

BILANCA STANJA - AKTIVA
na dan 30.06.2025. 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 dubućeg r.	Ukupna aktiva
1	ADRIATIC	2.483.000	22.054.315	66.505.975	0	2.636.182	0	14.396.063	7.265.307	11.622.154	126.962.996
2	ASA CENTRAL	2.370.713	4.086.201	75.961.019	0	19.876.369	0	25.098.367	9.221.375	27.164.231	163.778.275
3	CAMELIJA	108.820	7.277.354	21.315.552	0	1.342.220	0	1.438.998	1.799.986	2.520.766	35.803.696
4	CROATIA	250.177	13.396.029	52.039.366	0	8.504.004	0	9.355.788	1.881.214	8.358.285	93.784.863
5	EUROHERC	3.725	40.905.801	77.092.897	0	2.909.288	0	9.804.093	15.627.627	8.398.572	154.742.003
6	GRAWE	15.031	1.678.544	49.234.143	0	10.697.753	0	2.125.820	13.721.842	3.707.246	81.180.379
7	SARAJEVO	1.924.264	38.397.477	32.774.815	0	16.513.115	0	16.144.297	2.911.869	8.834.516	117.500.353
8	TRIGLAV	70.237	12.504.801	38.975.207	0	17.256.030	0	13.038.902	7.129.748	11.954.324	100.929.249
9	UNIQA	1.464.896	3.452.351	27.244.759	0	12.149.059	0	2.360.645	1.687.572	12.784.111	61.143.393
10	VIENNA	1.218.120	0	8.696.822	0	372.377	0	644.547	781.785	593.761	12.307.412
NEŽIVOTNA OSIGURANJA		9.908.983	143.752.873	449.840.555	0	92.256.397	0	94.407.520	62.028.325	95.937.966	948.132.619
1	ADRIATIC	0	5.703.213	28.188.948	0	0	0	81.696	546.289	252.865	34.773.011
2	CROATIA	0	4.676.507	33.361.399	0	0	0	114.869	1.200.623	455	39.353.853
3	GRAWE	49.444	6.694.186	194.125.500	0	1.392.218	0	1.135.799	6.435.903	2.095.951	211.929.001
4	SARAJEVO	364.677	3.700.285	21.297.478	0	0	0	58.965	926.489	0	26.347.894
5	TRIGLAV	45.545	650.179	94.125.459	0	1.172.871	43.001	726.952	20.625.824	3.153.430	120.543.261
6	UNIQA	1.311.777	6.569.987	183.999.298	0	340.666	205.304	1.088.897	6.718.152	210.349	200.444.430
7	VIENNA	3.849	1.979.589	218.780.074	0	653.461	53.446	1.286.268	2.997.886	3.614.264	229.368.837
ŽIVOTNA OSIGURANJA		1.775.292	29.973.946	773.878.156	0	3.559.216	301.751	4.493.446	39.451.166	9.327.314	862.760.287
1	BOSNA RE	7.454	3.081.370	71.487.629	0	136.165.052	704	17.495.880	8.949.776	5.858.182	243.046.047
REOSIGURANJA		7.454	3.081.370	71.487.629	0	136.165.052	704	17.495.880	8.949.776	5.858.182	243.046.047

Ukupno AKTIVA za Neživotno i Životno osiguranje
na dan 30.06.2025. 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 dubućeg r.	Ukupna aktiva
1	ADRIATIC	2.483.000	27.757.528	94.694.923	0	2.636.182	0	14.477.759	7.811.596	11.875.019	161.736.007
2	ASA CENTRAL	2.370.713	4.086.201	75.961.019	0	19.876.369	0	25.098.367	9.221.375	27.164.231	163.778.275
3	CAMELIJA	108.820	7.277.354	21.315.552	0	1.342.220	0	1.438.998	1.799.986	2.520.766	35.803.696
4	CROATIA	250.177	18.072.536	85.400.765	0	8.504.004	0	9.470.657	3.081.837	8.358.740	133.138.716
5	EUROHERC	3.725	40.905.801	77.092.897	0	2.909.288	0	9.804.093	15.627.627	8.398.572	154.742.003
6	GRAWE	64.475	8.372.730	243.359.643	0	12.089.971	0	3.261.619	20.157.745	5.803.197	293.109.380
7	SARAJEVO	2.288.941	42.097.762	54.072.293	0	16.513.115	0	16.203.262	3.838.358	8.834.516	143.848.247
8	TRIGLAV	115.782	13.154.980	133.100.666	0	18.428.901	43.001	13.765.854	27.755.572	15.107.754	221.472.510
9	UNIQA	2.776.673	10.022.338	211.244.057	0	12.489.725	205.304	3.449.542	8.405.724	12.994.460	261.587.823
10	VIENNA	1.221.969	1.979.589	227.476.896	0	1.025.838	53.446	1.930.815	3.779.671	4.208.025	241.676.249
UKUPNO		11.684.275	173.726.819	1.223.718.711	0	95.815.613	301.751	98.900.966	101.479.491	105.265.280	1.810.892.906

BILANCA STANJA - PASIVA
na dan 30.06.2025. godine

KM

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	Odgodoena porezna obaveza	Depoz. zadržani iz posla pred. u reosiguranje	Finansijske obaveze	Ostale obaveze	Odg. plać. troškova i prihod bud. razdoblja	Ukupna pasiva
1	ADRIATIC	48.189.733	0	73.675.444	0	0	0	0	0	4.218.533	879.286	126.962.996
2	ASA CENTRAL	36.331.024	0	98.113.840	0	204.005	0	0	0	12.066.648	17.062.758	163.778.275
3	CAMELIJA	9.745.136	0	25.396.494	0	0	0	0	0	525.958	136.108	35.803.696
4	CROATIA	18.885.345	0	56.571.575	0	0	0	0	9.931.269	3.889.114	4.507.560	93.784.863
5	EUROHERC	74.871.457	0	73.709.048	0	0	0	0	3.120.928	3.032.880	7.690	154.742.003
6	GRAWE	28.399.357	0	50.026.831	0	490.617	0	0	0	2.140.341	123.233	81.180.379
7	SARAJEVO	27.359.481	0	82.655.662	0	162.443	501.216	0	82.647	4.399.805	2.339.099	117.500.353
8	TRIGLAV	34.591.917	0	50.106.957	0	1.121.116	210.575	0	0	4.632.780	10.265.904	100.929.249
9	UNIQA	18.690.111	0	31.924.499	0	590.131	98.540	0	0	5.198.354	4.641.758	61.143.393
10	VIENNA	8.008.588	0	2.280.540	0	44.131	0	0	0	734.822	1.239.331	12.307.412
NEŽIVOTNA OSIGURANJA		305.072.149	0	544.460.890	0	2.612.443	810.331	0	13.134.844	40.839.235	41.202.727	948.132.619
1	ADRIATIC	15.381.265	0	19.070.308	0	0	0	0	0	321.438	0	34.773.011
2	CROATIA	10.306.134	0	28.971.471	0	0	0	0	0	50.964	25.284	39.353.853
3	GRAWE	13.412.531	0	196.591.895	0	475.105	0	0	0	1.437.117	12.353	211.929.001
4	SARAJEVO	11.656.129	0	14.683.657	0	0	0	0	0	6.449	1.659	26.347.894
5	TRIGLAV	14.188.701	0	96.034.724	0	26.167	0	0	0	1.146.465	9.147.204	120.543.261
6	UNIQA	21.633.217	0	173.722.478	0	81.612	0	0	0	4.673.463	333.660	200.444.430
7	VIENNA	13.429.113	0	207.069.231	3.789.469	423.829	0	0	958.693	3.022.061	676.441	229.368.837
ŽIVOTNA OSIGURANJA		100.007.090	0	736.143.764	3.789.469	1.006.713	0	0	958.693	10.657.957	10.196.601	862.760.287
1	BOSNA RE	37.952.832	0	183.418.812	0	205.288	595.387	0	0	17.654.073	3.219.655	243.046.047
REOSIGURANJA		37.952.832	0	183.418.812	0	205.288	595.387	0	0	17.654.073	3.219.655	243.046.047

Ukupno PASIVA za Neživotno i Životno osiguranje
 na dan 30.06.2025. godine

KM

Red br.	Društva za osiguranje	<i>Kapital i rezerve-vl.k.</i>	<i>Obaveze drugog reda - podređene obaveze</i>	<i>Tehničke rezerve</i>	<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>	<i>Ukupna p a s i v a</i>
1	ADRIATIC	63.570.998	0	92.745.752	0	0	0	0	0	4.539.971	879.286	161.736.007
2	ASA CENTRAL	36.331.024	0	98.113.840	0	204.005	0	0	0	12.066.648	17.062.758	163.778.275
3	CAMELIJA	9.745.136	0	25.396.494	0	0	0	0	0	525.958	136.108	35.803.696
4	CROATIA	29.191.479	0	85.543.046	0	0	0	0	9.931.269	3.940.078	4.532.844	133.138.716
5	EUROHERC	74.871.457	0	73.709.048	0	0	0	0	3.120.928	3.032.880	7.690	154.742.003
6	GRAWE	41.811.888	0	246.618.726	0	965.722	0	0	0	3.577.458	135.586	293.109.380
7	SARAJEVO	39.015.610	0	97.339.319	0	162.443	501.216	0	82.647	4.406.254	2.340.758	143.848.247
8	TRIGLAV	48.780.618	0	146.141.681	0	1.147.283	210.575	0	0	5.779.245	19.413.108	221.472.510
9	UNIQA	40.323.328	0	205.646.977	0	671.743	98.540	0	0	9.871.817	4.975.418	261.587.823
10	VIENNA	21.437.701	0	209.349.771	3.789.469	467.960	0	0	958.693	3.756.883	1.915.772	241.676.249
UKUPNO		405.079.239	0	1.280.604.654	3.789.469	3.619.156	810.331	0	14.093.537	51.497.192	51.399.328	1.810.892.906

KAPITAL I REZERVE
na dan 30.06.2025. 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	8.173.333	2.658.231	22.777.447	4.291.627	0	48.189.733
2	ASA CENTRAL	18.447.472	0	0	4.611.868	10.044.177	3.227.507	0	36.331.024
3	CAMELIJA	8.000.000	0	0	1.688.719	0	56.417	0	9.745.136
4	CROATIA	10.018.520	0	946.085	4.728.431	2.370.989	821.320	0	18.885.345
5	EUROHERC	10.032.000	0	11.449.369	2.508.000	44.502.016	6.380.072	0	74.871.457
6	GRAWE	10.000.000	0	280.289	2.500.000	12.886.245	2.732.823	0	28.399.357
7	SARAJEVO	40.346.330	0	6.556.790	4.894.784	-26.185.538	1.747.115	0	27.359.481
8	TRIGLAV	13.776.840	0	1.895.178	3.828.841	12.481.593	2.609.465	0	34.591.917
9	UNIQA	10.000.000	0	886.854	2.642.101	4.227.502	933.654	0	18.690.111
10	VIENNA	6.000.000	0	0	1.635.992	91.066	281.530	0	8.008.588
NEŽIVOTNA OSIGURANJA		136.910.257	0	30.187.898	31.696.967	83.195.497	23.081.530	0	305.072.149
1	ADRIATIC	6.000.000	0	3.936.394	1.534.087	3.399.299	511.485	0	15.381.265
2	CROATIA	6.000.000	0	19.613	1.197.278	1.964.046	1.125.197	0	10.306.134
3	GRAWE	6.000.000	0	1.505.514	1.500.000	4.344.071	62.946	0	13.412.531
4	SARAJEVO	6.000.000	0	0	3.935.343	1.443.269	277.517	0	11.656.129
5	TRIGLAV	7.469.200	0	-387.008	1.960.706	3.887.786	1.258.017	0	14.188.701
6	UNIQA	6.002.940	0	-1.845.822	9.843.199	7.171.925	460.975	0	21.633.217
7	VIENNA	6.000.000	0	-481.016	1.907.976	5.444.550	557.603	0	13.429.113
ŽIVOTNA OSIGURANJA		43.472.140	0	2.747.675	21.878.589	27.654.946	4.253.740	0	100.007.090
1	BOSNA RE	6.339.300	0	5.352.147	20.098.815	4.625.592	1.536.978	0	37.952.832
REOSIGURANJA		6.339.300	0	5.352.147	20.098.815	4.625.592	1.536.978	0	37.952.832

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
na dan 30.06.2025. 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	12.109.727	4.192.318	26.176.746	4.803.112	0	63.570.998
2	ASA CENTRAL	18.447.472	0	0	4.611.868	10.044.177	3.227.507	0	36.331.024
3	CAMELIJA	8.000.000	0	0	1.688.719	0	56.417	0	9.745.136
4	CROATIA	16.018.520	0	965.698	5.925.709	4.335.035	1.946.517	0	29.191.479
5	EUROHERC	10.032.000	0	11.449.369	2.508.000	44.502.016	6.380.072	0	74.871.457
6	GRAWE	16.000.000	0	1.785.803	4.000.000	17.230.316	2.795.769	0	41.811.888
7	SARAJEVO	46.346.330	0	6.556.790	8.830.127	-24.742.269	2.024.632	0	39.015.610
8	TRIGLAV	21.246.040	0	1.508.170	5.789.547	16.369.379	3.867.482	0	48.780.618
9	UNIQA	16.002.940	0	-958.968	12.485.300	11.399.427	1.394.629	0	40.323.328
10	VIENNA	12.000.000	0	-481.016	3.543.968	5.535.616	839.133	0	21.437.701
UKUPNO		180.382.397	0	32.935.573	53.575.556	110.850.443	27.335.270	0	405.079.239

TEHNIČKE REZERVE
na dan 30.06.2025. godine

KM

Red br.	Društva za osiguranje	Prijenosne p r e m i j e	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	43.984.616	0	29.650.828	40.000	0	0	73.675.444	2.636.182	71.039.262
2	ASA CENTRAL	68.993.072	0	27.156.522	552.610	0	1.411.636	98.113.840	19.876.369	78.237.471
3	CAMELIJA	14.606.428	0	10.790.066	0	0	0	25.396.494	1.342.220	24.054.274
4	CROATIA	34.469.871	0	21.505.679	550.776	0	45.249	56.571.575	8.504.004	48.067.571
5	EUROHERC	43.300.804	0	30.358.244	50.000	0	0	73.709.048	2.909.288	70.799.760
6	GRAWE	13.200.577	0	36.786.254	40.000	0	0	50.026.831	10.697.753	39.329.078
7	SARAJEVO	39.605.253	0	43.025.409	25.000	0	0	82.655.662	16.513.115	66.142.547
8	TRIGLAV	31.159.803	0	17.555.625	631.331	0	760.198	50.106.957	17.256.030	32.850.927
9	UNIQA	20.080.431	0	11.844.068	0	0	0	31.924.499	12.149.059	19.775.440
10	VIENNA	1.883.206	0	397.334	0	0	0	2.280.540	372.377	1.908.163
NEŽIVOTNA OSIGURANJA		311.284.061	0	229.070.029	1.889.717	0	2.217.083	544.460.890	92.256.397	452.204.493
1	ADRIATIC	39.664	18.413.185	617.459	0	0	0	19.070.308	0	19.070.308
2	CROATIA	9.076	28.516.454	437.125	0	0	8.816	28.971.471	0	28.971.471
3	GRAWE	670.946	190.024.447	5.896.502	0	0	0	196.591.895	1.392.218	195.199.677
4	SARAJEVO	1.190.551	13.392.222	100.884	0	0	0	14.683.657	0	14.683.657
5	TRIGLAV	68.905	94.992.113	973.706	0	0	0	96.034.724	1.172.871	94.861.853
6	UNIQA	10.302.015	161.322.850	2.097.613	0	0	0	173.722.478	340.666	173.381.812
7	VIENNA	6.654.524	195.991.683	4.423.024	0	0	0	207.069.231	653.461	206.415.770
ŽIVOTNA OSIGURANJA		18.935.681	702.652.954	14.546.313	0	0	8.816	736.143.764	3.559.216	732.584.548
1	BOSNA RE	39.475.753	0	142.648.972	-1.506.873	0	2.800.960	183.418.812	136.165.052	47.253.760
REOSIGURANJA		39.475.753	0	142.648.972	-1.506.873	0	2.800.960	183.418.812	136.165.052	47.253.760

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
na dan 30.06.2025. godine

KM

Red br.	Društva za osiguranje	Prijenosne p r e m i j e	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	44.024.280	18.413.185	30.268.287	40.000	0	0	92.745.752	2.636.182	90.109.570
2	ASA CENTRAL	68.993.072	0	27.156.522	552.610	0	1.411.636	98.113.840	19.876.369	78.237.471
3	CAMELIJA	14.606.428	0	10.790.066	0	0	0	25.396.494	1.342.220	24.054.274
4	CROATIA	34.478.947	28.516.454	21.942.804	550.776	0	54.065	85.543.046	8.504.004	77.039.042
5	EUROHERC	43.300.804	0	30.358.244	50.000	0	0	73.709.048	2.909.288	70.799.760
6	GRAWE	13.871.523	190.024.447	42.682.756	40.000	0	0	246.618.726	12.089.971	234.528.755
7	SARAJEVO	40.795.804	13.392.222	43.126.293	25.000	0	0	97.339.319	16.513.115	80.826.204
8	TRIGLAV	31.228.708	94.992.113	18.529.331	631.331	0	760.198	146.141.681	18.428.901	127.712.780
9	UNIQA	30.382.446	161.322.850	13.941.681	0	0	0	205.646.977	12.489.725	193.157.252
10	VIENNA	8.537.730	195.991.683	4.820.358	0	0	0	209.349.771	1.025.838	208.323.933
UKUPNO		330.219.742	702.652.954	243.616.342	1.889.717	0	2.225.899	1.280.604.654	95.815.613	1.184.789.041