

BILANCA STANJA - AKTIVA  
na dan 30.06.2024. godine

KM

Red br.	Društva za osiguranje	Nematerijalna imovina	Materijalna imovina	Ulaganja	Ulaganja na rizik vlasnika polica života	Udeo reosig. u teh. rezervama	Odgodoena porezna imovina	Potraživajna	Ostala imovina	Plaćeni troškovi dubučeg r.	Ukupna aktiva
1	ADRIATIC	2.553.135	20.480.109	62.597.713	0	2.290.443	0	13.567.880	3.732.243	9.309.838	114.531.361
2	ASA CENTRAL	1.958.668	3.754.618	71.853.743	0	18.080.633	0	21.517.991	6.271.137	23.347.397	146.784.187
3	CAMELIJA	84.054	5.361.662	19.083.782	0	1.433.345	0	925.167	1.910.647	2.048.740	30.847.397
4	CROATIA	221.996	13.845.438	51.237.720	0	6.556.436	0	9.815.928	1.091.759	8.546.119	91.315.396
5	EUROHERC	5.591	38.553.018	68.373.652	0	2.176.737	0	9.258.515	10.128.997	6.589.514	135.086.024
6	GRAWE	19.430	1.587.662	56.624.622	0	9.801.463	0	2.171.309	3.372.016	3.449.351	77.025.853
7	SARAJEVO	1.741.552	38.680.784	32.745.595	0	12.901.113	0	13.243.062	1.655.512	8.085.286	109.052.904
8	TRIGLAV	176.724	10.387.527	40.159.596	0	15.098.582	0	12.972.801	5.625.692	7.158.217	91.579.139
9	UNIQA	1.492.515	3.522.088	24.816.416	0	11.792.827	48.358	4.932.603	4.602.917	11.476.741	62.684.465
10	VIENNA	0	0	8.792.859	0	302.450	0	479.254	810.517	385.147	10.770.227
	<b>NEŽIVOTNA OSIGURANJA</b>	<b>8.253.665</b>	<b>136.172.906</b>	<b>436.285.698</b>	<b>0</b>	<b>80.434.029</b>	<b>48.358</b>	<b>88.884.510</b>	<b>39.201.437</b>	<b>80.396.350</b>	<b>869.676.953</b>
1	ADRIATIC	0	4.783.735	25.587.880	0	0	0	43.590	4.069.948	202.517	34.687.670
2	CROATIA	0	3.434.223	30.368.695	0	0	0	2.488.578	1.408.776	129	37.700.401
3	GRAWE	51.993	6.822.277	185.636.969	0	1.226.793	0	664.050	9.889.230	1.910.111	206.201.423
4	SARAJEVO	341.830	3.724.613	20.122.916	0	0	0	270.275	1.137.029	0	25.596.663
5	TRIGLAV	0	14.880	93.606.901	0	1.258.537	98.441	486.558	7.649.792	4.495.010	107.610.119
6	UNIQA	1.337.823	6.514.388	179.328.416	0	347.795	460.227	1.331.633	5.427.251	174.692	194.922.225
7	VIENNA	945.802	2.258.366	210.240.588	0	617.050	113.398	730.101	3.881.962	2.892.843	221.680.110
	<b>ŽIVOTNA OSIGURANJA</b>	<b>2.677.448</b>	<b>27.552.482</b>	<b>744.892.365</b>	<b>0</b>	<b>3.450.175</b>	<b>672.066</b>	<b>6.014.785</b>	<b>33.463.988</b>	<b>9.675.302</b>	<b>828.398.611</b>
1	BOSNA RE	12.933	3.040.137	62.447.430	0	121.734.475	0	15.716.232	4.274.490	4.869.641	212.095.338
	<b>REOSIGURANJA</b>	<b>12.933</b>	<b>3.040.137</b>	<b>62.447.430</b>	<b>0</b>	<b>121.734.475</b>	<b>0</b>	<b>15.716.232</b>	<b>4.274.490</b>	<b>4.869.641</b>	<b>212.095.338</b>

Ukupno AKTIVA za Neživotno i Životno osiguranje  
 na dan 30.06.2024. godine

KM

Red br.	Društva za osiguranje	Nematerijalna imovina	Materijalna imovina	Ulaganja	Ulaganja na rizik vlasnika polica života	Udeo reosig. u teh. rezervama	Odgođena porezna imovina	Potraživajna	Ostala imovina	Plaćeni troškovi dubučeg r.	Ukupna aktiva
1	ADRIATIC	2.553.135	25.263.844	88.185.593	0	2.290.443	0	13.611.470	7.802.191	9.512.355	149.219.031
2	ASA CENTRAL	1.958.668	3.754.618	71.853.743	0	18.080.633	0	21.517.991	6.271.137	23.347.397	146.784.187
3	CAMELIJA	84.054	5.361.662	19.083.782	0	1.433.345	0	925.167	1.910.647	2.048.740	30.847.397
4	CROATIA	221.996	17.279.661	81.606.415	0	6.556.436	0	12.304.506	2.500.535	8.546.248	129.015.797
5	EUROHERC	5.591	38.553.018	68.373.652	0	2.176.737	0	9.258.515	10.128.997	6.589.514	135.086.024
6	GRAWE	71.423	8.409.939	242.261.591	0	11.028.256	0	2.835.359	13.261.246	5.359.462	283.227.276
7	SARAJEVO	2.083.382	42.405.397	52.868.511	0	12.901.113	0	13.513.337	2.792.541	8.085.286	134.649.567
8	TRIGLAV	176.724	10.402.407	133.766.497	0	16.357.119	98.441	13.459.359	13.275.484	11.653.227	199.189.258
9	UNIQA	2.830.338	10.036.476	204.144.832	0	12.140.622	508.585	6.264.236	10.030.168	11.651.433	257.606.690
10	VIENNA	945.802	2.258.366	219.033.447	0	919.500	113.398	1.209.355	4.692.479	3.277.990	232.450.337
<b>UKUPNO</b>		<b>10.931.113</b>	<b>163.725.388</b>	<b>1.181.178.063</b>	<b>0</b>	<b>83.884.204</b>	<b>720.424</b>	<b>94.899.295</b>	<b>72.665.425</b>	<b>90.071.652</b>	<b>1.698.075.564</b>

BILANCA STANJA - PASIVA  
na dan 30.06.2024. godine

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Red br.	Društva za osiguranje	Kapital i rezerve-vl.k.	Obaveze drugog reda - podređene obaveze	Tehničke rezerve	Teh. rez. ŽO kada ugovarač snosi rizik	Ostale rezerve	Odgođena porezna obaveza	Depoz. zadržani iz posla pred. u reosiguranje	Finansijske obaveze	Ostale obaveze	Odg. plać. troškova i prihod bud. razdoblja	Ukupna pasiva
1	ADRIATIC	42.032.691	0	68.058.255	0	0	0	0	0	3.583.380	857.035	114.531.361
2	ASA CENTRAL	36.083.886	0	88.058.927	0	155.945	0	0	2.015	9.472.935	13.010.479	146.784.187
3	CAMELIJA	9.684.223	0	20.595.425	0	0	0	0	0	567.749	0	30.847.397
4	CROATIA	17.751.494	0	54.910.728	0	0	0	0	10.433.240	4.703.355	3.516.579	91.315.396
5	EUROHERC	64.175.780	0	68.040.483	0	0	0	0	512.712	2.349.095	7.954	135.086.024
6	GRAWE	24.163.819	0	50.578.655	0	552.140	0	0	0	1.607.059	124.180	77.025.853
7	SARAJEVO	26.981.574	0	76.112.192	0	254.338	508.901	0	357.029	4.530.443	308.425	109.052.902
8	TRIGLAV	31.011.861	0	44.891.346	0	1.028.858	165.725	0	0	4.034.406	10.446.943	91.579.139
9	UNIQA	18.079.149	0	29.531.913	0	507.670	0	0	467.062	7.232.918	6.865.753	62.684.465
10	VIENNA	7.948.491	0	2.254.516	0	44.747	0	0	0	451.917	70.556	10.770.227
	<b>NEŽIVOTNA OSIGURANJA</b>	<b>277.912.968</b>	<b>0</b>	<b>503.032.440</b>	<b>0</b>	<b>2.543.698</b>	<b>674.626</b>	<b>0</b>	<b>11.772.058</b>	<b>38.533.257</b>	<b>35.207.904</b>	<b>869.676.951</b>
1	ADRIATIC	11.645.000	0	22.368.299	0	0	0	0	0	674.371	0	34.687.670
2	CROATIA	8.854.108	0	26.311.247	0	0	0	0	0	2.517.834	17.212	37.700.401
3	GRAWE	14.059.638	0	189.234.691	0	424.802	0	0	0	2.469.947	12.345	206.201.423
4	SARAJEVO	11.315.692	0	14.268.846	0	0	0	0	0	4.897	7.227	25.596.662
5	TRIGLAV	12.193.530	0	88.266.875	0	21.941	0	0	0	395.222	6.732.551	107.610.119
6	UNIQA	20.050.627	0	169.089.682	0	73.733	0	0	4.222.587	1.033.254	452.342	194.922.225
7	VIENNA	12.724.113	0	204.290.409	0	421.227	0	0	1.334.226	2.219.486	690.649	221.680.110
	<b>ŽIVOTNA OSIGURANJA</b>	<b>90.842.708</b>	<b>0</b>	<b>713.830.049</b>	<b>0</b>	<b>941.703</b>	<b>0</b>	<b>0</b>	<b>5.556.813</b>	<b>9.315.011</b>	<b>7.912.326</b>	<b>828.398.610</b>
1	BOSNA RE	34.503.183	0	161.416.582	0	206.463	0	0	0	13.413.304	2.555.806	212.095.338
	<b>REOSIGURANJA</b>	<b>34.503.183</b>	<b>0</b>	<b>161.416.582</b>	<b>0</b>	<b>206.463</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13.413.304</b>	<b>2.555.806</b>	<b>212.095.338</b>

**Ukupno PASIVA za Neživotno i Životno osiguranje**  
**na dan 30.06.2024. godine**

**KM**

Red br.	Društva za osiguranje	<b>Kapital i rezerve-vl.k.</b>	<i>Obaveze drugog reda - podređene obaveze</i>	<b>Tehničke rezerve</b>	<i>Teh. rez. ŽO kada ugovarač snosi rizik</i>	<i>Ostale rezerve</i>	<i>Odgođena porezna obaveza</i>	<i>Depoz. zadržani iz posla pred. u reosiguranje</i>	<i>Finansijske obaveze</i>	<i>Ostale obaveze</i>	<i>Odg. plać. troškova i prihod bud. razdoblja</i>	<b>Ukupna pasiva</b>
1	ADRIATIC	53.677.691	0	90.426.554	0	0	0	0	0	4.257.751	857.035	149.219.031
2	ASA CENTRAL	36.083.886	0	88.058.927	0	155.945	0	0	2.015	9.472.935	13.010.479	146.784.187
3	CAMELIJA	9.684.223	0	20.595.425	0	0	0	0	0	567.749	0	30.847.397
4	CROATIA	26.605.602	0	81.221.975	0	0	0	0	10.433.240	7.221.189	3.533.791	129.015.797
5	EUROHERC	64.175.780	0	68.040.483	0	0	0	0	512.712	2.349.095	7.954	135.086.024
6	GRAWE	38.223.457	0	239.813.346	0	976.942	0	0	0	4.077.006	136.525	283.227.276
7	SARAJEVO	38.297.266	0	90.381.038	0	254.338	508.901	0	357.029	4.535.340	315.652	134.649.564
8	TRIGLAV	43.205.391	0	133.158.221	0	1.050.799	165.725	0	0	4.429.628	17.179.494	199.189.258
9	UNIQA	38.129.776	0	198.621.595	0	581.403	0	0	4.689.649	8.266.172	7.318.095	257.606.690
10	VIENNA	20.672.604	0	206.544.925	0	465.974	0	0	1.334.226	2.671.403	761.205	232.450.337
<b>UKUPNO</b>		<b>368.755.676</b>	<b>0</b>	<b>1.216.862.489</b>	<b>0</b>	<b>3.485.401</b>	<b>674.626</b>	<b>0</b>	<b>17.328.871</b>	<b>47.848.268</b>	<b>43.120.230</b>	<b>1.698.075.561</b>

**KAPITAL I REZERVE**  
 na dan 30.06.2024. godine

KM

Red br.	Društva za osiguranje	Upisani kapital	Dionička premija	Revalorizacij. rezerve	Rezerve	Akumulirana (zadržana) dobit ili gubitak	Dobit ili gubitak tekućeg obrač. razdoblja	Vlastite dionice koje drži pravna osoba	Ukupno
1	ADRIATIC	10.289.095	0	5.174.058	2.658.231	19.625.142	4.286.165	0	42.032.691
2	ASA CENTRAL	18.447.472	0	0	4.611.868	10.242.918	2.781.629	0	36.083.887
3	CAMELIJA	8.000.000	0	0	1.611.179	0	73.044	0	9.684.223
4	CROATIA	10.018.520	0	750.978	4.728.431	2.362.097	-108.532	0	17.751.494
5	EUROHERC	10.032.000	0	5.478.743	2.508.000	40.066.907	6.090.130	0	64.175.780
6	GRAWE	10.000.000	0	-727.769	2.500.000	8.652.780	3.738.808	0	24.163.819
7	SARAJEVO	40.346.330	0	6.633.632	4.894.784	-26.312.745	1.419.573	0	26.981.574
8	TRIGLAV	13.776.840	0	1.491.528	4.003.602	10.303.290	1.436.601	0	31.011.861
9	UNIQA	10.000.000	0	-435.222	2.642.101	4.227.828	1.644.442	0	18.079.149
10	VIENNA	6.000.000	0	0	1.635.992	69.799	242.700	0	7.948.491
<b>NEŽIVOTNA OSIGURANJA</b>		<b>136.910.257</b>	<b>0</b>	<b>18.365.948</b>	<b>31.794.188</b>	<b>69.238.016</b>	<b>21.604.560</b>	<b>0</b>	<b>277.912.969</b>
1	ADRIATIC	6.000.000	0	1.456.781	1.534.087	2.160.218	493.914	0	11.645.000
2	CROATIA	6.000.000	0	0	1.197.278	1.240.338	416.492	0	8.854.108
3	GRAWE	6.000.000	0	1.187.159	1.500.000	3.877.072	1.495.407	0	14.059.638
4	SARAJEVO	6.000.000	0	0	3.935.343	843.751	536.598	0	11.315.692
5	TRIGLAV	7.469.200	0	-885.968	1.960.706	3.209.567	440.025	0	12.193.530
6	UNIQA	6.002.940	0	-4.142.264	9.843.199	6.919.595	1.427.157	0	20.050.627
7	VIENNA	6.000.000	0	-1.020.584	1.907.976	5.230.123	606.598	0	12.724.113
<b>ŽIVOTNA OSIGURANJA</b>		<b>43.472.140</b>	<b>0</b>	<b>-3.404.876</b>	<b>21.878.589</b>	<b>23.480.664</b>	<b>5.416.191</b>	<b>0</b>	<b>90.842.708</b>
1	BOSNA RE	6.339.300	0	3.867.116	20.098.815	2.741.131	1.456.821	0	34.503.183
<b>REOSIGURANJA</b>		<b>6.339.300</b>	<b>0</b>	<b>3.867.116</b>	<b>20.098.815</b>	<b>2.741.131</b>	<b>1.456.821</b>	<b>0</b>	<b>34.503.183</b>

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje  
 na dan 30.06.2024. godine

KM

Red br.	Društva za osiguranje	Upisani kapital	Dionička premija	Revalorizacij. rezerve	Rezerve	Akumulirana (zadržana) dobit ili gubitak	Dobit ili gubitak tekućeg obrač. razdoblja	Vlastite dionice koje drži pravna osoba	Ukupno
1	ADRIATIC	16.289.095	0	6.630.839	4.192.318	21.785.360	4.780.079	0	53.677.691
2	ASA CENTRAL	18.447.472	0	0	4.611.868	10.242.918	2.781.629	0	36.083.887
3	CAMELIJA	8.000.000	0	0	1.611.179	0	73.044	0	9.684.223
4	CROATIA	16.018.520	0	750.978	5.925.709	3.602.435	307.960	0	26.605.602
5	EUROHERC	10.032.000	0	5.478.743	2.508.000	40.066.907	6.090.130	0	64.175.780
6	GRAWE	16.000.000	0	459.390	4.000.000	12.529.852	5.234.215	0	38.223.457
7	SARAJEVO	46.346.330	0	6.633.632	8.830.127	-25.468.994	1.956.171	0	38.297.266
8	TRIGLAV	21.246.040	0	605.560	5.964.308	13.512.857	1.876.626	0	43.205.391
9	UNIQA	16.002.940	0	-4.577.486	12.485.300	11.147.423	3.071.599	0	38.129.776
10	VIENNA	12.000.000	0	-1.020.584	3.543.968	5.299.922	849.298	0	20.672.604
<b>UKUPNO</b>		<b>180.382.397</b>	<b>0</b>	<b>14.961.072</b>	<b>53.672.777</b>	<b>92.718.680</b>	<b>27.020.751</b>	<b>0</b>	<b>368.755.677</b>

**TEHNIČKE REZERVE**  
 na dan 30.06.2024. godine

**KM**

Red br.	Društva za osiguranje	Prijenosne premije	Matemat. rezerva osigurnja	Rezerve za nastale prijav. i n.n štete	Rez. za pov. prem. ov. i neov. o rez. (bon. i pop.)	Rezerva za regresna potraživanja	Rezerve za neistekle rizike	Ukupno BRUTO iznos	Udio reosiguranja u tehničkim rezervama	Tehničke rezerve NETO iznos
1	ADRIATIC	40.113.316	0	27.904.939	40.000	0	0	68.058.255	2.290.443	65.767.812
2	ASA CENTRAL	60.540.523	0	25.868.694	480.446	0	1.169.263	88.058.927	18.080.633	69.978.294
3	CAMELIJA	11.706.778	0	8.888.647	0	0	0	20.595.425	1.433.345	19.162.080
4	CROATIA	35.115.360	0	19.028.149	458.873	0	308.346	54.910.728	6.556.436	48.354.292
5	EUROHERC	38.867.930	0	29.122.553	50.000	0	0	68.040.483	2.176.737	65.863.746
6	GRAWE	13.163.651	0	37.375.951	39.053	0	0	50.578.655	9.801.463	40.777.192
7	SARAJEVO	34.151.931	0	41.935.261	25.000	0	0	76.112.192	12.901.113	63.211.079
8	TRIGLAV	27.700.708	0	15.760.359	582.612	0	847.667	44.891.346	15.098.582	29.792.764
9	UNIQA	16.582.828	0	12.949.085	0	0	0	29.531.913	11.792.827	17.739.086
10	VIENNA	2.026.713	0	227.803	0	0	0	2.254.516	302.450	1.952.066
	<b>NEŽIVOTNA OSIGURANJA</b>	<b>279.969.738</b>	<b>0</b>	<b>219.061.441</b>	<b>1.675.984</b>	<b>0</b>	<b>2.325.276</b>	<b>503.032.440</b>	<b>80.434.029</b>	<b>422.598.411</b>
1	ADRIATIC	55.667	21.714.588	598.044	0	0	0	22.368.299	0	22.368.299
2	CROATIA	9.671	25.760.635	532.125	0	0	8.816	26.311.247	0	26.311.247
3	GRAWE	632.363	183.343.451	5.258.877	0	0	0	189.234.691	1.226.793	188.007.898
4	SARAJEVO	713.027	13.487.828	67.991	0	0	0	14.268.846	0	14.268.846
5	TRIGLAV	57.050	87.191.940	1.017.885	0	0	0	88.266.875	1.258.537	87.008.338
6	UNIQA	6.946.259	159.837.822	2.305.601	0	0	0	169.089.682	347.795	168.741.887
7	VIENNA	5.457.668	195.102.096	3.730.645	0	0	0	204.290.409	617.050	203.673.359
	<b>ŽIVOTNA OSIGURANJA</b>	<b>13.871.705</b>	<b>686.438.360</b>	<b>13.511.168</b>	<b>0</b>	<b>0</b>	<b>8.816</b>	<b>713.830.049</b>	<b>3.450.175</b>	<b>710.379.874</b>
1	BOSNA RE	31.654.577	0	128.834.576	-1.601.906	0	2.529.335	161.416.582	121.734.475	39.682.107
	<b>REOSIGURANJA</b>	<b>31.654.577</b>	<b>0</b>	<b>128.834.576</b>	<b>-1.601.906</b>	<b>0</b>	<b>2.529.335</b>	<b>161.416.582</b>	<b>121.734.475</b>	<b>39.682.107</b>

**Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje**  
**na dan 30.06.2024. godine**

**KM**

Red br.	Društva za osiguranje	Prijenosne premije	Matemat. rezerva osigurnja	Rezerve za nastale prijav. i n.n štete	Rez. za pov. prem. ov. i neov. o rez. (bon. i pop.)	Rezerva za regresna potraživanja	Rezerve za neistekle rizike	Ukupno BRUTO iznos	Udio reosiguranja u tehničkim rezervama	Tehničke rezerve NETO iznos
1	ADRIATIC	40.168.983	21.714.588	28.502.983	40.000	0	0	90.426.554	2.290.443	88.136.111
2	ASA CENTRAL	60.540.523	0	25.868.694	480.446	0	1.169.263	88.058.927	18.080.633	69.978.294
3	CAMELIJA	11.706.778	0	8.888.647	0	0	0	20.595.425	1.433.345	19.162.080
4	CROATIA	35.125.031	25.760.635	19.560.274	458.873	0	317.162	81.221.975	6.556.436	74.665.539
5	EUROHERC	38.867.930	0	29.122.553	50.000	0	0	68.040.483	2.176.737	65.863.746
6	GRAWE	13.796.014	183.343.451	42.634.828	39.053	0	0	239.813.346	11.028.256	228.785.090
7	SARAJEVO	34.864.958	13.487.828	42.003.252	25.000	0	0	90.381.038	12.901.113	77.479.925
8	TRIGLAV	27.757.758	87.191.940	16.778.244	582.612	0	847.667	133.158.221	16.357.119	116.801.102
9	UNIQA	23.529.087	159.837.822	15.254.686	0	0	0	198.621.595	12.140.622	186.480.973
10	VIENNA	7.484.381	195.102.096	3.958.448	0	0	0	206.544.925	919.500	205.625.425
<b>UKUPNO</b>		<b>293.841.443</b>	<b>686.438.360</b>	<b>232.572.609</b>	<b>1.675.984</b>	<b>0</b>	<b>2.334.092</b>	<b>1.216.862.489</b>	<b>83.884.204</b>	<b>1.132.978.285</b>