



Basic unaudited financial statements
Consolidated and unconsolidated
30 June 2016

Income statement

	(in HRK million)	
	GROUP	BANK
	30 June 2016	30 June 2016
Interest income	1,658	1,462
Interest expense	(355)	(302)
Net interest income	1,303	1,160
Fee and commission income	715	366
Fee and commission expense	(104)	(51)
Net fee and commission income	611	315
Dividend income	6	25
Net trading income and net gains on translation of monetary assets and liabilities	68	63
Other operating income	207	173
Total operating income	2,195	1,736
Impairment losses on loans and advances to customers	(156)	(148)
Losses recognized in CHF conversion	30	30
Other impairment losses and provisions	(12)	(7)
Personnel expenses	(406)	(334)
Depreciation and amortisation	(84)	(58)
Other operating expenses	(526)	(355)
Share of profits from associates	10	-
Profit before income tax	1,051	864
Income tax expense	(221)	(189)
Profit for the year	830	675
Available for:		
Minority interests	3	-
Equity holders of the Bank	827	675
	830	675

Statement of financial position

	(in HRK million)	
	GROUP	BANK
Assets	30 June 2016	30 June 2016
Cash and current accounts with banks	10,402	9,786
Balances with the Croatian National Bank	3,734	3,734
Financial assets at fair value through profit or loss	5,437	5,225
Derivative financial assets	14	10
Loans and advances to banks	2,640	2,260
Loans and advances to customers	51,955	45,164
Financial assets available for sale	1,295	257
Held-to-maturity investments	17	-
Investments in subsidiaries and associates	61	952
Intangible assets	172	100
Property and equipment	1,051	541
Investment property	70	58
Non-current assets held for sale	82	10
Deferred tax assets	140	100
Other assets	612	365
Tax prepayments	39	16
Total assets	77,721	68,578

Statement of financial position (continued)

	(in HRK million)	
	GROUP	BANK
	30 June 2016	30 June 2016
Liabilities		
Current accounts and deposits from banks	884	1,131
Current accounts and deposits from customers	57,419	52,164
Derivative financial liabilities	24	19
Interest-bearing borrowings	3,572	2,757
Other liabilities	1,514	329
Accrued expenses and deferred income	225	92
Provisions for liabilities and charges	285	260
Deferred tax liabilities	16	1
Current tax liability	7	-
Total liabilities	63,946	56,753
Shareholders' equity		
Share capital	1,907	1,907
Share premium	1,570	1,570
Treasury shares	(76)	(76)
Other reserves	450	302
Fair value reserve	37	5
Retained earnings	10,187	8,117
Merger reserve	(348)	-
Total equity attributable to equity holders of the Bank	13,727	11,825
Minority interests	48	-
Total liabilities and equity	77,721	68,578

Contingent liabilities and commitments

	(in HRK million)	
	GROUP	BANK
	30 June 2016	30 June 2016
Undrawn lending commitments	9,670	9,052
Performance guarantees	2,142	1,934
Kuna payment guarantees	321	322
Foreign currency payment guarantees	739	588
Foreign currency letters of credit	236	219
Factoring and forfaiting	2	2
Other contingent liabilities	4	4
	13,114	12,121