



Basic unaudited financial statements  
Consolidated and unconsolidated  
30 September 2018

## Income statement

	(in HRK million)	
	<b>GROUP</b>	<b>BANK</b>
	30 September	30 September
	2018	2018
Interest income	2,428	1,861
Interest expense	(325)	(212)
<b>Net interest income</b>	<b>2,103</b>	<b>1,649</b>
Fee and commission income	1,481	671
Fee and commission expense	(292)	(109)
<b>Net fee and commission income</b>	<b>1,189</b>	<b>562</b>
Dividend income	3	36
Net trading income/(expense) and net gains/(losses) on translation of monetary assets and liabilities	247	214
Fair value adjustment in hedge accounting	(1)	
Other operating income	108	53
<b>Total operating income</b>	<b>3,649</b>	<b>2,514</b>
Impairment losses on loans and advances to customers	(336)	(229)
Impairment losses on financial assets through other comprehensive income	25	13
Impairment losses on financial assets at amortized cost	1	1
Modification gain/loss	(12)	(12)
Other impairment losses and provisions	8	15
Personnel expenses	(839)	(549)
Depreciation and amortization	(141)	(92)
Other operating expenses	(890)	(529)
Share of profits from associates	11	-
<b>Profit before income tax</b>	<b>1,476</b>	<b>1,132</b>
Income tax expense	(269)	(208)
<b>Profit for the year</b>	<b>1,207</b>	<b>924</b>
<b>Available for:</b>		
Minority interests	25	-
Equity holders of the Bank	1,182	924
	<b>1,207</b>	<b>924</b>

## Statement of financial position

	(in HRK million)	
	<b>GROUP</b>	<b>BANK</b>
	30 September 2018	30 September 2018
<b>Assets</b>		
Cash and current accounts with banks	17,363	13,298
Balances with the Croatian National Bank	4,609	4,590
Financial assets at fair value through profit or loss	<b>756</b>	<b>732</b>
<i>Financial assets held for trading</i>	694	693
<i>Financial assets mandatory designed at fair value</i>	62	39
Derivative financial assets	4	3
Derivatives – hedge accounting	28	-
Financial assets valued at amortized cost	<b>73,909</b>	<b>52,122</b>
<i>Loans and advances to banks</i>	7,811	7,009
<i>Loans and advances to customers</i>	65,419	44,444
<i>Debt securities</i>	679	669
Financial assets at fair value with effect on other comprehensive income	10,131	6,960
Investments in subsidiaries and associates	66	2,113
Intangible assets	213	154
Property and equipment	1,315	589
Investment property	8	1
Non-current assets held for sale	310	90
Deferred tax assets	122	82
Other assets	831	429
Tax prepayments	19	-
<b>Total assets</b>	<b>109,684</b>	<b>81,160</b>

**Statement of financial position (continued)**

	(in HRK million)	
	<b>GROUP</b>	<b>BANK</b>
	30 September 2018	30 September 2018
<b>Liabilities</b>		
Current accounts and deposits from banks	1,455	1,177
Current accounts and deposits from customers	85,166	63,051
Derivative financial liabilities	-	-
Interest-bearing borrowings	3,305	2,121
Derivatives – Hedge accounting	3	-
Fair value changes of the hedged items	11	-
Subordinated liabilities	-	-
Other liabilities	2,320	640
Accrued expenses and deferred income	306	115
Provisions for liabilities and charges	435	271
Deferred tax liabilities	86	34
Current tax liability	36	28
<b>Total liabilities</b>	<b>93,123</b>	<b>67,437</b>
<b>Shareholders' equity</b>		
Share capital	1,907	1,907
Share premium	1,570	1,570
Treasury shares	(76)	(76)
Other reserves	186	294
Fair value reserve	94	67
Retained earnings	11,866	9,961
<b>Total equity attributable to equity holders of the Bank</b>	<b>15,547</b>	<b>13,723</b>
Non-controlling interests	1,014	-
<b>Total liabilities and equity</b>	<b>109,684</b>	<b>81,160</b>

## Contingent liabilities and commitments

	(in HRK million)	
	GROUP	BANK
	30 September 2018	30 September 2018
Undrawn lending commitments	15,376	11,518
Performance guarantees	2,772	2,042
Kuna payment guarantees	578	576
Foreign currency payment guarantees	1,586	674
Foreign currency letters of credit	83	66
Factoring and forfaiting	-	-
Other contingent liabilities	1	1
	<b>20,396</b>	<b>14,877</b>