

BILANCA STANJA - AKTIVA
na dan 31.12.2025. 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 dubuće r.	Ukupna aktiva
1	ADRIATIC	2.440.150	23.989.779	70.731.817	0	3.049.907	0	13.267.650	4.632.962	12.323.321	130.435.586
2	ASA CENTRAL	2.680.343	4.064.937	79.982.400	0	16.701.764	0	24.647.629	4.209.910	28.077.395	160.364.378
3	CAMELIJA	101.536	8.694.106	24.761.383	0	1.009.348	0	551.146	1.292.856	2.390.806	38.801.181
4	CROATIA	257.041	14.028.126	50.881.514	0	5.862.253	0	8.172.469	1.238.028	8.625.921	89.065.352
5	EUROHERC	2.791	44.448.061	78.685.533	0	4.428.897	0	8.829.717	15.338.392	7.855.275	159.588.666
6	GRAWE	31.047	1.687.273	61.899.261	0	10.930.131	0	1.281.201	4.585.879	3.815.721	84.230.513
7	SARAJEVO	1.952.539	40.265.042	35.868.398	0	13.138.814	221.702	8.521.915	4.058.907	8.922.056	112.949.373
8	TRIGLAV	135.939	12.199.970	42.578.008	0	15.221.380	0	12.015.510	9.676.926	6.608.578	98.436.311
9	UNIQA	1.433.116	3.442.740	26.980.177	0	13.753.245	0	2.335.190	3.840.505	12.822.690	64.607.663
10	VIENNA	1.241.856	0	8.697.653	0	422.401	0	894.119	535.891	730.795	12.522.715
NEŽIVOTNA OSIGURANJA		10.276.358	152.820.034	481.066.144	0	84.518.140	221.702	80.516.546	49.410.256	92.172.558	951.001.738
1	ADRIATIC	0	5.650.560	28.035.870	0	0	0	90.937	2.240.145	248.229	36.265.741
2	CROATIA	0	4.539.555	35.971.211	0	0	0	78.337	1.691.410	371	42.280.884
3	GRAWE	41.147	6.651.285	197.875.277	0	1.341.782	0	2.109.170	5.197.784	3.557.767	216.774.212
4	SARAJEVO	387.342	4.180.154	22.155.515	0	0	0	48.935	723.455	0	27.495.401
5	TRIGLAV	169.721	577.937	101.723.527	0	1.008.126	48.050	984.207	12.585.664	3.066.146	120.163.378
6	UNIQA	1.310.780	6.575.624	187.119.155	0	346.470	161.654	1.784.600	8.205.148	181.669	205.685.100
7	VIENNA	3.849	2.555.411	216.192.568	4.872.868	622.146	47.106	759.586	1.901.675	4.784.822	231.740.031
ŽIVOTNA OSIGURANJA		1.912.839	30.730.526	789.073.123	4.872.868	3.318.524	256.810	5.855.772	32.545.281	11.839.004	880.404.747
1	BOSNA RE	5.091	2.966.512	76.435.946	0	125.519.830	644	13.789.895	8.080.828	8.449.759	235.248.505
REOSIGURANJA		5.091	2.966.512	76.435.946	0	125.519.830	644	13.789.895	8.080.828	8.449.759	235.248.505

Ukupno AKTIVA za Neživotno i Životno osiguranje
 na dan 31.12.2025. 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	2.440.150	29.640.339	98.767.687	0	3.049.907	0	13.358.587	6.873.107	12.571.550	166.701.327
2	ASA CENTRAL	2.680.343	4.064.937	79.982.400	0	16.701.764	0	24.647.629	4.209.910	28.077.395	160.364.378
3	CAMELIJA	101.536	8.694.106	24.761.383	0	1.009.348	0	551.146	1.292.856	2.390.806	38.801.181
4	CROATIA	257.041	18.567.681	86.852.725	0	5.862.253	0	8.250.806	2.929.438	8.626.292	131.346.236
5	EUROHERC	2.791	44.448.061	78.685.533	0	4.428.897	0	8.829.717	15.338.392	7.855.275	159.588.666
6	GRAWE	72.194	8.338.558	259.774.538	0	12.271.913	0	3.390.371	9.783.663	7.373.488	301.004.725
7	SARAJEVO	2.339.881	44.445.196	58.023.913	0	13.138.814	221.702	8.570.850	4.782.362	8.922.056	140.444.774
8	TRIGLAV	305.660	12.777.907	144.301.535	0	16.229.506	48.050	12.999.717	22.262.590	9.674.724	218.599.689
9	UNIQA	2.743.896	10.018.364	214.099.332	0	14.099.715	161.654	4.119.790	12.045.653	13.004.359	270.292.763
10	VIENNA	1.245.705	2.555.411	224.890.221	4.872.868	1.044.547	47.106	1.653.705	2.437.566	5.515.617	244.262.746
UKUPNO		12.189.197	183.550.560	1.270.139.267	4.872.868	87.836.664	478.512	86.372.318	81.955.537	104.011.562	1.831.406.485

BILANCA STANJA - PASIVA
na dan 31.12.2025. 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	50.476.889	0	73.978.471	0	0	0	0	0	5.138.301	841.925	130.435.586
2	ASA CENTRAL	33.309.408	0	98.566.296	0	233.003	0	0	0	11.175.057	17.080.614	160.364.378
3	CAMELIJA	9.781.650	0	28.358.682	0	0	0	0	0	660.849	0	38.801.181
4	CROATIA	20.926.672	0	52.123.774	0	0	0	0	9.950.936	2.447.666	3.616.304	89.065.352
5	EUROHERC	77.054.794	0	76.364.430	0	0	0	0	2.749.904	3.419.538	0	159.588.666
6	GRAWE	29.413.093	0	50.955.556	0	812.223	0	0	0	2.873.120	176.521	84.230.513
7	SARAJEVO	28.962.547	0	78.214.895	0	183.415	709.427	0	46.265	3.792.808	1.040.016	112.949.373
8	TRIGLAV	35.193.342	0	47.879.186	0	1.400.083	264.371	0	0	7.066.007	6.633.322	98.436.311
9	UNIQA	19.006.816	0	34.502.399	0	623.486	53.411	0	488.783	4.853.321	5.079.447	64.607.663
10	VIENNA	7.945.407	0	2.485.187	0	54.743	0	0	0	405.940	1.631.438	12.522.715
	NEŽIVOTNA OSIGURANJA	312.070.618	0	543.428.876	0	3.306.953	1.027.209	0	13.235.888	41.832.607	36.099.587	951.001.738
1	ADRIATIC	15.433.593	0	20.533.760	0	0	0	0	0	298.388	0	36.265.741
2	CROATIA	10.258.950	0	31.362.844	0	0	0	0	0	643.066	16.024	42.280.884
3	GRAWE	13.148.541	0	200.443.734	0	544.855	0	0	0	2.094.187	542.895	216.774.212
4	SARAJEVO	12.421.503	0	14.934.010	0	0	48.791	0	0	67.741	23.356	27.495.401
5	TRIGLAV	14.640.775	0	99.573.171	0	30.603	0	0	0	773.691	5.145.138	120.163.378
6	UNIQA	22.555.313	0	174.845.531	0	104.051	0	0	4.241.949	2.485.623	1.452.633	205.685.100
7	VIENNA	14.657.217	0	207.226.739	4.872.867	53.714	0	0	1.627.837	2.910.436	391.221	231.740.031
	ŽIVOTNA OSIGURANJA	103.115.892	0	748.919.789	4.872.867	733.223	48.791	0	5.869.786	9.273.132	7.571.267	880.404.747
1	BOSNA RE	41.254.032	0	176.313.635	0	227.858	596.455	0	0	12.701.401	4.155.124	235.248.505
	REOSIGURANJA	41.254.032	0	176.313.635	0	227.858	596.455	0	0	12.701.401	4.155.124	235.248.505

Ukupno PASIVA za Neživotno i Životno osiguranje
na dan 31.12.2025. 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	65.910.482	0	94.512.231	0	0	0	0	0	5.436.689	841.925	166.701.327
2	ASA CENTRAL	33.309.408	0	98.566.296	0	233.003	0	0	0	11.175.057	17.080.614	160.364.378
3	CAMELIJA	9.781.650	0	28.358.682	0	0	0	0	0	660.849	0	38.801.181
4	CROATIA	31.185.622	0	83.486.618	0	0	0	0	9.950.936	3.090.732	3.632.328	131.346.236
5	EUROHERC	77.054.794	0	76.364.430	0	0	0	0	2.749.904	3.419.538	0	159.588.666
6	GRAWE	42.561.634	0	251.399.290	0	1.357.078	0	0	0	4.967.307	719.416	301.004.725
7	SARAJEVO	41.384.050	0	93.148.905	0	183.415	758.218	0	46.265	3.860.549	1.063.372	140.444.774
8	TRIGLAV	49.834.117	0	147.452.357	0	1.430.686	264.371	0	0	7.839.698	11.778.460	218.599.689
9	UNIQA	41.562.129	0	209.347.930	0	727.537	53.411	0	4.730.732	7.338.944	6.532.080	270.292.763
10	VIENNA	22.602.624	0	209.711.926	4.872.867	108.457	0	0	1.627.837	3.316.376	2.022.659	244.262.746
UKUPNO		415.186.510	0	1.292.348.665	4.872.867	4.040.176	1.076.000	0	19.105.674	51.105.739	43.670.854	1.831.406.485

KAPITAL I REZERVE
na dan 31.12.2025. 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	8.181.342	2.658.231	22.777.447	6.570.774	0	50.476.889
2	ASA CENTRAL	18.447.472	0	0	4.611.868	2.744.177	7.505.891	0	33.309.408
3	CAMELIJA	8.000.000	0	0	1.688.719	0	92.931	0	9.781.650
4	CROATIA	10.018.520	0	1.428.364	4.728.431	2.382.664	2.368.693	0	20.926.672
5	EUROHERC	10.032.000	0	11.565.459	2.508.000	44.502.016	8.447.319	0	77.054.794
6	GRAWE	10.000.000	0	498.973	2.500.000	12.886.246	3.527.874	0	29.413.093
7	SARAJEVO	40.346.330	0	8.432.942	4.945.148	-26.166.046	1.404.173	0	28.962.547
8	TRIGLAV	13.776.840	0	2.379.339	3.716.111	12.481.593	2.839.459	0	35.193.342
9	UNIQA	10.000.000	0	480.701	2.642.101	4.227.502	1.656.512	0	19.006.816
10	VIENNA	6.000.000	0	0	1.635.992	91.066	218.349	0	7.945.407
NEŽIVOTNA OSIGURANJA		136.910.257	0	32.967.120	31.634.601	75.926.665	34.631.975	0	312.070.618
1	ADRIATIC	6.000.000	0	3.936.394	1.534.087	3.399.299	563.813	0	15.433.593
2	CROATIA	6.000.000	0	0	1.197.278	1.964.046	1.097.626	0	10.258.950
3	GRAWE	6.000.000	0	973.242	1.500.000	4.344.071	331.228	0	13.148.541
4	SARAJEVO	6.000.000	0	487.905	4.534.861	843.751	554.986	0	12.421.503
5	TRIGLAV	7.469.200	0	-393.743	1.960.706	3.887.786	1.716.826	0	14.640.775
6	UNIQA	6.002.940	0	-1.452.971	9.843.199	7.171.925	990.220	0	22.555.313
7	VIENNA	6.000.000	0	-423.950	1.907.976	5.444.550	1.728.641	0	14.657.217
ŽIVOTNA OSIGURANJA		43.472.140	0	3.126.877	22.478.107	27.055.428	6.983.340	0	103.115.892
1	BOSNA RE	6.339.300	0	5.362.297	20.098.815	4.625.592	4.828.028	0	41.254.032
REOSIGURANJA		6.339.300	0	5.362.297	20.098.815	4.625.592	4.828.028	0	41.254.032

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
 na dan 31.12.2025. 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	12.117.736	4.192.318	26.176.746	7.134.587	0	65.910.482
2	ASA CENTRAL	18.447.472	0	0	4.611.868	2.744.177	7.505.891	0	33.309.408
3	CAMELIJA	8.000.000	0	0	1.688.719	0	92.931	0	9.781.650
4	CROATIA	16.018.520	0	1.428.364	5.925.709	4.346.710	3.466.319	0	31.185.622
5	EUROHERC	10.032.000	0	11.565.459	2.508.000	44.502.016	8.447.319	0	77.054.794
6	GRAWE	16.000.000	0	1.472.215	4.000.000	17.230.317	3.859.102	0	42.561.634
7	SARAJEVO	46.346.330	0	8.920.847	9.480.009	-25.322.295	1.959.159	0	41.384.050
8	TRIGLAV	21.246.040	0	1.985.596	5.676.817	16.369.379	4.556.285	0	49.834.117
9	UNIQA	16.002.940	0	-972.270	12.485.300	11.399.427	2.646.732	0	41.562.129
10	VIENNA	12.000.000	0	-423.950	3.543.968	5.535.616	1.946.990	0	22.602.624
UKUPNO		180.382.397	0	36.093.997	54.112.708	102.982.093	41.615.315	0	415.186.510

TEHNIČKE REZERVE
na dan 31.12.2025. 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	44.453.980	0	29.484.491	40.000	0	0	73.978.471	3.049.907	70.928.564
2	ASA CENTRAL	70.731.089	0	25.083.897	1.219.674	0	1.531.636	98.566.296	16.701.764	81.864.532
3	CAMELIJA	15.583.130	0	12.775.552	0	0	0	28.358.682	1.009.348	27.349.334
4	CROATIA	31.416.459	0	20.212.432	457.891	0	36.992	52.123.774	5.862.253	46.261.521
5	EUROHERC	42.446.549	0	33.867.881	50.000	0	0	76.364.430	4.428.897	71.935.533
6	GRAWE	13.898.248	0	36.988.502	40.000	0	28.806	50.955.556	10.930.131	40.025.425
7	SARAJEVO	35.160.468	0	42.988.098	66.329	0	0	78.214.895	13.138.814	65.076.081
8	TRIGLAV	28.419.779	0	17.873.319	648.176	0	937.912	47.879.186	15.221.380	32.657.806
9	UNIQA	19.846.657	0	14.655.742	0	0	0	34.502.399	13.753.245	20.749.154
10	VIENNA	2.061.348	0	423.839	0	0	0	2.485.187	422.401	2.062.786
	NEŽIVOTNA OSIGURANJA	304.017.707	0	234.353.753	2.522.070	0	2.535.346	543.428.876	84.518.140	458.910.736
1	ADRIATIC	36.423	19.747.562	749.775	0	0	0	20.533.760	0	20.533.760
2	CROATIA	7.782	31.076.361	278.701	0	0	0	31.362.844	0	31.362.844
3	GRAWE	762.501	193.195.681	6.485.552	0	0	0	200.443.734	1.341.782	199.101.952
4	SARAJEVO	1.480.074	13.241.250	212.686	0	0	0	14.934.010	0	14.934.010
5	TRIGLAV	74.988	98.842.799	655.384	0	0	0	99.573.171	1.008.126	98.565.045
6	UNIQA	10.284.308	162.627.035	1.934.188	0	0	0	174.845.531	346.470	174.499.061
7	VIENNA	7.218.695	195.780.700	4.227.344	0	0	0	207.226.739	622.146	206.604.593
	ŽIVOTNA OSIGURANJA	19.864.771	714.511.388	14.543.630	0	0	0	748.919.789	3.318.524	745.601.265
1	BOSNA RE	41.517.588	0	133.435.238	-1.898.000	0	3.258.809	176.313.635	125.519.830	50.793.805
	REOSIGURANJA	41.517.588	0	133.435.238	-1.898.000	0	3.258.809	176.313.635	125.519.830	50.793.805

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
 na dan 31.12.2025. 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	44.490.403	19.747.562	30.234.266	40.000	0	0	94.512.231	3.049.907	91.462.324
2	ASA CENTRAL	70.731.089	0	25.083.897	1.219.674	0	1.531.636	98.566.296	16.701.764	81.864.532
3	CAMELIJA	15.583.130	0	12.775.552	0	0	0	28.358.682	1.009.348	27.349.334
4	CROATIA	31.424.241	31.076.361	20.491.133	457.891	0	36.992	83.486.618	5.862.253	77.624.365
5	EUROHERC	42.446.549	0	33.867.881	50.000	0	0	76.364.430	4.428.897	71.935.533
6	GRAWE	14.660.749	193.195.681	43.474.054	40.000	0	28.806	251.399.290	12.271.913	239.127.377
7	SARAJEVO	36.640.542	13.241.250	43.200.784	66.329	0	0	93.148.905	13.138.814	80.010.091
8	TRIGLAV	28.494.767	98.842.799	18.528.703	648.176	0	937.912	147.452.357	16.229.506	131.222.851
9	UNIQA	30.130.965	162.627.035	16.589.930	0	0	0	209.347.930	14.099.715	195.248.215
10	VIENNA	9.280.043	195.780.700	4.651.183	0	0	0	209.711.926	1.044.547	208.667.379
	UKUPNO	323.882.478	714.511.388	248.897.383	2.522.070	0	2.535.346	1.292.348.665	87.836.664	1.204.512.001