



**croatia lloyd**

dobro došli

welcome

# RAČUN DOBITI I GUBITKA

TEHNIČKI RAČUN  
na dan 31. prosinca 2003. godine

# PROFIT AND LOSS ACCOUNT

TECHNICAL ACCOUNT  
as at 31<sup>st</sup> December 2003

kn HRK	2002	2003
Zarađene premije Earned premiums	106,779,855	117,086,864
Raspoređeni rezultat ulaganja iz netehničkog računa Allocated investments	8,779,496	9,395,986
Ostali tehnički prihod Other technical income	3,713,813	3,790,848
Izdaci za osigurane slučajeve Claims incurred	(109,835,077)	(83,115,226)
Promjena ostalih tehničkih pričuva Other technical charges	17,557	14,295
Izdaci za povrate premija Premium return expenses	(150,856)	128,796
Poslovni rashodi Net operating expenses	(5,648,563)	(9,450,397)
<b>REZULTAT TEHNIČKOG RAČUNA BALANCE OF THE TECHNICAL ACCOUNT</b>	<b><u>3,656,225</u></b>	<b><u>37,851,166</u></b>

RAČUN DOBITI I GUBITKA  
NETEHNIČKI RAČUN - UKUPNI OBRAČUN  
na dan 31. prosinca 2003. godine

PROFIT AND LOSS ACCOUNT  
NON-TECHNICAL ACCOUNT - TOTAL  
as at 31<sup>st</sup> December 2003

kn HRK	2002	2003
Rezultat tehničkog računa Balance of the technical account	3,656,225	37,851,166
Prihodi od ulaganja Income from investments	47,511,830	62,908,531
Troškovi ulaganja Investment charges	(32,272,295)	(46,942,540)
Raspoređeni rezultat ulaganja na tehnički račun Return to the technical account	(8,779,496)	(9,395,986)
Porez na dobit Tax on profit	(1,956,045)	(12,908,088)
<b>DOBIT OD REDOVNIH AKTIVNOSTI POSLIJE POREZA PROFIT AFTER TAXATION</b>	<b><u>8,160,219</u></b>	<b><u>31,513,083</u></b>

# BILANCA STANJA - AKTIVA

na dan 31. prosinca 2003. godine

# BALANCE SHEET - ASSETS

as at 31<sup>st</sup> December 2003

kn HRK	2002	2003
Nematerijalna imovina Intangible assets	48,589	34,246
Zemljišta i građevinski objekti Land and buildings	72,141,583	72,802,752
Ulaganja u povezana poduzeća i sudjelujući interesi Shares in affiliated undertakings	61,812,136	67,339,304
Ostala financijska ulaganja Financial investments	314,464,279	368,760,834
Potraživanja Debtors	74,515,780	42,227,788
Materijalna imovina i zalihe Stocks	1,968,509	5,072,361
Novac u banci i blagajni Cash at bank and in hand	48,241,674	12,795,356
Vlastite dionice Own shares	19,200	-
Plaćeni troškovi budućeg razdoblja Prepayments	1,211,030	217,662
<b>UKUPNO TOTAL</b>	<b><u>574,422,780</u></b>	<b><u>569,250,303</u></b>

# BILANCA STANJA - PASIVA

na dan 31. prosinca 2003. godine

# BALANCE SHEET - LIABILITIES

as at 31<sup>st</sup> December 2003

kn HRK	2002	2003
Upisani kapital Paid-up capital	116,060,800	116,060,800
Pričuve Free reserves	62,421,494	62,402,294
Zadržana dobit Profit brought forward	16,420,154	12,377,899
Dobit tekućeg razdoblja Profit for the financial year	8,160,219	31,513,083
Prijenosne premije Unearned premiums	29,977,109	30,010,353
Pričuve šteta Outstanding loss reserves	249,518,534	255,463,744
Pričuva za povrate premija Return of premiums	455,229	326,433
Ostale osigurateljno-tehničke pričuve Catastrophic loss reserves	21,285,647	21,285,647
Neosigurateljno-tehničke pričuve Other provisions	3,596,758	3,196,619
Obveze proizašle iz osiguranja i reosiguranja Creditors - reinsurance operation	61,763,666	22,791,292
Ostale obveze Other creditors	4,023,498	13,229,176
Prihod budućeg razdoblja Deferred income	739,672	592,963
<b>UKUPNO TOTAL</b>	<b><u>574,422,780</u></b>	<b><u>569,250,303</u></b>

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