
<b>Assets</b>		
Cash and current accounts with banks	9,700	8,419
Balances with the Croatian National Bank	4,817	4,817
Financial assets at fair value through profit or loss	5,817	5,575
Derivative financial assets	43	43
Loans and advances to banks	4,253	4,121
Loans and advances to customers	52,153	45,537
Financial assets available for sale	953	120
Held-to-maturity investments	17	0
Investments in subsidiaries and associates	145	962
Intangible assets	164	90
Property and equipment	1,155	617
Investment property	23	10
Deferred tax assets	192	151
Other assets	605	362
Tax prepayments	133	111
<b>Total assets</b>	<b>80,170</b>	<b>70,935</b>

**Statement of financial position (continued)**

	(in HRK million)	
	<b>GROUP</b>	<b>BANK</b>
	30 September	30 September
	2015	2015
<b>Liabilities</b>		
Current accounts and deposits from banks	1,457	1,614
Current accounts and deposits from customers	56,737	51,568
Derivative financial liabilities	15	15
Interest-bearing borrowings	5,745	4,691
Other liabilities	1,486	373
Accrued expenses and deferred income	254	105
Provisions for liabilities and charges	1,640	1,612
Deferred tax liabilities	13	1
Current tax liability	18	0
<b>Total liabilities</b>	<b>67,365</b>	<b>59,979</b>
<b>Shareholders' equity</b>		
Share capital	1,907	1,907
Share premium	1,570	1,570
Treasury shares	-76	-76
Other reserves	118	301
Fair value reserve	23	4
Retained earnings	9,218	7,250
<b>Total equity</b>	<b>12,760</b>	<b>10,956</b>
<b>Total liabilities and equity</b>	<b>80,170</b>	<b>70,935</b>

**Contingent liabilities and commitments**

	(in HRK million)	
	<b>GROUP</b>	<b>BANK</b>
	30 September 2015	30 September 2015
Undrawn lending commitments	10,122	9,541
Performance guarantees	2,502	2,329
Kuna payment guarantees	273	273
Foreign currency payment guarantees	529	428
Foreign currency letters of credit	198	185
Factoring and forfaiting	5	5
Other contingent liabilities	2	2
	<b>13,631</b>	<b>12,763</b>