



HRVATSKA POŠTANSKA BANKA d.d.

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Home Member Republic of Croatia
State of Issuer
ISIN HRHPB0RA0002
Stock Exchange Identifier HPB-R-A
Regulated Market/ Segment Zagreb Stock Exchange Inc.
Official Market

Zagreb, March 7, 2022.

No: F00-34/22-SS

Zagreb Stock Exchange Inc.

Subject: HRVATSKA POŠTANSKA BANKA, p.l.c.
- The impact of the Russian-Ukrainian crisis on business
- Statement, delivered

Hrvatska poštanska banka p.l.c., has a very limited business relationship with entities from Russia and Ukraine, with minimal direct credit exposure to entities owned by persons from Ukraine or Russia.

We do not expect material adverse effects as result of events in Ukraine in the short term due to relatively low exposure to tourism and energy sectors, which are expected to be the first sectors affected by the situation, and relatively high accumulated savings.

Prolonged current situation in Ukraine could indirectly lead to a deterioration in the quality of the loan portfolio to a lesser extent, but HPB does not expect that such losses could materially affect its liquidity and solvency due to strong capital position and stable balance sheet and on the other hand high loan collateralization.

We believe that fiscal and monetary policy measures will mitigate the negative effects caused by the situation in Ukraine.

Hrvatska poštanska banka p.l.c.