



HRVATSKA POŠTANSKA BANKA

# HPB Group 9M 2021

Investor information and unaudited Financial statements

# Limitation of liability

- The information and data contained in this presentation are intended to be general background information on Hrvatska poštanska banka p.l.c. as the parent company of the Hrvatska poštanska banka Group (hereinafter referred to as the Bank, Group or HPB) and its activities. It is supplied in summary form and therefore not necessarily complete. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may", "will", "should", "expects", "plans", "contemplates", "intends", "anticipates", "believes", "estimates", "predicts", "potential", or "continue" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, no forward-looking statement can be guaranteed. Undue reliance should not be placed on these forward-looking statements. Many factors could cause our results of operations, financial condition, liquidity, and the development of the industries in which we compete, to differ materially from those expressed or implied by the forward-looking statements contained herein.
- This presentation contains financial and non-financial information and statistical data relating to HPB. Such information and data are presented for illustrative purposes only. This presentation may include information and data derived from publicly available sources that have not been independently verified, therefore HPB hereby expressly makes no representation of warranty of any kind, including, but not limited to the accuracy, completeness or reliability of the provided information and data. This presentation is for information purposes only and contains neither a recommendation to buy or sell nor an offer of sale or subscription to shares nor does it constitute an invitation to make an offer to sell shares.
- This presentation has been prepared and the data checked with the greatest possible care. Nonetheless, rounding, transmission, typesetting and printing errors cannot be ruled out. In the summing up of rounded amounts and percentages, rounding-off differences may occur.

Type and name of prescribed information:	Quarterly consolidated financial statements for the period 01.01.2021 - 30.09.2021, HPB Group 9M 2021 Investor information and unaudited Financial statements
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva 4, HR-10000 Zagreb
Issuer's Legal Entity Identifier (LEI)	529900D5G4V6THXC5P79
Home Member State:	Republic of Croatia
International Securities Identification Number (ISIN)	HRHPB0RA0002
Stock code (ticker):	HPB-R-A
Regulated market and segment:	Zagreb Stock Exchange, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (Bank), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited financial statements for the period from January 01 to September 30, 2021.

Original and official quarterly report is published in Croatian.

The report includes:

- Management report of HPB Group,
- Statement by persons responsible for compiling the report,
- Unaudited set of consolidated financial statements (balance sheet, profit or loss statement, statement of changes in equity, cash flow statement), and
- Notes to the consolidated financial statements.

Financial statements and notes have been compiled in accordance with instructions defined in Rulebook on format and content of interim financial reports of issuers (NN 114/2018, 27/2021).

# Management report

HPB Group is, apart from the parent company – Hrvatska poštanska Banka p.l.c., HPB Invest (investment fund management) and HPB-nekretnine (real estate agency).

The HPB Group's net profit after tax is HRK 206.7 million. The Group's result relates largely to the results of the parent company, while HPB Invest made a net profit of HRK 639.1 thousand and HPB-Nekretnine a net profit of HRK 439.1 thousand.

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**Marko Badurina**

President of the Management Board

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**Anto Mihaljević**

Member of the Management Board

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**Ivan Soldo**

Member of the Management Board

# Statement by persons accountable for compiling the report of HPB p.l.c.

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of consolidated unaudited financial statements for the period from January 01 to September 30, 2021, are compiled in accordance with the accounting regulation applicable to credit institutions in Croatia, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c., as well as companies included in consolidation as a whole.

On behalf of HPB p.l.c., the parent company of HPB Group:

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Tea Bažant

Executive Head of finance division

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Marko Badurina

President of the Management Board

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Anto Mihaljević

Member of the Management Board

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Ivan Soldo

Member of the Management Board

## Annex 1

## ISSUER'S GENERAL DATA

Reporting period: 01/01/2021 to 30/09/2021

Year: 2021

Quarter: 3

## Quarterly financial statements

Registration number (MB): 03777928 Issuer's home Member State code: HRVATSKA

Entity's registration number (MBS): 080010698

Personal identification number (OIB): 87939104217 LEI: 529900D5G4V6THXC5P79

Institution code: 319

Name of the issuer: HRVATSKA POŠTANSKA BANKA, p.l.c.

Postcode and town: 10000 ZAGREB

Street and house number: JURISIĆEVA 4

E-mail address: hpb@hpb.hr

Web address: www.hpb.hr

Number of employees (end of the reporting period): 1312

Consolidated report: KD (KN-not consolidated/KD-consolidated)

Audited: RN (RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS): Registered office: MB:

HPB Invest d.o.o. Strojarska 20, 10000 Zagreb 01972278

HPB-nekretnine d.o.o. Amruševa 8, 10000 Zagreb 01972260

Bookkeeping firm: No (Yes/No) (name of the bookkeeping firm)

Contact person: Tea Bažant (only name and surname of the contact person)

Telephone: 014804670

E-mail address: tea.bazant@hpb.hr

Audit firm: (name of the audit firm)

Certified auditor: (name and surname)

**BALANCE SHEET**  
as at September 30, 2021

Submitter: Hrvatska poštanska banka p.l.c.

in HRK

Item	AOP code	Last day of the preceding business year	At the reporting date of the current period
1	2	3	4
<b>Assets</b>			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,662,500,484	6,210,719,770
Cash in hand	002	900,072,987	1,652,201,037
Cash balances at central banks	003	2,224,401,393	3,604,213,672
Other demand deposits	004	538,026,104	954,305,061
Financial assets held for trading (from 6 to 9)	005	719,257,423	593,084,328
Derivatives	006	-	-
Equity instruments	007	95,340,654	103,740,271
Debt securities	008	623,916,769	489,344,057
Loans and advances	009	-	-
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	38,865,901	9,246,359
Equity instruments	011	20,000,000	-
Debt securities	012	-	-
Loans and advances	013	18,865,901	9,246,359
Financial assets at fair value through profit or loss (15 + 16)	014	-	-
Debt securities	015	-	-
Loans and advances	016	-	-
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	4,158,015,469	4,271,495,912
Equity instruments	018	49,027,711	47,985,977
Debt securities	019	4,108,987,758	4,223,509,935
Loans and advances	020	-	-
Financial assets at amortised cost (22 + 23)	021	16,413,935,375	16,284,358,495
Debt securities	022	1,978,784	2,927,431
Loans and advances	023	16,411,956,591	16,281,431,064
Derivatives - hedge accounting	024	-	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	-	-
Investments in subsidiaries, joint ventures and associates	026	43	43
Tangible assets	027	326,574,638	312,948,978
Intangible assets	028	91,824,941	100,418,807
Tax assets	029	2,797,956	1,558,517
Other assets	030	49,114,278	40,109,980
Fixed assets and disposal groups classified as held for sale	031	-	-
<b>Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)</b>	<b>032</b>	<b>25,462,886,508</b>	<b>27,823,941,189</b>
<b>Liabilities</b>			
Financial liabilities held for trading (from 34 to 38)	033	21,172	391
Derivatives	034	21,172	391
Short positions	035	-	-
Deposits	036	-	-
Debt securities issued	037	-	-
Other financial liabilities	038	-	-
Financial liabilities at fair value through profit or loss (from 40 to 42)	039	-	-
Deposits	040	-	-
Debt securities issued	041	-	-
Other financial liabilities	042	-	-
Financial liabilities measured at amortised cost (from 44 to 46)	043	22,680,817,227	24,561,934,824
Deposits	044	22,561,546,458	24,462,732,995
Debt securities issued	045	-	-
Other financial liabilities	046	119,270,769	99,201,829
Derivatives - hedge accounting	047	-	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	-	-
Provisions	049	125,688,739	344,728,880
Tax liabilities	050	25,697,310	69,910,488
Share capital repayable on demand	051	-	-
Other liabilities	052	151,759,203	168,465,394
Liabilities included in disposal groups classified as held for sale	053	-	-
<b>Total liabilities (33 + 39 + 43 + from 47 to 53)</b>	<b>054</b>	<b>22,983,983,651</b>	<b>25,145,039,977</b>
<b>Equity</b>			
Initial capital	055	1,214,775,000	1,214,775,000
Share premium	056	-	-
Equity instruments issued other than capital	057	-	-
Other equity instruments	058	-	-
Accumulated other comprehensive income	059	264,974,555	258,236,341
Retained profit	060	204,798,039	297,151,162
Revaluation reserves	061	-	-
Other reserves	062	611,448,069	702,479,141
( - ) Treasury shares	063	(477,000)	(477,000)
Profit or loss attributable to owners of the parent	064	183,384,194	206,736,568
( - ) Interim dividends	065	-	-
Minority interests [non-controlling interests]	066	-	-
<b>Total equity (from 55 to 66)</b>	<b>067</b>	<b>2,478,902,857</b>	<b>2,678,901,212</b>
<b>Total equity and liabilities (54 + 67)</b>	<b>068</b>	<b>25,462,886,508</b>	<b>27,823,941,189</b>

**STATEMENT OF PROFIT AND LOSS**  
for the period January 01, 2021 to September 30, 2021

Submitter: Hrvatska poštanska banka p.l.c.

in HRK

Item	AOP code	Same period of the previous year		Current period	
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
Interest income	001	441,110,154	146,014,039	424,995,365	137,985,219
(Interest expenses)	002	39,959,672	12,837,887	27,529,230	8,607,616
(Expenses on share capital repayable on demand)	003	-	-	-	-
Dividend received	004	3,280,842	1,053,562	1,090,067	12,372
Fees and commissions income	005	349,185,453	130,570,172	377,253,242	154,111,615
(Fees and commissions expenses)	006	208,625,138	77,712,019	221,074,343	91,018,509
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	35,035,565	-	671,022	501,425
Gains or (-) losses on financial assets and liabilities held for trading, net	008	28,643,341	20,827,844	49,558,986	21,837,558
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	216,712	16,685	30,437,951	1,262,389
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	010	-	-	-	-
Gains or (-) losses from hedge accounting, net	011	-	-	-	-
Exchange rate differences [gain or (-) loss], net	012	(7,587,801)	(931,046)	(6,156,096)	(2,040,786)
Gains or (-) losses on derecognition of non-financial assets, net	013	-	-	-	-
Other operating income	014	8,891,643	3,132,645	8,429,974	2,255,444
(Other operating expenses)	015	9,547,697	(13,985,545)	8,385,063	2,678,394
<b>Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 14 – 15)</b>	<b>016</b>	<b>600,643,402</b>	<b>224,119,540</b>	<b>629,291,875</b>	<b>213,620,717</b>
(Administrative expenses)	017	317,703,017	128,525,871	291,086,496	94,591,073
(Contributions in cash rehabilitation committees and Deposit Insurance Schemes)	018	-	(5,482,500)	10,437,268	3,479,089
(Depreciation)	019	58,457,544	17,883,412	50,842,016	16,715,884
Modification gains or (-) losses, net	020	(3,383,797)	(5,896,267)	(1,978,555)	(520,601)
(Provisions or (-) reversal of provisions)	021	(62,691,595)	(3,061,788)	20,734,420	(1,738,386)
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	022	83,447,502	17,677,528	1,696,368	26,689,259
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	023	-	-	-	-
(Impairment or (-) reversal of impairment on non-financial assets)	024	-	-	-	-
Negative goodwill recognised in profit or loss	025	-	-	-	-
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	026	-	-	-	-
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	027	-	-	-	-
<b>Profit or (-) loss before tax from continuing operations (16 – 17 – 18 + 19 – from 20 to 23 + from 24 to 26)</b>	<b>028</b>	<b>200,343,137</b>	<b>62,680,750</b>	<b>252,516,752</b>	<b>73,363,197</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	029	34,289,040	12,312,862	45,780,184	14,139,973
<b>Profit or (-) loss after tax from continuing operations (27 – 28)</b>	<b>030</b>	<b>166,054,097</b>	<b>50,367,888</b>	<b>206,736,568</b>	<b>59,223,224</b>
Profit or (-) loss after tax from discontinued operations (31 – 32)	031	-	-	-	-
Profit or (-) loss before tax from discontinued operations	032	-	-	-	-
(Tax expense or (-) income related to discontinued operations)	033	-	-	-	-
<b>Profit or (-) loss for the year (29 + 30; 34 + 35)</b>	<b>034</b>	<b>166,054,097</b>	<b>50,367,888</b>	<b>206,736,568</b>	<b>59,223,224</b>
Attributable to minority interest [non-controlling interests]	035	-	-	-	-
Attributable to owners of the parent	036	166,054,097	50,367,888	206,736,568	59,223,224
<b>STATEMENT OF OTHER COMPREHENSIVE INCOME</b>					
Income or (-) loss for the current year	037	166,054,097	50,367,888	206,736,568	59,223,224
<b>Other comprehensive income (38 + 50)</b>	<b>038</b>	<b>(91,723,091)</b>	<b>25,631,901</b>	<b>(6,738,213)</b>	<b>9,033,180</b>
Items that will not be reclassified to profit or loss (from 39 to 45) + 48 + 49)	039	-	-	(457,722)	-
Tangible assets	040	-	-	-	-
Intangible assets	041	-	-	-	-
Actuarial gains or (-) losses on defined benefit pension plans	042	-	-	-	-
Fixed assets and disposal groups classified as held for sale	043	-	-	-	-
Share of other recognised income and expense of entities accounted for using the equity method	044	-	-	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income	045	-	-	-	-
Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	046	-	-	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	047	-	-	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	048	-	-	-	-
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	049	-	-	-	-
Income tax relating to items that will not be reclassified	050	-	-	(457,722)	-
Items that may be reclassified to profit or loss (from 51 to 58)	051	(91,723,091)	25,631,901	(6,280,491)	9,033,180
Hedge of net investments in foreign operations [effective portion]	052	-	-	-	-
Foreign currency translation	053	-	-	-	-
Cash flow hedges [effective portion]	054	-	-	-	-
Hedging instruments [not designated elements]	055	-	-	-	-
Debt instruments at fair value through other comprehensive income	056	(111,857,428)	31,258,416	(7,659,135)	11,016,073
Fixed assets and disposal groups classified as held for sale	057	-	-	-	-
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	058	-	-	-	-
Income tax relating to items that may be reclassified to profit or (-) loss	059	20,134,337	(5,626,515)	1,378,644	(1,982,893)
<b>Total comprehensive income for the current year (36 + 37; 60 + 61)</b>	<b>060</b>	<b>74,331,006</b>	<b>75,999,789</b>	<b>199,998,355</b>	<b>68,256,404</b>
Attributable to minority interest [non-controlling interest]	061	-	-	-	-
Attributable to owners of the parent	062	74,331,006	75,999,789	199,998,355	68,256,404

**STATEMENT OF CASH FLOW**  
for the period January 01, 2021 to September 30, 2021

Submitter: Hrvatska poštanska banka p.l.c.

in HRK

Item	AOP code	Same period of the previous year	Current period
1	2	3	4
<b>Operating activities - direct method</b>			
Interest received and similar receipts	001	-	-
Fees and commissions received	002	-	-
(Interest paid and similar expenditures)	003	-	-
(Fees and commissions paid)	004	-	-
(Operating expenses paid)	005	-	-
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	-	-
Other receipts	007	-	-
(Other expenditures)	008	-	-
<b>Operating activities - indirect method</b>			
Profit/(loss) before tax	009	200,343,137	252,516,752
Adjustments:			
Impairment and provisions	010	24,139,704	24,409,343
Depreciation	011	58,111,404	50,842,016
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	- 56,091,105	- 80,667,959
(Profit)/loss from the sale of tangible assets	013	-	-
Other non-cash items	014	- 262,208,543	- 397,466,135
<b>Promjene u imovini i obvezama iz poslovnih aktivnosti</b>			
Deposits with the Croatian National Bank	015	318,279,579	- 90,596,684
Deposits with financial institutions and loans to financial institutions	016	-	-
Loans and advances to other clients	017	- 1,011,483,817	217,447,288
Securities and other financial instruments at fair value through other comprehensive income	018	460,670,888	- 119,875,202
Securities and other financial instruments held for trading	019	- 78,196,069	215,789,573
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	-	20,000,000
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	-	-
Securities and other financial instruments at amortised cost	022	1,061,190	- 948,647
Other assets from operating activities	023	14,358,860	9,004,299
Deposits from financial institutions	024	- 63,696,447	39,760,243
Transaction accounts of other clients	025	1,213,685,788	744,912,975
Savings deposits of other clients	026	650,247,498	1,752,877,622
Time deposits of other clients	027	- 491,474,706	- 707,349,518
Derivative financial liabilities and other liabilities held for trading	028	5,832,393	- 20,089,720
Other liabilities from operating activities	029	- 3,084,616	215,011,912
Interest received from operating activities [indirect method]	030	296,386,624	386,395,751
Dividends received from operating activities [indirect method]	031	3,280,842	1,090,067
Interest paid from operating activities [indirect method]	032	- 34,178,081	- 27,529,230
(Income tax paid)	033	-	-
<b>Net cash flow from operating activities (from 1 to 33)</b>	<b>034</b>	<b>1,245,984,523</b>	<b>2,485,534,746</b>
<b>Investing activities</b>			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	- 53,486,573	- 45,810,222
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	-	-
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	-	-
Dividends received from investing activities	038	1,061,190	- 948,647
Other receipts/payments from investing activities	039	-	-
<b>Net cash flow from investing activities (from 35 to 39)</b>	<b>040</b>	<b>- 52,425,383</b>	<b>- 46,758,869</b>
<b>Financing activities</b>			
Net increase/(decrease) in loans received from financing activities	041	471,104,153	70,985,216
Net increase/(decrease) in debt securities issued	042	-	-
Net increase/(decrease) in Tier 2 capital instruments	043	-	-
Increase in share capital	044	-	-
(Dividends paid)	045	-	-
Other receipts/(payments) from financing activities	046	-	-
<b>Net cash flow from financing activities (from 41 to 46)</b>	<b>047</b>	<b>471,104,153</b>	<b>70,985,216</b>
<b>Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)</b>	<b>048</b>	<b>1,664,663,293</b>	<b>2,509,761,093</b>
Cash and cash equivalents at the beginning of period	049	3,037,318,898	4,091,821,698
Effect of exchange rate fluctuations on cash and cash equivalents	050	7,587,801	- 6,156,096
<b>Cash and cash equivalents at the end of period (48 + 49 + 50)</b>	<b>051</b>	<b>4,709,569,992</b>	<b>6,595,426,695</b>

STATEMENT OF CHANGES IN EQUITY  
for the period January 01, 2021 to September 30, 2021

In HRK

Item	AOP code	Attributable to owners of the parent										Non-controlling interest		Total	
		Equity	Share premium	Equity instruments issued other than capital	Other equity instruments	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	( ) Treasury shares	Profit or ( ) loss attributable to owners of the parent	( ) Interim dividends	Accumulated other comprehensive income		Other items
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance (before restatement)	001	1,214,775,000	-	-	-	264,974,555	204,798,039	-	611,448,069	(477,000)	183,384,194	-	-	-	2,478,902,857
Effects of error corrections	002	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	003	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance (current period) (1 + 2 + 3)	004	1,214,775,000	-	-	-	264,974,555	204,798,039	-	611,448,069	(477,000)	183,384,194	-	-	-	2,478,902,857
Ordinary shares issue	005	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Preference shares issue	006	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issue of other equity instruments	007	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exercise or expiration of other equity instruments issued	008	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Conversion of debt to equity	009	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital reduction	010	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends	011	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchase/sale of treasury shares	012	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale or cancellation of treasury shares	013	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from equity to liability	014	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	015	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity instruments	016	-	-	-	-	-	92,353,123	-	91,031,072	-	(183,384,194)	-	-	-	1
Share based payments	017	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or ( - ) decrease of equity instruments	018	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the current year	019	-	-	-	-	(6,738,214)	-	-	-	-	206,736,558	-	-	-	199,998,354
Equity instruments increase or ( - ) decrease resulting from business combinations	020	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance (current period) (from 4 to 20)	021	1,214,775,000	-	-	-	258,236,341	297,151,162	-	702,479,141	(477,000)	206,736,558	-	-	-	2,678,901,212

## Notes to financial statements

1) INTEREST INCOME		in HRK					
AOP 001		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Debt securities	61,418,398	19,641,556	-	53,780,241	16,439,775		
Loans and advances	379,475,829	126,372,159	-	989,205,257	121,539,764		
Other assets	212,673	8	8	9,298	5,438		
Deposits	2,653	316	316	568	242		
Other liabilities	-	0	0	0	0		
<b>Total</b>	<b>441,110,154</b>	<b>146,014,039</b>	<b>-</b>	<b>424,995,365</b>	<b>137,985,219</b>		
2) INTEREST EXPENSE		in HRK					
AOP 002		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Debt securities	-	-	-	-	-		
Loans and advances	2,026,597	743,988	-	2,605,710	1,284,221		
Other assets	-	-	-	-	-		
Deposits	37,216,534	11,866,327	11,866,327	24,914,895	7,319,952		
Other liabilities	716,542	227,873	227,873	8,624	3,444		
<b>Total</b>	<b>39,959,672</b>	<b>12,637,687</b>	<b>12,637,687</b>	<b>27,529,230</b>	<b>8,607,616</b>		
3) FEE AND COMMISSION INCOME		in HRK					
AOP 005		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Securities	232,226	36,061	36,061	2,265,503	808,236		
Asset management	34,099	10,567	10,567	28,468	6,826		
Custody (according to the type of client)	3,853,612	1,207,405	1,207,405	3,960,593	1,374,375		
Loan commitments	58,796	15,154	15,154	21,182	3,887		
Other	345,306,720	129,300,955	129,300,955	370,977,496	151,918,292		
<b>Total</b>	<b>349,185,453</b>	<b>130,570,172</b>	<b>130,570,172</b>	<b>377,253,242</b>	<b>154,111,615</b>		
4) FEE AND COMMISSION EXPENSE		in HRK					
AOP 006		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Bank clearing and settlement	1,272,004	443,797	443,797	1,538,376	555,596		
Other	207,353,114	77,268,222	77,268,222	219,535,967	90,462,613		
<b>Total</b>	<b>208,625,138</b>	<b>77,712,019</b>	<b>77,712,019</b>	<b>221,074,343</b>	<b>91,018,509</b>		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES		in HRK					
AOP 007		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Debt securities	35,035,565	-	-	-	-		
Loans and advances	-	-	-	-	-		
Deposits	-	-	-	-	-		
Debt Securities issued	-	-	-	-	-		
Other financial liabilities	-	-	-	-	-		
<b>Total</b>	<b>35,035,565</b>	<b>0</b>	<b>0</b>	<b>671,022</b>	<b>501,425</b>		
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING		in HRK					
AOP 008		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Equity instruments	-	4,975,117	4,975,117	8,457,589	1,320,572		
Debt securities	(12,380,088)	31,809	31,809	(2,602,589)	1,484,968		
FX transactions and derivatives	41,023,429	15,820,919	15,820,919	43,704,086	19,031,718		
<b>Total</b>	<b>28,643,341</b>	<b>20,827,844</b>	<b>20,827,844</b>	<b>49,559,086</b>	<b>21,837,558</b>		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS		in HRK					
AOP 009		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Equity instruments	-	-	-	30,800,000	0		
Debt securities	0	0	0	0	0		
Loans and advances	216,712	16,684	16,684	(362,049)	1,262,389		
<b>Total</b>	<b>216,712</b>	<b>16,684</b>	<b>16,684</b>	<b>30,437,951</b>	<b>1,262,389</b>		
8) OPERATING EXPENSES		in HRK					
AOP 015 & AOP 017 & AOP 018		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Other operating expenses	9,547,697	(13,985,545)	(13,985,545)	3,385,064	2,678,392		
Administrative expenses	286,189,387	97,012,241	97,012,241	291,086,496	94,591,075		
Employee expenses	171,839,440	59,225,748	59,225,748	175,136,993	57,013,655		
Other administrative expenses	114,349,947	37,786,492	37,786,492	115,349,503	37,577,420		
(Contributions in cash rehabilitation committees and Deposit Insurance Scheme)	31,512,290	26,051,130	26,051,130	10,437,268	3,479,989		
Amortization	58,457,544	17,883,412	17,883,412	50,842,016	16,715,884		
Property, plant and equipment	22,861,868	1,094,744	1,094,744	32,092,333	10,415,069		
Investment property	35,595,676	16,788,668	16,788,668	18,749,682	6,300,814		
Other intangible assets	-	-	-	-	-		
<b>Total</b>	<b>385,708,258</b>	<b>126,941,238</b>	<b>126,941,238</b>	<b>380,750,843</b>	<b>117,464,440</b>		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES		in HRK					
AOP 019 & AOP 020 & AOP 021 & AOP 023		Same period of the previous year 01.01.-30.09.2020.		Current period 01.01. – 30.09.2021.			
		Cumulative	Quarter	Cumulative	Quarter		
Modification gains or (-) losses, net	(3,383,797)	(5,896,267)	(5,896,267)	(1,978,555)	(520,600)		
Financial assets at fair value through other comprehensive income	-	-	-	-	-		
Financial assets at amortized cost	(3,383,797)	(5,896,267)	(5,896,267)	(1,978,555)	(520,600)		
(Provisions or (-) reversal of provisions)	(62,691,595)	(3,061,788)	(3,061,788)	20,734,420	(1,738,386)		
Liabilities towards resolution committees and deposit insurance systems	-	-	-	-	-		
(Liabilities and Guarantees)	(73,521,248)	(41,255)	(41,255)	16,066,240	672,020		
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss)	83,447,502	17,677,528	17,677,528	1,698,368	26,689,260		
(Financial assets at fair value through other comprehensive income)	-	(213,897)	(213,897)	(1,735,177)	(358,867)		
(Financial assets at amortized cost)	82,770,776	17,891,226	17,891,226	3,428,546	27,048,227		
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates)	-	-	-	-	-		
(Impairment or (-) reversal of impairment off non-financial assets)	-	-	-	-	-		
(Property, plant and equipment)	-	-	-	-	-		
(Investment property)	-	-	-	-	-		
(Goodwill)	-	-	-	-	-		
(Other intangible assets)	-	-	-	-	-		
(Other)	-	-	-	-	-		
<b>Total</b>	<b>24,139,704</b>	<b>20,512,007</b>	<b>20,512,007</b>	<b>24,409,343</b>	<b>25,471,474</b>		
10) LOANS AND ADVANCES		in HRK					
AOP 023		31.12.2020.			30.09.2021.		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Central banks	1,219,156,918	-	-	-	1,309,753,602	-	-
Gross loans	1,219,156,918	-	-	-	1,309,753,602	-	-
Allowance	-	-	-	-	-	-	-
<b>Government</b>	<b>2,513,669,837</b>	<b>10,294,601</b>	<b>-</b>	<b>-</b>	<b>2,177,295,113</b>	<b>7,225,342</b>	<b>-</b>
Gross loans	2,520,514,249	10,455,303	-	-	2,165,886,094	7,241,406	-
Allowance	(6,844,412)	(161,702)	-	-	(8,590,971)	(16,064)	-
<b>Credit institutions</b>	<b>368,510,087</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>348,686,520</b>	<b>-</b>	<b>-</b>
Gross loans	57,300	-	-	-	96,958	-	-
Allowance	27	-	-	-	(3)	-	-
Deposits	368,996,913	-	-	-	348,709,410	-	-
Allowance	(544,154)	-	-	-	(119,845)	-	-
<b>Other financial institutions</b>	<b>178,937,655</b>	<b>3,893</b>	<b>-</b>	<b>-</b>	<b>172,682,157</b>	<b>880</b>	<b>-</b>
Gross loans	163,953,095	3,893	-	-	166,165,008	931	-
Allowance	(584,453)	(90)	-	-	(4,646,412)	(51)	-
Deposits	11,262,954	-	-	-	11,790,484	-	-
Allowance	(93,941)	-	-	-	(626,923)	-	-
<b>Non - financial institutions</b>	<b>3,626,597,766</b>	<b>422,197,574</b>	<b>-</b>	<b>636,986,564</b>	<b>3,058,100,116</b>	<b>780,439,740</b>	<b>606,869,893</b>
Gross loans	3,753,026,824	480,885,197	-	1,456,527,825	3,136,435,433	858,193,548	1,359,440,292
Allowance	(126,429,057)	(58,887,623)	-	(819,541,261)	(78,335,317)	(77,753,807)	(752,570,309)
<b>Retail</b>	<b>7,022,395,635</b>	<b>251,126,985</b>	<b>-</b>	<b>162,079,076</b>	<b>7,176,851,393</b>	<b>409,432,491</b>	<b>234,093,727</b>
Gross loans	7,020,896,859	272,846,659	-	898,049,259	7,213,081,195	435,467,376	813,576,403
Allowance	(38,493,224)	(21,719,714)	-	(625,970,193)	(36,229,802)	(26,034,885)	(579,782,676)
<b>Total</b>	<b>14,929,267,898</b>	<b>683,623,053</b>	<b>-</b>	<b>799,065,640</b>	<b>14,243,368,901</b>	<b>1,197,086,453</b>	<b>840,963,710</b>
11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		in HRK					
AOP 013		31.12.2020.			30.09.2021.		
Central banks	-	-	-	-	-	-	-
Local state	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-
Other financial institutions	5,093,283	3,042,145	-	-	-	-	-
Non - financial institutions	-	-	-	-	-	-	-
Retail	13,772,618	6,204,214	-	-	-	-	-
<b>Total</b>	<b>18,865,901</b>	<b>9,246,359</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
12) DEPOSITS		in HRK					
AOP 044		31.12.2020.			30.09.2021.		
Government	430,050,000	-	-	-	401,537,662	-	-
Local state	5,325,746,428	6,353,943,650	-	-	-	-	-
Credit institutions	209,013,088	114,040,673	-	-	-	-	-
Other financial institutions	1,391,175,468	1,534,162,602	-	-	-	-	-
Non - financial institutions	3,161,262,055	3,805,699,213	-	-	-	-	-
Retail	12,074,349,419	12,283,349,295	-	-	-	-	-
<b>Total</b>	<b>22,561,546,458</b>	<b>24,462,732,995</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>