



Basic unaudited financial statements  
Consolidated and unconsolidated  
30 September 2017

## Income statement

	(in HRK million)	
	<b>GROUP</b>	<b>BANK</b>
	30 September	30 September
	2017	2017
Interest income	2,638	2,078
Interest expense	(402)	(288)
<b>Net interest income</b>	<b>2,236</b>	<b>1,790</b>
Fee and commission income	1,368	595
Fee and commission expense	(261)	(92)
<b>Net fee and commission income</b>	<b>1,107</b>	<b>503</b>
Dividend income	6	46
Net trading income/(expense) and net gains/(losses) on translation of monetary assets and liabilities	172	155
Other operating income	114	47
<b>Total operating income</b>	<b>3,635</b>	<b>2,541</b>
Impairment losses on loans and advances to customers	(638)	(505)
Other impairment losses and provisions	(13)	(11)
Personnel expenses	(802)	(528)
Depreciation and amortisation	(142)	(82)
Other operating expenses	(833)	(497)
Share of profits from associates	11	-
<b>Profit before income tax</b>	<b>1,218</b>	<b>918</b>
Income tax expense	(225)	(164)
<b>Profit for the year</b>	<b>993</b>	<b>754</b>
<b>Available for:</b>		
Minority interests	21	-
Equity holders of the Bank	972	754
	<b>993</b>	<b>754</b>

## Statement of financial position

	(in HRK million)	
	<b>GROUP</b>	<b>BANK</b>
	30 September 2017	30 September 2017
<b>Assets</b>		
Cash and current accounts with banks	12,775	10,844
Balances with the Croatian National Bank	4,074	4,074
Financial assets at fair value through profit or loss	5,523	5,520
Derivative financial assets	30	2
Loans and advances to banks	5,373	2,351
Loans and advances to customers	65,072	46,213
Financial assets available for sale	5,725	2,086
Held-to-maturity investments	17	-
Investments in subsidiaries and associates	66	1,962
Intangible assets	184	124
Property and equipment	1,135	507
Investment property	194	42
Deferred tax assets	130	87
Other assets	799	309
Tax prepayments	23	-
<b>Total assets</b>	<b>101,120</b>	<b>74,121</b>

**Statement of financial position (continued)**

	(in HRK million)	
	<b>GROUP</b>	<b>BANK</b>
	30 September 2017	30 September 2017
<b>Liabilities</b>		
Current accounts and deposits from banks	1,118	1,203
Current accounts and deposits from customers	77,446	56,721
Derivative financial liabilities	20	7
Interest-bearing borrowings	3,751	2,341
Subordinated liabilities	1	-
Other liabilities	2,101	508
Accrued expenses and deferred income	313	101
Provisions for liabilities and charges	303	244
Deferred tax liabilities	35	10
Current tax liability	35	20
<b>Total liabilities</b>	<b>85,123</b>	<b>61,155</b>
<b>Shareholders' equity</b>		
Share capital	1,907	1,907
Share premium	1,570	1,570
Treasury shares	(76)	(76)
Other reserves	-27	207
Fair value reserve	95	38
Retained earnings	11,515	9,320
<b>Total equity attributable to equity holders of the Bank</b>	<b>14,984</b>	<b>12,966</b>
Non-controlling interests	1,013	-
<b>Total liabilities and equity</b>	<b>101,120</b>	<b>74,121</b>

## Contingent liabilities and commitments

(in HRK million)

	<b>GROUP</b>	<b>BANK</b>
	30 September 2017	30 September 2017
Undrawn lending commitments	13,707	10,792
Performance guarantees	3,073	2,398
Kuna payment guarantees	479	480
Foreign currency payment guarantees	1,429	426
Foreign currency letters of credit	98	75
Factoring and forfaiting	1	1
Other contingent liabilities	1	1
	<b>18,788</b>	<b>14,173</b>