

BILANCA STANJA - AKTIVA
na dan 31.03.2026. 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	2.434.669	24.308.585	70.678.546	0	2.848.517	0	14.505.433	3.351.718	12.432.049	130.559.517
2	ASA CENTRAL	2.679.004	4.060.112	80.557.790	0	18.286.773	0	25.177.482	4.414.606	27.732.363	162.908.130
3	CAMELIJA	93.477	8.676.922	23.967.000	0	1.146.970	0	738.123	790.067	2.280.759	37.693.318
4	CROATIA	235.499	13.628.690	47.522.308	0	7.009.819	0	10.421.274	4.275.615	8.517.679	91.610.884
5	EUROHERC	2.325	44.659.518	81.016.352	0	4.292.088	0	10.571.732	15.242.659	8.241.519	164.026.193
6	GRAWE	28.975	1.718.045	61.356.700	0	10.784.404	0	1.489.805	2.681.567	3.940.027	81.999.523
7	SARAJEVO	1.936.966	40.701.690	35.740.028	0	12.498.809	221.702	12.388.970	2.197.079	8.318.520	114.003.764
8	TRIGLAV	127.172	12.282.962	49.055.038	0	22.287.166	0	14.752.592	8.916.533	9.465.675	116.887.138
9	UNIQA	1.411.228	3.623.063	27.039.986	0	14.987.267	2.400	2.955.784	2.069.001	13.211.345	65.300.074
10	VIENNA	1.221.942	0	8.698.150	0	473.257	0	1.295.242	539.645	759.542	12.987.778
NEŽIVOTNA OSIGURANJA		10.171.257	153.659.587	485.631.898	0	94.615.070	224.102	94.296.437	44.478.490	94.899.478	977.976.319
1	ADRIATIC	0	5.624.347	28.054.476	0	0	0	316.968	1.681.514	254.207	35.931.512
2	CROATIA	0	4.521.744	37.003.349	0	0	0	170.878	1.370.667	371	43.067.009
3	GRAWE	37.086	6.695.638	199.359.790	0	1.385.912	0	1.066.515	4.643.998	4.236.523	217.425.462
4	SARAJEVO	382.705	4.170.425	22.421.572	0	0	0	7.897	628.274	300	27.611.173
5	TRIGLAV	240.915	541.816	104.360.103	0	1.020.788	77.822	1.095.685	12.622.660	2.978.593	122.938.382
6	UNIQA	1.260.636	6.780.308	177.538.553	0	353.326	248.842	1.578.698	17.486.517	184.136	205.431.016
7	VIENNA	3.849	2.421.857	215.454.125	5.320.547	656.856	73.360	781.987	1.412.742	4.910.152	231.035.475
ŽIVOTNA OSIGURANJA		1.925.191	30.756.135	784.191.968	5.320.547	3.416.882	400.024	5.018.628	39.846.372	12.564.282	883.440.029
1	BOSNA RE	3.916	2.912.938	82.299.848	0	135.408.321	471	19.462.635	9.108.878	6.100.289	255.297.296
REOSIGURANJA		3.916	2.912.938	82.299.848	0	135.408.321	471	19.462.635	9.108.878	6.100.289	255.297.296

Ukupno AKTIVA za Neživotno i Životno osiguranje
na dan 31.03.2026. 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	2.434.669	29.932.932	98.733.022	0	2.848.517	0	14.822.401	5.033.232	12.686.256	166.491.029
2	ASA CENTRAL	2.679.004	4.060.112	80.557.790	0	18.286.773	0	25.177.482	4.414.606	27.732.363	162.908.130
3	CAMELIJA	93.477	8.676.922	23.967.000	0	1.146.970	0	738.123	790.067	2.280.759	37.693.318
4	CROATIA	235.499	18.150.434	84.525.657	0	7.009.819	0	10.592.152	5.646.282	8.518.050	134.677.893
5	EUROHERC	2.325	44.659.518	81.016.352	0	4.292.088	0	10.571.732	15.242.659	8.241.519	164.026.193
6	GRAWE	66.061	8.413.683	260.716.490	0	12.170.316	0	2.556.320	7.325.565	8.176.550	299.424.985
7	SARAJEVO	2.319.671	44.872.115	58.161.600	0	12.498.809	221.702	12.396.867	2.825.353	8.318.820	141.614.937
8	TRIGLAV	368.087	12.824.778	153.415.141	0	23.307.954	77.822	15.848.277	21.539.193	12.444.268	239.825.520
9	UNIQA	2.671.864	10.403.371	204.578.539	0	15.340.593	251.242	4.534.482	19.555.518	13.395.481	270.731.090
10	VIENNA	1.225.791	2.421.857	224.152.275	5.320.547	1.130.113	73.360	2.077.229	1.952.387	5.669.694	244.023.253
UKUPNO		12.096.448	184.415.722	1.269.823.866	5.320.547	98.031.952	624.126	99.315.065	84.324.862	107.463.760	1.861.416.348

BILANCA STANJA - PASIVA
na dan 31.03.2026. 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	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	51.172.575	0	74.307.390	0	0	0	0	0	4.219.290	860.262	130.559.517
2	ASA CENTRAL	34.557.268	0	100.786.468	0	233.756	0	0	0	11.342.729	15.987.908	162.908.129
3	CAMELIJA	9.800.467	0	27.470.437	0	0	0	0	0	422.414	0	37.693.318
4	CROATIA	20.914.043	0	54.177.858	0	0	0	0	9.607.420	1.944.602	4.966.961	91.610.884
5	EUROHERC	81.690.370	0	76.732.685	0	0	0	0	2.739.541	2.855.305	8.292	164.026.193
6	GRAWE	29.577.556	0	49.693.745	0	746.523	0	0	0	1.855.248	126.451	81.999.523
7	SARAJEVO	30.495.079	0	77.851.332	0	184.627	709.427	0	103.977	3.736.164	923.158	114.003.764
8	TRIGLAV	36.195.414	0	62.255.443	0	1.395.706	251.589	0	0	7.618.933	9.170.053	116.887.138
9	UNIQA	19.465.434	0	35.722.523	0	628.012	52.489	0	0	4.329.261	5.102.355	65.300.074
10	VIENNA	8.147.698	0	2.648.424	0	38.710	0	0	0	347.243	1.805.703	12.987.778
NEŽIVOTNA OSIGURANJA		322.015.904	0	561.646.305	0	3.227.334	1.013.505	0	12.450.938	38.671.189	38.951.143	977.976.318
1	ADRIATIC	15.546.449	0	20.227.453	0	0	0	0	0	157.610	0	35.931.512
2	CROATIA	10.393.585	0	32.115.822	0	0	0	0	0	544.401	13.201	43.067.009
3	GRAWE	12.192.472	0	201.702.249	0	544.611	0	0	0	2.966.744	19.386	217.425.462
4	SARAJEVO	12.633.006	0	14.866.628	0	0	48.791	0	0	23.355	39.393	27.611.173
5	TRIGLAV	15.003.119	0	101.815.325	0	30.603	0	0	0	429.069	5.660.266	122.938.382
6	UNIQA	22.314.586	0	177.709.758	0	104.051	0	0	0	4.005.777	1.296.844	205.431.016
7	VIENNA	15.039.286	0	205.445.937	5.317.793	53.714	0	0	1.533.769	3.167.556	477.420	231.035.475
ŽIVOTNA OSIGURANJA		103.122.503	0	753.883.172	5.317.793	732.979	48.791	0	1.533.769	11.294.512	7.506.510	883.440.029
1	BOSNA RE	41.483.018	0	186.959.127	0	227.858	590.504	0	0	23.555.185	2.481.604	255.297.296
REOSIGURANJA		41.483.018	0	186.959.127	0	227.858	590.504	0	0	23.555.185	2.481.604	255.297.296

Ukupno PASIVA za Neživotno i Životno osiguranje
 na dan 31.03.2026. 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	66.719.024	0	94.534.843	0	0	0	0	0	4.376.900	860.262	166.491.029
2	ASA CENTRAL	34.557.268	0	100.786.468	0	233.756	0	0	0	11.342.729	15.987.908	162.908.129
3	CAMELIJA	9.800.467	0	27.470.437	0	0	0	0	0	422.414	0	37.693.318
4	CROATIA	31.307.628	0	86.293.680	0	0	0	0	9.607.420	2.489.003	4.980.162	134.677.893
5	EUROHERC	81.690.370	0	76.732.685	0	0	0	0	2.739.541	2.855.305	8.292	164.026.193
6	GRAWE	41.770.028	0	251.395.994	0	1.291.134	0	0	0	4.821.992	145.837	299.424.985
7	SARAJEVO	43.128.085	0	92.717.960	0	184.627	758.218	0	103.977	3.759.519	962.551	141.614.937
8	TRIGLAV	51.198.533	0	164.070.768	0	1.426.309	251.589	0	0	8.048.002	14.830.319	239.825.520
9	UNIQA	41.780.020	0	213.432.281	0	732.063	52.489	0	0	8.335.038	6.399.199	270.731.090
10	VIENNA	23.186.984	0	208.094.361	5.317.793	92.424	0	0	1.533.769	3.514.799	2.283.123	244.023.253
UKUPNO		425.138.407	0	1.315.529.477	5.317.793	3.960.313	1.062.296	0	13.984.707	49.965.701	46.457.653	1.861.416.347

KAPITAL I REZERVE
na dan 31.03.2026. 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	8.190.108	2.658.231	29.348.221	686.920	0	51.172.575
2	ASA CENTRAL	18.447.472	0	0	4.611.868	2.744.177	8.753.752	0	34.557.269
3	CAMELIJA	8.000.000	0	0	1.781.650	0	18.817	0	9.800.467
4	CROATIA	10.018.520	0	1.417.905	4.728.431	4.751.357	-2.170	0	20.914.043
5	EUROHERC	10.032.000	0	13.917.112	2.508.000	52.949.335	2.283.923	0	81.690.370
6	GRAWE	10.000.000	0	250.737	2.500.000	15.038.413	1.788.406	0	29.577.556
7	SARAJEVO	40.346.330	0	8.432.942	4.945.148	-24.761.874	1.532.533	0	30.495.079
8	TRIGLAV	13.776.840	0	2.186.002	3.716.111	15.321.052	1.195.409	0	36.195.414
9	UNIQA	10.000.000	0	450.803	2.642.101	5.884.014	488.516	0	19.465.434
10	VIENNA	6.000.000	0	0	1.635.992	309.415	202.291	0	8.147.698
NEŽIVOTNA OSIGURANJA		136.910.257	0	34.845.609	31.727.532	101.584.110	16.948.397	0	322.015.905
1	ADRIATIC	6.000.000	0	3.936.394	1.534.087	3.963.112	112.856	0	15.546.449
2	CROATIA	6.000.000	0	-10.459	1.197.278	3.061.672	145.094	0	10.393.585
3	GRAWE	6.000.000	0	141.128	1.500.000	4.675.299	-123.955	0	12.192.472
4	SARAJEVO	6.000.000	0	487.905	4.534.861	1.398.737	211.503	0	12.633.006
5	TRIGLAV	7.469.200	0	-622.110	1.960.706	5.604.612	590.711	0	15.003.119
6	UNIQA	6.002.940	0	-2.237.660	9.843.199	8.162.145	543.962	0	22.314.586
7	VIENNA	6.000.000	0	-660.239	1.907.976	7.173.191	618.358	0	15.039.286
ŽIVOTNA OSIGURANJA		43.472.140	0	1.034.959	22.478.107	34.038.768	2.098.529	0	103.122.503
1	BOSNA RE	6.339.300	0	5.310.289	20.098.815	9.453.620	280.994	0	41.483.018
REOSIGURANJA		6.339.300	0	5.310.289	20.098.815	9.453.620	280.994	0	41.483.018

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
na dan 31.03.2026. 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	12.126.502	4.192.318	33.311.333	799.776	0	66.719.024
2	ASA CENTRAL	18.447.472	0	0	4.611.868	2.744.177	8.753.752	0	34.557.269
3	CAMELIJA	8.000.000	0	0	1.781.650	0	18.817	0	9.800.467
4	CROATIA	16.018.520	0	1.407.446	5.925.709	7.813.029	142.924	0	31.307.628
5	EUROHERC	10.032.000	0	13.917.112	2.508.000	52.949.335	2.283.923	0	81.690.370
6	GRAWE	16.000.000	0	391.865	4.000.000	19.713.712	1.664.451	0	41.770.028
7	SARAJEVO	46.346.330	0	8.920.847	9.480.009	-23.363.137	1.744.036	0	43.128.085
8	TRIGLAV	21.246.040	0	1.563.892	5.676.817	20.925.664	1.786.120	0	51.198.533
9	UNIQA	16.002.940	0	-1.786.857	12.485.300	14.046.159	1.032.478	0	41.780.020
10	VIENNA	12.000.000	0	-660.239	3.543.968	7.482.606	820.649	0	23.186.984
UKUPNO		180.382.397	0	35.880.568	54.205.639	135.622.878	19.046.926	0	425.138.408

TEHNIČKE REZERVE
na dan 31.03.2026. 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	44.837.558	0	29.429.832	40.000	0	0	74.307.390	2.848.517	71.458.873
2	ASA CENTRAL	70.839.761	0	27.736.740	658.330	0	1.551.636	100.786.468	18.286.773	82.499.695
3	CAMELIJA	14.605.509	0	12.864.928	0	0	0	27.470.437	1.146.970	26.323.467
4	CROATIA	33.805.491	0	19.880.332	455.043	0	36.992	54.177.858	7.009.819	47.168.039
5	EUROHERC	42.789.308	0	33.893.377	50.000	0	0	76.732.685	4.292.088	72.440.597
6	GRAWE	13.302.697	0	36.322.242	40.000	0	28.806	49.693.745	10.784.404	38.909.341
7	SARAJEVO	34.475.505	0	43.309.498	66.329	0	0	77.851.332	12.498.809	65.352.523
8	TRIGLAV	34.943.771	0	25.723.857	648.176	0	939.639	62.255.443	22.287.166	39.968.277
9	UNIQA	20.916.720	0	14.805.803	0	0	0	35.722.523	14.987.267	20.735.256
10	VIENNA	2.201.274	0	447.150	0	0	0	2.648.424	473.257	2.175.167
NEŽIVOTNA OSIGURANJA		312.717.594	0	244.413.759	1.957.878	0	2.557.073	561.646.305	94.615.070	467.031.235
1	ADRIATIC	35.665	19.520.816	670.972	0	0	0	20.227.453	0	20.227.453
2	CROATIA	9.224	31.758.017	348.581	0	0	0	32.115.822	0	32.115.822
3	GRAWE	679.506	194.627.163	6.395.580	0	0	0	201.702.249	1.385.912	200.316.337
4	SARAJEVO	1.553.811	13.142.121	170.696	0	0	0	14.866.628	0	14.866.628
5	TRIGLAV	73.271	101.034.443	707.611	0	0	0	101.815.325	1.020.788	100.794.537
6	UNIQA	10.207.655	164.994.830	2.507.273	0	0	0	177.709.758	353.326	177.356.432
7	VIENNA	7.249.711	193.517.273	4.678.953	0	0	0	205.445.937	656.856	204.789.081
ŽIVOTNA OSIGURANJA		19.808.843	718.594.663	15.479.666	0	0	0	753.883.172	3.416.882	750.466.290
1	BOSNA RE	40.212.019	0	145.386.299	-1.898.000	0	3.258.809	186.959.127	135.408.321	51.550.806
REOSIGURANJA		40.212.019	0	145.386.299	-1.898.000	0	3.258.809	186.959.127	135.408.321	51.550.806

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
na dan 31.03.2026. 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	44.873.223	19.520.816	30.100.804	40.000	0	0	94.534.843	2.848.517	91.686.326
2	ASA CENTRAL	70.839.761	0	27.736.740	658.330	0	1.551.636	100.786.468	18.286.773	82.499.695
3	CAMELIJA	14.605.509	0	12.864.928	0	0	0	27.470.437	1.146.970	26.323.467
4	CROATIA	33.814.715	31.758.017	20.228.913	455.043	0	36.992	86.293.680	7.009.819	79.283.861
5	EUROHERC	42.789.308	0	33.893.377	50.000	0	0	76.732.685	4.292.088	72.440.597
6	GRAWE	13.982.203	194.627.163	42.717.822	40.000	0	28.806	251.395.994	12.170.316	239.225.678
7	SARAJEVO	36.029.316	13.142.121	43.480.194	66.329	0	0	92.717.960	12.498.809	80.219.151
8	TRIGLAV	35.017.042	101.034.443	26.431.468	648.176	0	939.639	164.070.768	23.307.954	140.762.814
9	UNIQA	31.124.375	164.994.830	17.313.076	0	0	0	213.432.281	15.340.593	198.091.688
10	VIENNA	9.450.985	193.517.273	5.126.103	0	0	0	208.094.361	1.130.113	206.964.248
UKUPNO		332.526.437	718.594.663	259.893.425	1.957.878	0	2.557.073	1.315.529.477	98.031.952	1.217.497.525