**Plan poslovanja Grupe HBOR**

**za razdoblje od 2024. do 2029. godine**

Zagreb, prosinac 2024.

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| --- | --- |
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|  |  |
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# **Odvojeni i konsolidirani Račun dobiti i gubitka:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Rebalans plana za 2024.** | | **Plan za 2025.** | | **Projekcija za 2026.** | | **Projekcija za 2027.** | | **Projekcija za 2028.** | | **Projekcija za 2029.** | |
|  | **Grupa** | **HBOR** | **Grupa** | **HBOR** | **Grupa** | **HBOR** | **Grupa** | **HBOR** | **Grupa** | **HBOR** | **Grupa** | **HBOR** |
| Prihodi od kamata po EKS | 119.347 | 119.072 | 130.499 | 130.175 | 132.635 | 132.304 | 138.005 | 137.668 | 144.725 | 144.371 | 156.164 | 155.810 |
| Prihod od subvencije na teret poslovanja HBOR-a | 600 | 600 | 1.000 | 1.000 | 1.750 | 1.750 | 2.750 | 2.750 | 3.750 | 3.750 | 4.750 | 4.750 |
| Rashodi od kamata | (49.717) | (49.717) | (58.414) | (58.414) | (59.843) | (59.843) | (61.554) | (61.554) | (66.202) | (66.202) | (74.203) | (74.203) |
| **NETO PRIHOD OD KAMATA** | **70.230** | **69.955** | **73.085** | **72.761** | **74.542** | **74.211** | **79.201** | **78.864** | **82.273** | **81.919** | **86.711** | **86.357** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Prihodi od naknada i provizija | 2.913 | 2.913 | 8.960 | 8.960 | 12.744 | 12.744 | 11.719 | 11.719 | 9.907 | 9.907 | 8.528 | 8.528 |
| Rashodi od naknada i provizija | (1.099) | (1.099) | (1.479) | (1.479) | (1.350) | (1.350) | (1.300) | (1.300) | (1.236) | (1.236) | (1.220) | (1.220) |
| **NETO PRIHOD OD NAKNADA I PROVIZIJA** | **1.814** | **1.814** | **7.481** | **7.481** | **11.394** | **11.394** | **10.419** | **10.419** | **8.671** | **8.671** | **7.308** | **7.308** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Neto prihodi/(rashodi) od financijskih aktivnosti | 1.200 | 1.200 | - | - | - | - | - | - | - | - | - | - |
| Ostali prihodi | 5.328 | 2.499 | 5.392 | 2.486 | 5.794 | 2.518 | 6.332 | 2.551 | 7.021 | 2.584 | 7.055 | 2.618 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Troškovi osoblja | (18.349) | (17.881) | (21.052) | (20.479) | (21.670) | (20.969) | (22.423) | (21.687) | (22.872) | (22.056) | (23.309) | (22.493) |
| Amortizacija | (1.995) | (1.995) | (2.265) | (2.265) | (2.268) | (2.268) | (2.285) | (2.285) | (2.309) | (2.309) | (2.051) | (2.051) |
| Ostali troškovi | (11.698) | (9.179) | (14.648) | (12.134) | (14.651) | (11.945) | (14.924) | (11.908) | (15.623) | (12.230) | (15.958) | (12.565) |
| Dobit/Gubitak od umanjenja vrijednosti i rezerviranja | 500 | 500 | 11.157 | 11.157 | 8.872 | 8.872 | 632 | 632 | (3.851) | (3.851) | (5.079) | (5.079) |
| Trošak subvencije na teret poslovanja HBOR-a | (7.500) | (7.500) | (15.000) | (15.000) | (15.000) | (15.000) | (15.000) | (15.000) | (10.000) | (10.000) | (10.000) | (10.000) |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **DOBIT PRIJE OPOREZIVANJA** | **39.530** | **39.413** | **44.150** | **44.007** | **47.013** | **46.813** | **41.952** | **41.586** | **43.310** | **42.728** | **44.677** | **44.095** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Porez na dobit | (17) | - | (20) | - | (28) | - | (56) | - | (93) | - | (93) | - |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **DOBIT NAKON OPOREZIVANJA** | **39.513** | **39.413** | **44.130** | **44.007** | **46.985** | **46.813** | **41.896** | **41.586** | **43.217** | **42.728** | **44.584** | **44.095** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Ukupni prihodi** | **129.888** | **126.784** | **157.008** | **153.778** | **161.795** | **158.188** | **159.438** | **155.320** | **165.403** | **160.612** | **176.497** | **171.706** |
| **Ukupni rashodi** | **(90.375)** | **(87.371)** | **(112.878)** | **(109.771)** | **(114.810)** | **(111.375)** | **(117.542)** | **(113.734)** | **(122.186)** | **(117.884)** | **(131.913)** | **(127.611)** |
| **DOBIT** | **39.513** | **39.413** | **44.130** | **44.007** | **46.985** | **46.813** | **41.896** | **41.586** | **43.217** | **42.728** | **44.584** | **44.095** |

# **Odvojeni i konsolidirani Izvještaj o financijskom položaju:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Rebalans plana za 2024.** | | **Plan za 2025.** | | **Projekcija za 2026.** | | **Projekcija za 2027.** | | **Projekcija za 2028.** | | **Projekcija za 2029.** | |
|  | **Grupa** | **HBOR** | **Grupa** | **HBOR** | **Grupa** | **HBOR** | **Grupa** | **HBOR** | **Grupa** | **HBOR** | **Grupa** | **HBOR** |
| Novčana sredstva i računi kod banaka | 50.334 | 50.025 | 51.246 | 50.937 | 42.395 | 42.086 | 32.448 | 32.139 | 31.353 | 31.044 | 32.513 | 32.204 |
| Depoziti kod drugih banaka | 183.689 | 180.228 | 158.046 | 154.515 | 120.930 | 117.379 | 79.619 | 76.048 | 155.425 | 151.824 | 277.245 | 273.644 |
| Krediti | 3.696.502 | 3.696.502 | 3.807.552 | 3.807.552 | 3.934.260 | 3.934.260 | 4.091.821 | 4.091.821 | 4.237.025 | 4.237.025 | 4.386.057 | 4.386.057 |
| Financijska imovina po fer vrijednosti kroz dobit ili gubitak | 76.893 | 76.893 | 85.501 | 85.501 | 58.620 | 58.620 | 60.728 | 60.728 | 61.736 | 61.736 | 62.743 | 62.743 |
| Financijska imovina po fer vrijednosti kroz OSD | 251.400 | 245.615 | 249.707 | 243.453 | 250.241 | 243.494 | 250.098 | 242.834 | 249.958 | 242.150 | 250.011 | 242.203 |
| Ulaganje u ovisna društva | - | 7.449 | - | 7.449 | - | 7.449 | - | 7.449 | - | 7.449 | - | 7.449 |
| Nekretnine, postrojenja i oprema i nematerijalna imovina | 13.256 | 13.060 | 19.486 | 19.305 | 18.622 | 18.413 | 17.081 | 16.882 | 15.299 | 15.107 | 15.952 | 15.760 |
| Preuzeta imovina | 1.785 | 1.785 | 1.544 | 1.544 | 1.279 | 1.279 | 837 | 837 | 567 | 567 | - | - |
| Ostala imovina | 5.833 | 5.015 | 5.764 | 5.014 | 5.786 | 5.014 | 6.016 | 5.013 | 6.538 | 5.015 | 6.538 | 5.015 |
| **UKUPNA IMOVINA** | **4.279.692** | **4.276.572** | **4.378.846** | **4.375.270** | **4.432.133** | **4.427.994** | **4.538.648** | **4.533.751** | **4.757.900** | **4.751.917** | **5.031.058** | **5.025.075** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **OBVEZE** |  |  |  |  |  |  |  |  |  |  |  |  |
| Obveze po depozitima | 299.709 | 299.709 | 333.407 | 333.407 | 351.016 | 351.016 | 371.801 | 371.801 | 388.642 | 388.642 | 397.459 | 397.459 |
| Obveze po kreditima | 2.353.584 | 2.353.584 | 2.356.722 | 2.356.722 | 2.349.964 | 2.349.964 | 2.403.940 | 2.403.940 | 2.577.572 | 2.577.572 | 2.820.254 | 2.820.254 |
| Rezerviranja za garancije, preuzete i ostale obveze | 19.400 | 19.400 | 19.400 | 19.400 | 19.400 | 19.400 | 19.400 | 19.400 | 19.400 | 19.400 | 19.400 | 19.400 |
| Ostale obveze | 103.808 | 101.238 | 116.995 | 114.092 | 107.514 | 104.152 | 92.460 | 88.562 | 73.133 | 68.527 | 46.887 | 42.281 |
| **UKUPNE OBVEZE** | **2.776.501** | **2.773.931** | **2.826.524** | **2.823.621** | **2.827.894** | **2.824.532** | **2.887.601** | **2.883.703** | **3.058.747** | **3.054.141** | **3.284.000** | **3.279.394** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Kapital i rezerve** |  |  |  |  |  |  |  |  |  |  |  |  |
| Osnivački kapital | 961.874 | 961.874 | 966.874 | 966.874 | 971.874 | 971.874 | 976.874 | 976.874 | 981.874 | 981.874 | 985.684 | 985.684 |
| Zadržana dobit i rezerve | 498.458 | 497.955 | 537.972 | 537.369 | 582.034 | 581.376 | 628.931 | 628.189 | 670.717 | 669.775 | 713.445 | 712.503 |
| Ostale rezerve | 1.709 | 1.762 | 1.709 | 1.762 | 1.709 | 1.762 | 1.709 | 1.762 | 1.709 | 1.762 | 1.709 | 1.762 |
| Dobit tekuće godine | 39.513 | 39.413 | 44.130 | 44.007 | 46.985 | 46.813 | 41.896 | 41.586 | 43.217 | 42.728 | 44.584 | 44.095 |
| Garantni fond | 1.637 | 1.637 | 1.637 | 1.637 | 1.637 | 1.637 | 1.637 | 1.637 | 1.637 | 1.637 | 1.637 | 1.637 |
| **UKUPNI KAPITAL I REZERVE** | **1.503.191** | **1.502.641** | **1.552.322** | **1.551.649** | **1.604.239** | **1.603.462** | **1.651.047** | **1.650.048** | **1.699.154** | **1.697.776** | **1.747.059** | **1.745.681** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **UKUPNE OBVEZE I KAPITAL I REZERVE** | **4.279.692** | **4.276.572** | **4.378.846** | **4.375.270** | **4.432.133** | **4.427.994** | **4.538.648** | **4.533.751** | **4.757.900** | **4.751.917** | **5.031.058** | **5.025.075** |

# 

# **Izvještaj o novčanom toku:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **Rebalans plana za 2024.** | | | **Plan za 2025.** | | | **Projekcija za 2026.** | | | **Projekcija za 2027.** | | **Projekcija za 2028.** | | | | **Projekcija za 2029.** | |
|  | | **Grupa** | **HBOR** | **Grupa** | | **HBOR** | **Grupa** | | **HBOR** | **Grupa** | | **HBOR** | | **Grupa** | **HBOR** | **Grupa** | | **HBOR** |
| **RASPOLOŽIVA SREDSTVA NA POČETKU GODINE** | | **400.293** | **390.322** | **576.008** | | **566.453** | **528.732** | | **518.638** | **436.459** | | **425.852** | | **373.551** | **362.407** | **424.332** | | **412.615** |
| **Ispravak početnog stanja** | | **-** | **-** | **36** | | **-** | **(31)** | | **-** | **(4)** | | **-** | | **7** | **-** | **7** | | **-** |
| **I PRILJEV** | |  |  |  | |  |  | |  |  | |  | |  |  |  | |  |
| 1. | Očekivana naplata glavnice i kamate po odobrenim kreditima i naplata po naknadama i provizijama | 802.081 | 802.081 | 835.236 | | 835.236 | 793.048 | | 793.048 | 686.050 | | 686.050 | | 645.034 | 645.034 | 623.648 | | 623.648 |
| 2. | Povlačenja sredstava po ugovorenim obvezama | 566.184 | 566.184 | 360.000 | | 360.000 | 380.000 | | 380.000 | 400.000 | | 400.000 | | 500.000 | 500.000 | 550.000 | | 550.000 |
| 3. | Povlačenja sredstava po kratkoročnim zaduženjima | 308.723 | 308.723 | - | | - | - | | - | 50.000 | | 50.000 | | 100.000 | 100.000 | - | | - |
| 4. | Uplate u osnivački kapital HBOR-a | 3.000 | 3.000 | 5.000 | | 5.000 | 5.000 | | 5.000 | 5.000 | | 5.000 | | 5.000 | 5.000 | 3.810 | | 3.810 |
| 5. | Povlašteno financiranje – subvencioniranje kamatnih stopa | - | - | - | | - | 2.000 | | 2.000 | 2.000 | | 2.000 | | 2.000 | 2.000 | 2.000 | | 2.000 |
| 6. | Fondovi za gospodarsku suradnju | 3.350 | 3.350 | - | | - | - | | - | - | | - | | - | - | - | | - |
| 7. | Fond Inicijative triju mora | 3.950 | 3.950 | 100 | | 100 | 100 | | 100 | - | | - | | - | - | - | | - |
| 8. | Garantni fond osiguranja izvoza | 43.068 | 43.068 | 38.581 | | 38.581 | 35.835 | | 35.835 | 31.755 | | 31.755 | | 37.834 | 37.834 | 37.791 | | 37.791 |
| 9. | Financijski instrumenti - NPOO | 104.835 | 104.835 | 23.908 | | 23.908 | 4.000 | | 4.000 | - | | - | | - | - | - | | - |
| 10. | Ostali priljevi | 56.496 | 53.571 | 3.232 | | - | 3.746 | | - | 4.291 | | - | | 5.064 | - | 5.064 | | - |
| **I UKUPNO PRILJEV** | | **1.891.688** | **1.888.762** | **1.266.057** | | **1.262.825** | **1.223.729** | | **1.219.983** | **1.179.096** | | **1.174.805** | | **1.294.932** | **1.289.868** | **1.222.313** | | **1.217.249** |
|  | |  |  |  | |  |  | |  |  | |  | |  |  |  | |  |
| **II ODLJEV** | |  |  |  | |  |  | |  |  | |  | |  |  |  | |  |
| 1. | Isplate po kreditnim programima i garancijama | 736.577 | 736.577 | 731.825 | | 731.825 | 806.172 | | 806.172 | 763.113 | | 763.113 | | 780.447 | 780.447 | 775.280 | | 775.280 |
| 2. | Ulaganja u EIF NPI equity i naknade i ostali troškovi | 4.209 | 4.209 | 8.987 | | 8.987 | 6.499 | | 6.499 | 2.308 | | 2.308 | | 1.144 | 1.144 | 1.128 | | 1.128 |
| 3. | Otplata glavnice i kamata po zaduženjima | 506.476 | 506.476 | 409.036 | | 409.036 | 432.754 | | 432.754 | 405.016 | | 405.016 | | 390.886 | 390.886 | 379.913 | | 379.913 |
| 4. | Odljev sredstava po kratkoročnim zaduženjima | 219.116 | 219.116 | 50.000 | | 50.000 | - | | - | - | | - | | - | - | - | | - |
| 5. | Fondovi za gospodarsku suradnju | 3.350 | 3.350 | - | | - | - | | - | - | | - | | - | - | - | | - |
| 6. | Fond Inicijative triju mora | 3.950 | 3.950 | 100 | | 100 | 100 | | 100 | - | | - | | - | - | - | | - |
| 7. | Garantni fond osiguranja izvoza | 36.806 | 36.806 | 37.000 | | 37.000 | 29.000 | | 29.000 | 34.000 | | 34.000 | | 33.272 | 33.272 | 41.652 | | 41.652 |
| 8. | Financijski instrumenti – NPOO | 107.108 | 107.108 | 23.908 | | 23.908 | 4.000 | | 4.000 | - | | - | | - | - | - | | - |
| 9. | Odljevi u ime isplata subvencija FI (NPOO) | 4.336 | 4.336 | 10.087 | | 10.087 | 1.383 | | 1.383 | - | | - | | - | - | - | | - |
| 10. | Troškovi poslovanja i naknada | 26.033 | 24.883 | 33.328 | | 32.007 | 33.790 | | 32.303 | 34.927 | | 33.367 | | 35.370 | 33.686 | 36.171 | | 34.487 |
| 11. | Ostali odljevi | 68.012 | 65.820 | 9.098 | | 7.690 | 2.273 | | 558 | 2.636 | | 446 | | 3.039 | 225 | 3.270 | | 456 |
| **II UKUPNO ODLJEV** | | **1.715.973** | **1.712.631** | **1.313.369** | | **1.310.640** | **1.315.971** | | **1.312.769** | **1.242.000** | | **1.238.250** | | **1.244.158** | **1.239.660** | **1.237.414** | | **1.232.916** |
| **III RAZLIKA PRILJEVA I ODLJEVA I-II** | | **175.715** | **176.131** | **(47.312)** | | **(47.815)** | **(92.242)** | | **(92.786)** | **(62.904)** | | **(63.445)** | | **50.774** | **50.208** | **(15.101)** | | **(15.667)** |
| **IV OSTATAK SREDSTAVA** | | **576.008** | **566.453** | **528.732** | | **518.638** | **436.459** | | **425.852** | **373.551** | | **362.407** | | **424.332** | **412.615** | **409.238** | | **396.948** |
| **(Raspoloživa sredstva+III)** | |