

BILANCA STANJA - AKTIVA
na dan 30.09.2025. 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 dužućeg r.	Ukupna aktiva
1	ADRIATIC	2.476.858	26.233.004	67.430.099	0	2.836.810	0	13.930.721	6.822.903	11.089.268	130.819.663
2	ASA CENTRAL	2.477.620	3.981.197	78.381.256	0	17.561.578	0	25.061.509	9.662.855	27.753.367	164.879.382
3	CAMELIJA	115.003	7.507.708	21.717.442	0	1.528.997	0	1.390.950	1.899.631	3.114.686	37.274.417
4	CROATIA	281.019	13.768.576	52.797.419	0	6.638.015	0	8.828.230	1.361.977	8.182.737	91.857.973
5	EUROHERC	3.258	44.609.153	77.206.131	0	3.552.027	0	10.079.503	16.704.582	8.514.045	160.668.699
6	GRAWE	25.168	1.697.789	61.963.869	0	11.023.941	0	2.033.161	3.540.376	3.908.199	84.192.503
7	SARAJEVO	1.900.987	38.186.126	33.964.714	0	14.429.980	0	11.535.186	3.987.031	8.806.828	112.810.852
8	TRIGLAV	65.682	12.320.338	39.001.298	0	16.562.678	0	12.632.834	7.931.139	11.911.994	100.425.963
9	UNIQA	1.441.724	3.393.088	24.546.240	0	11.138.782	0	2.580.353	5.311.059	12.091.212	60.502.458
10	VIENNA	1.172.316	0	8.697.231	0	426.207	0	784.552	565.261	687.229	12.332.796
	NEŽIVOTNA OSIGURANJA	9.959.635	151.696.979	465.705.699	0	85.699.015	0	88.856.999	57.786.814	96.059.565	955.764.706
1	ADRIATIC	0	5.677.115	28.255.476	0	0	0	76.958	1.359.098	265.275	35.633.922
2	CROATIA	0	4.658.371	33.341.685	0	0	0	488.065	2.288.395	371	40.776.887
3	GRAWE	45.292	6.653.951	198.439.341	0	1.264.782	0	1.132.910	4.311.867	3.098.410	214.946.553
4	SARAJEVO	391.980	3.691.526	21.880.988	0	0	0	58.675	618.909	0	26.642.078
5	TRIGLAV	45.545	614.058	96.677.707	0	1.275.816	43.170	603.781	21.520.757	2.935.604	123.716.438
6	UNIQA	1.285.057	6.604.222	181.408.201	0	340.975	196.670	1.363.446	8.672.226	192.566	200.063.363
7	VIENNA	3.849	1.870.935	217.274.110	4.248.823	664.348	44.728	927.966	2.112.866	4.128.452	231.276.077
	ŽIVOTNA OSIGURANJA	1.771.723	29.770.178	777.277.508	4.248.823	3.545.921	284.568	4.651.801	40.884.118	10.620.678	873.055.318
1	BOSNA RE	6.273	3.023.942	74.927.907	0	127.778.472	645	11.428.152	4.378.294	6.067.714	227.611.399
	REOSIGURANJA	6.273	3.023.942	74.927.907	0	127.778.472	645	11.428.152	4.378.294	6.067.714	227.611.399

Ukupno AKTIVA za Neživotno i Životno osiguranje
 na dan 30.09.2025. 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 dubučeg r.	Ukupna aktiva
1	ADRIATIC	2.476.858	31.910.119	95.685.575	0	2.836.810	0	14.007.679	8.182.001	11.354.543	166.453.585
2	ASA CENTRAL	2.477.620	3.981.197	78.381.256	0	17.561.578	0	25.061.509	9.662.855	27.753.367	164.879.382
3	CAMELIJA	115.003	7.507.708	21.717.442	0	1.528.997	0	1.390.950	1.899.631	3.114.686	37.274.417
4	CROATIA	281.019	18.426.947	86.139.104	0	6.638.015	0	9.316.295	3.650.372	8.183.108	132.634.860
5	EUROHERC	3.258	44.609.153	77.206.131	0	3.552.027	0	10.079.503	16.704.582	8.514.045	160.668.699
6	GRAWE	70.460	8.351.740	260.403.210	0	12.288.723	0	3.166.071	7.852.243	7.006.609	299.139.056
7	SARAJEVO	2.292.967	41.877.652	55.845.702	0	14.429.980	0	11.593.861	4.605.940	8.806.828	139.452.930
8	TRIGLAV	111.227	12.934.396	135.679.005	0	17.838.494	43.170	13.236.615	29.451.896	14.847.598	224.142.401
9	UNIQA	2.726.781	9.997.310	205.954.441	0	11.479.757	196.670	3.943.799	13.983.285	12.283.778	260.565.821
10	VIENNA	1.176.165	1.870.935	225.971.341	4.248.823	1.090.555	44.728	1.712.518	2.678.127	4.815.681	243.608.873
UKUPNO		11.731.358	181.467.157	1.242.983.207	4.248.823	89.244.936	284.568	93.508.800	98.670.932	106.680.243	1.828.820.024

BILANCA STANJA - PASIVA
na dan 30.09.2025. 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	Odgodena porezna obaveza	Depoz. zadržani iz posla pred. u reosiguranje	Finansijske obaveze	Ostale obaveze	Odg. plać. troškova i prihod bud. razdoblja	Ukupna pasiva
1	ADRIATIC	50.260.248	0	75.863.297	0	0	0	0	0	3.815.444	880.674	130.819.663
2	ASA CENTRAL	31.548.770	0	101.085.130	0	218.504	0	0	0	16.399.831	15.627.147	164.879.382
3	CAMELIJA	9.775.770	0	27.098.401	0	0	0	0	0	400.246	0	37.274.417
4	CROATIA	19.581.971	0	54.174.607	0	0	0	0	10.344.938	4.067.672	3.688.785	91.857.973
5	EUROHERC	76.120.826	0	79.055.484	0	0	0	0	2.814.127	2.671.263	6.999	160.668.699
6	GRAWE	29.442.054	0	51.934.910	0	537.437	0	0	0	2.154.869	123.233	84.192.503
7	SARAJEVO	27.196.396	0	81.124.781	0	128.989	501.216	0	82.647	3.713.447	63.376	112.810.852
8	TRIGLAV	35.109.018	0	49.660.582	0	1.179.570	208.824	0	0	5.839.825	8.428.144	100.425.963
9	UNIQA	19.516.015	0	30.942.275	0	597.427	108.575	0	0	5.113.709	4.224.457	60.502.458
10	VIENNA	8.210.204	0	2.285.553	0	49.790	0	0	0	344.965	1.442.284	12.332.796
	NEŽIVOTNA OSIGURANJA	306.761.272	0	553.225.020	0	2.711.717	818.615	0	13.241.712	44.521.271	34.485.099	955.764.706
1	ADRIATIC	15.515.629	0	19.915.233	0	0	0	0	0	203.060	0	35.633.922
2	CROATIA	10.385.868	0	30.328.433	0	0	0	0	0	36.476	26.110	40.776.887
3	GRAWE	13.476.716	0	199.158.873	0	763.211	0	0	0	1.535.148	12.605	214.946.553
4	SARAJEVO	11.828.926	0	14.803.139	0	0	0	0	0	8.345	1.667	26.642.077
5	TRIGLAV	14.472.714	0	98.318.962	0	26.167	0	0	0	957.908	9.940.687	123.716.438
6	UNIQA	21.688.467	0	174.926.691	0	81.612	0	0	0	2.352.404	1.014.189	200.063.363
7	VIENNA	13.813.962	0	209.002.831	4.248.823	423.829	0	0	876.944	2.634.271	275.417	231.276.077
	ŽIVOTNA OSIGURANJA	101.182.282	0	746.454.162	4.248.823	1.294.819	0	0	876.944	7.727.612	11.270.675	873.055.317
1	BOSNA RE	38.514.973	0	176.946.266	0	205.288	592.389	0	0	7.798.121	3.554.362	227.611.399
	REOSIGURANJA	38.514.973	0	176.946.266	0	205.288	592.389	0	0	7.798.121	3.554.362	227.611.399

Ukupno PASIVA za Neživotno i Životno osiguranje
na dan 30.09.2025. godine

KM

Red br.	Društva za osiguranje	Kapital i rezerve-vl.k.	<i>Obaveze drugog reda - podređene obaveze</i>	Tehničke rezerve	<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>	Ukupna pasiva
1	ADRIATIC	65.775.877	0	95.778.530	0	0	0	0	0	4.018.504	880.674	166.453.585
2	ASA CENTRAL	31.548.770	0	101.085.130	0	218.504	0	0	0	16.399.831	15.627.147	164.879.382
3	CAMELIJA	9.775.770	0	27.098.401	0	0	0	0	0	400.246	0	37.274.417
4	CROATIA	29.967.839	0	84.503.040	0	0	0	0	10.344.938	4.104.148	3.714.895	132.634.860
5	EUROHERC	76.120.826	0	79.055.484	0	0	0	0	2.814.127	2.671.263	6.999	160.668.699
6	GRAWE	42.918.770	0	251.093.783	0	1.300.648	0	0	0	3.690.017	135.838	299.139.056
7	SARAJEVO	39.025.322	0	95.927.920	0	128.989	501.216	0	82.647	3.721.792	65.043	139.452.929
8	TRIGLAV	49.581.732	0	147.979.544	0	1.205.737	208.824	0	0	6.797.733	18.368.831	224.142.401
9	UNIQA	41.204.482	0	205.868.966	0	679.039	108.575	0	0	7.466.113	5.238.646	260.565.821
10	VIENNA	22.024.166	0	211.288.384	4.248.823	473.619	0	0	876.944	2.979.236	1.717.701	243.608.873
UKUPNO		407.943.554	0	1.299.679.182	4.248.823	4.006.536	818.615	0	14.118.656	52.248.883	45.755.774	1.828.820.023

KAPITAL I REZERVE
na dan 30.09.2025. 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	8.178.450	2.658.231	22.777.447	6.357.025	0	50.260.248
2	ASA CENTRAL	18.447.472	0	0	4.611.868	2.744.177	5.745.253	0	31.548.770
3	CAMELIJA	8.000.000	0	0	1.688.719	0	87.051	0	9.775.770
4	CROATIA	10.018.520	0	946.085	4.728.431	2.370.989	1.517.946	0	19.581.971
5	EUROHERC	10.032.000	0	11.565.459	2.508.000	44.502.016	7.513.351	0	76.120.826
6	GRAWE	10.000.000	0	499.637	2.500.000	12.886.246	3.556.171	0	29.442.054
7	SARAJEVO	40.346.330	0	6.556.790	4.894.784	-26.185.538	1.584.030	0	27.196.396
8	TRIGLAV	13.776.840	0	1.879.415	3.828.841	12.481.593	3.142.329	0	35.109.018
9	UNIQA	10.000.000	0	977.176	2.642.101	4.227.502	1.669.236	0	19.516.015
10	VIENNA	6.000.000	0	0	1.635.992	91.066	483.146	0	8.210.204
NEŽIVOTNA OSIGURANJA		136.910.257	0	30.603.012	31.696.967	75.895.498	31.655.538	0	306.761.272
1	ADRIATIC	6.000.000	0	3.936.394	1.534.087	3.399.299	645.849	0	15.515.629
2	CROATIA	6.000.000	0	19.613	1.197.278	1.964.046	1.204.931	0	10.385.868
3	GRAWE	6.000.000	0	1.507.307	1.500.000	4.344.071	125.338	0	13.476.716
4	SARAJEVO	6.000.000	0	0	3.935.343	1.443.269	450.314	0	11.828.926
5	TRIGLAV	7.469.200	0	-388.526	1.960.706	3.887.786	1.543.548	0	14.472.714
6	UNIQA	6.002.940	0	-1.768.114	9.843.199	7.171.925	438.517	0	21.688.467
7	VIENNA	6.000.000	0	-402.558	1.907.976	5.444.549	863.995	0	13.813.962
ŽIVOTNA OSIGURANJA		43.472.140	0	2.904.116	21.878.589	27.654.945	5.272.492	0	101.182.282
1	BOSNA RE	6.339.300	0	5.325.706	20.098.815	4.625.592	2.125.560	0	38.514.973
REOSIGURANJA		6.339.300	0	5.325.706	20.098.815	4.625.592	2.125.560	0	38.514.973

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
 na dan 30.09.2025. 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	12.114.844	4.192.318	26.176.746	7.002.874	0	65.775.877
2	ASA CENTRAL	18.447.472	0	0	4.611.868	2.744.177	5.745.253	0	31.548.770
3	CAMELIJA	8.000.000	0	0	1.688.719	0	87.051	0	9.775.770
4	CROATIA	16.018.520	0	965.698	5.925.709	4.335.035	2.722.877	0	29.967.839
5	EUROHERC	10.032.000	0	11.565.459	2.508.000	44.502.016	7.513.351	0	76.120.826
6	GRAWE	16.000.000	0	2.006.944	4.000.000	17.230.317	3.681.509	0	42.918.770
7	SARAJEVO	46.346.330	0	6.556.790	8.830.127	-24.742.269	2.034.344	0	39.025.322
8	TRIGLAV	21.246.040	0	1.490.889	5.789.547	16.369.379	4.685.877	0	49.581.732
9	UNIQA	16.002.940	0	-790.938	12.485.300	11.399.427	2.107.753	0	41.204.482
10	VIENNA	12.000.000	0	-402.558	3.543.968	5.535.615	1.347.141	0	22.024.166
UKUPNO		180.382.397	0	33.507.128	53.575.556	103.550.443	36.928.030	0	407.943.554

TEHNIČKE REZERVE
na dan 30.09.2025. 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	45.176.699	0	30.646.598	40.000	0	0	75.863.297	2.836.810	73.026.487
2	ASA CENTRAL	72.812.002	0	26.061.492	740.000	0	1.471.636	101.085.130	17.561.578	83.523.552
3	CAMELIJA	15.138.848	0	11.959.553	0	0	0	27.098.401	1.528.997	25.569.404
4	CROATIA	33.504.234	0	20.020.663	604.461	0	45.249	54.174.607	6.638.015	47.536.592
5	EUROHERC	46.446.336	0	32.559.148	50.000	0	0	79.055.484	3.552.027	75.503.457
6	GRAWE	14.282.295	0	37.612.615	40.000	0	0	51.934.910	11.023.941	40.910.969
7	SARAJEVO	38.372.945	0	42.726.836	25.000	0	0	81.124.781	14.429.980	66.694.801
8	TRIGLAV	30.250.160	0	18.018.893	631.331	0	760.198	49.660.582	16.562.678	33.097.904
9	UNIQA	19.224.671	0	11.717.604	0	0	0	30.942.275	11.138.782	19.803.493
10	VIENNA	1.935.168	0	350.385	0	0	0	2.285.553	426.207	1.859.346
	NEŽIVOTNA OSIGURANJA	317.143.358	0	231.673.787	2.130.792	0	2.277.083	553.225.020	85.699.015	467.526.005
1	ADRIATIC	40.709	19.241.781	632.743	0	0	0	19.915.233	0	19.915.233
2	CROATIA	8.764	30.023.344	287.509	0	0	8.816	30.328.433	0	30.328.433
3	GRAWE	681.238	192.749.262	5.728.373	0	0	0	199.158.873	1.264.782	197.894.091
4	SARAJEVO	1.346.030	13.343.291	113.818	0	0	0	14.803.139	0	14.803.139
5	TRIGLAV	67.047	97.062.891	1.189.024	0	0	0	98.318.962	1.275.816	97.043.146
6	UNIQA	10.540.625	162.167.356	2.218.710	0	0	0	174.926.691	340.975	174.585.716
7	VIENNA	6.950.352	197.712.173	4.340.306	0	0	0	209.002.831	664.348	208.338.483
	ŽIVOTNA OSIGURANJA	19.634.765	712.300.098	14.510.483	0	0	8.816	746.454.162	3.545.921	742.908.241
1	BOSNA RE	35.747.959	0	139.904.220	-1.506.873	0	2.800.960	176.946.266	127.778.472	49.167.794
	REOSIGURANJA	35.747.959	0	139.904.220	-1.506.873	0	2.800.960	176.946.266	127.778.472	49.167.794

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
na dan 30.09.2025. 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	45.217.408	19.241.781	31.279.341	40.000	0	0	95.778.530	2.836.810	92.941.720
2	ASA CENTRAL	72.812.002	0	26.061.492	740.000	0	1.471.636	101.085.130	17.561.578	83.523.552
3	CAMELIJA	15.138.848	0	11.959.553	0	0	0	27.098.401	1.528.997	25.569.404
4	CROATIA	33.512.998	30.023.344	20.308.172	604.461	0	54.065	84.503.040	6.638.015	77.865.025
5	EUROHERC	46.446.336	0	32.559.148	50.000	0	0	79.055.484	3.552.027	75.503.457
6	GRAWE	14.963.533	192.749.262	43.340.988	40.000	0	0	251.093.783	12.288.723	238.805.060
7	SARAJEVO	39.718.975	13.343.291	42.840.654	25.000	0	0	95.927.920	14.429.980	81.497.940
8	TRIGLAV	30.317.207	97.062.891	19.207.917	631.331	0	760.198	147.979.544	17.838.494	130.141.050
9	UNIQA	29.765.296	162.167.356	13.936.314	0	0	0	205.868.966	11.479.757	194.389.209
10	VIENNA	8.885.520	197.712.173	4.690.691	0	0	0	211.288.384	1.090.555	210.197.829
UKUPNO		336.778.123	712.300.098	246.184.270	2.130.792	0	2.285.899	1.299.679.182	89.244.936	1.210.434.246