

HPB d.d. 9M 2021

Investor information and unaudited financial statements

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Type and name of prescribed information:

Issuer name, headquarter and address: Issuer's Legal Entity Identifier (LEI)

Home Member State:

International Securities Identification

Number (ISIN) Stock code (ticker):

Regulated market and segment:

Quarterly financial statements for the period 01.01.2021 - 30.09.2021,

HPB d.d. 9M 2021 Investor information and unaudited Financial statements Hrvatska poštanska banka p.l.c., Jurišićeva 4, HR-10000 Zagreb

529900D5G4V6THXC5P79

Republic of Croatia

HRHPB0RA0002

HPB-R-A Zagreb Stock Exchage, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. 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 Hrvatska poštanska Banka p.l.c.,
- Statement by persons responsible for compiling the report,
- Unaudited set of unconsolidated financial statements (balance sheet, profit or loss statement, statement of changes in equity, cash flow statement), and
- Notes to the 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).

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3 Financials

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Highest 9M profit after tax

Accelerating on our strategic pillars

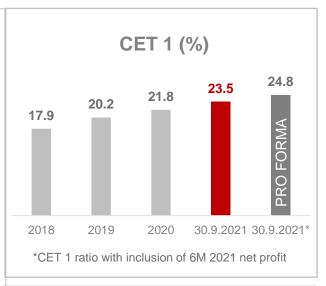
- The most accessible bank on the market with exclusive combination of HPB branches together with externalized services and products in post offices;
- Cost reduction in the declining margins environment, improved C/I performance indicator (-6.3 pp vs. 9M 2020); adequate and sustainable ROAE (+1.3 pp vs. 9M 20) and above market level*;
- Strengthening digital channels (+51.2% mbanking transactions volume).

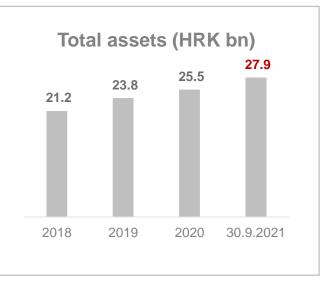
Continuously strong capital position

- Continuous favourable trend in capital light performing portfolio and optimisation of RWA;
- We continue to fortify our position by harnessing efficiencies in our risk and interest profile.

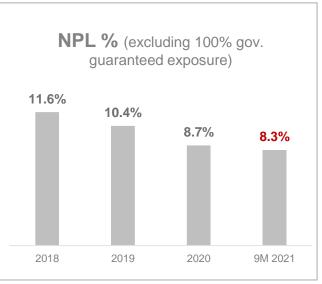
Strong organic growth in 2021

- Asset increase HRK +2.4 bn in 2021;
- Historically highest LCR at 194%;
- Lowest 9M 2021 provision as a result of improved portfolio quality.









* Market data for 6M 2021 8.1%, HPB 11.6%

- Income statement items are shown in cumulative from start of the period until the reporting date; 9M = cumulative 1.1.2021 30.9.2021
- Balance sheet items are shown as at reporting date; 31.12.2020 and 30.9.2021

Key Financials 2021

Operating profit (in HRK mn)



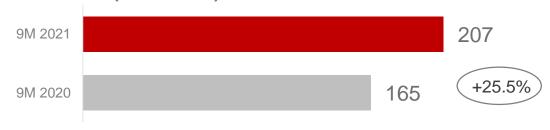
Growth driven by increase in net fee income & trading income, reduction of deposit insurance premium along with maintaing remaining expenses on PY levels.

Gross loans (in HRK mn)

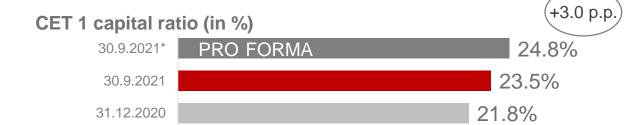


Increase of housing loans exceeded by the decrease in central government and corporate segment.

Profit after tax (in HRK mn)



Highest 9M profit after tax; in addition to improved operating profit, positive impact of efficient provision management.



Elevated capital position.

*Pro forma CET 1 ratio with inclusion of 6M 2021 profit after tax

- Income statement items are shown in cumulative from start of the period until the reporting date; 9M = cumulative 1.1.2021 30.9.2021
- Balance sheet items are shown as at reporting date; 31.12.2020 and 30.9.202

Highest 9M profit after tax in history

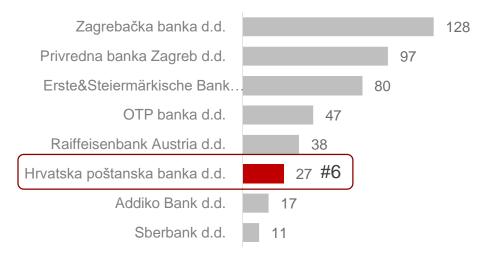
		2019	2020	30.9.2021 *
Assets	HRK mn	23,844	25,500	27,851 🔺
Net loans to customers	HRK mn	13,341	14,725	14,514
Deposits	HRK mn	20,069	21,214	23,037 🔺
Equity	HRK mn	2,370	2,473	2,673
CET 1 capital ratio	%	20.2	21.8	23.5 🔺
NPL ratio	%	10.8	10.4	9.7
NPL ratio excl. 100% gov. guaranteed exposure	%	10.4	8.7	8.3 🔻
NPL coverage	%	67.5	62.2	61.1
NPL coverage excl. 100% gov. guaranteed exposure	%	70.0	74.2	72.3 🔻

		2019	2020	9M 2020	9M 2021 *
Income	HRK mn	1,227	1,121	846	876
Net profit	HRK mn	144	182	165	207
Cost-to-income ratio	%	61.3	64.1	62.6	56.3
Return on equity (ROE)	%	6.1	7.4	9.0	10.3

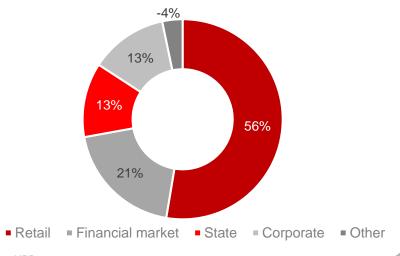
^{*} Balance sheet items and comparatives are shown as at reporting date; 31.12.2020 and 30.9.2021; while income statement items and comparatives are shown in cumulative (9M) from period start (1.1.2021) until reporting date (30.9.2021)

- Strong organic growth in 2021; asset increase HRK +2.4 bn;
- Highest 9M profit after tax;
- Improved NPL ratio as a result of effective collections approaches.

Market share by total assets as of 30.06.2021 (in HRK bn)



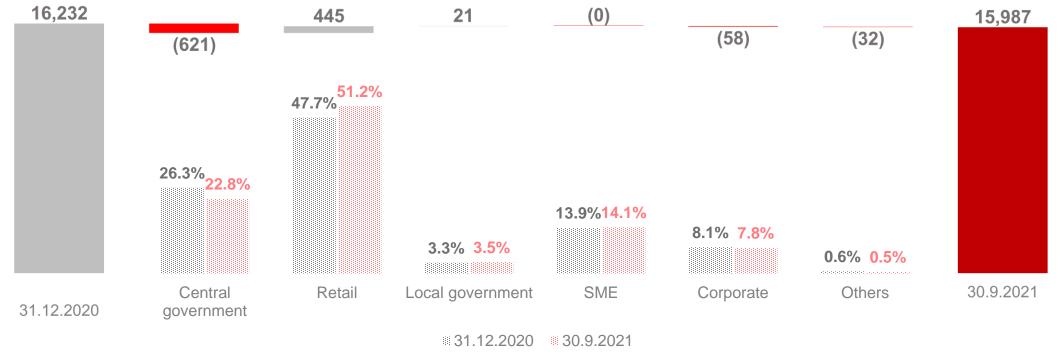
Composition of Net profit as of 30.9.2021



Source: HPB management reports

Gross loans development

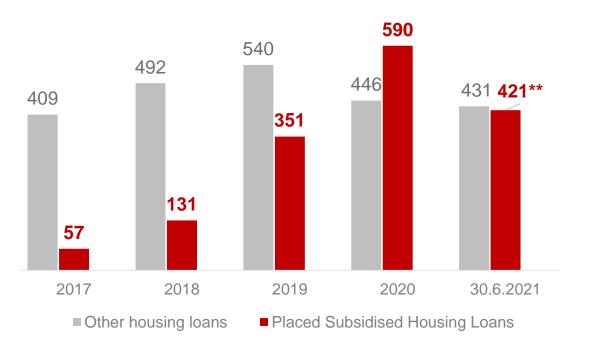
Gross loans (in HRK mn)



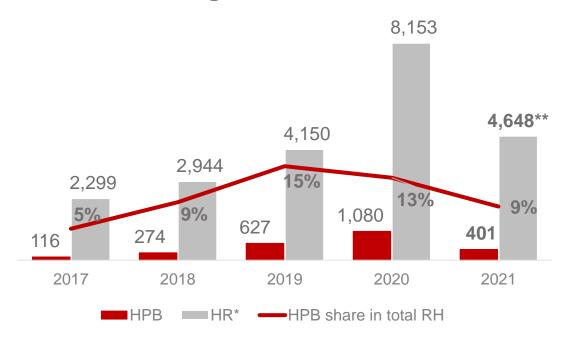
- The Bank **supported Croatian economy** during COVID-19 pandemic with SME segment market share in **HAMAG-BICRO COVID** guarantee schemes significantly above Bank's market share; 36% tourism and sport; 39% culture and media and 70% sea, transport and infrastructure at 30.9.2021; while corporate and SME segment market share in **HBOR COVID** programs amounting to 5.6% in liquidity programs, 12.0% in sea, transport and infrastructure programs and 100,0% in tourism and sport programs at 30.6.2021;
- Retail loans increase supported by higher housing loans (HRK +544.7 mn or +14.7%) representing stable upward trend;
- Prolonged and successful tourist season resulted in high liquidity of central government sufficient for regular business; following months will show additional needs of RH for loan financing.

Subsidised Housing Loans

Housing loans volume (in HRK mn)



Number of approved subsidised housing loans



- The Bank continuously participates in subsidised housing loan program;
- In the last, sixth, round, the Bank approved HRK 270 mn APN loans;
- Approved but not-yet-placed subsidised housing loans in the amount of HRK 17 mn at 30.9.2021;
- HPB offers HRK loans at EIR of 2.09%, the lowest among all 14 banks participating in the housing subsidy program in 2021.

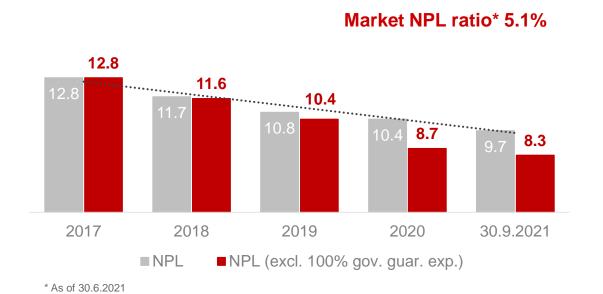
^{*} Source https://mgipu.gov.hr/

^{**} Data of approved loans as of 11.10.2021

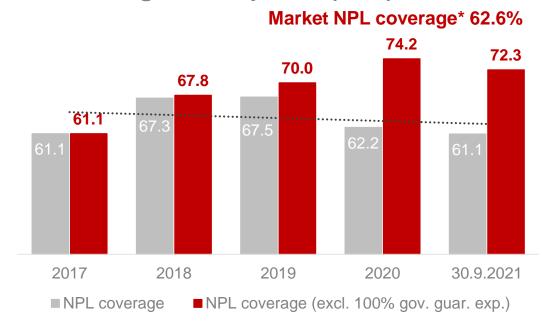
^{***} Includes loans placed from prior years APN tranches

Portfolio quality improves

NPL ratio development (in %)



NPL coverage development (in %)



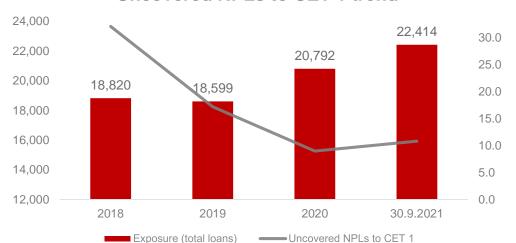
- As a result of adequate collection activities, NPL portfolio is at the lowest level in the observed period, in combination with asset increase this leads to positive trend in coverage and NPL share;
- Excluding 100% government guaranteed exposures, NPL share is at the lowest level in the last 5 years;
- Based on continuous favourable trend in relevant ratios as a result of successful collection activities we expect further positive trends in NPL ratio until the year end which is inline with Bank's objectives.

Strong NPL coverage

•		2018	2019	2020	30.9.2021
Exposure (total loans)	HRK mn	18,820	18,599	20,792	22,414
Total NPL stock	HRK mn	2,201	2,009	2,163	2,182
NPL %	%	11.7	10.8	10.4	9.7
Loss allowance for loans	HRK mn	(1,632)	(1,554)	(1,599)	(1,565)
NPL loss allowance	HRK mn	(1,481)	(1,355)	(1,346)	(1,332)
PL loss allowance	HRK mn	(151)	(199)	(254)	(233)
NPL Coverage	%	67.3	67.5	62.2	61.1
NPLs not covered by provisions	HRK mn	569	455	563	617
NPLSs with 100% government gua	rantees HRK mn	0	76	356	348
Uncovered NPLs	HRK mn	569	379	207	269
CET1*	HRK mn	1,777	2,209	2,314	2,490
Uncovered NPLs to CET 1	%	32.0	17.2	8.9	10.8

^{*}CET 1 without inclusion of 6M 2021 net profit

Uncovered NPLs to CET 1 trend



- Active NPL portfolio management with an objective to maintain uncovered NPLs to CET1 ratio at low level;
- Government guarantees represent a safety net on top of covered exposures of operating companies serviced by regular debt repayment.

1 Executive Summary

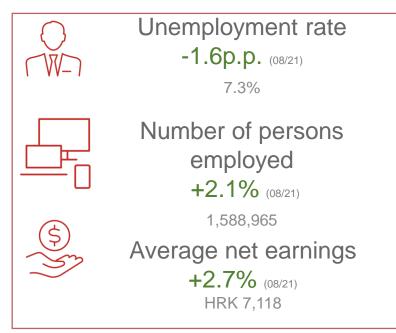
2 Macroeconomic environment

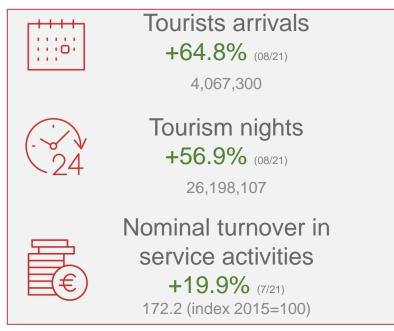
3 Financials

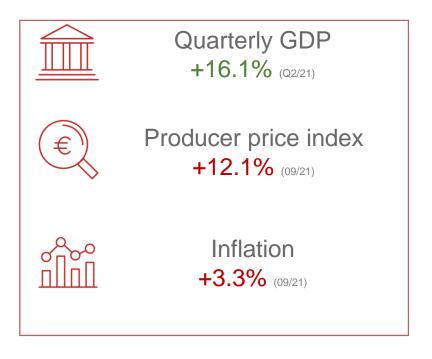
4 Risk Management

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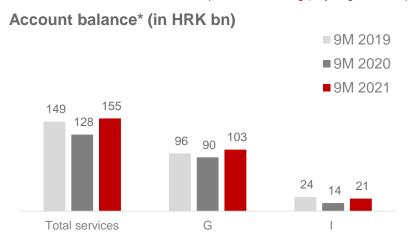
Economic indicators (y-o-y)



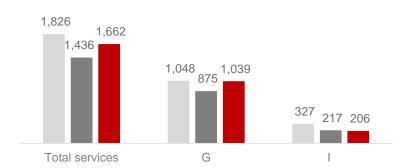




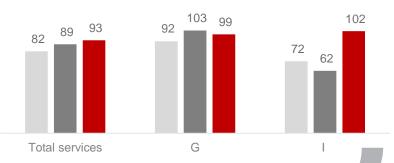
Source: Croatian Bureau of Statistics https://www.dzs.hr/eng (July, August and September 2021)



Number of accounts* (in mn)



Average account balance* (in HRK)

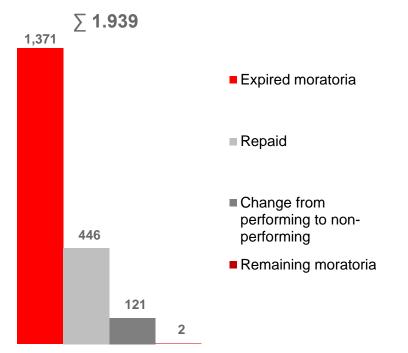


^{*}Source: https://www.porezna-uprava.hr/Dokumenti (data 2019, 2020 and 2021)

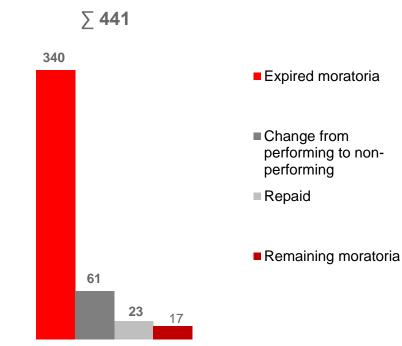
[&]quot;G- WHOLESALE AND RETAIL TRADE OF MOTOR VEHICLES AND MOTORCYCLES; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES "I- ACCOMMODATION AND FOOD SERVICE ACTIVITIES "

COVID-19 measures

Approved corporate moratoria status at 30.9.2021 (in HRK mn)



Approved retail moratoria status at 30.9.2021 (in HRK mn)



- HRK 2 mn (0.1% total approved) in corporate and HRK 17 mn (3.9% total approved) in retail segment remaining moratoria as at 30.9.2021;
- Total defaulted loans since moratoria approval at 30.9.2021 amounted HRK 182 mn (6.2% corporate, 13.8% retail in total approved moratoria);
- As at 30.9.2021 total expired moratoria in the amount **HRK 1.711 mn** status **performing.**



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Key financials – Income statement

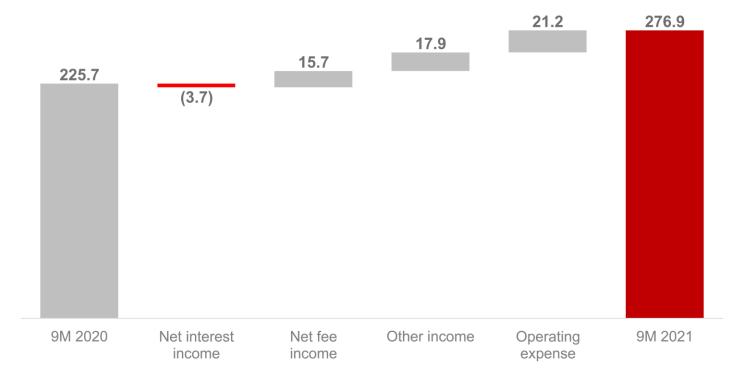
		Q3 2020	Q3 2020	Δ q-o-q		9M 2020	9M 2021	Δ y-o-y
Net interest income	HRK mn	134	130	(4.0)	•	405	401	(3.7)
Net fee income	HRK mn	51	61	10.0		133	149	15.7
Operating income	HRK mn	208	214	5.9		604	634	30.0
Operating expense	HRK mn	(126)	(116)	(9.9)	•	(378)	(357)	(21.2)
Operating profit	HRK mn	82	98	15.9		226	277	51.1
Provisioning	HRK mn	(20)	(24)	4.1		(27)	(25)	(2.0)
Net profit	HRK mn	50	60	9.9		165	207	41.6
Cost-to-income ratio	%	60.5	54.2	(6.3)	•	62.6	56.3	(6.3)
Net interest margin	%	2.2	1.9	(0.1)	•	3.3	3.0	(0.1)

- Operating profit growth (+22.6%) as a result of higher NFCI and trading income, followed by savings on expense side due to reduction of deposit insurance premium while keeping other expenses inline with PY;
- NII lower for less than 1.0% due to decreased portfolio and lower market interest rates; interest expenses management in 9M 2021 (-37.2%) did not neutralise decrease in interest income (-3.7%) vs PY;
- Higher NFCI +11.8% due to withdrawal of COVID-19 measures related to card transactions, successful and prolonged tourist season and recovery of economic activity; rebounding to pre-COVID Q3 2019 level (HRK 61 mn Q3 2019);
- Highest 9M net profit in history.



Operating profit development

Operating profit development (in HRK mn)

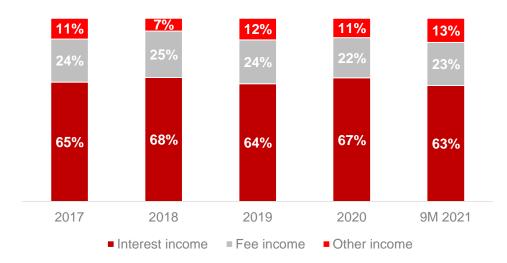


- Increase in other income driven by trading income (sale of equity instruments);
- Operating expenses decreased mainly due to lower amortization and deposit insurance premium.



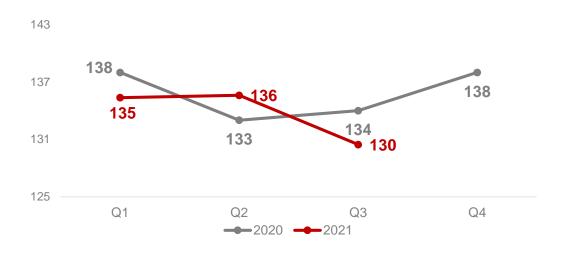
Net income development

Composition of net income

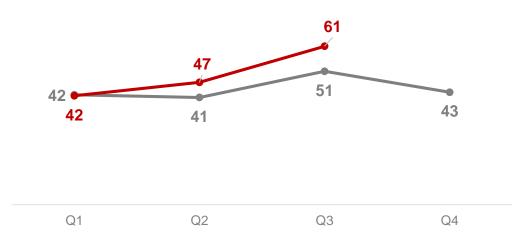


- Despite savings on expense side, net interest income lower vs PY;
- Net fee income increased as a result of increased fees from payment and credit card transactions; rebounding to pre-COVID Q3 2019 level (HRK 61 mn Q3 2019).

Net interest income (in HRK mn)



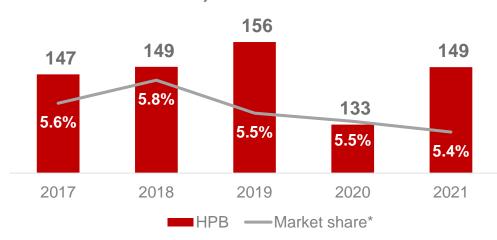
Net fee income (in HRK mn)



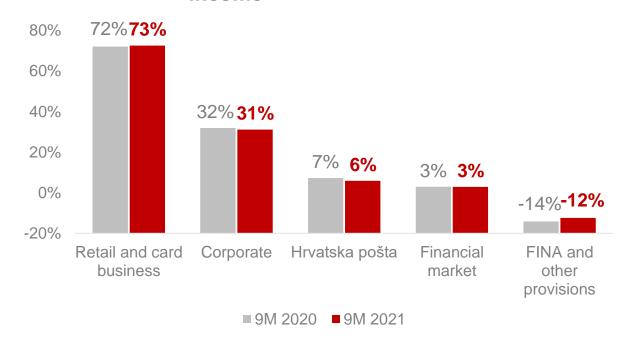


Fees and commissions

Net fee income overview in 9M (in HRK mn)



Composition of net fee and commission income

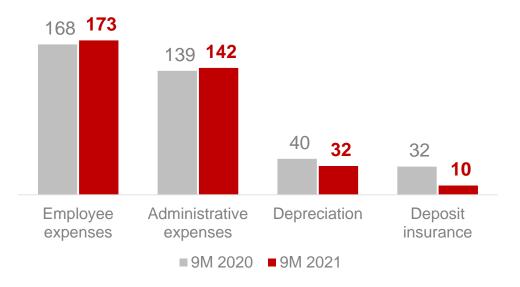


- Improved net fee income mainly driven by successful tourist season, recovery of economic activities and withdrawal of COVID-19 measures related to card business (net income from card business +20.5%);
- HPB net fee income on par with the banking sector with a relatively stable share.

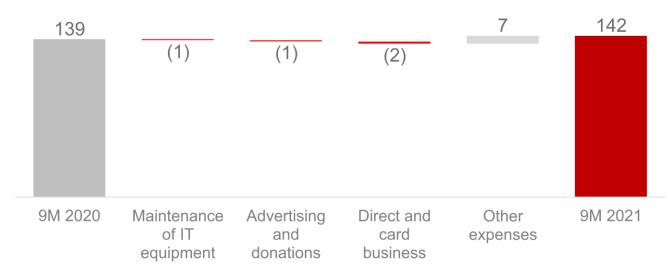
^{*} Market data available only for 6M 2021

Operating expenses

Composition of operating expenses (in HRK mn)



Administrative expenses development (in HRK mn)

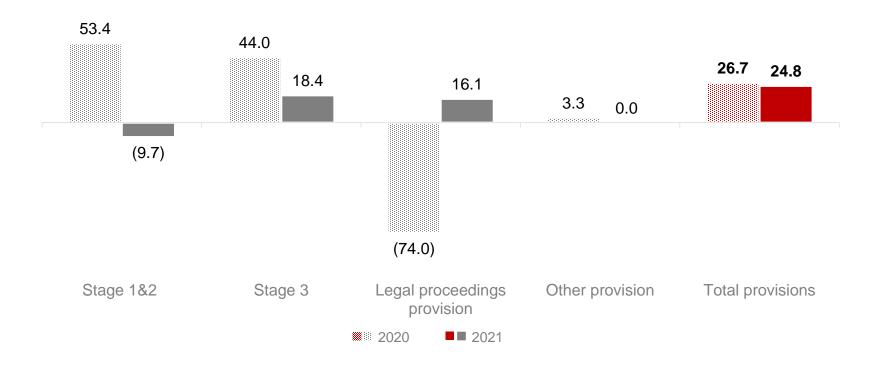


- Operating expenses lower for 5.6% coming from reduction of deposit insurance premium and lower depreciation expense;
- Employee costs up as a result of investing in IT internal resources;
- Administrative expenses broadly inline vs PY (+2.4%); most significant negative impact coming from consulting services for regulatory projects, IT equipment maintenance (new purchases) and taxes, contributions and memberships fees based on revenue.



Provisioning

Structure of net provision expenses in 9M 2020/2021 (in HRK mn)



- Stage 1&2 movement under positive impact of portfolio development in relation to risk profile (higher share of retail housing loans and short-term borrowings to institutions representing liquid asset);
- Lower stage 3 provisions (y-o-y) due to planned individual positive P&L impacts as a result of collection activities;
- Regular legal cases provisions.



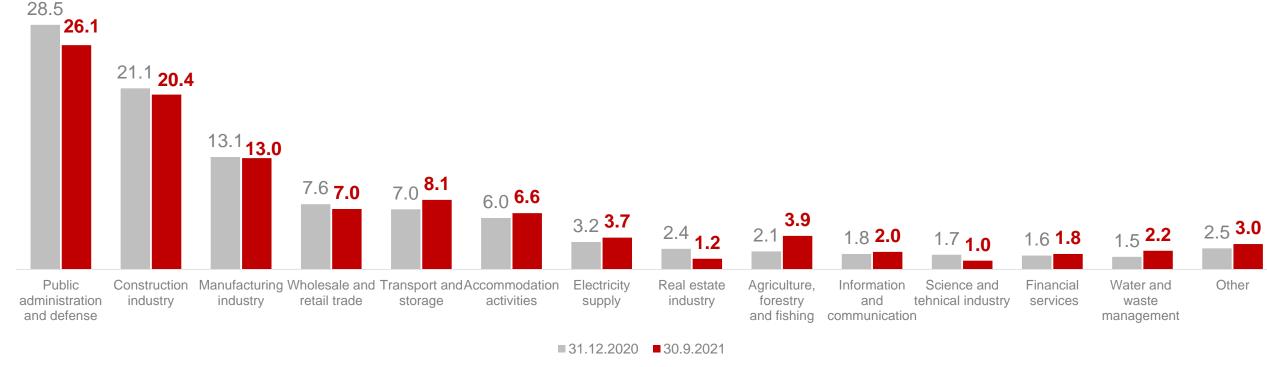
Key financials – Balance sheet

		31.12.2020	30.9.2021	Δ ytd
Assets	HRK mn	25,500	27,851	2,351
Gross loans	HRK mn	16,232	15,987	(245)
Deposits	HRK mn	21,214	23,037	1,823
Equity	HRK mn	2,473	2,673	200
Regulatory capital	HRK mn	2,312	2,490	178
Loan/deposit ratio	%	69.4	63.0	(6.4)
ROAE	%	7.5	10.7	3.2
NPL ratio	%	10.4	9.7	(0.7)
NPL ratio excl. 100% gov. guaranteed exposure	%	8.7	8.3	(0.4)
NPL coverage	%	62.2	61.1	(1.2)
NPL coverage excl. 100% gov. guaranteed exposure	%	74.2	72.3	(1.9)
Loss allowance for loans	HRK mn	(1,599)	(1,565)	(34)

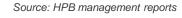
- Assets records continuous growth +9.2% ytd, liquid assets +49.5% primarily due to continuous increase in deposits and interest rate decline, with slight decline in securities -0.6% and gross loans -1.5%;
- Deposits up +8.6% with largest increase in SMEs +21.7% the central state and large corporate segment +21.2%, and retail +1.1%.

Corporate portfolio industry distribution

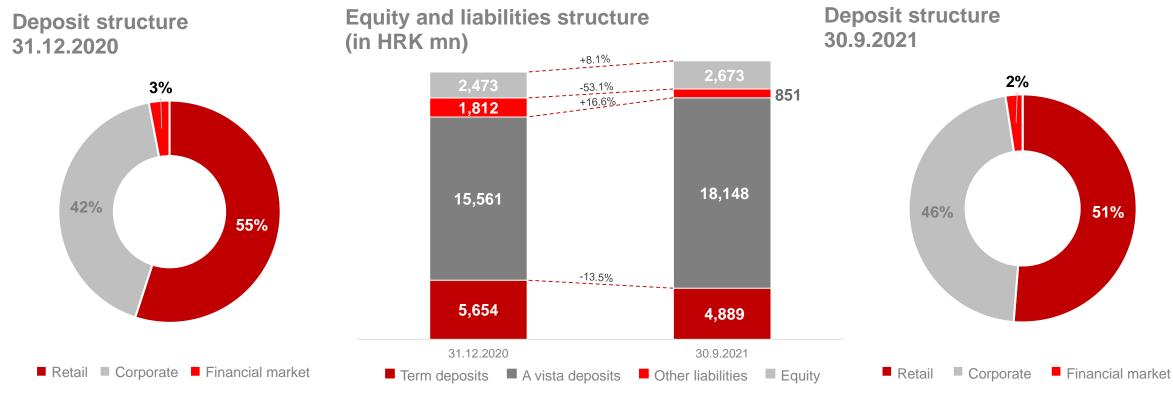
Corporate gross loans per industry (in %)



- Stable structure of corporate gross loans per industry in 9M 2021;
- Reduction to some industry sectors is in line with general macroeconomic trends:
 - Wholesale and retail trade;
 - Construction & Real estate;
- Accommodation activities lending was done backed up by government guarantee schemes.



Composition of equity and liabilities

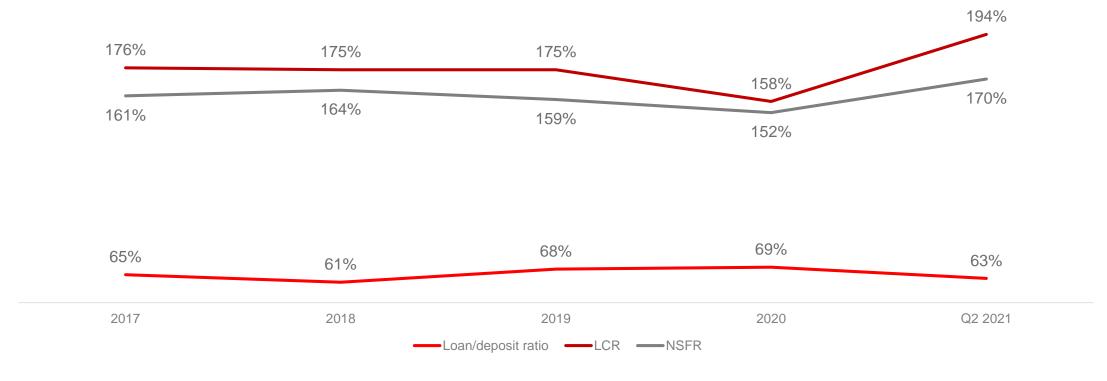


- Favourable impact on costs from observable trend of reduction of interest rates on deposits and continuous effective interest rate management;
- Customer deposits dominate the funding mix with an 86.7% share;
 - Bank holds 6.0% of all deposits on a market at 31.7.2021 (31.12.2020 = 5.75%);
- Stable wholesale funding structure attracted funds through foreign financial institutions, CBRD and CNB repo loans.



Liquidity Overview

Liquidity ratios

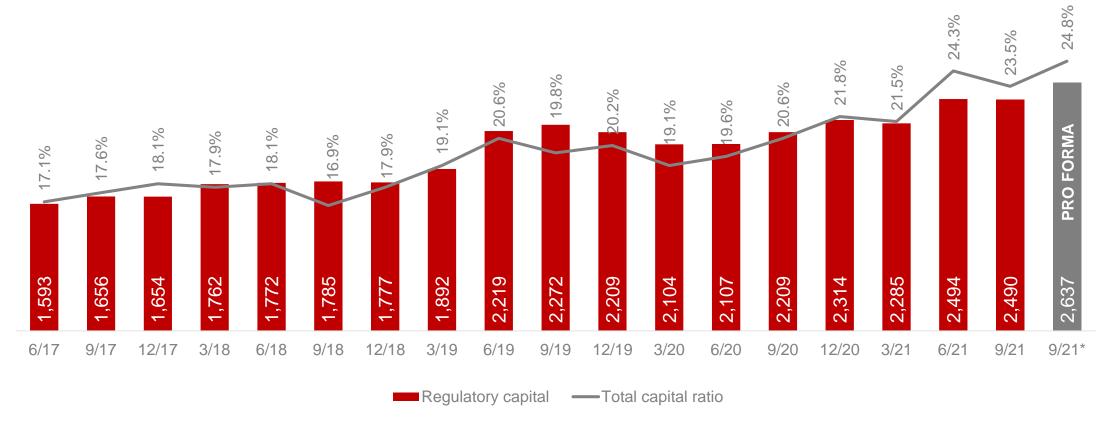


The Bank is highly liquid with markedly low loan-to-deposit ratio.



Continuously strong capital position

CET1 Capital (in HRK mn) and CET1 Ratio (%)



Pro forma CET1 calculation includes 6M 2021 net profit.

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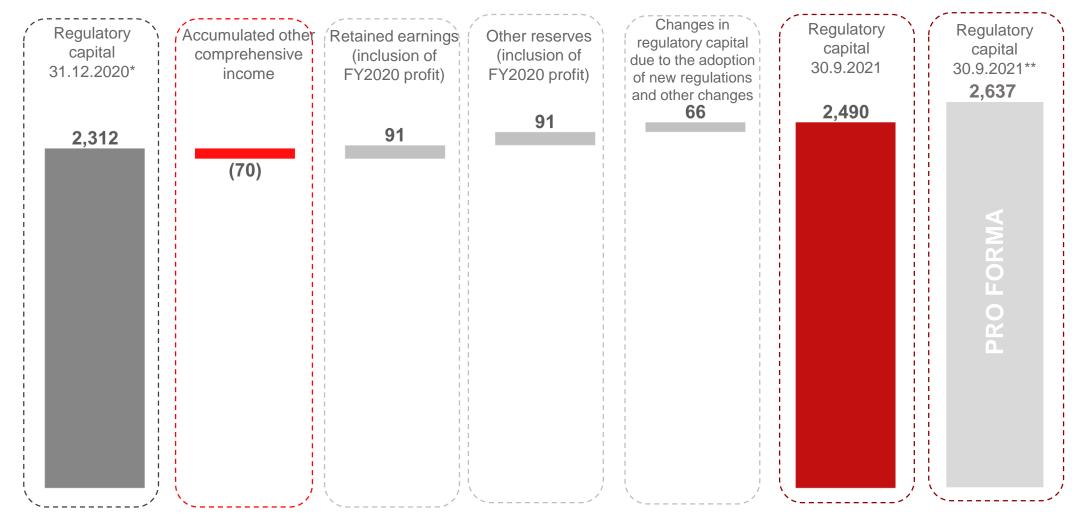
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Regulatory Capital Development

Regulatory capital development (in HRK mn)



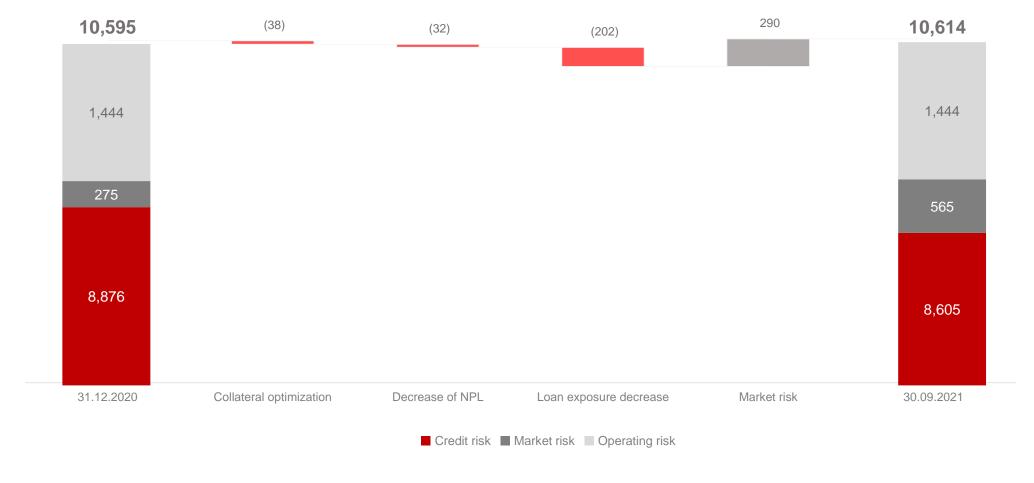
^{*}Note there is a difference to regulatory capital reported in Investor information for Q4 2020 (HRK 2,314 mn) due to revised deduction amount of deferred tax assets - a decrease of HRK 1.8 mn in comparison with unaudited calculation of regulatory capital presented in Investor information for Q4 2020;



^{**}Regulatory capital with inclusion of 6M 2021 net profit

RWA Development

RWA development (in HRK mn)

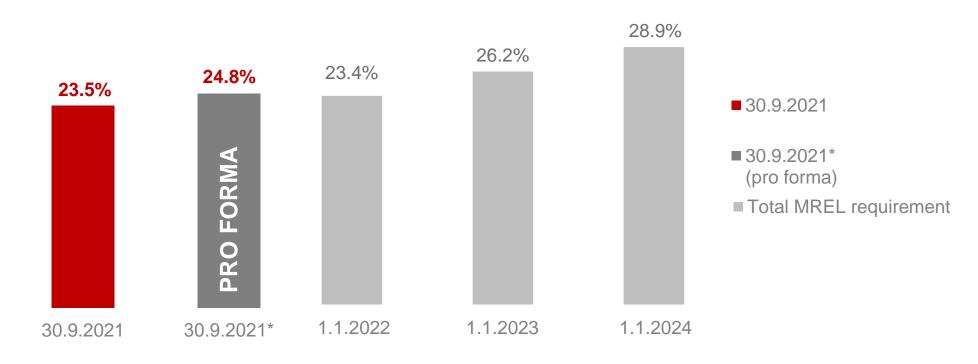


Risk-weighted assets decreased mainly driven by loan exposure decrease while at the same time strenghtening capital management culture.



Meeting MREL requirements

Actual CET1 ratios vs. total MREL requirement



^{*} Pro forma CET 1 ratio with inclusion of 6M 2021 net profit

The Bank has adopted plan to meet MREL requirements during H1 2021



Exposures and coverage per stage

			31.12.	2020		30.9.2021					
Segment	Stage	Exposure	Exposure excluding 100% government guarantees	Coverage	Coverage excluding 100% government guarantees	Exposure	Exposure excluding 100% government guarantees	Coverage	Coverage excluding 100% government guarantees		
CORPORATE	S1	58.5%		3.8%		50.7%		4.0%			
CORPORATE	S2	6.8%		8.1%		16.8%		7.2%			
CORPORATE	S3	34.7%	21.7%	47.7%	75.2%	32.4%	22.2%	48.4%	79.9%		
SME	S1	49.3%		4.2%		39.8%		4.0%			
SME	S2	16.8%		15.5%		25.8%		11.3%			
SME	S3	33.9%	33.9%	71.3%	71.3%	34.5%	34.5%	67.7%	67.7%		
STATE	S1	98.7%		1.0%		98.4%	98.4%				
STATE	S2	1.3%		7.2%		1.6%		4.9%			
STATE	S3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
RETAIL	S1	88.5%		0.5%		86.1%		0.5%			
RETAIL	S2	3.2%		7.6%		4.6%		5.8%			
RETAIL	S3	8.3%	8.3%	75.6%	75.6%	9.3%	9.3%	70.4%	70.4%		
TOTAL	S1	85.9%		1.0%		84.5%		0.7%			
TOTAL	S2	3.7%		10.5%		5.8%	5.8%				
TOTAL	S3	10.4%	8.7%	62.2%	74.2%	9.7%	8.3%	61.1%	72.3%		



1 Executive Summary

2 Macroeconomic environment

3 Financials

4 Risk Management

5 Appendix

Management report of Hrvatska poštanska Banka p.l.c.

Management report of Hrvatska poštanska Banka p.l.c. for the period from January 01 to September 30, 2021 is contained in the previous section of this material.

Marko Badurina

President of the Management Board

Anto Mihaljević

Member of the Management Board

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 plc., states that according to their best knowledge the set of unaudited financial statements for the period from January 01 to September 30, 2021, 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.

Tea Bažant

Executive Head of finance division

Marko Badurina

Chief Executive Officer

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board

ISSUER'S GENERAL DATA

Reporting period:		01/01/2021	to	30/09/2021						
Year:	:	2021								
Quarter:	:	3								
	Quarter	ly financial statements								
Registration number (MB):	03777928	Issuer's	Issuer's home Member State code: HRVATSKA							
Entity's registration number (MBS):										
Personal identification number (OIB):	8/93910421/		LEI:	529900D5G4V6THXC5P79						
Institution code:										
Name of the issuer:	HRVATSKA POŠTANSKA	BANKA, p.l.c.								
Postcode and town:	10000		ZAGREB							
Street and house number:										
E-mail address:										
Web address:	www.hpb.hr									
Number of employees (end of the reporting period):	1288									
Consolidated report:	KN (KN-not consolidated/KD-cons	solidated)							
Audited:	RN	(RN-not audited/RD-audited								
Names of subsidiarie	es (according to IFRS):	F	Registered office	e:	MB:					
D. II		07 01)								
Bookkeeping firm:		(Yes/No)	(name of the b	oookkeeping firm)						
Contact person: Telephone:	: Tea Bažant (only name and surname of : 014804670	the contact person)								
	: tea.bazant@hpb.hr									
Audit firm:										
Certified auditor:	(name of the audit firm)									

BALAN	CE SH	EET	
as at Se	entemb	ner 30	2021

Submitter: Hrvatska poštanska banka p.l.c.			in HRK
ltem	AOP code	Last day of the preceding business year	At the reporting date of the current period
1	2	3	4
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,662,460,152	6,210,680,397
Cash in hand	002		
Cash balances at central banks	002	900,072,987 2,224,401,393	1,652,201,037 3,604,213,672
Other demand deposits	004	537,985,772	954,265,688
Financial assets held for trading (from 6 to 9)	005	719,257,423	593,084,328
Derivatives Facility is a transport	006	- 0F 240 CF4	100 740 071
Equity instruments Debt securities	007 008	95,340,654 623,916,769	103,740,271 489,344,057
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 Loans and advances	012 013	18,865,901	9,246,359
Financial assets at fair value through profit or loss (15 + 16)	014	-	- 3,240,333
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 Debt securities	018 019	49,027,711 4,108,987,758	47,985,977 4,223,509,935
Loans and advances	020	4,100,307,730	4,223,309,933
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 Fair value changes of the hedged items in portfolio hedge of interest rate risk	024 025	-	-
Investments in subsidiaries, joint ventures and associates	026	9,760,843	9,760,843
Tangible assets	027	326,523,749	312,854,146
Intangible assets	028	91,038,847	99,837,801
Tax assets Other assets	029 030	2,797,956 40,321,775	1,558,517 31,922,316
Fixed assets and disposal groups classified as held for sale	031		-
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	25,462,977,490	27,824,799,114
Liabilities			
		01.170	
Financial liabilities held for trading (from 34 to 38) Derivatives	033	21,172	391
Short positions	035	-	-
Deposits	036	-	-
Debt securities issued	037	-	-
Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42)	038		
Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits	039 040	· — -	
Debt securities issued	041	-	-
Other financial liabilities	042		-
Financial liabilities measured at amortised cost (from 44 to 46)	043	22,688,405,792	24,570,388,887
Deposits	044	22,569,135,023	24,471,187,058
Debt securities issued Other financial liabilities	045 046	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 Share capital repayable on demand	050 051	25,697,310	69,910,488
Other liabilities	052	150,060,287	166,846,127
Liabilities included in disposal groups classified as held for sale	053	<u> </u>	
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	22,989,873,300	25,151,874,773
Equity			
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	-	050,000,044
Accumulated other comprehensive income Retained profit	059 060	264,974,555 200,321,464	258,236,341 291,352,537
Revaluation reserves	061		-
Other reserves	062	611,448,026	702,479,098
(-) Treasury shares	063	(477,000)	(477,000
Profit or loss attributable to owners of the parent () Interim dividends	064 065	182,062,145	206,558,365
Minority interests [non-controlling interests]	065 066	-	-
		0.472.104.100	2,672,924,341
Total equity (from 55 to 66) Total equity and liabilities (54 + 67)	067	2,473,104,190	2,072,924,341

Submitter: Hrvatska poštanska banka p.l.c.

Submitter: rii vatska postanska banka p.i.c.				III HAK			
Item	AOP	Same period of the	previous vear	Current p	Current period		
	code						
		Cumulative	Quarter	Cumulative	Quarter		
1	2	3	4	5	6		
Interest income (Interest expenses)	001 002	441,208,201 39,955,739	146,027,784 12,837,421	424,994,797 27,525,552	137,984,977 8,605,898		
(Expenses on share capital repayable on demand)	002	-	-	-	-		
Dividend received	004	3,280,842	1,053,562	1,990,067	912,372		
Fees and commissions income	005	341,876,343	128,322,789	370,071,010	151,612,595		
(Fees and commissions expenses)	006	208,616,477	77,710,621	221,068,606	91,017,191		
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		
	000	00.040.044	00.007.044	40.550.000	04 007 550		
Gains or (-) losses on financial assets and liabilities held for trading, net	800	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		
	010	-	-	-	-		
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net	011						
Exchange rate differences [gain or (-) loss], net	012	(7,587,801)	(931,046)	(6,156,096)	(2,040,785)		
Gains or (-) losses on derecognition of non-financial assets, net	013	-	-	-	-		
Other operating income	014	6,355,898	2,196,348	6,798,717	1,889,306		
(Other operating expenses)	015	9,648,144	(13,936,917)	8,417,716	2,502,878		
Total operating income, net $(1-2-3+4+5-6+\text{from 7 to }14-15)$ (Administrative expenses)	016	590,808,741	220,902,841	621,354,580	211,833,870		
(Contributions in cash rehabilitation committees and Deposit Insurance Schemes)	017 018	309,562,403	125,897,976 (5,482,500)	284,161,512 10,437,268	92,387,388 3,479,089		
(Depreciation)	019	58,111,404	17,768,486	50,251,429	16,527,257		
Modification gains or (-) losses, net	020	(3,383,797)	(5,896,267)	(1,978,555)	(520,600)		
(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	022	83,447,502	17,677,528	1,696,368	26,689,259		
loss) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	023						
(Impairment or (-) reversal of impairment on non-financial assets)	023	-	-				
Negative goodwill recognised in profit or loss	025	-	-	-	-		
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for	026						
using the equity method	020						
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	027	-	-	-	-		
Profit or (-) loss before tax from continuing operations (16 – 17 – 18 + 19 – from 20 to 23 + from							
24 to 26)	028	198,995,230	62,206,872	252,095,028	73,968,663		
	029						
(Tax expense or (-) income related to profit or loss from continuing operations)	029	34,046,017	12,232,164	45,536,663	14,086,844		
Profit or (-) loss after tax from continuing operations (27 – 28)	030	164,949,213	49,974,708	206,558,365	59,881,819		
Profit or /) loss after tay from discontinued energtions (21 22)				,,			
Profit or (-) loss after tax from discontinued operations (31 – 32) Profit or (-) loss before tax from discontinued operations	031 032			-			
(Tax expense or (-) income related to discontinued operations)	032	-	-	-	-		
Profit or (–) loss for the year (29 + 30; 34 + 35)	034	164,949,213	49,974,708	206,558,365	59,881,819		
Attributable to minority interest [non-controlling interests]	035	-	-	-	-		
Attributable to owners of the parent	036	164,949,213	49,974,708	206,558,365	59,881,819		
STATEMENT OF OTHER COMPREHENSIVE INCOME							
Income or (-) loss for the current year	037	164,949,213	49,974,708	206,558,365	59,881,819		
Other comprehensive income (38 + 50)	038	(91,723,091)	25,631,901	(6,738,214)	9,033,180		
Items that will not be reclassified to profit or loss (from 39 to 45) + 48 + 49)	039	-	-	(457,723)	-		
Tangible assets	040	-	-	-	-		
Intangible assets Actuarial gains or (-) losses on defined benefit pension plans	041 042						
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	046	-	-	-	-		
comprehensive income, net 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	040						
[hedging instrument]	048	-	-	-	-		
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in	049			-	-		
their credit risk Income tax relating to items that will not be reclassified				(457,723)			
Items that may be reclassified to profit or loss (from 51 to 58)	050 051	(91,723,091)	25,631,901	(6,280,491)	9,033,180		
Hedge of net investments in foreign operations [effective portion]	052	(07,720,001)		(0,200,701)			
Foreign currency translation	053	-	-	-	-		
Cash flow hedges [effective portion]	054	-	-	-	-		
Hedging instruments [not designated elements]	055	(444.057.407)	04.050.445	(7.050.105)	-		
Debt instruments at fair value through other comprehensive income Fixed assets and disposal groups classified as held for sale	056 057	(111,857,428)	31,258,416	(7,659,135)	11,016,073		
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)		
Total comprehensive income for the current year (36 + 37; 60 + 61)	060	73,226,122	75,606,609	199,820,151	68,914,999		
Attributable to minority interest [non-controlling interest] Attributable to owners of the parent	061	70.000.100	- 75 600 600	199,820,151	68,914,999		
Attributable to owners or the barent	062	73,226,122	75,606,609	199,820,151	00,914,999		

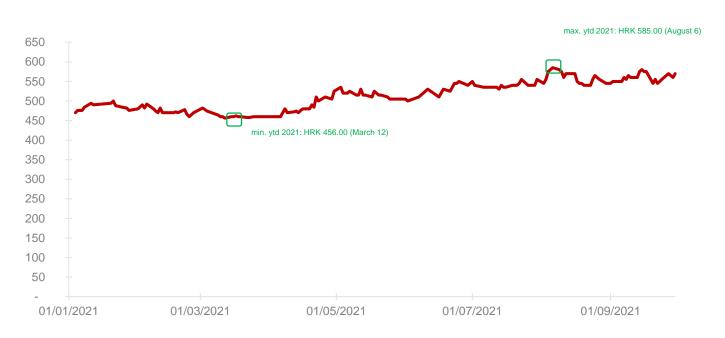
Submitter: Hrvatska poštanska banka p.l.c.			in HRK
	AOP	Same period of the	
Item	code	previous year	Current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts	001	-	=
Fees and commissions received	002	-	-
(Interest paid and similar expenditures)	003	-	-
(Fees 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)	800		-
Operating activities - indirect method		-	-
Profit/(loss) before tax	009	198,995,230	252,095,028
Adjustments:		.	.
Impairment and provisions	010	24,139,704	24,409,343
Depreciation	011	58,111,404	50,251,429
	012	(56,091,105)	(80,667,959)
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss		(==,==,,==,,	(,,
(Profit)/loss from the sale of tangible assets	013	(000 000 540)	(007.400.045)
Other non-cash items	014	(262,208,543)	(397,469,245)
Promjene u imovini i obvezama iz poslovnih aktivnosti		-	-
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	(119,631,681)
Securities and other financial instruments held for trading	019	(78,196,069)	215,789,574
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	· · · · · · · · · · · · · · · · · · ·	-
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	=	20,000,000
Securities and other financial instruments at amortised cost	022	1,061,190	(948,647)
Other assets from operating activities	023	13,813,275	8,399,460
Deposits from financial institutions	024	(63,696,447)	39,760,243
Transaction accounts of other clients	025	1,208,021,491	745,778,473
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	(20,089,721)
Other liabilities from operating activities	029	(3,284,454)	215,091,560
Interest received from operating activities [indirect method]	030	296,386,624	384,629,685
Dividends received from operating activities [indirect method]	031	3,280,842	1,990,067
Interest paid from operating activities [indirect method]	032	(34,178,081)	(27,525,552)
(Income tax paid)	033		-
Net cash flow from operating activities (from 1 to 33)	034	1,238,226,896	2,484,240,765
Investing activities		-	-
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	(53,605,973)	(45,380,780)
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint	036	_	_
ventures			
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to	037	-	_
maturity			
Dividends received from investing activities	038	1,061,190	(948,647)
Other receipts/payments from investing activities	039		
Net cash flow from investing activities (from 35 to 39)	040	(52,544,783)	(46,329,427)
Financing activities			
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		
Net cash flow from financing activities (from 41 to 46)	047	471,104,153	70,985,216
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	1,656,786,266	2,508,896,553
	049	3,037,318,898	4,084,192,801
Cash and cash equivalents at the beginning of period			
Cash and cash equivalents at the beginning of period Effect of exchange rate fluctuations on cash and cash equivalents Cash and cash equivalents at the end of period (48 + 49 + 50)	050 051	7,587,801 4,701,692,965	(6,156,096) 6,586,933,258

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

tor the period dandary or, Eder to depletified ou, Eder															
Attributable to owners of the parent interest interest															
Item	AOP	Equity	Share			Accumulated other	Retained profit		Other reserves	() Treasury	Profit or (-) loss attributable to	(-) Interim dividends	Accumulat		Total
	code			instruments in ssued other	struments	comprehensive income		reserves		shares	owners of the		ed other	Other	
				than capital							parent		comprehen sive	items	
													income		
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	200,321,464	-	611,448,026	(477,000)	182,062,145		-	-	2,473,104,190
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	200,321,464	-	611,448,026	(477,000)	182,062,145		-	-	2,473,104,190
Ordinary shares issue	005		-		-			-		-		-		-	
Preference shares issue	006	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issue of other equity instruments	007	-	-	-	-	-	-	-	-	-	-	-	-		-
Exercise or expiration of other equity instruments issued	800	-	-	-	-	-	-	-	-	-	-	-	-		-
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		-	-	-	-	91,031,073	-	91,031,073	-	(182,062,146)	-	-	-	-
Share based payments	017	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease of equity instruments	018		-	-	-	-	-	-	-	-	-		-		
Total comprehensive income for the current year	019		-	-	-	(6,738,214)	-	-	-	-	206,558,366		-		199,820,152
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	291,352,537	-	702,479,099	(477,000)	206,558,365		-	-	2,672,924,342

Notes to financial statements				
1) INTEREST INCOME				in HRK
AOP 001	Same period of the pre- 30.09.20		Current period 01.0	. – 30.09.2021.
	Cumulative	Quarter	Cumulative	Quarter
bt securities ans and advances	61,418,998 379,576,529	19,641,556 126,386,220	55,780,241 369,205,257	16,439,775 121,539,764
ner assets posits	212,673 0	8	9,298 0	5,438 0
r liabilities	441,208,201	146,027,784	424,994,797	137,984,977
VTEREST EXPENSE				in HRK
902	Same period of the pre-	vious year 01.01	Current period 01.0	
	30.09.20 Cumulative	Quarter	Cumulative	Quarter
ecurities and advances	0 2,026,595	0 743,988	0 2,605,650	0 1,284,218
assets	0 37.216.595	0 11.869.853	0 24,914,943	7.319.968
abilities	712,550 39,955,739	223,581 12,837,421	4,958 27,525,552	1,713
	39,955,739	12,037,421	27,525,552	8,605,898
E AND COMMISSION INCOME	Same period of the pre-	vious year 01.01	Current period 01.0	in HRK
103	30.09.20 Cumulative	20. Quarter	Cumulative	Quarter
ities management	232,226 34,099	40,351 10,567	2,265,503 28,468	1,520,997 18,330
dy [according to the type of client]	3,553,612 58,796	1,207,435 15,795	3,960,593 21,182	2,604,326 15,280
ommitments	337,997,610	127,048,641	363,795,264	147,453,662
	341,876,343	128,322,789	370,071,010	151,612,595
ND COMMISSION EXPENSE	Same period of the pre-	vious year 01.01		in HRK
	30.09.20 Cumulative	20. Quarter	Current period 01.0 Cumulative	Quarter
aring and settlement	1,272,024	443,797	1,538,376	555,896
	207,344,453 208,616,477	77,266,824 77,710,621	219,530,230 221,068,606	90,461,295 91,017,191
OSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIA				in HRK
DOLO ALL I MANORE LIN	Same period of the pre 30.09.20	vious year 01.01	Current period 01.0	
	Cumulative	20. Quarter	Cumulative	Quarter
curities und advances	35,035,565	= =	= =	0
ts ecurities issued	-	-		-
nancial liabilities	25 025 555	- 0	671,021 671,021	501,425 501.425
COD / ALOCOTO ON FINANCIA	35,035,565	<u> </u>	071,021	
S OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TE	Same period of the pre-	vious year 01.01	Current period 01.0	in HRK
•	30.09.20 Cumulative	20. Quarter	Current period 01.0	. – 30.09.2021. Quarter
nstruments	-	4,975,117	8,457,589	1,320,872
curities sactions and derivatives	(12,380,088) 41,023,429	31,808 15,820,919	(2,602,689) 43,704,086	1,484,968 19,031,718
	28,643,341	20,827,844	49,558,986	21,837,558
NS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT	FAIR VALUE THROUGH Same period of the pre-		_	
09	30.09.20	20.	Current period 01.0	
nstruments	Cumulative -	Quarter -	Cumulative 30,800,000	Quarter -
ecurities and advances	216,712	16,684	(362,049)	1,262,389
	216,712	16,684	30,437,951	1,262,389
RATING EXPENSES				in HRK
15 & AOP 017 & AOP 018	Same period of the pre 30.09.20	20.	Current period 01.0	
operating expenses	9,648,144	Quarter 7,861,145	Cumulative 8,417,716	Quarter 2,502,878
istrative expenses yee expenses	278,048,773 166,922,396	94,384,346 57,625,615	284,161,512 171,300,782	92,387,388 55,829,162
administrative expenses	111,126,377	36,758,730 4,233,069	112,860,730 10,437,268	36,558,226 3,479,089
ibutions in cash rehabilitation committees and Deposit Insurance Scheme zation	58,111,404	17,768,486	50,251,429	16,527,257
y, plant and equipment ent property	22,515,728	979,818	31,501,746	10,226,442
y, plant and equipment ent property	22,515,728 - 35,595,676	16,788,668	18,749,682	6,300,814
plant and equipment nt property angible assets	22,515,728		-	6,300,814 114,896,612
plant and equipment nt property angible assets	22,515,728 - 35,595,676 377,321,951 Same period of the pre	16,788,668 124,247,045	18,749,682	6,300,814 114,896,612 in HRK
plant and equipment properly ingible assets RMENT LOSSES AND PROVISION EXPENSES & AOP 020 & AOP 021 & AOP 023	22,515,728 35,595,676 377,321,951 Same period of the pre 30.09.20 Cumulative	16,788,668 124,247,045 vious year 01.01 20.	18,749,682 353,267,924 Current period 01.0	6,300,814 114,896,612 in HRK I. – 30.09.2021. Quarter
plant and equipment in property angible assets RIMENT LOSSES AND PROVISION EXPENSES & AOP 020 & AOP 021 & AOP 023 tion gains or (-) losses, net	22,515,728 35,595,676 377,321,951 Same period of the pre- 30.09.20	16,788,668 124,247,045 vious year 01.01	18,749,682 353,267,924 Current period 01.0	6,300,814 114,896,612 in HRK I. – 30.09.2021.
plant and equipment in properly ingible assets AMENT LOSSES AND PROVISION EXPENSES & AOP 020 & AOP 021 & AOP 023 Ition gains or (·) losses, net assets at fair value through other comprehensive income assets at amortized cost	22,515,728 35,595,676 377,321,951 Same period of the pre 30.09.20 Cumulative (3,383,797) (3,383,797)	16,788,668 124,247,045 vious year 01.01 20. Quarter (5,896,267)	18,749,682 353,267,924 Current period 01.0' Cumulative (1,978,555)	6,300,814 114,896,612 in HRK I. – 30.09.2021. Quarter (520,600)
r, plant and equipment ent property tangible assets IRMENT LOSSES AND PROVISION EXPENSES 9 & AOP 020 & AOP 021 & AOP 023 atlon gains or (-) losses, net al assets at fair value through other comprehensive income all assets at amortized cost ons or (-) reversal of provisions) es towards resolution committees and deposit insurance systems	22,515,728 35,595,676 377,321,951 Same period of the pre 30,9,20 Cumulative (3,383,797) (62,691,595)	16,788,668 124,247,045 vious year 01.01 20. Quarter (5,896,267) (5,896,267) (3,061,788)	18,749,682 353,267,924 Current period 01.0' Cumulative (1,978,555) (1,978,555) 20,734,420	6,300,814 114,896,612 in HRK 1. – 30.09,2021. Quarter (520,600) (520,600) (1,738,386)
r, plant and equipment and rproperty angible assets IRMENT LOSSES AND PROVISION EXPENSES 3. A OP 020 & AOP 021 & AOP 023 atting gains or (-) losses, net assets at fair value through other comprehensive income assets at a mortized cost one or (-) reversal of provisions) one or (-) reversal of provisions) one and Guarantees) revisions)	22,515,728 35,595,676 377,321,951 Same period of the pre 30.09.20 Cumulative (3,383,797) (3,383,797)	16,788,668 124,247,045 vious year 01.01 20. Quarter (5,896,267)	18,749,682 353,267,924 Current period 01.0' Cumulative (1,978,555)	6,300,814 114,896,612 in HRK I. – 30.09.2021. Quarter (520,600)
r, plant and equipment ent property tangible assets IRMENT LOSSES AND PROVISION EXPENSES 9 & AOP 020 & AOP 021 & AOP 023 attion gains or (-) losses, not aleases at amortized control assets at after value through other comprehensive income lasses at amortized control assets at amortized resolution committees and deposit insurance systems as and Guarantees). Toxisions	22,515,728 35,595,676 377,321,951 Same period of the pre 30.09,20 Cumulative (3,383,797) (62,691,995) 10,829,653 (73,521,248)	16.788.668 124,247,045 vious year 01.01 20.	18,749,682 353,267,924 Current period 01.0 Cumulative (1,978,555) (1,978,555) 20,734,420 4,688,180 16,086,240	6,300,814 114,896,612 in HRK 1 30.09,2021. Quarter (520,600) (520,600) (1,738,386) (2,410,406) 672,020
y, plant and equipment ent property tangible assets WRMENT LOSSES AND PROVISION EXPENSES 9 & AOP 020 & AOP 021 & AOP 023 attion gains or (-) losses, net al assets at fair value through other comprehensive income all assets at fair value through other comprehensive income of the control o	22,515,728 35,595,676 377,321,951 Same period of the pre 30,09,20 Cumulative (3,383,797) (3,383,797) (62,691,595) (10,829,653 (73,521,248) 83,447,502 676,726	16.788,688 124,247,045 vious year 01.01 20.	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.688,180 1,086,540 1,696,588 (1,732,177)	6,300,814 114,896,612 in HRK 1. – 30.09.2021. Quarter (520,600) (1,738,386) (520,600) (2,410,406) 672,020 26,689,259 (358,967)
/p plant and equipment ent property tangible assets IRMENT LOSSES AND PROVISION EXPENSES 9 & AOP 020 & AOP 021 & AOP 023 ation gains or (-) losses, net al assets at fair value through other comprehensive income al assets at a fair value through other comprehensive income al assets at a fair value through other comprehensive income al assets at same of the comprehensive income al assets at a mortized cost in the comprehensive income al assets at a contract cost in the comprehensive income and the comprehensive income and the comprehensive income all assets at fair value through profit or loss) all assets at fair value through profit or loss) all assets at amortized cost) all assets at amortized cost of impairment of of investments in subdidaries, joint enter (-) reversal of impairment of of investments in subdidaries, joint enterprehensive income)	22,515,728 35,595,876 377,321,951 Same period of the pre 30,99.20 Cumulative (3,383,797) (62,691,595) 10,829,653 (73,521,248) 83,447,502	16.788.688 124,247,045 vious year 01.01 20.	18,749,682 353,267,924 Current period 01.0 Cumulative (1,978,555) (1,978,555) (2,0734,420 4,668,180 18,066,240 1,968,388	6,300,814 114,896,612 in HRK 1. – 30.09.2021. Quarter (520,600) (1,738,386) (2,410,406) 672,020 26,689,259
c, plant and equipment ent property angible assets IRMENT LOSSES AND PROVISION EXPENSES 18. AOP 020 & AOP 021 & AOP 023 atlon gains or (-) losses, net al assets aft in value through other comprehensive income assets at amortized cost one or (-) reversal of provisions) set towards resolution committees and deposit insurance systems se and Guarantees rovisions) set of the committee of	22,515,728 35,595,676 377,321,951 Same period of the pre 30,09,20 Cumulative (3,383,797) (3,383,797) (62,691,595) (10,829,653 (73,521,248) 83,447,502 676,726	16.788,688 124,247,045 vious year 01.01 20.	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.688,180 1,086,540 1,696,588 (1,732,177)	6,300,814 114,896,612 in HRK 1. – 30.09.2021. Quarter (520,600) (1,738,386) (520,600) (2,410,406) 672,020 26,689,259 (358,967)
plant and equipment not properly angible assets RMENT LOSSES AND PROVISION EXPENSES 18. AOP 020 & AOP 021 & AOP 023 Islon gains or (-) losses, net lassets after value through ofher comprehensive income lassets at amortized cost nos or (-) reversal of provisions) set towards resolution committees and deposit insurance systems as and Guarantees or committees and deposit insurance systems as and Guarantees or continuous control of the committees and deposit insurance systems as and Guarantees in a lassets at a revitated cost) at lassets at a revitated cost) at lassets at a revitated cost) at lassets at a mortized cost in a seast at a revitated cost) and assets at a revitated cost in plantees of the comprehensive income) and assets at a revitated cost) and assets at a revitated cost in plantees of the comprehensive income) and assets at a revitated cost in plantees of the committees and cost and associated in plantees of the committees and the committees and the committees and the committees are considered as a committee of the committees and the committees and the committees are considered as a committee of the committees and the committees and the committees are committeed as a considered as a considered as a committee of the committees and the committees and the committees are committeed as a committee of the committees and the committees and the committees and the committees and the committees are committeed as a committee of the committees and the committees and the committees and the committees and the committees are committeed as a committee of the committees and the committ	22,515,728 35,595,676 377,321,951 Same period of the pre 30,09,20 Cumulative (3,383,797) (3,383,797) (62,691,595) (10,829,653 (73,521,248) 83,447,502 676,726	16.788,688 124,247,045 vious year 01.01 20.	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.688,180 1,086,540 1,696,588 (1,732,177)	6,300,814 114,896,612 in HRK 1. – 30.09.2021. Quarter (520,600) (1,738,386) (520,600) (2,410,406) 672,020 26,689,259 (358,967)
ry, plant and equipment ent property tangible assets IRMENT LOSSES AND PROVISION EXPENSES 9.8 AOP 020 & AOP 021 & AOP 023 ation gains or () losses, net all assets aft in volume recognition of the comprehensive income all assets aft annotated provisions) set towards resolution committees and deposit insurance systems set of the comprehensive income set of the comprehensive income and outcarrated or provisions) set towards resolution committees and deposit insurance systems set and Guarantee of provisions) revisions (and an account of the comprehensive income) all assets at an arrivated cost) all assets at an arrivated cost of the comprehensive income) all assets at an arrivated cost of the comprehensive income) all assets at an arrivated cost of the comprehensive income) all assets at an arrivated cost of the comprehensive income) all assets at an arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) all assets at a arrivated cost of the comprehensive income) and the comprehensive income and the comprehensive income and the comprehensive income arrivated the comprehensive income and the comprehensive income	22,515,728 35,595,676 377,321,951 Same period of the pre 30,09,20 Cumulative (3,383,797) (3,383,797) (62,691,595) (10,829,653 (73,521,248) 83,447,502 676,726	16.788,688 124,247,045 vious year 01.01 20.	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.688,180 1,086,540 1,696,588 (1,732,177)	6,300,814 114,896,612 in HRK 1. – 30.09.2021. Quarter (520,600) (1,738,386) (520,600) (2,410,406) 672,020 26,689,259 (358,967)
y, plant and equipment ent property tangible assets WRMENT LOSSES AND PROVISION EXPENSES 9.8 AOP 020 & AOP 021 & AOP 023 salking plants or (-) losses, net all assets at the value through order comprehensive income loss or (-) reversal of provisions) ses towards resolution committees and deposit insurance systems sea and Guarantees sea for durantees reversal of impairment on financial assets that are not end at fair value through profit or loss) is all assets at an archized cost) all assets at an archized cost) all assets at an archized cost) and the reversal of impairment of or investments in subsidiaries, joint ment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets) investment or (-) reversal of impairment of financial assets)	25.515.728 35.595.676 377.221.951 Same period of the pre 30.08.20 Cumulative (3.383.797) (3.283.797) (3.283.797) (52.691.595) 10.829.653 (7.3521.248) 83.447.592 (67.776	16,788,668 124,247,045 174,247,045 174,200 174,200 174,200 175	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.688,180 1,096,540 1,696,540 1,696,546	6,300,814 114,896,612 in HBK i 30,09.2021. Quarter (520,600) (520,600) (1,738,386) (2,410,406) 672,020 26,689,259 (358,967) 27,048,226
(x) plant and equipment ent property tangible assets IRMENT LOSSES AND PROVISION EXPENSES 9.8 ADP 200.8 ADP 201.8 ADP 202.8 add 202.8	22,515,728 35,595,676 377,321,951 Same period of the pre 30,09,20 Cumulative (3,383,797) (3,383,797) (62,691,595) (10,829,653 (73,521,248) 83,447,502 676,726	16.788,688 124,247,045 vious year 01.01 20.	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.688,180 1,086,540 1,696,588 (1,732,177)	6,300,814 114,896,612 in HRK 1. – 30.09.2021. Quarter (520,600) (1,738,386) (520,600) (2,410,406) 672,020 26,689,259 (358,967)
r, plant and equipment ent property tangible assets IRMENT LOSSES AND PROVISION EXPENSES 8. AOP 202 & AOP 201 & AOP 203 along gains or (-) losses, net along gains or (-) losses, net along gains or (-) losses, net alonesst a fair value through other comprehensive income assets at amortized cost ones or (-) reversal of provisions) set towards resolution committees and deposit insurance systems se and Guarantees and Guarantees and Guarantees and Guarantees and Guarantees and assets at fair value through other comprehensive income) all assets at fair value through other comprehensive income) all assets at fair value through other comprehensive income) and assets at fair value frough other comprehensive income) and assets at fair value frough ment or (-) reversal of impairment off investments in subsidiaries, joint a, and association property) iii) iii) iii) iii) iii) intergible assets)	25,515,728 25,515,728 377,321,951 Same period of the pre 30,09,20 Cumulative (3,838,797) (3,383,797) (3,383,797) (3,289,158) (3,289,158) (3,262,1248) 83,447,502 676,726 82,770,776	16,788,668 124,247,045 124,247,045 120,000 120	18,749,682 353,267,924 Current period 01.0* Cumulative (1,978,555) 20,734,420 4,668,180 1,066,540 1,666,540 1,666,546 1,734,22,777 3,428,546	6,300,814 114,896,612 in HRK 1 30,09.2021. Quarter (520,600) (520,600) (1,738,386) (2,410,406) 672,020 26,690.259 (358,967) 27,049,226
r, plant and equipment and reproperty anglible assets IRMENT LOSSES AND PROVISION EXPENSES 3. A OP 202 & AOP 201 & AOP 203 asting gains or (-) losses, net along gains or (-) losses, net assets at fair value through other comprehensive income lassets at amortized cost ones or (-) reversal of provisions) set towards resolution committees and deposit insurance systems as and Gustarntees as and Gustarntees as and Gustarntees and a fair value through profit or losses and a fair value through profit or losses as assets at fair value through other comprehensive income) all assets at a fair value through other comprehensive income) all assets at affired cost) end of representative of impairment off investments in subsidiaries, joint and secondary (-) and association of impairment off non-financial assets) (-) plant and equipment) entry polarity in tangible assets) INS AND ADVANCES 3. BAND ADVANCES	25.515.728 35.595.676 377.221.951 Same period of the pre 30.08.20 Cumulative (3.383.797) (3.283.797) (3.283.797) (52.691.595) 10.829.653 (7.3521.248) 83.447.592 (67.776	16,788,668 124,247,045 124,247,045 100. Quarter (5,896,267) (3,061,789) (41,258) 17,877,528 (213,697) 17,891,226	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.688,180 1,096,540 1,696,540 1,696,546	6,300,814 114,896,612 in HBK 1 30,09,2021. Quarter (520,600) (520,600) (1,738,368) (2,410,406) 672,202 26,689,259 (358,967) 27,048,226
r, plant and equipment ent property tangible assets IRMENT LOSSES AND PROVISION EXPENSES 8. AOP 202 & AOP 021 & AOP 023 attion gains or (-) losses, net a lassest safe involue the prouph other comprehensive income a lassest at amortized cost on one or (-) reversal of provisions) set towards resolution committees and deposit insurance systems se and clustrantees of provisions) set towards resolution committees and deposit insurance systems se and clustrantees are deposit in the comprehensive income) all assets aft in virule through profit or loss) all assets aft in virule through profit or provisions ment or (-) reversal of impairment off of investments in subsidiaries, joint and associated in virule and in pairment off or investments in subsidiaries, joint ment or (-) reversal of impairment off on-financial assets) ment or (-) reversal of impairment off on-financial assets) in the property) iii) iii) NAS AND ADVANCES 3. ANS AND ADVANCES	22,515,728 35,595,576 377,321,951 Same period of the pre Cumulative (3,383,787) (3,283,787) (82,691,955) 10,829,553 (73,521,248) 82,477,076 24,139,704	16,788,668 124,247,045 124,247,045 120,000 120	18,749,682 353,267,924 Current period 01.0* Cumulative (1,978,555) 20,734,420 4,668,180 1,066,540 1,666,540 1,666,546 1,734,22,777 3,428,546	6,300,814 114,896,612 1. – 30,99,201. Quarter (520,600) (1,738,386) (2,410,406) 672,202 26,689,259 (358,967) 27,048,226
r, plant and equipment end property anglible assets IRMENT LOSSES AND PROVISION EXPENSES 3. A OP 202 & AOP 201 & AOP 203 attion gains or (-) losses, net assets at fair value through other comprehensive income lassets at an amortized cost one or (-) reversal of provisions) one or (-) reversal of provisions) one of the comprehensive income so and Guarantees) ment or (-) reversal of impairment on financial assets that are not det af fair value through profit or loss) all assets at affect and constitution of the comprehensive income) all assets at affect and constitution of the comprehensive income) all assets at affect and constitution of the comprehensive income) property of the comprehensive income property in the comprehensive	25,515,728 35,595,576 377,227,951 Same period of the pre 30,08,20 Cumulative (3,383,787) (3,383,787) (2,2691,595) 10,829,655 (73,527,248) 83,447,502 676,728 22,770,776 24,139,704	16,788,668 124,247,045 124,247,045 20. Quarter (5,896,267) (3,061,788) (41,259) 17,877,528 (213,597) 17,891,226 20,512,007 31,12,2020. Stage 2	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.686,180 1,696,588 (1,732,177) 3,428,546 24,409,343	6,300,814 114,896,612 130,09,20210.uarter (\$20,600) (1,738,386) (2,410,406) (672,002) 26,689,259 (358,997) 27,048,226 25,471,473
plant and equipment in property in propert	22,515,728 35,505,578 377,321,951 Same period of the pre 30,09,20 Cumulative (3,383,797) (3,383,797) (3,383,797) (3,269,158) 10,829,653 (73,521,248) 83,447,502 676,726 22,770,776 22,770,776 24,139,794	16,788,668 124,247,045 124,247,045 20. Counter (5,896,267) (3,061,789) (213,697,7528 (213,697) 17,871,528 (213,697) 20,512,007 31,12,2020.	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.686,180 1,696,588 (1,732,177) 3,428,546 24,409,343	6,300,814 114,896,512 114,896,512 1 30.09,2021 (\$20,600) (\$20,600) (\$1,738,386) (2,410,405) (\$72,202 26,689,259 27,048,226 25,879,27 27,048,226
plant and equipment to provide a seek to the comprehensive income assets at fair value through other comprehensive income assets at fair value of provisions) to wards resolution committees and deposit insurance systems and Guarantees) and Guarantees) and Guarantees) and Guarantees) assets at fair value through other comprehensive income assets at amortized cost in sor () reversal of provisions) to wards resolution committees and deposit insurance systems and Guarantees) value of the comprehensive income) assets at fair value through order to really assets at fair value through order to really assets at fair value through order to really assets at anotized cost) assets at fair value through order to really assets and associates) and associates) plant and equipment) (in property) (in propert	22,515,728 37,321,951 Same period the pre 30,000 20 Cumulative (3,383,797) (3,383,797) (3,383,797) (3,261,268) 10,823,853 (73,521,268) 83,447,502 82,770,776	16,788,668 124,247,045 124,247,045 125,247,045 126,247,045 127,045 127,045 128,047,045 128	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.686,180 1,696,588 (1,732,177) 3,428,546 24,409,343	6,300,814 114,996,612 In HIRK IN HIRK (S20,600) (\$20,600
plant and equipment in property angible assets RIMENT LOSSES AND PROVISION EXPENSES & AOP 020 & AOP 021 & AOP 023 Ition gains or (-) losses, net assets at fair value through other comprehensive income assets at an motized cost in seases at a fair value through other comprehensive income assets at an amotized cost on sor (-) reversal of provisions) is towards resolution committees and deposit insurance systems in and Guarantees ovarious) ovations) is towards resolution committees and deposit insurance systems of and Guarantees ovarious ovarious) in a deposit in surance systems in and Guarantees ovarious ov	25,515,728 35,595,576 377,221,951 Same period of the pre 30,00,202 Comulative (3,383,787) (3,383,787) (3,383,787) (3,285,1248) 10,829,653 (73,521,248) 83,447,902 67,5725 22,770,776 24,139,704	16,788,668 124,247,045 124,247,045 125,247,045 126,247,045 127,045 127,045 128,047,045 128	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.686,180 1,696,588 (1,732,177) 3,428,546 24,409,343	6,300,814 114,996,512 114,996,512 114,996,512 114,996,512 115,206,500 11,738,366 12,410,406 1672,000 26,689,296 27,048,226 25,471,473 21,130,9753,602 21,70,
plant and equipment of properly angible assets RMENT LOSSES AND PROVISION EXPENSES A COP 202 & A OP 221 & A OP 223 titing gains or (-) losses, net lassets at fair value through other comprehensive income lassets at anontized cost many comprehensive income lassets at more (-) reversal of provisions) send of (-) reversal of impairment on financial assets that are not did at fair value through profit or loss) il assets at fair value through other comprehensive income) il assets at fair value through profit or loss) il assets at fair value through other comprehensive income) in assets at fair value through other comprehensive income) in anostic and could repairment off other instancial assets) print and equipment) many comprehensive income in the property of the property o	25,157,26 37,247,951 37,247,951 37,247,951 30,86,20 Cumulative (3,838,787) (3,838,787) (3,838,787) (3,2681,588) (3,2681,58	16,788,668 124,247,045 124,247,045 20. Quarter (5,896,267) (3,061,788) (30,20,534) (41,255) 17,877,528 17,877,528 17,877,528 17,871,226 20,512,007 31,12,2020. Stage 2	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.686,180 1,696,588 (1,732,177) 3,428,546 24,409,343	6,300,814 114,896,612 114,896,612 114,896,612 114,896,612 114,896,612 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806 115,806,806
plant and equipment in properly angible assets RMENT LOSSES AND PROVISION EXPENSES & ADP 020 & ADP 021 & ADP 023 tion gains or (-) losses, net assets at fair value through other comprehensive income assets at fair value through other comprehensive income assets at amontized cost in some or (-) reversal of provisions) set owards resolution committees and deposit insurance systems ovisions) sent or (-) reversal of impairment on financial assets that are not deal fair value through profit or loss) assets at fair value through other comprehensive income) assets at fair value through other comprehensive income) assets at fair value through other comprehensive income) assets at fair value of impairment off of innestments in subsidiaries, joint on or (-) reversal of impairment off innon-financial assets) plant and equipment) and property) NS AND ADVANCES Danks aris e e e e e stitutions aris e e e e anclast institutions aris	25,157,28 35,595,576 37,247,951 Same period of the pre 30,08,20 Cumulative (3,383,797) (3,383,797) (3,383,797) (3,383,797) (3,683,787) (3,267,786) (3,	16,788,668 124,247,045 124,247,045 20. Ouarter (5,896,267) (3,061,788) (3,020,534) (41,255) 17,877,528 (213,697) 17,891,226 20,512,007 31,12,2020. Stage 2 10,294,601 10,465,303 (161,702) 3,3893 3,3893	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.686,180 1,696,588 (1,732,177) 3,428,546 24,409,343	6,300,814 114,896,612 1-30,09,2021
plant and equipment not properly angible assets RMENT LOSSES AND PROVISION EXPENSES & ADP 020 & ADP 021 & ADP 023 tion gains or (-) losses, net assets at fair value through other comprehensive income assets at fair value through other comprehensive income assets at amortized cost in some of -) reversal of provisions) so towards resolution committees and deposit insurance systems received as the control of the comprehensive income sent or (-) reversal of impairment on financial assets that are not dia fair value through profit or loss) assets at fair value through other comprehensive income) assets at fair value through other comprehensive income) assets at a fair value through other comprehensive income) assets at fair value through other comprehensive income) assets at more of comprehensive income) and assets at another of comprehensive income) and assets at amortized only in the comprehensive income). **STATE OF THE OF T	25,157,28 35,595,578 377,221,951 Same period of the pre- 30,09.20 Cumulative (3,383,797) (3,383,797) (3,383,797) (3,267,596) (16,788,668 124,247,045 124,247,045 100. Quarter (5,896,267) (3,061,789) (41,259) 17,877,528 (213,697) 17,891,226 20,512,007 31,12,2020. Stage 2	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4.686,180 1,696,588 (1,732,177) 3,428,546 24,409,343	6,300,814 114,896,612 114,896,612 130.09.2021. Ouarter (\$20,600) (1,738,386) (2,410,406) (672,020) 26,689,259 (24,046) (389,957) (27,048,226 (389,957) (27,048,226 (389,957) (389,958) (399,958) (398,958) (399,958) (398,958) (399,958) (399,958) (398,958) (399,958)
plant and equipment of properly angible assets in properly angible assets in properly angible assets in properly angible assets and provided properly angible assets and provided provi	25,515,728 35,595,576 377,227,951 Same period of the pre 30,06,20 Cumulative (3,383,787) (3,383,787) (3,383,787) (3,285,1248) 10,829,653 (73,521,248) 83,447,929 67,67,725 24,139,704 24,139,704 25,136,688,837 2,520,514,249 (6,944,412) 25,136,688,837 2,520,514,249 (6,944,412) 368,510,087 2,727 388,996,913 (544,154) 172,270,857 166,688,277 2,889,996,913 (544,154) 173,270,857 176,688,277 2,889,996,913 (544,154) 173,270,857 176,688,277 2,889,996,913 (544,154) 178,270,857 178,280,967 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,97 178,280,	16,788,668 124,247,045 124,247,045 20. Ouarler (5,896,267) (3,061,788) (41,259) (41,259) (41,259) 17,871,528 (213,697) 17,891,226 20,512,007 31,12,2020. Stage 2 10,294,001 10,465,303 (161,702) 3,883 3,883 3,883 (90)	18,749,682 353,267,824 Current period 01.0 Cumulative (1,976,555) 20,734,420 4,688,180 16,066,240 1,696,348 (1,732,177) 3,428,546 Singe 3	6,300,814 114,996,512 In Hills
plant and equipment to properly in pible assets IMENT LOSSES AND PROVISION EXPENSES & AOP 020 & AOP 021 & AOP 023 Ition gains or (-) losses, net assets at fair value frough other comprehensive income assets at an anotized cost is seen to a sesset at anotized cost is not (-) reversal of provisions) ent or (-) reversal of provisions) ent or (-) reversal of impairment on financial assets that are not dat fair value through other comprehensive income) assets at affair value through other comprehensive income) plant and equipment) in groperty) in groperty) in groperty) in groperty) in groperty in gropert	25,157,26 37,221,951 37,221,951 37,221,951 38,889,979 (3,838,787) (3,838,968,913 (4,41,154) (172,270,857) (3,844,851) (172,270,857) (3,844,154) (3,844,154) (3,844	16,788,668 124,247,045 124,247,045 20. Quarter (5,886,267) (3,061,788) (3,020,534) (41,255) 17,871,528 17,877,528 17,877,528 17,871,226 20,512,007 20,512,007 31,12,2020. Stage 2 10,294,601 10,466,303 (161,702) 3,883 3,883 (93) 422,197,574 429,885,197	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4,686,340 1,696,340 1,696,340 1,696,340 24,409,343 Stage 3	6,300,814 114,996,612 In HRIK In HRIK Control (\$20,600 (\$20,600 (\$72,020 (\$20,600 (\$72,020 26,889,255 (\$410,405 (\$72,020 27,048,225 25,471,473 Stage 1 1,309,753,602 2,177,295,113 2,185,886,084 (\$19,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685,197 (\$179,845 (\$172,685
, plant and equipment my property angible assets and equipment of property angible assets and provision expenses. 8. ACP 2026 ACP 2015 ACP 2021 ACP 2023 attitude gains or (-) losses, net lassets at fair value through other comprehensive income lassets at amortized cost more (-) reversal of provisions) set towards resolution committees and deposit insurance systems recorded assets at amortized cost more (-) reversal of impairment on financial assets that are not dat after value through profit or loss) all assets at after value through profit or loss) all assets at after value through profit or loss) all assets at after value through profit or loss (-) reversal of impairment off investments in subsidiaries, joint ent or (-) reversal of impairment off non-financial assets), plant and equipment) ent or (-) reversal of impairment off non-financial assets). NAS AND ADVANCES 1. Dennis and equipment) ent off non-financial assets and a continue of the continue of th	22,515,728 35,505,578 37,724,951 Same period of the pre 30,09,20 Cumulative (3,383,797) (3,383,797) (3,383,797) (3,383,797) (3,383,797) (3,283,797) (3	16,788,668 124,247,045 124,247,045 20. Ouarter (5,896,267) (3,061,788) (3,020,534) (41,255) 17,877,528 (213,997) 17,891,226 20,512,007 20,512,007 31,12,2020. Stage 2 10,294,601 10,466,303 (161,702) 3,983 3,983 (90) 421,197,574 442,188,197 (58,887,623) (90)	18,749,682 353,267,824 Current period 01.0 Cumulative (1,978,555) 20,734,420 4,686,180 1,696,540 1,696,540 1,696,540 24,409,343 Stage 3 Stage 3	6,300,814 114,996,612 114,996,612 0 unrie (\$20,600) (\$20
plant and equipment to provision expenses MENT LOSSES AND PROVISION EXPENSES & AOP 020 & AOP 021 & AOP 023 Illion gains or (-) losses, net assets at fair value through other comprehensive income assets at amortized cost in sor (-) reversal of provisions) towards resolution committees and deposit insurance systems and claurantees) and claurantees or and claurantees) and claurantees) assets at fair value through profit or loss and claurantees) assets at fair value through other comprehensive income) and sascidated outs) ent or (-) reversal of impairment off investments in subsidiaries, joint and associates) NS AND ADVANCES sents and a sociates of the provided outs of the property of the property of the provided outs outs of the provided outs	25,157,28 35,595,578 377,221,951 Same period of the pre- 30,09.20 Cumulative (3,383,797) (3,383,797) (3,383,797) (3,383,797) (3,383,797) (3,261,598) (3,383,797) (3,261,598) (3,383,797) (3,261,598) (3,381,797) (3,261,598)	16,788,668 124,247,045 124,247,045 120,000 120	18,749,682 353,267,924 Current period 01.0 Cumulative (1,978,555) 20,734,420 4,688,180 15,086,240 1,696,368 (1,732,367) 3,426,346 24,409,343 Stage 3 Stage 3 Stage 3	6,300,814 114,996,612 In HRM:
y, plant and equipment enter property trangible assets URMENT LOSSES AND PROVISION EXPENSES 9 & AOP 202 & AOP 201 & AOP 203 2ation gains or (-) losses, net al assets at fair value through other comprehensive income al assets at amortized cost income or a second of provisions) lies towards resolution committees and deposit insurance systems es and Guarantees of provisions (-) less towards resolution committees and deposit insurance systems es and Guarantees are and Guarantees and Guarantees and Guarantees and Foundation (-) and the second form of the secon	22,515,728 373,221,951 Same period of the pre 30,002 c0 Cumulative (3,383,797) (3,383,797) (3,383,797) (3,383,797) (3,261,955) (73,521,248) (73,521,248) (73,521,248) (74,139,704) 24,139,704 24,139,704 24,139,704 24,139,704 31,121,156,918 2,513,669,837 (5,364,154) (6,844,412) (6,844,412) (6,844,412) (6,844,413) (6,844,413) (6,844,413) (6,844,413) (6,844,433) (1,262,954) (1,262,955) (1,262,954) (1,262,955) (1,262,955) (1,262,955) (1,262,955) (1,262,955) (1,262,955) (1,262,955) (1,262,955) (1,262,955) (16,788,668 124,247,045 124,247,045 120, Quarter (5,896,267) (3,061,788) (41,255) 17,871,528 (213,697) 17,891,226 31,12,2020, Stage 2 10,264,601 10,465,303 (161,702) 33,883 3,883	18,749,682 353,267,924 Current period 01.0 Cumulative (1,978,555) 20,734,420 4,688,180 15,086,240 1,696,368 (1,732,367) 3,426,346 24,409,343 Stage 3 Stage 3 Stage 3	6,300,814 114,996,612 114,996,612 114,996,612 114,996,612 115,300,92021 115,300,92021 115,300,92021 115,300,92021 115,300,92032
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ty, plant and equipment member property intangible assets AIRMENT LOSSES AND PROVISION EXPENSES 19 & ADP 203 & ADP 201 & ADP 203 catting gains or () losses, net also assets at amortized cost is asset as a mortized cost is asset as a mortized cost in asset as the result of provisions) less towards resolution committees and deposit insurance systems Provisions) interest towards resolution committees and deposit insurance systems Provisions) interest towards resolution committees and deposit insurance systems provisions asset as the resolution of impairment on financial assets that are not red at fair value through profit or loss) call assets at a fair value through other comprehensive income) call assets at asset at an articular doctal training and assets and associates; mement or () reversal of impairment of investments in subsidiaries, joint ass, and associates) mement or () reversal of impairment of investments in subsidiaries, joint ass, and associates) mement property) will) intrangible assets) DANS AND ADVANCES 23 If banks and ADVANCES 23 If banks and DAVANCES 23 If banks and DAVANCES 26 27 28 If banks and DAVANCES 29 20 20 20 20 20 21 22 23 24 25 26 27 27 28 28 29 29 20 20 20 20 20 20 20 20	25,515,728 37,221,951 37,221,951 Same period of the pre- 30,06,200 Cumulative (3,383,797) (3,383,797) (3,383,797) (3,383,797) (3,383,797) (3,267,568) 10,829,553 (73,521,248) 83,447,502 676,726 82,770,776 82,770,776 24,139,764 11,219,156,918 1,219,156,918	16,788,668 124,247,045 124,247,045 120,000 120	18,749,682 353,267,924 Current period 01.0 Cumulative (1,978,555) 20,734,420 4,688,180 15,086,240 1,696,368 (1,732,367) 3,426,346 24,409,343 Stage 3 Stage 3 Stage 3	6,200,814 114,996,612 In HBM:
in plant and equipment ent property tangible assets IRMENT LOSSES AND PROVISION EXPENSES 9. A OP 20.6 A OP 20.1 & A OP 20.3 adding allow of plant	25,515,728 35,595,576 377,221,951 Same period of the pre 30,06,20 Cumulative (3,383,787) (3,383,787) (3,383,787) (3,285,1248) 10,829,653 (73,521,248) 83,447,862 67,775 24,139,704 24,139,704 24,139,704 25,132,668,837 2,520,514,249 (6,944,412) 25,132,668,837 2,520,514,249 (6,944,412) 25,132,668,837 2,520,514,249 (6,944,412) 368,510,087 (6,944,412) 388,969,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 (544,154) 172,270,857 188,896,913 188,896,913 188,896,270 188,896	16,788,668 124,247,045 124,247,045 120, Quarter (5,896,267) (3,061,788) (3,061,788) (41,259) (41,259) (41,259) 17,891,226 18,122,007 20,512,007 31,12,2020. Stage 2 10,294,601 10,465,303 (161,702) 3,883 3,883 3,883 3,883 (93) (93) 422,197,744 480,885,197 (58,887,823) 25,116,8989 27,179,714	18,749,682 353,267,924 Current period 01.0 Cumulative (1,978,555) 20,734,420 4,688,180 15,086,240 1,696,368 (1,732,367) 3,426,346 24,409,343 Stage 3 Stage 3 Stage 3	6,300,814 114,996,512 In HBR.
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HPB-R-A stock during the reporting period



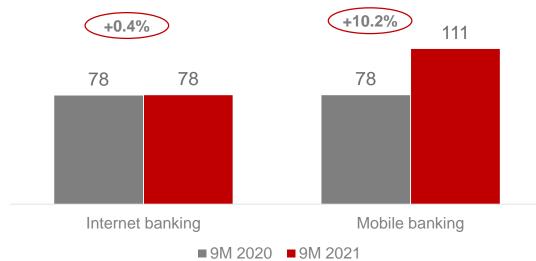
Stock data and details

Issue date	December 12, 2000
ISIN	HRHPB0RA0002
Commont	Official market of the
Segment	Zagreb Stock Exchange
Listed quantity	2,024,625
Share price as at September 30, 2021 (in HRK)	570.00
Market capitalisation (in HRK million)	1,133.79

Shareholders	Ownership stake (%)
Republic of Croatia	42.43
Croatian Post PLC	11.93
Croatian Deposit Insurance Agency	8.98
Croatian Pension Insurance Institute	8.76
Hrvatska poštanska banka p.l.c. – treasury shares	0.04
Other shareholders (each under 5% of share of the	27.86
Total shares	100

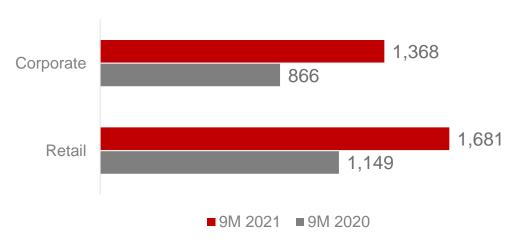
Direct channels

Number of users (in ths)

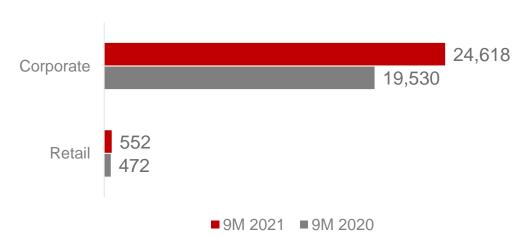


- Strengthening digital channels in 9M 2021; mobile banking services +10.2% and internet banking +0.4% vs 9M 2020;
- Further increase in mobile banking in the volume for mobile (+51.2%) and internet (+25.8%) banking.

Transaction volume - Mobile banking (in HRK mn)



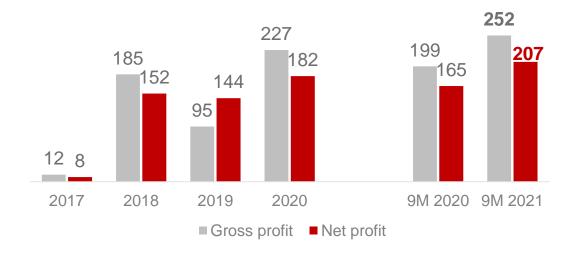
Transaction volume - Internet banking (in HRK mn)



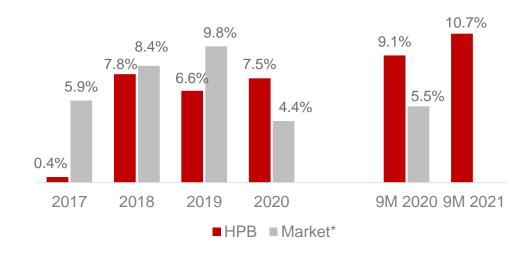
Source: HPB management reports

Profitability

Profit development (in HRK mn)



Return on Average Equity ROAE



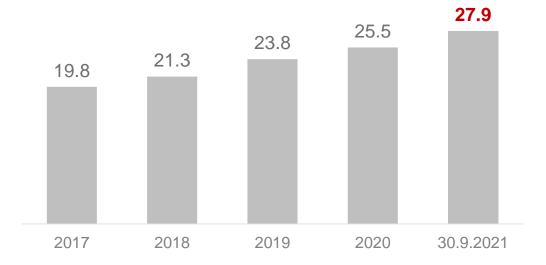
^{*} Market share data for 9M 2021 not available at the time presentation was published

Better quarterly results when compared to pre-COVID years, mainly driven by increase in net fee income, trading income and reduction of deposit insurance premium.

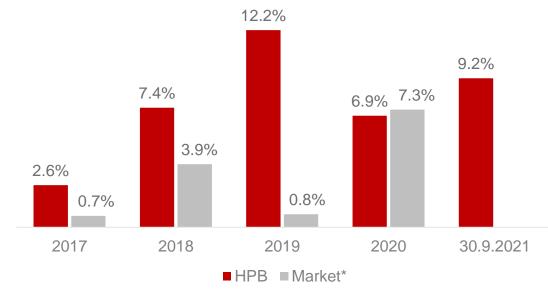


Asset development

HPB's Asset development (in HRK bn)



Comparative asset growth rates



^{*} Market data were not available for 9M 2021 at the time this presentation was published

- Organic growth continued in 2021;
- Asset growth reciprocated with growth in funding. Increase of liquid assets in 2021 was HRK +2,6 bn;
- LCR (Liquidity Coverage Ratio) as of 30.9.2021 is at 194%.



Accessibility

HPB together with strategic partner Hrvatska Pošta is accessible at over 1,050 locations.

Products and services are offered to our current and potential clients in:

12 regional centers Retail and SME

- 51 offices and 6 branch offices for retail clients
- 12 offices for corporate clients

1,016 Post offices

- Payment services and transactions for retail and corporate clients
- Loan services to retail clients in HP financial corner at over 140 locations

