

Financial Plan of the Croatian National Bank for 2018 (summary)

The Council of the Croatian National Bank adopted the Financial Plan of the Croatian National Bank for 2018 at its sessions held on 19 December 2017 and 12 September 2018.

The Financial Plan of the Croatian National Bank for 2018 was adopted in the following amounts:

OPERATING INCOME	HRK 438,896,700.00
OPERATING EXPENSES	HRK 379,000,000.00
INCREASE/DECREASE IN LOSS ALLOWANCES AND PROVISIONS	HRK 7,829,700.00
OPERATING SURPLUS	HRK 52,067,000.00

amounts in kuna

OPERATING INCOME	438,896,700.00
Interest and similar income	682,146,900.00
Interest and similar expenses	(173,630,700.00)
Net interest income	508,516,200.00
Fee and commission income	48,306,200.00
Fee and commission expenses	(22,965,300.00)
Net fee and commission income	25,340,900.00
Dividend income	4,957,200.00
Net investment result – equity method	1,895,000.00
Net result from financial assets at fair value through profit or loss	(106,672,600.00)
Net accrued positive (negative) exchange differences*	–
Net realised positive (negative) exchange differences*	–
Other revenues	4,860,000.00
OPERATING EXPENSES	(379,000,000.00)
Staff costs	(177,890,000.00)
Other operating expenses	(101,908,000.00)
Costs of production of banknotes and coins	(63,202,000.00)
Depreciation and amortisation costs	(36,000,000.00)
INCREASE IN LOSS ALLOWANCES AND PROVISIONS	(7,829,700.00)
Income from released loss allowances and provisions	14,796,700.00
Expenses on loss allowances and provisions	(22,626,400.00)
OPERATING SURPLUS	52,067,000.00

* The Plan for 2018 does not contain planned net accrued and realised exchange differences by which amounts the surplus of income over expenditures will be adjusted following the annual accounts for 2018.