



Basic unaudited financial statements
Consolidated and unconsolidated
30 September 2016

Income statement

	(in HRK million)	
	GROUP	BANK
	30 September	30 September
	2016	2016
Interest income	2,480	2,187
Interest expense	(511)	(433)
Net interest income	1,969	1,754
Fee and commission income	1,125	571
Fee and commission expense	(181)	(86)
Net fee and commission income	944	485
Dividend income	7	25
Net trading income/(expense) and net gains/(losses) on translation of monetary assets and liabilities	161	152
Other operating income	237	193
Total operating income	3,318	2,609
Impairment losses on loans and advances to customers	(302)	(271)
Gain recognized in CHF conversion	30	30
Other impairment losses and provisions	(4)	4
Personnel expenses	(617)	(507)
Depreciation and amortisation	(126)	(86)
Other operating expenses	(778)	(519)
Share of profits from associates	17	-
Profit before income tax	1,538	1,260
Income tax expense	(318)	(270)
Profit for the year	1,220	990
Available for:		
minority interests	4	-
Equity holders of the Bank	1,216	990
	1,220	990

Statement of financial position

	(in HRK million)	
	GROUP	BANK
	30 September	30 September
	2016	2016
Assets		
Cash and current accounts with banks	12,636	11,716
Balances with the Croatian National Bank	3,927	3,927
Financial assets at fair value through profit or loss	6,311	6,078
Derivative financial assets	12	5
Loans and advances to banks	3,065	2,296
Loans and advances to customers	51,590	44,847
Financial assets available for sale	1,300	411
Held-to-maturity investments	17	-
Investments in subsidiaries and associates	64	952
Intangible assets	175	103
Property and equipment	1,030	528
Investment property	62	51
Non-current assets held for sale	85	10
Deferred tax assets	142	100
Other assets	552	330
Tax prepayments	28	-
Total assets	80,996	71,354

Statement of financial position (continued)

	(in HRK million)	
	GROUP	BANK
	30 September	30 September
	2016	2016
Liabilities		
Current accounts and deposits from banks	1,946	2,067
Current accounts and deposits from customers	59,318	53,656
Derivative financial liabilities	30	23
Interest-bearing borrowings	3,452	2,674
Other liabilities	1,427	322
Accrued expenses and deferred income	254	130
Provisions for liabilities and charges	291	266
Deferred tax liabilities	20	3
Current tax liability	77	66
Total liabilities	66,815	59,207
Shareholders' equity		
Share capital	1,907	1,907
Share premium	1,570	1,570
Treasury shares	(76)	(76)
Other reserves	90	301
Fair value reserve	52	13
Retained earnings	10,589	8,432
Total equity attributable to equity	14,132	12,147
holders of the Bank		
Non-controlling interests	49	-
Total liabilities and equity	80,996	71,354

Contingent liabilities and commitments

	(in HRK million)	
	GROUP	BANK
	30 September 2016	30 September 2016
Undrawn lending commitments	10,501	9,774
Performance guarantees	2,377	2,151
Kuna payment guarantees	325	326
Foreign currency payment guarantees	670	512
Foreign currency letters of credit	206	183
Factoring and forfaiting	2	2
Other contingent liabilities	1	1
	14,082	12,949