



HRVATSKA POŠTANSKA BANKA

Investor information

Audited financial statements

March 2026

12M 2025

Limitation of liability

- ☒ The information and data contained in this presentation are intended as general background information on Hrvatska poštanska banka p.l.c. (hereinafter referred to as the Bank or HPB) and its activities. They are provided in summary form and therefore do not necessarily represent complete information. 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," "estimates," "potential" or "continues" 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, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
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Type and name of prescribed information:	Financial statements for the period 1.1.2025 - 31.12.2025, HPB p.l.c. 12M 2025 Investor information and audited financial statements for the period 1.1.2025 - 31.12.2025
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva ulica 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 Market Act, Hrvatska poštanska banka p.l.c. (hereinafter referred to as the Bank or HPB), publishes audited unconsolidated financial statements for the period from January 1 to December 31, 2025.

Original and official report is published in Croatian.

The report includes:

- Management report of HPB p.l.c.,
- Statement by persons responsible for compiling the report of HPB p.l.c.,
- Audited 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.

Statement of the President of the Management Board



On the occasion of releasing the annual financial results for 2025, **Marko Badurina, President of the Management Board of Hrvatska poštanska banka**, stated:

"HPB has now recorded five consecutive years of above-market growth, with 2025 marking a pivotal moment. This year's performance reaffirmed that our past success was not a matter of favourable conditions but the direct result of disciplined execution and a clear strategic direction. With asset growth of 9%, HPB's total assets surpassed €8 billion for the first time in our history. To contextualize this achievement: the Bank is now nearly four times larger than it was ten years ago and more than twice the size compared to just five years ago.

A particularly strong highlight is the 27.2% expansion of our loan portfolio, underpinned by robust double-digit growth across all key segments, from retail clients to SMEs and large corporates. What sets 2025 apart from any previous growth phase in HPB's history is that this expansion was achieved on a fundamentally sustainable basis, supported by exceptionally low portfolio impairment rates. As a result, HPB today maintains a healthy, resilient balance sheet.

While the current interest rate environment and our strategic investments in digital transformation led to a reduction in net profit relative to 2024, this was a calculated and forward-looking decision. By leveraging our capital position, we have significantly broadened our customer reach and business volume, positioning the Bank for more consistent and future-proof revenue streams.

Having consistently delivered on our strategic agenda, thanks to the dedication and expertise of the HPB team, I am confident that we are exceptionally well-positioned to capitalize on emerging opportunities in 2026 and to sustain our path of long-term value creation."



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Year of strategic initiatives, loan portfolio growth and validation of investment potential

TOTAL ASSETS REACHED EUR 8.6 BN

Ranked # 5 Bank in the Croatian market since 31.12.2023*

DIGITAL GROWTH

More than 180 thousand retail clients and 15 thousand corporate clients using digital banking services

INVESTMENT-GRADE CREDIT RATING

Baa2 (deposits) & Baa3 (issuer rating)**

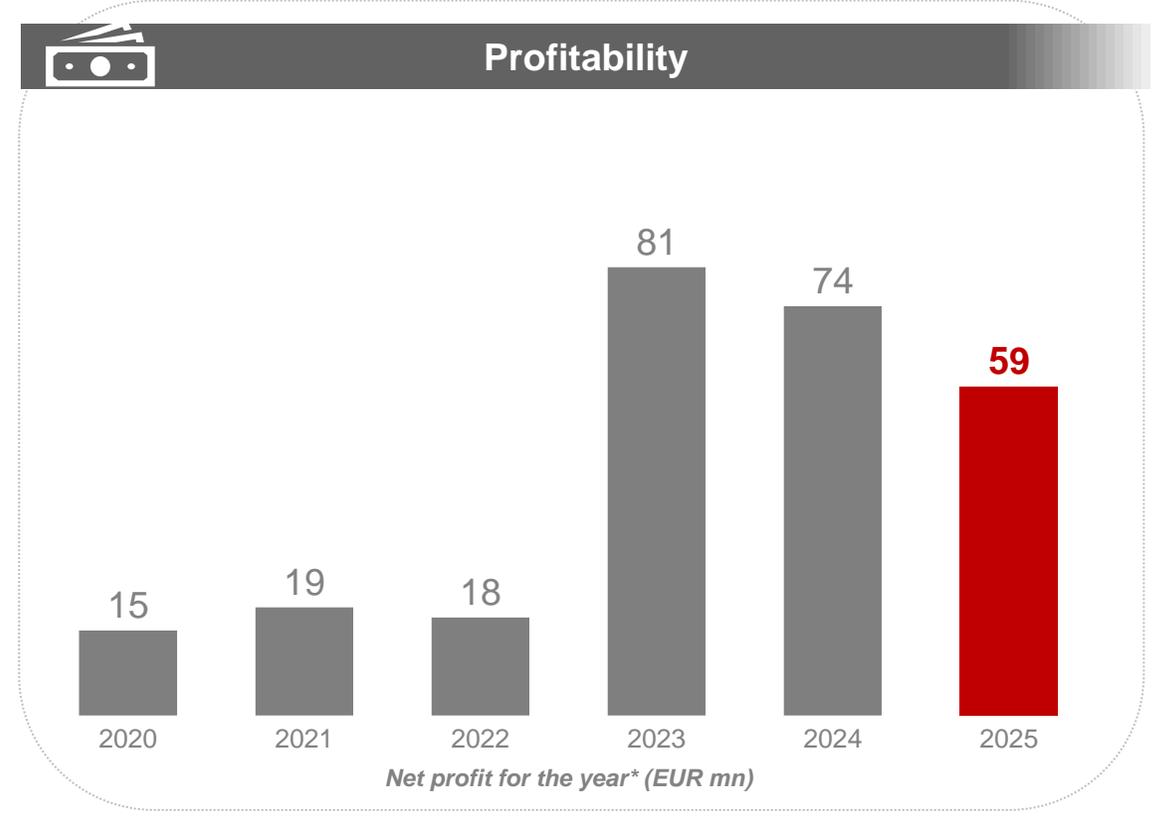
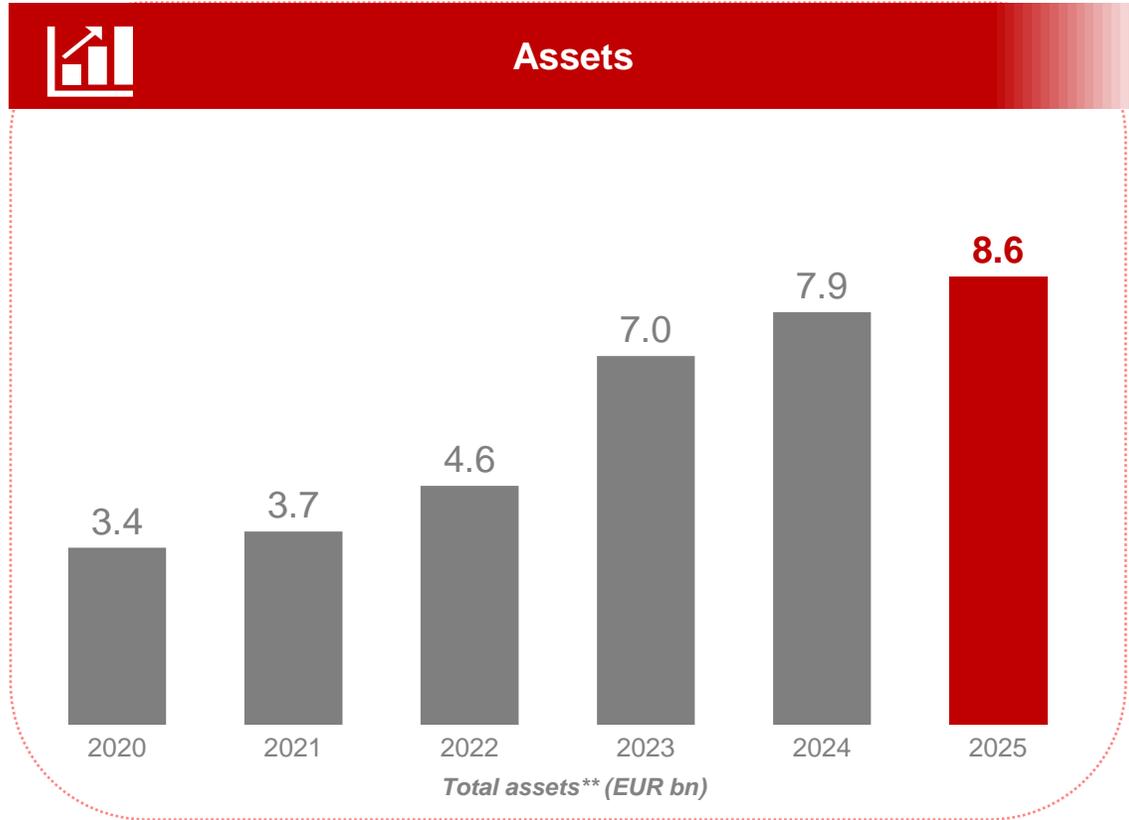
* CNB statistics, Table SV1 Data on credit institution operations

** <https://ratings.moodys.com/ratings-news/458501>



Digital transformation and operational efficiency as strategic priorities

Balance sheet growth in the long-term most profitable period in the Bank's history



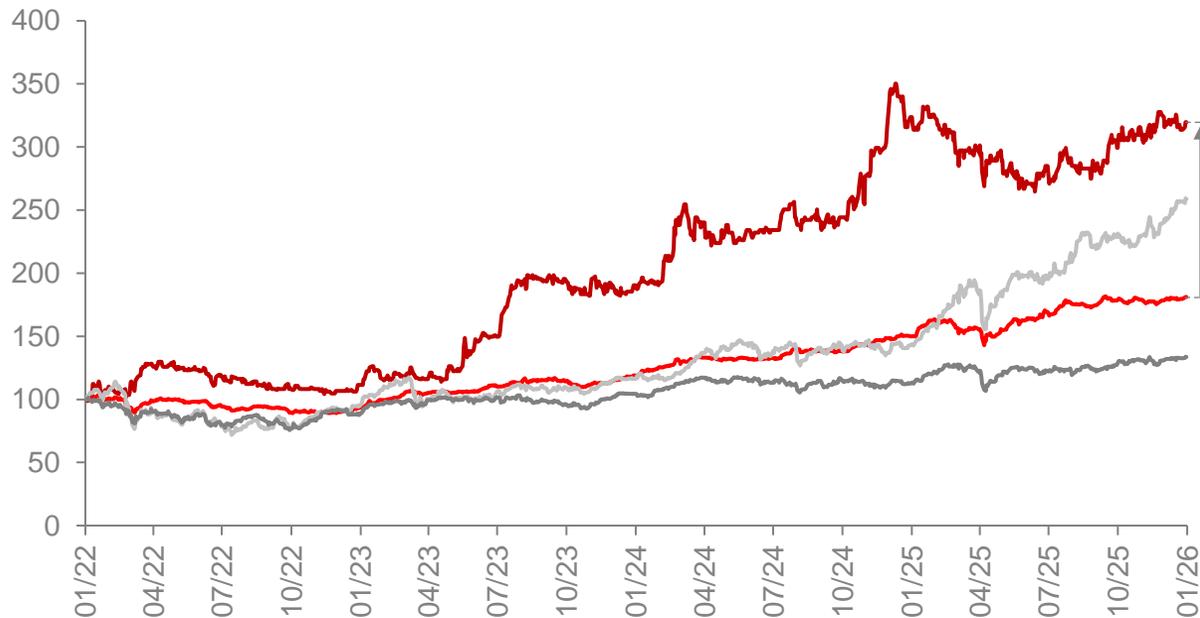
* Profit and loss account positions in this presentation are presented on stand alone basis for the period 2020 - 2022, while for 2023 include the result of HPB on a stand-alone basis including the result of Nova hrvatska banka for the period from integration till reporting date (3.7.2023 – 31.12.2023) and for 2024 and 2025 includes the result of integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023

** The balance sheet positions in this presentation on reporting dates 31.12.2020 - 31.12.2022 show the result of HPB on a stand-alone basis, while the reporting dates 31.12.2023 – 31.12.2025 include results of an integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023

HPB share outperforming relevant market indices

HPB share price movement index and CROBEX, EURO STOXX and EURO STOXX Banks indices

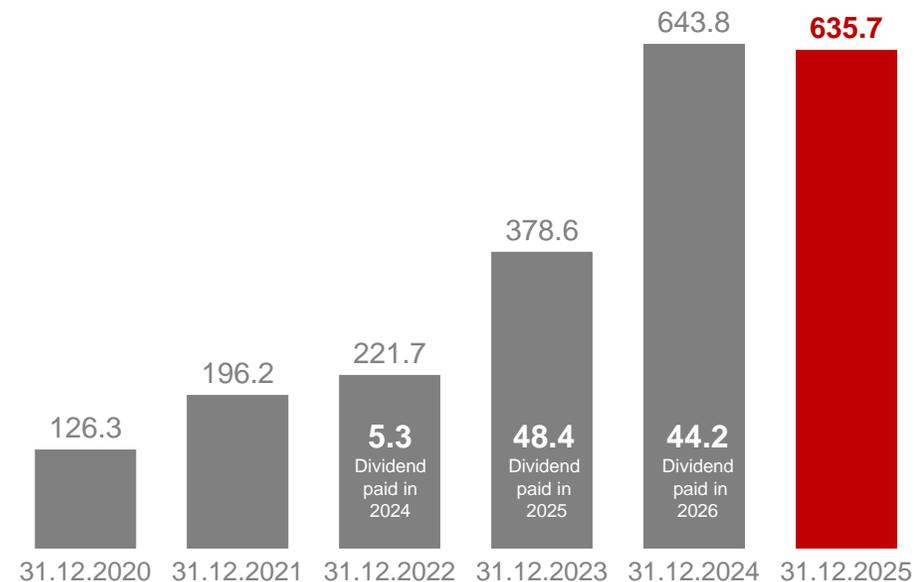
Base index, 12/2021 = 100



— HPB — EURO STOXX Banks (SX7E)
 — CROBEX (CBX) — EURO STOXX (SX5E)

Market capitalization and dividend

(EUR mn)

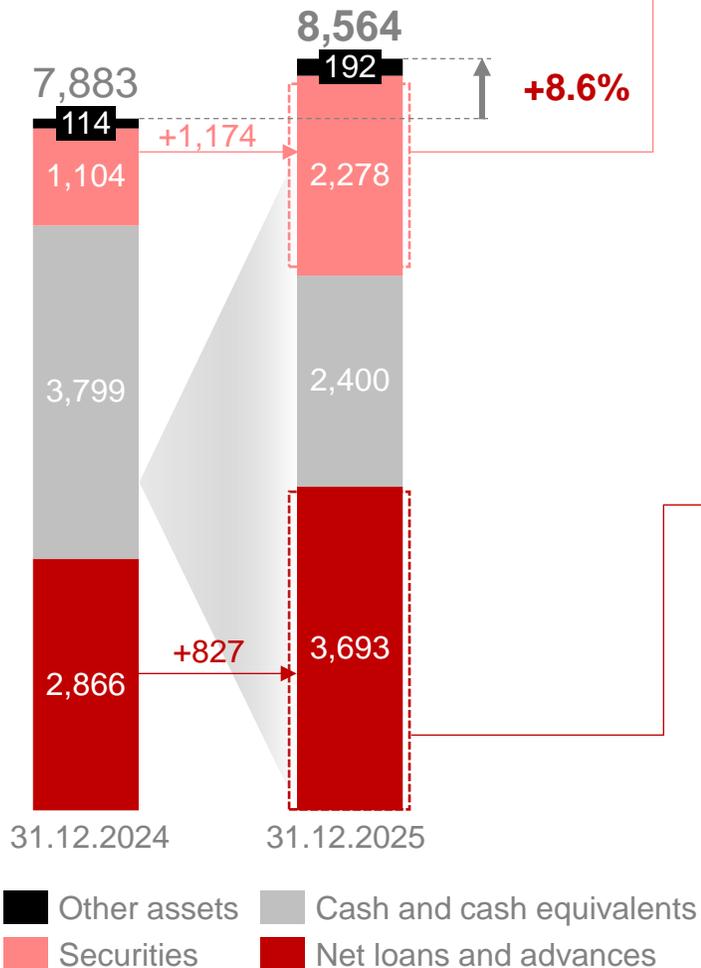


For the third consecutive year and the fourth time in its history, HPB distributed a dividend. In 2025, a dividend of EUR 21.83 per share was approved, corresponding to a dividend yield of 7.0%*. The dividend was paid on January 8, 2026.

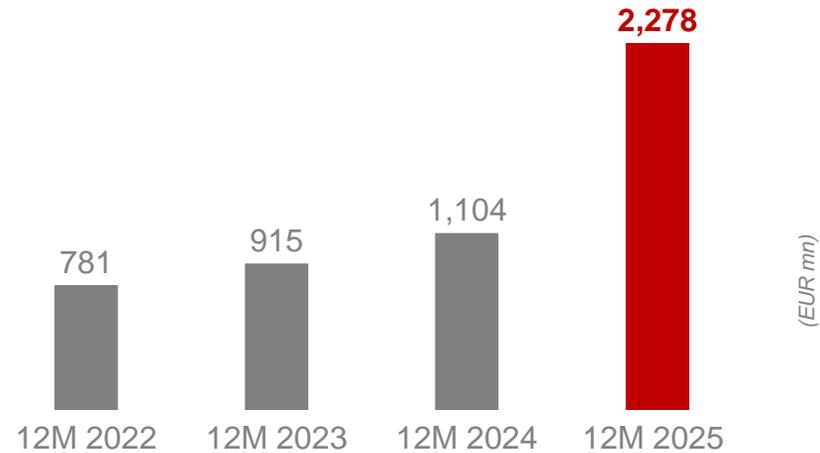
*based on the share price as at December 31, 2025

Balance sheet transformation and growth focused on yield and long term sustainability

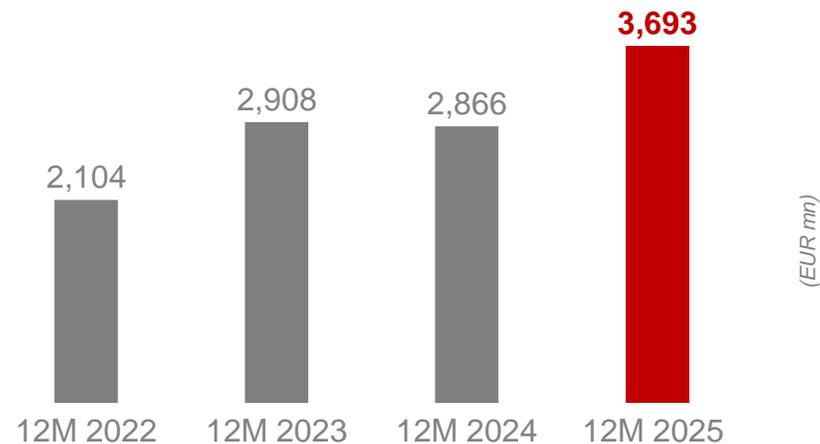
Assets
(EUR mn)



Investment in securities



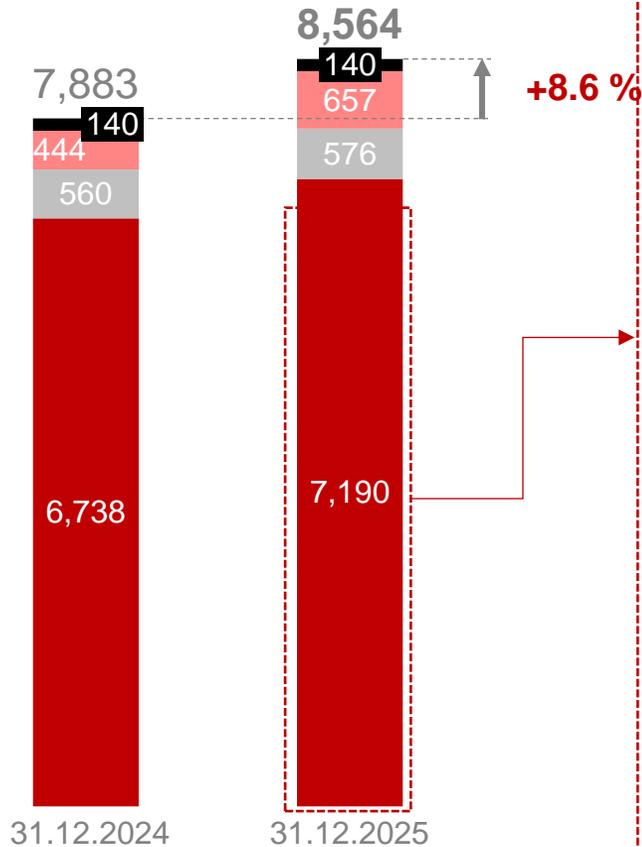
Loan portfolio



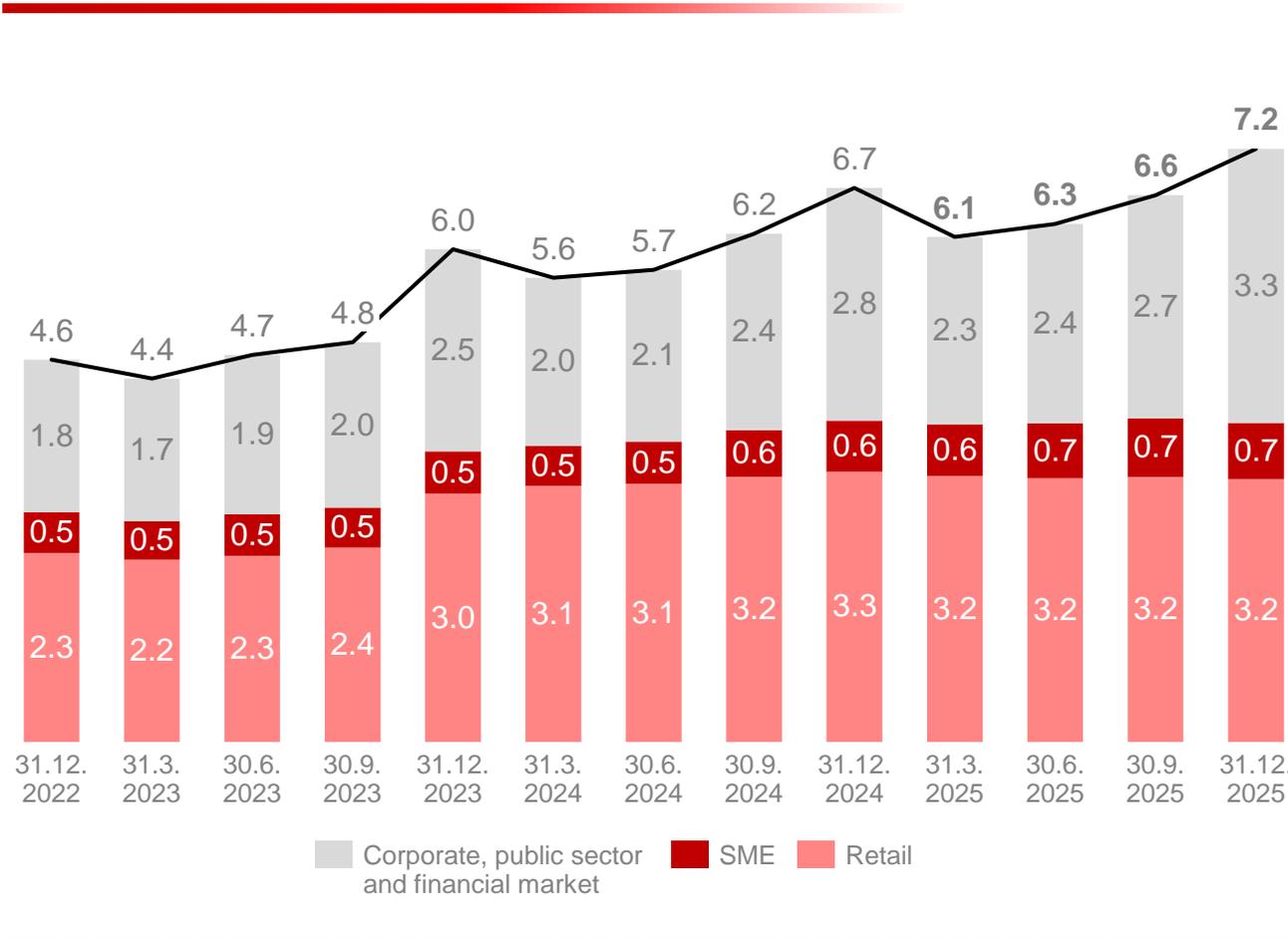
In conditions of declining reference interest rates, excess liquidity at the beginning of 2025 was reallocated from overnight deposits with central banks into higher-yielding assets, primarily loan portfolio and securities. This strategic repositioning resulted in the stabilization of net interest income in the third quarter, followed by growth in the fourth quarter of 2025.

Deposit trends confirm the stability of funding structure and clients trust

Liabilities and equity
(EUR mn)



Seasonal movement of the deposit base (EUR bn)



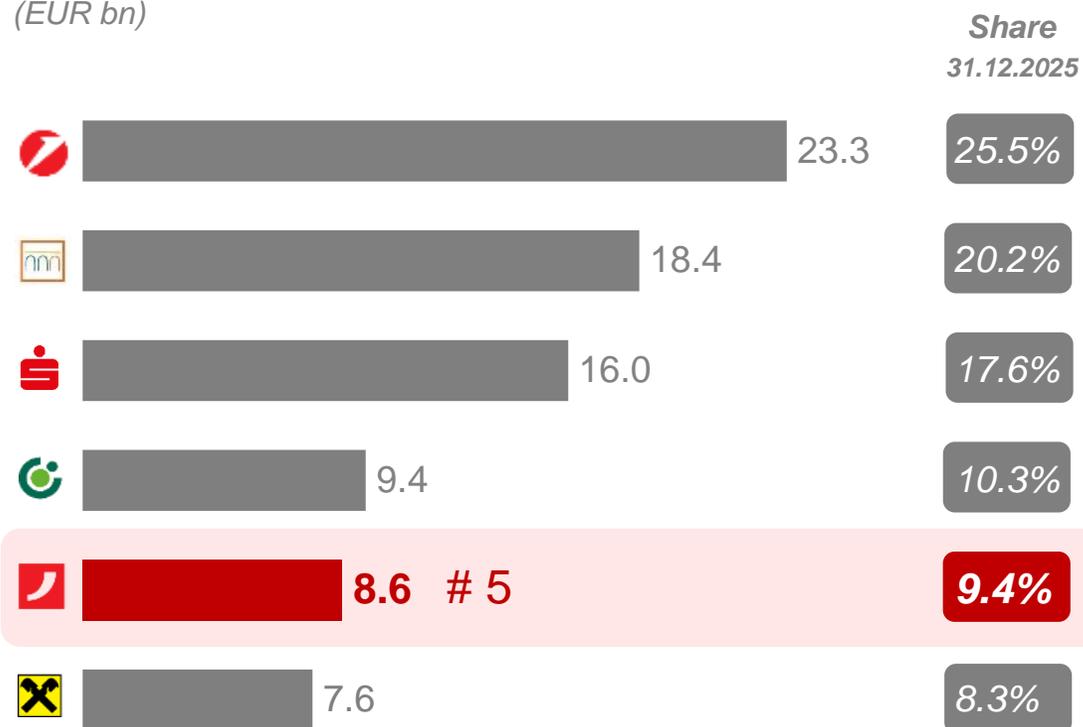
Following the expected seasonal decline at the beginning of the year, deposit base recorded steady growth throughout the year across all business segments.

Other liabilities
 Equity and reserves
 Loan liabilities
 Deposits

Sustained growth in total assets has positioned HPB among leading banks in the market

Total assets

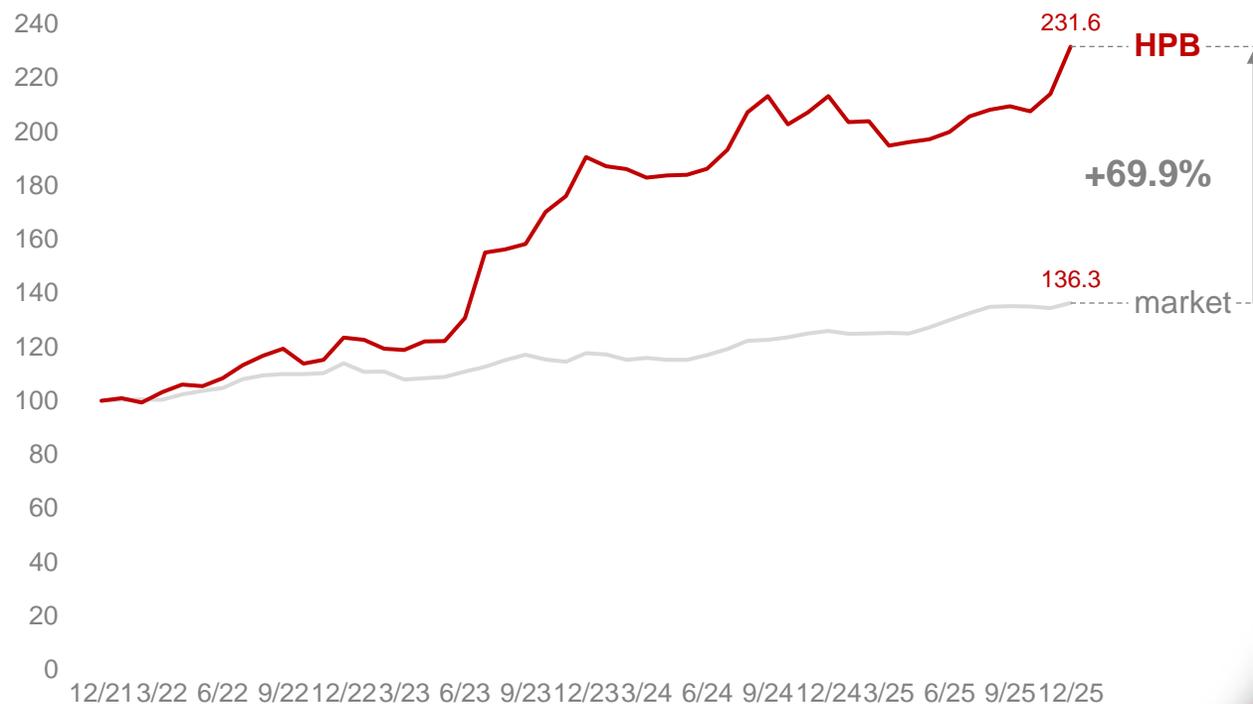
(EUR bn)



 HPB in the **TOP 5** banks by total assets.

Total assets development

Base index, 12/2021 = 100



HPB's market position is confirmed by continuous asset growth above the sector average.



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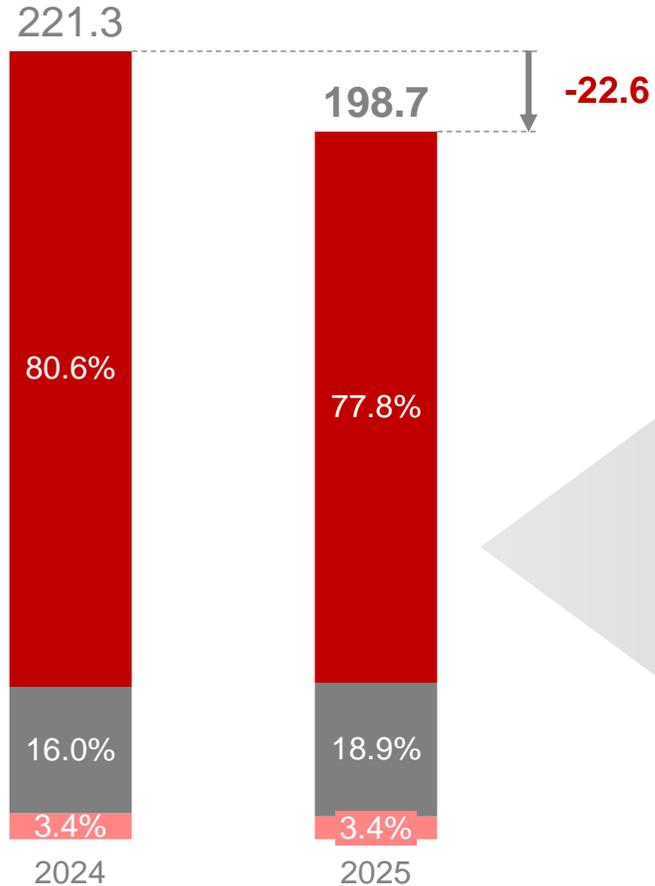
Strategic revenue mix optimisation driving maintained profitability

Profit and loss account <i>(EUR mn)</i>	12M 2024	12M 2025	Y-o-Y	Y-o-Y%
Net interest income	178.3	154.5	(23.8)	(13.3)
Net fee and commission income	35.4	37.5	2.1	6.0
Net other income	7.6	6.7	(0.9)	(12.1)
Operating income	221.3	198.7	(22.6)	(10.2)
Employee expenses	(55.7)	(60.0)	4.3	7.7
Administrative expenses	(43.6)	(44.2)	0.6	1.3
Deposit insurance	-	(2.0)	2.0	
Depreciation	(10.2)	(10.4)	0.3	2.5
Operating expenses	(109.5)	(116.6)	7.2	6.6
Operating profit	111.8	82.1	(29.7)	(26.6)
Provisions	(21.7)	(9.7)	(12.0)	(55.2)
Tax	(16.5)	(13.2)	(3.3)	(19.8)
Profit after tax	73.6	59.1	(14.5)	(19.7)

- ☑ **Net interest income** declined by 13.3% year-on-year, primarily due to halved interest rates on overnight deposits placed to central banks. Negative impact was partially offset by strong loan growth and increased investments in higher-yield securities. Consequently, a **stabilisation of net interest income is visible in the second half of 2025**, confirming the effectiveness of the asset structure optimisation.
- ☑ **Net fee and commission income** recorded stable growth in the observed period, supported by higher client activity and further strengthening of digital channels.
- ☑ Operating expenses increased by 6.6% in 2025, primarily reflecting strategic investments in employees. The rise in employee expenses stems from enhancements to benefit rights concluded at the end of 2024 to mitigate inflationary pressures, strengthen the Bank's competitiveness in the labour market while establishing the foundation for Bank's digital transformation programme.
- ☑ Deposit insurance expenses amounts EUR 2 mn in 2025, in line with continued growth in sector-level deposits (2024: = 0).
- ☑ Significant decline in provisions is the result of a prudent credit policy implemented in prior periods and a strategic focus on risk diversification and insured exposures by high-quality instruments. Furthermore, lower default frequency and effective early and late-stage collection activities contributed to a reduction in total NPL (Stage 3), as well as related credit losses. At the same time, the Bank recorded provisions for its performing portfolio in line with balance sheet growth and new lending volumes across all segments.

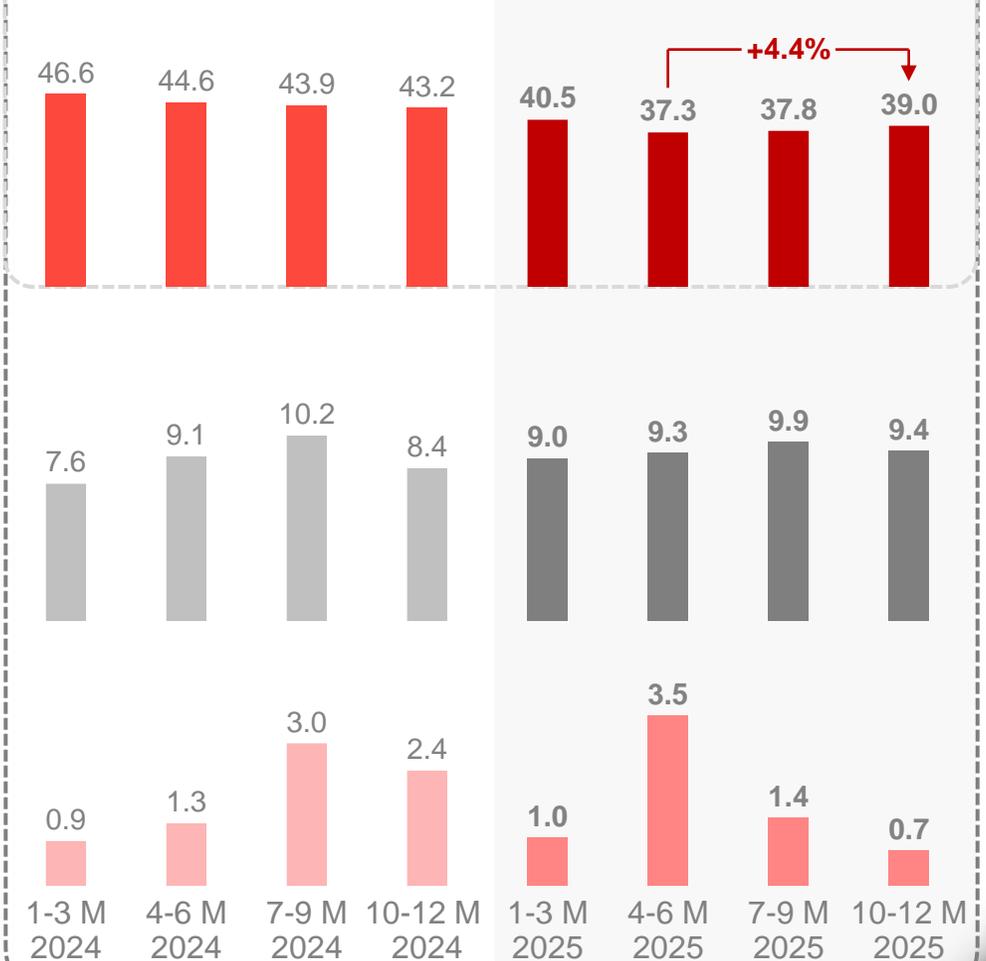
Stabilisation and growth of net interest income in H2 2025

Operating income (EUR mn)



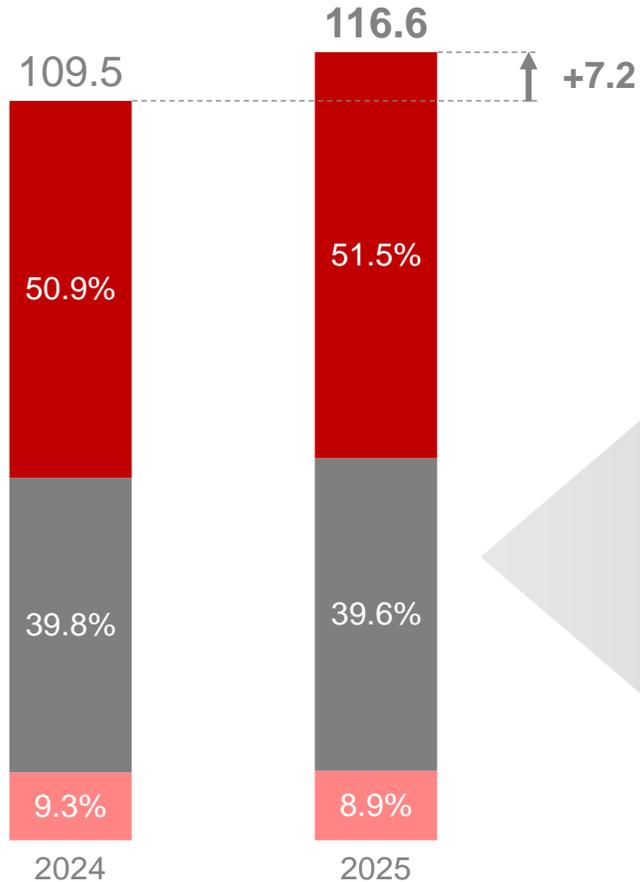
- Net interest income **-13.3%** (Y-o-Y)
- Net fee and commission income **+6.0%** (Y-o-Y)
- Net other income **-12.1%** (Y-o-Y)

Effect of reduction in reference interest rates (ECB)

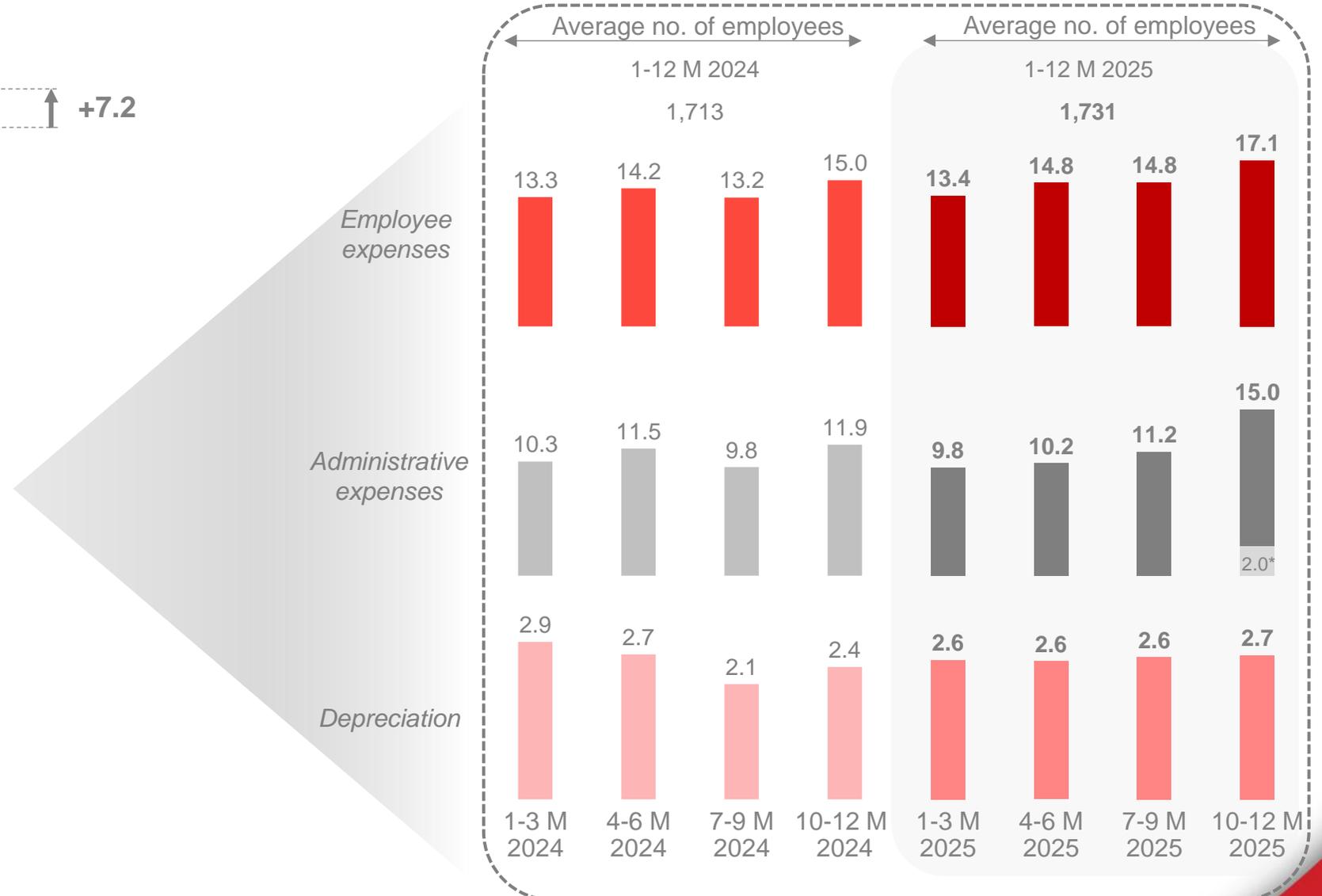


Increase in expenses driven by investments in employees and digital transformation

Operating expenses (EUR mn)



- Employee expenses **+7.7%** (Y-o-Y)
- Administrative expenses **+6.0%** (Y-o-Y)
- Depreciation **+2.5%** (Y-o-Y)



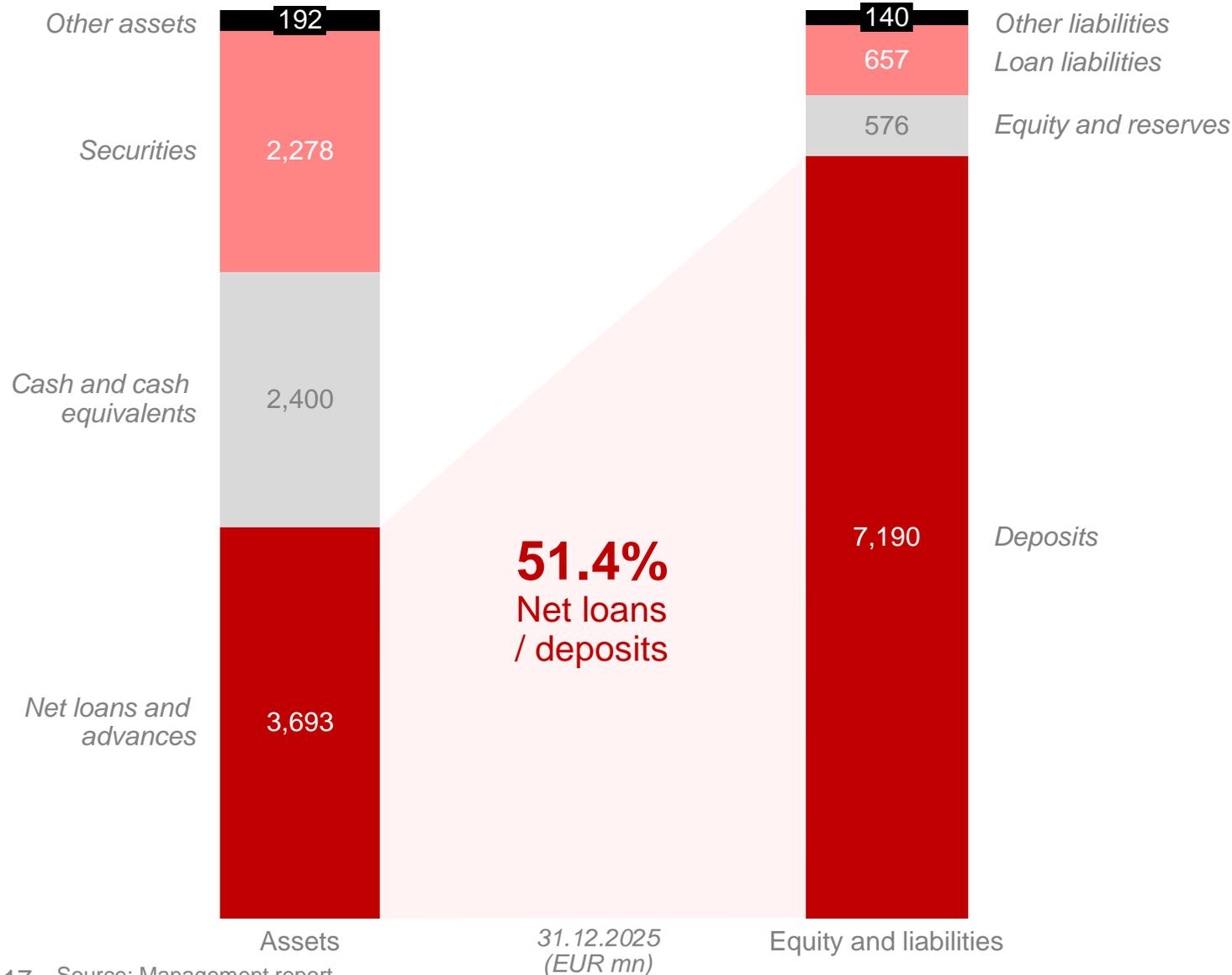
*Deposit insurance expense in Q4 2025 amounted to EUR 2.0 mn, following the resumption of contributions to the Deposit Insurance Fund (applicable to all banks in Croatia)

Balance sheet transformation and growth supporting yield generation and economies of scale

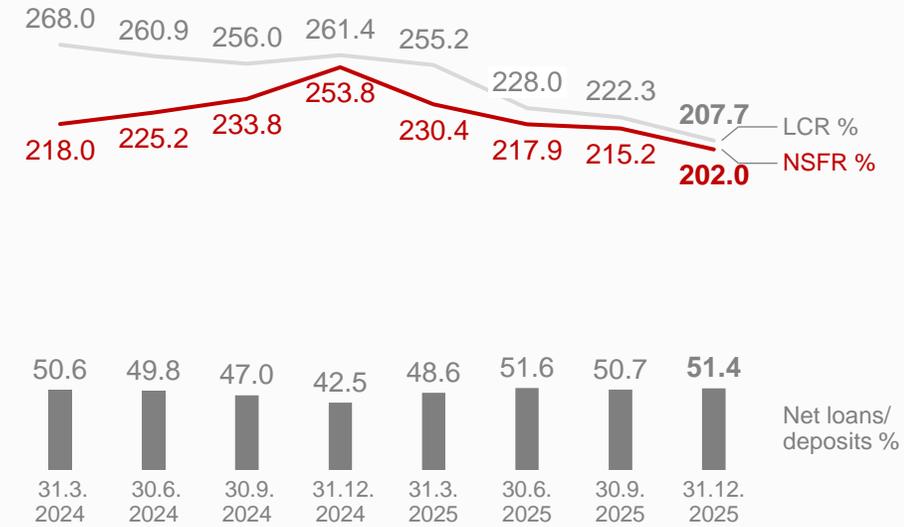
Balance sheet (EUR mn)	31.12.2024	31.12.2025	YTD	YTD %
Cash and cash equivalents	3,799	2,400	(1,398)	(36.8)
Securities and other instruments	1,104	2,278	1,174	106.4
Net loans and advances	2,866	3,693	827	28.9
Other assets	114	192	78	68.1
Total assets	7,883	8,564	681	8.6
Deposits	6,738	7,190	452	6.7
Loan liabilities	444	657	213	48.0
Other liabilities	140	140	(0)	(0.1)
Total liabilities	7,323	7,987	665	9.1
Total equity and reserves	560	576	17	3.0

- ☑ Exceptionally high liquidity surplus with which the Bank entered 2025 was deployed during the year into high-yield securities issued by Republic of Croatia (EUR 0.8 bn) and loans with strong cross-sell potential, optimising interest income while maintaining a low-risk profile in a declining reference interest rates environment.
- ☑ Loan activity increased across all business segments.
- ☑ In Q4, the deposit base was further strengthened, with additional diversification of funding sources through new borrowings.
- ☑ Funding structure contributed to a positive credit assessment of the Bank, resulting in the assignment of an investment-grade deposit rating of Baa2 by Moody's. This confirms the Bank's strong capitalization and investment potential.

Balance sheet structure that reflects strategic focus on loan portfolio and market share growth



Liquidity profile



LCR and NSFR **significantly above** regulatory requirements (= 100%) and market (LCR: 213.0%*; NSFR: 164.2%**).

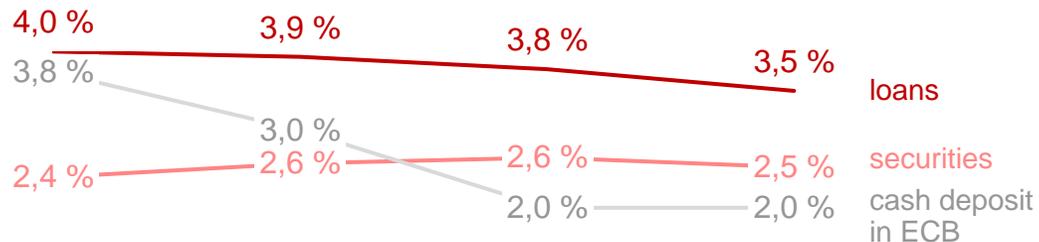
*Data as of December 31, 2025, source: CNB statistics, SV1 Data on operations of credit institutions, as at 31 December 2025 (preliminary, unaudited)

**Data as of June 30, 2025, source: CNB Semi-annual Information on the Financial Condition, the Degree of Price Stability Achieved and the Implementation of Monetary Policy in the First Half of 2025

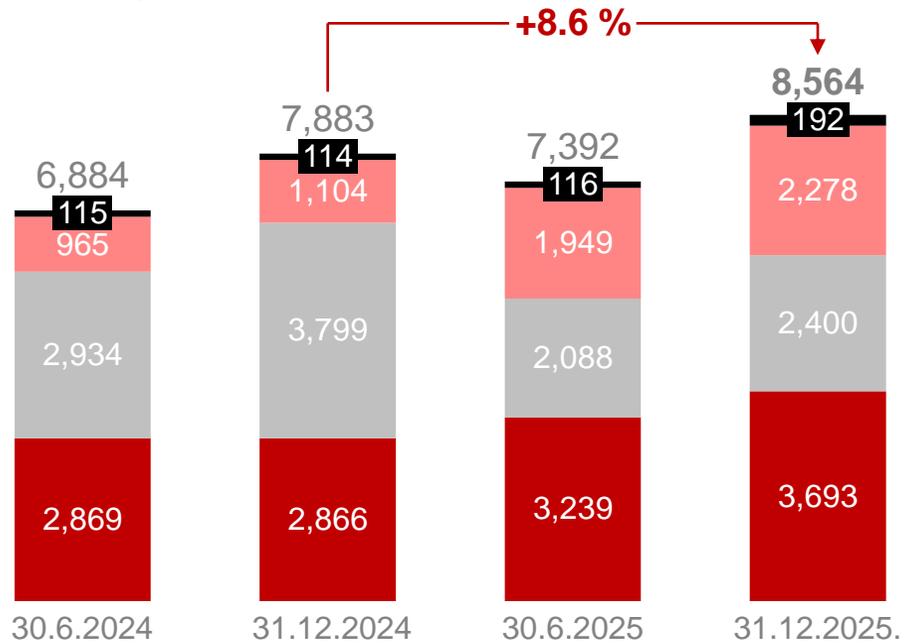
Balance sheet repositioning to preserve and enhance yield

Assets

Average half-year interest rates

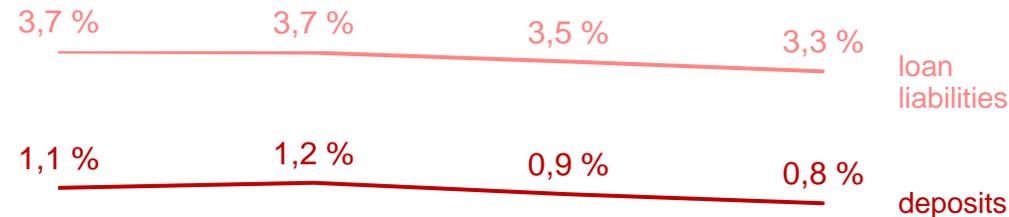


Volume in EUR mn

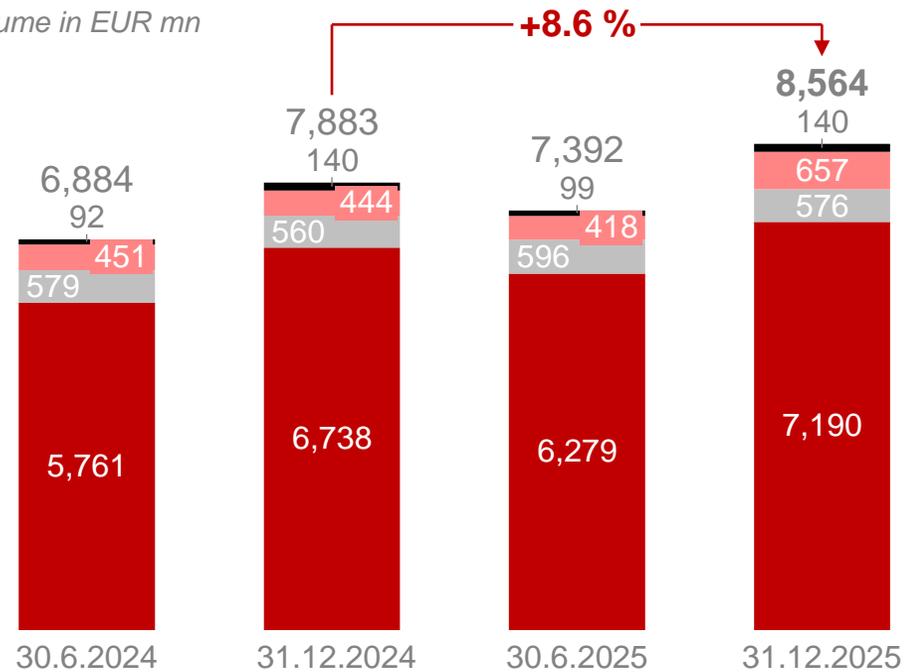


Liabilities and equity

Average half-year interest rates



Volume in EUR mn

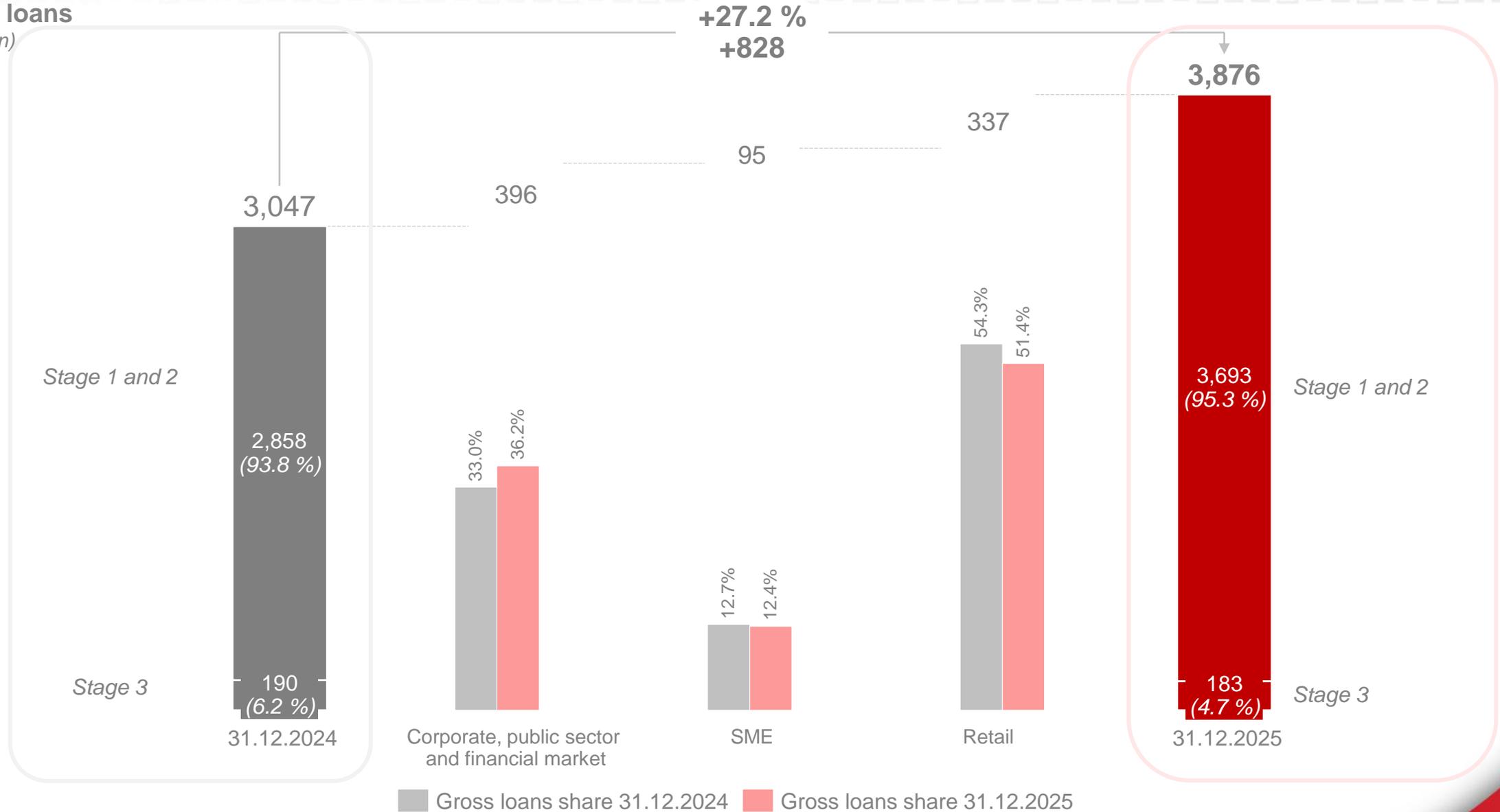


Other assets
 Cash and cash equivalents
 Securities
 Net loans and advances

Other liabilities
 Equity and reserves
 Loan liabilities
 Deposits

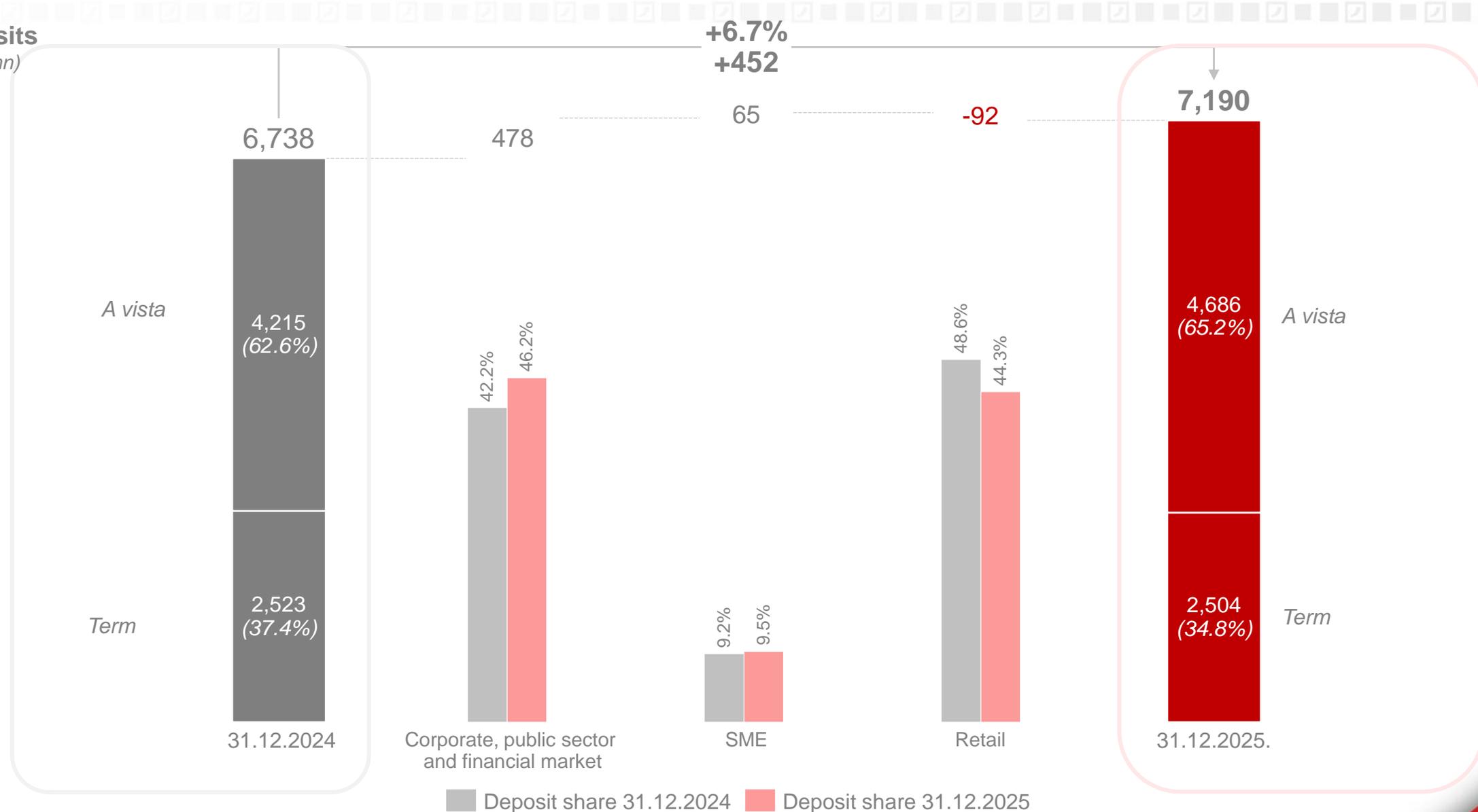
Lending expansion across all segments with improved portfolio quality

Gross loans
(EUR mn)



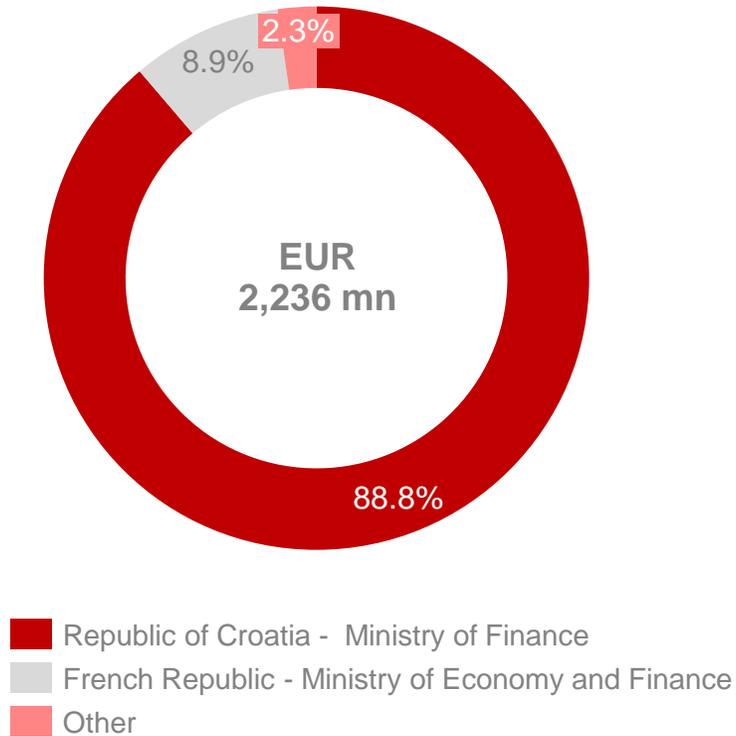
Deposit growth with optimised funding cost

Deposits
(EUR mn)

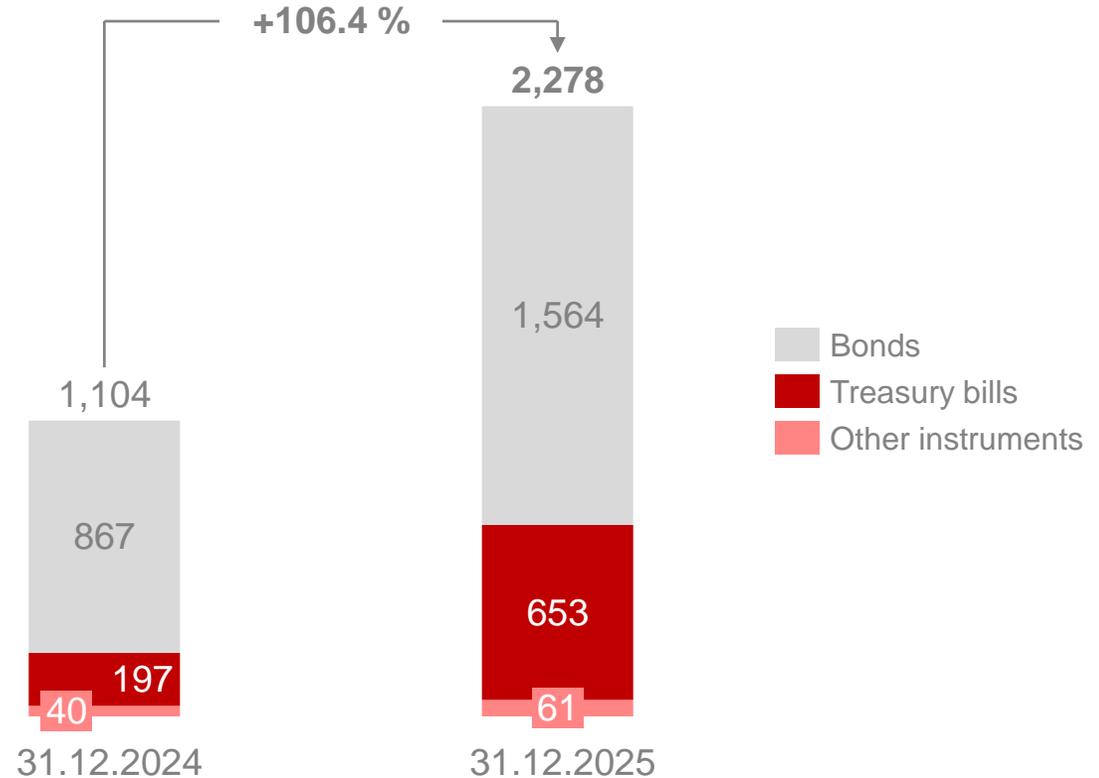


Conservative investment structure with yield optimisation

Securities* by issuer



Movement of securities and other instruments



*Securities are presented in nominal amount as of December 31, 2025

➤ The securities portfolio consists of 68.6% bonds, with government bonds covering 66.4% of the total portfolio as the most significant investment.



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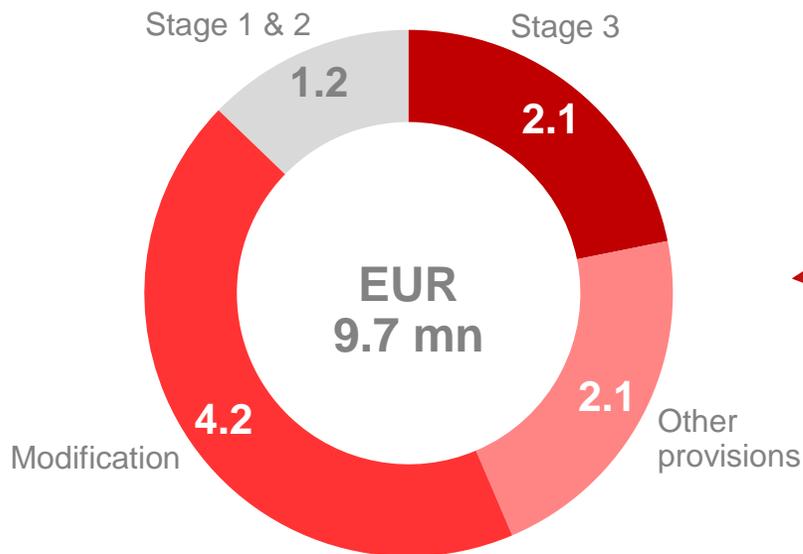
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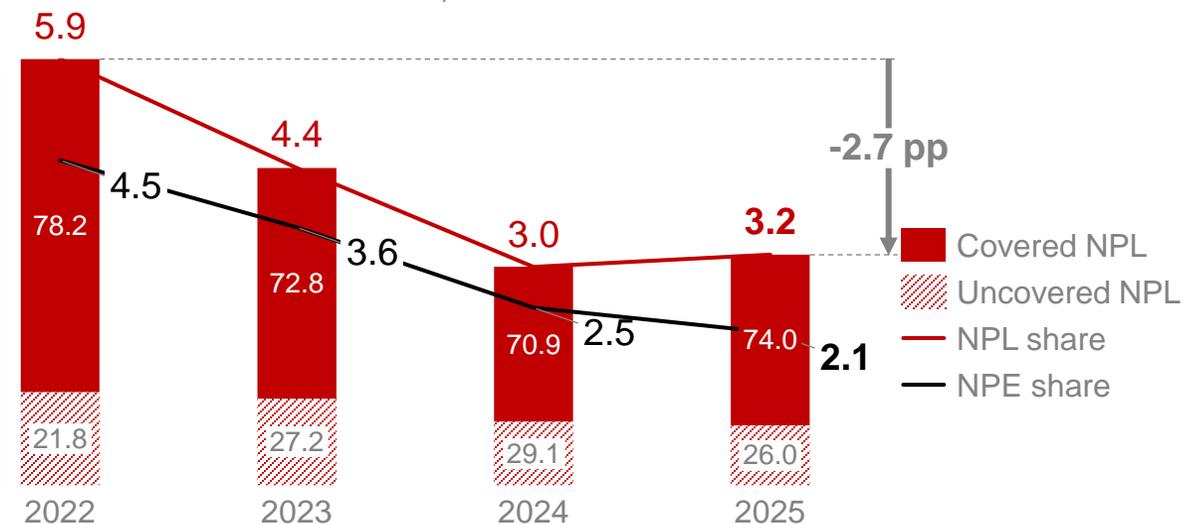
Lending expansion without taking excessive risk

Structure of provisions

31.12.2025

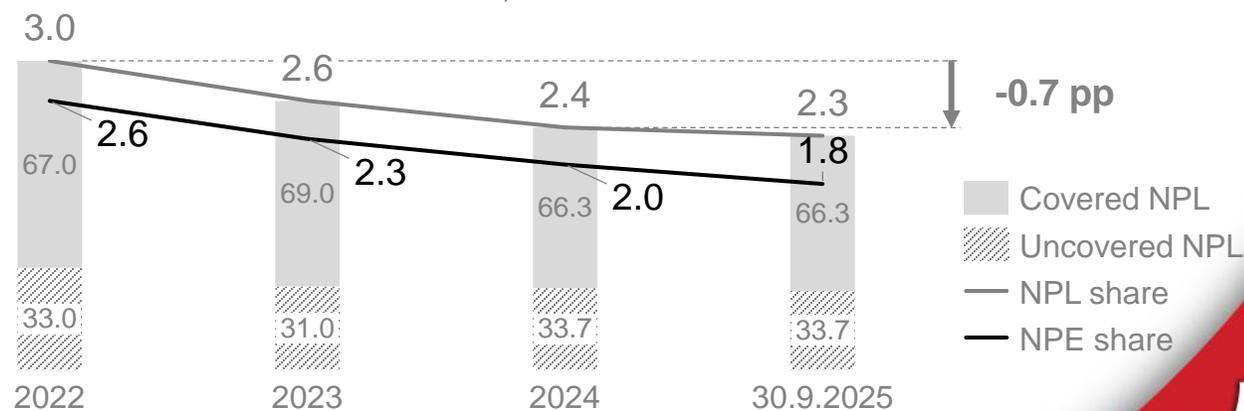


HPB - NPL and NPE ratio, %



Source: FINREP regulatory report

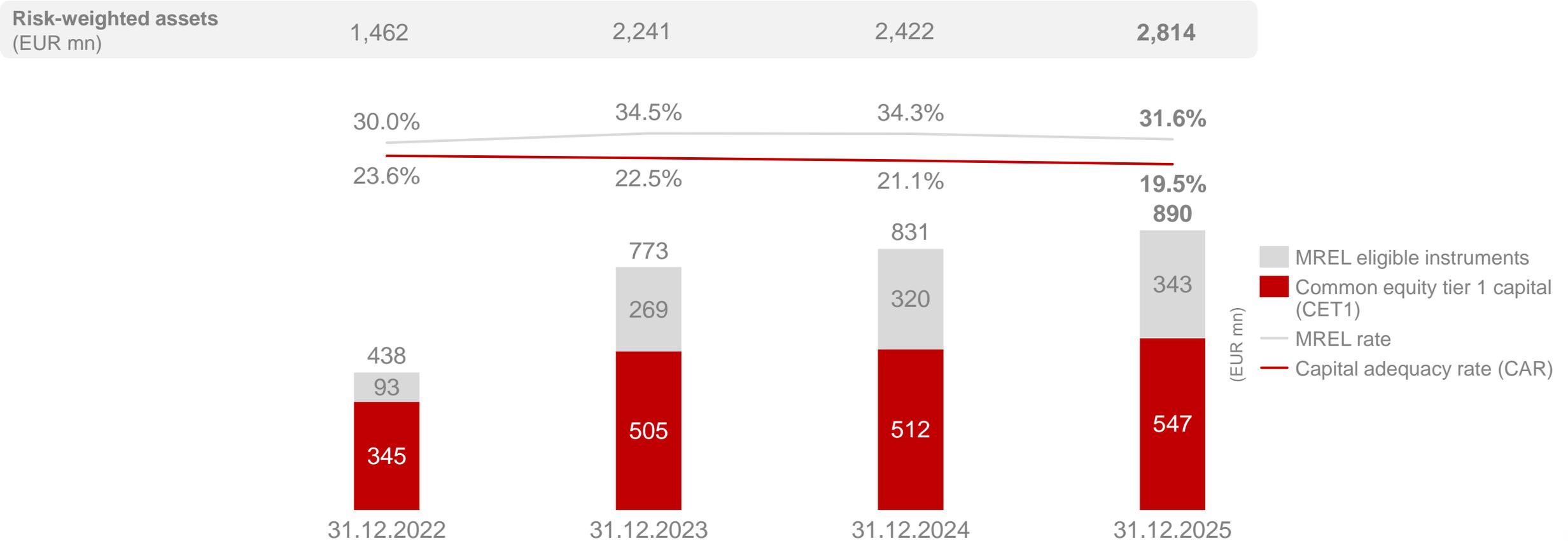
Market - NPL and NPE ratio, %



Source: CNB statistics, SV2 Selected indicators of the structure, concentration and operations of credit institutions

- Provisions for performing loans (Stage 1 & 2) reflect increased exposure across all segments.
- In 2025, provisions related to the NPL portfolio were significantly lower than in 2024 (risk cost reduction of EUR 10.8 mn). In the corporate segment income from reversal of provisions was recorded due to significant positive collection effects that was additionally supported by lower provisions in retail segment where the impact of newly originated NPLs were offset by collection activities.
- Modification increased due to higher refinancing volumes.
- Slight increase in NPL share in 2025 does not reflect deterioration in the non-performing loans (numerator) hence is driven by decrease in the volumes used in the calculation of this indicator (denominator) where excess liquidity (included in calculation) was reallocated in securities (not included in calculation).

Capital position supporting loan growth



- ☑ In 2025, the Bank successfully implemented CRR3, mitigating the impact of loan expansion on risk-weighted assets.
- ☑ Regulatory capital in 2025 was influenced by the allocation of part of the current net profit and dividend distribution.
- ☑ Capitalisation and solvency indicators remain comfortably above regulatory requirements.



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Sustainable business in 2025

In 2025, HPB transitioned from compliance to active sustainability management

ENVIRONMENT	Climate Strategy until 2050	<ul style="list-style-type: none"> ➤ continuous development of the transition planning framework to achieve long-term greenhouse gas emission reduction targets ➤ new metrics in the segment of environmental risk management (reduction of the share of low income in non-purpose cash loans in retail segment and reduction of exposure with pronounced environmental risk in the segment of business entities) ➤ electricity consumption reduced by 4% compared to 2024 	
	Systematic increase in sustainable lending	<ul style="list-style-type: none"> ➤ annual strategic KPI: realized EUR 64.98 million of new volume of sustainable lending (achievement of 325% of the target KPI) ➤ focus on renewable energy sources and energy efficiency and use of HBOR/HAMAG BICRO and international credit lines (GGF, EFSE) 	
	Responsible financing	<ul style="list-style-type: none"> ➤ systematic assessment of environmental (ENV) rating of industries and sectors, and client ENV ratings of clients – business entities ➤ implementation of clear financing rules defined through sectoral policies and minimum credit standards with RAS limits and sectoral restrictions 	
SOCIETY	Organization vitality research	<ul style="list-style-type: none"> ➤ 90,5% of employees participated in the survey (ORVI) ➤ ORVI index and share of ambassadors are increasing, weaknesses are decreasing ➤ as strengths, employees highlight - satisfaction with direct leadership and satisfaction with career development and rewards 	
	Diversity and gender equality	<ul style="list-style-type: none"> ➤ 64,5% of women in management positions (1,5% more than in 2024) ➤ 3,85% of people with disabilities (0,65% more than in 2024) ➤ gender pay gap in expert roles (grade 4) reduced by 2 p.p. ➤ 0 reported cases of discrimination or human rights violations 	
	Investment in employee development	<ul style="list-style-type: none"> ➤ 19,98 training hours per HPB Group employee ➤ 13 approved co-financing / financing of employee education ➤ 157 employees in the HPB Start program for new employees ➤ 130 employees in the 'Podatkovni rasadnik' program ➤ turnover rate 7,92% (2,3% less than in 2024) 	

Sustainable business in 2025

In 2025, HPB transitioned from compliance to active sustainability management

SOCIETY	Financial literacy	<ul style="list-style-type: none"> ➤ 20 educational, informative and advisory activities were carried out within the "HPB for financial literacy" program ➤ a total of 7,517 people participated in the activities ➤ an independent website for financial literacy was created - HPB Financial Academy 	
	Availability and quality of services	<ul style="list-style-type: none"> ➤ the most widespread branch network thanks to the 'Bank in the Post' project – 1017 post offices, of which 141 are financial corners in HP ➤ a wide range of digital services for online banking – 181,816 users of mHPB services and 115,760 users of Internet banking ➤ 2,81% fewer complaints than in 2024 ➤ 0 security incidents 	
GOVERNANCE	Ethical business and compliance	<ul style="list-style-type: none"> ➤ 0 reports of irregularities ➤ confirmed compliance of HPB Group's operations with the guidelines of the social responsibility standard ISO 26000:2020 	
	Diversity of governing bodies	<ul style="list-style-type: none"> ➤ 60% women in the governing bodies (both Management Board and Supervisory Board) 	
	Transparent sustainability reporting	<ul style="list-style-type: none"> ➤ application of ESRS unified European standards for the second year in a row ➤ audit conducted by independent auditing company PwC 	
	Organizational strengthening in the sustainability segment	<ul style="list-style-type: none"> ➤ the Strategic development and business transformation division was established, which consists of three directorates - the Strategic Development Department, Digital Transformation Department and the Sustainability Department 	

Achievements and awards in 2025

Employer Partner – for the ninth time, the Bank received the regional Employer Partner recognition for advancing human capital management standards, improving workplace quality and strengthening employee engagement (October, 2025)



Dividend – In December 2025, the Bank's General Assembly approved a dividend distribution from retained earnings for 2024 in the amount of EUR 21.83 per share.

Volunteering for Croatia – HPB's corporate volunteering program received a special recognition in the business sector category at the 2025 Volunteering Oscar awards for its outstanding contribution to the development of volunteering as an important segment of corporate social responsibility (December, 2025).



Top of the funds – HPB Bond fund and HPB Global fund were recognised as the best bond and mixed fund in 2024 by the Association of Investment and Pension Fund Management Companies of the Croatian Chamber of Commerce (April 2025)



Strengthening the Fintech – The Bank continues to play an active role in developing the fintech community and in 2025, initiated cooperation with the Faculty of Economics and Business and ZICER (Zagreb Innovation Centre).

Bank's LinkedIn community – continued strong growth in 2025, surpassing 12,000 followers and securing a position among the Top 4 banks in Croatia.



Abbreviations

Abbreviation	Definition
CAR	Capital Adequacy Ratio
CET 1	Common Equity Tier 1
CNB	Croatian National Bank
CROBEX	Croatian Benchmark Stock Exchange Index
CRR3	The Capital Requirements Regulation III
ECB	European Central Bank
ESG	Environmental, Social and Governance
EURO STOXX	Stock market index that includes the 50 largest and most liquid stocks within the eurozone
EURO STOXX Banks	Stock exchange index that includes shares of the largest banks within the eurozone
HPB	Hrvatska poštanska banka
ISIN	International Securities Identification Number
LCR	Liquidity Coverage Ratio
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
NPE	Non-Performing Exposures
NSFR	Net Stable Funding Ratio
Q	Quarter
RWA	Risk-Weighted Assets
Stage 1 and 2	Performing Loans
Stage 3 or NPL	Non-Performing Loans
Y-o-Y	Year-over-Year
YTD	Year to Date
ZSE	Zagreb Stock Exchange
12M	Twelve-month/annual period

Indicies calculation

Indicator	Calculation
Liquidity coverage ratio (LCR)	The ratio of liquid assets to net liquidity outflow
NPE ratio	Ratio of non-performing exposures to total loans
NPL coverage	Ratio of accumulated impairments for non-performing loans to total non-performing loans
NPL ratio	Ratio of non-performing loans to total loans
Net stable funding ratio (NSFR)	Ratio of the available amount of stable funding relative to the required amount of stable funding
Loan to deposit ratio	Ratio of net loans to deposits as of the reporting date
Common Equity Tier 1 (CET 1)	Common Equity Tier 1 (CET1) capital to risk-weighted assets (RWA) ratio

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

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., states that according to their best knowledge the set of audited unconsolidated financial statements for the period from January 1 to December 31, 2025, are compiled in accordance with the International Financial Reporting Standards adopted in European Union, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c.

On behalf of HPB p.l.c.:

Marko Badurina

President of the Management Board

Ivan Soldo

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Tadija Vrdoljak

Member of the Management Board

Josip Majher

Member of the Management Board

Management report of HPB p.l.c.

Management report of Hrvatska poštanska Banka p.l.c. for the period from January 1 to December 31, 2025, is contained in the previous section of this material.

Marko Badurina

President of the Management Board

Ivan Soldo

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Tadija Vrdoljak

Member of the Management Board

Josip Majher

Member of the Management Board



HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.

HEADQUARTER

Address: Jurišićeva ulica 4
HR-10000 Zagreb

Telephones: 072 472 472
0800 472 472
+385 1 4805 057

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[HPB](#)



[HPB LinkedIn](#)

ISSUER'S GENERAL DATA

Reporting period:

1.1.2025

to

31.12.2025

Year:

2025

Annual 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, dioničko društvo

Postcode and town:

10000

ZAGREB

Street and house number:

JURIŠIĆEVA ULICA 4

E-mail address:

hpb@hpb.hr

Web address:

www.hpb.hr

Number of employees
(end of the reporting

1769

Consolidated report:

KN

(KN-not consolidated/KD-consolidated)

Audited:

RD

(RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS):

Registered office:

MB:

Bookkeeping firm:

No

(Yes/No)

(name of the bookkeeping firm)

Contact person: Maja Škara

(only name and surname of the contact person)

Telephone: 0800472472

E-mail address:

maja.skara@hpb.hr

Audit firm:

(name of the audit firm)

Certified auditor:

(name and surname)

BALANCE SHEET
balance as at 31.12.2025

in EUR

Submitter: Hrvatska poštanska banka d.d.			
Item	ADP code	Last day of the preceding business year	Current period
1	2	3	4
ASSETS			
Cash in hand and balances at central banks	001	3,788,379,064	2,387,794,079
Treasury bills and other short-term securities eligible for refinancing with central banks (003 + 004):	002	197,012,008	652,199,503
(a) Treasury bills and similar securities	003	197,012,008	652,199,503
(b) Other short-term securities	004	0	0
Loans and advances to credit institutions (006 + 007):	005	10,596,142	15,139,207
(a) repayable on demand	006	10,342,005	12,515,734
(b) Other loans and advances	007	254,137	2,623,473
Loans and advances to customers	008	2,886,983,866	3,702,180,347
Debt securities, including fixed-income securities (010 + 011):	009	873,775,491	1,580,203,154
(a) issued by public bodies	010	824,875,202	1,528,693,082
(b) Other debt securities	011	48,900,289	51,510,072
Shares and other variable-yield securities	012	32,949,002	35,358,835
Participating interests	013	0	0
Investments in associates	014	1,495,487	1,495,487
Intangible assets	015	14,910,720	19,659,934
Tangible assets (017+ 018):	016	55,596,991	61,607,852
(a) Property, plant and equipment	017	51,210,858	57,021,813
(b) Investment in real estate	018	4,386,133	4,586,039
Tax assets (020+ 021):	019	4,422,971	4,522,970
(a) Current tax assets	020	0	709,745
(b) Deferred tax assets	021	4,422,971	3,813,225
Other assets	022	9,561,283	94,120,944
Prepayments and accrued income	023	6,916,334	9,553,435
Fixed assets held for sale and discontinued operations	024	0	0
TOTAL ASSETS (from 001 to 024)	025	7,882,599,359	8,563,835,747
LIABILITIES AND EQUITY			
Amounts owed to credit institutions (027 + 028):	026	238,178,379	441,128,891
(a) Repayable on demand	027	757,898	17,354,316
(b) with agreed maturity dates or periods of notice	028	237,420,481	423,774,575
Amounts owed to customers (030 + 033):	029	6,944,191,854	7,405,829,913
(a) savings deposits (031 + 032):	030	4,225,777,469	4,269,353,380
(aa) Repayable on demand	031	2,226,903,566	2,567,149,366
(ab) with agreed maturity dates or periods of notice	032	1,998,873,903	1,702,204,014
(b) Other amounts owed to customers (034 + 035):	033	2,718,414,385	3,136,476,533
(ba) Repayable on demand	034	1,532,039,199	1,620,739,493
(bb) with agreed maturity dates or periods of notice	035	1,186,375,186	1,515,737,040
Debt securities issued	036	0	0
Other liabilities	037	88,073,441	94,344,354
Accruals and deferred income	038	4,889,104	4,784,494
Provisions (040+ 041):	039	41,400,648	41,329,431
(a) Provisions for pensions and similar obligations	040	0	0
(b) Other provisions	041	41,400,648	41,329,431
Tax liabilities (043 + 044):	042	6,048,067	0
(a) Current tax liabilities	043	6,048,067	0
(b) Deferred tax liabilities	044	0	0
Liabilities included in disposal groups classified as held for sale	045	0	0
Subordinate liabilities	046	0	0
Capital (048 + 049):	047	0	-10,540
(a) Paid-in capital	048	161,970,000	161,970,000
(b) Unpaid capital which has been called up	049	0	0
Share premium	050	0	0
Other equity	051	0	0
(-) Treasury shares	052	0	-10,540
Reserves (054 + 055 + 056 + 057):	053	89,306,875	89,677,700
(a) Legal reserves	054	8,098,500	8,098,500
(b) Statutory reserves	055	0	0
(c) Reserves for treasury shares	056	594,200	594,200
(d) Other reserves	057	80,614,175	80,985,000
Revaluation reserves	058	0	0
Accumulated other comprehensive income	059	9,482,965	11,162,218
Retained profit	060	225,426,381	254,490,401
Profit or loss for the year	061	73,631,645	59,128,885
Minority interests	062	0	0
TOTAL LIABILITIES AND EQUITY (from 026 to 062)	063	7,720,629,359	8,401,855,207
Off-balance sheet items			
Loan commitments given	064	677,708,987	1,247,382,941
Financial guarantees given	065	239,379,898	371,442,165
Other commitments given	066	200,060	1,228,859
TOTAL OFF-BALANCE SHEET ITEMS (from 064 to 066)	067	917,288,945	1,620,053,965

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2025 to 31.12.2025

in EUR

Submitter: **Hrvatska poštanska banka d.d.**

Item	ADP code	Same period of the previous year	Current period
1	2	3	4
Interest receivable and similar income	001	261,111,178	227,945,443
of which: income from fixed-income securities	002	24,750,734	46,942,466
Interest payable and similar charges	003	83,387,065	73,935,073
Income from securities (005 + 006 + 007):	004	224,832	241,688
(a) Income from shares and other variable-yield securities	005	224,832	241,688
(b) Income from participating interests	006	0	0
(c) Income from shares in affiliated undertakings	007	0	0
Commissions receivable	008	76,788,658	77,217,867
Commissions payable	009	41,416,559	39,720,561
Net profit or net loss on financial operations	010	5,348,492	5,620,130
Other operating income	011	4,627,206	266,476
of which: gains and losses on derecognition of financial assets measured at amortised cost	012	0	0
General administrative expenses (014 + 015):	013	108,873,182	114,399,800
(a) Employee expenses	014	55,671,636	60,374,660
(b) Other administrative expenses	015	53,201,546	54,025,140
Impairment or reversal of impairment of tangible and non-tangible assets	016	0	526,105
Other operating expenses	017	2,711,646	5,446,446
Provisions or reversal of provisions (019 + 020):	018	7,759,335	6,092,252
(a) Provisions for commitments and guarantees given	019	1,585,245	4,788,077
(b) Other provisions	020	6,174,090	1,304,175
Impairment or reversal of impairment of loans and advances	021	13,806,018	-1,205,196
Impairment or reversal of impairment of securities and participating interests and shares in affiliated undertakings	022	0	0
Profit or loss before tax from continuing operations (001 – 003 + 004 + 008 – 009 + 010 + 011 – 013 – 016 – 017 – 018 – 021 – 022)	023	90,146,561	72,376,563
Tax expense or income related to profit or loss from continuing operations	024	16,514,916	13,247,678
Profit or loss after tax from continuing operations (023 – 024)	025	73,631,645	59,128,885
Profit or (-) loss before tax from discontinued operations	026	0	0
Tax expense or (-) income related to discontinued operations	027	0	0
Profit or loss after tax from discontinued operations (026 – 027)	028	0	0
Profit or loss for the current year (025 + 028; 030 + 031)	029	73,631,645	59,128,885
Attributable to minority interest [non-controlling interests]	030	0	0
Attributable to owners of the parent	031	73,631,645	59,128,885
STATEMENT OF OTHER COMPREHENSIVE INCOME			
Income or (-) loss for the current year	001	73,631,645	59,128,885
Other comprehensive income (003 + 015)	002	837,863	1,679,253
Items that will not be reclassified to profit or loss (from 004 to 010 + 013 + 014)	003	837,863	1,679,253
Tangible assets	004	0	1,687,687
Intangible assets	005	0	0
Actuarial gains or (-) losses on defined benefit pension plans	006	0	0
Fixed assets and disposal groups classified as held for sale	007	0	0
Share of other recognised income and expense of entities accounted for using the equity method	008	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	009	1,075,616	360,183
Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	010	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	011	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	012	0	0
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	013	0	0
Income tax relating to items that will not be reclassified	014	-237,753	-368,617
Items that may be reclassified to profit or loss (from 016 to 023)	015	0	0
Hedge of net investments in foreign operations [effective portion]	016	0	0
Foreign currency translation	017	0	0
Reserve for cash flow hedge [effective portion]	018	0	0
Hedging instruments [not designated elements]	019	0	0
Debt instruments at fair value through other comprehensive income	020	0	0
Fixed assets and disposal groups classified as held for sale	021	0	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	022	0	0
Income tax relating to items that may be reclassified to profit or (-) loss	023	0	0
Total comprehensive income for the current year (001 + 002; 025 + 028)	024	74,469,508	60,808,138
Attributable to minority interest [non-controlling interest]	025	0	0
Attributable to owners of the parent	026	74,469,508	60,808,138

STATEMENT OF CASH FLOWS
for the period 01.01.2025 to 31.12.2025

in EUR

Submitter: Hrvatska poštanska banka d.d.

Item	ADP code	Same period of the previous year	At the reporting date of the current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts	001	0	0
Fees and commissions received	002	0	0
(Interest paid and similar expenditures)	003	0	0
(Fees and commissions paid)	004	0	0
(Operating expenses paid)	005	0	0
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	0	0
Other receipts	007	0	0
(Other expenditures)	008	0	0
Operating activities - indirect method			
Profit/(loss) before tax	009	90,146,561	72,376,563
Adjustments:		0	0
Impairment and provisions	010	22,123,171	9,649,788
Depreciation	011	13,289,523	13,659,024
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-5,404,801	-5,644,644
(Profit)/loss from the sale of tangible assets	013	-1,394,753	-833,931
Other non-cash items	014	-178,555,690	-153,824,455
Changes in assets and liabilities from operating activities			
Deposits with the Croatian National Bank	015	0	0
Deposits with financial institutions and loans to financial institutions	016	0	0
Loans and advances to other clients	017	43,557,906	-817,563,637
Securities and other financial instruments at fair value through other comprehensive income	018	-1,067,982	-350,697
Securities and other financial instruments held for trading	019	-11,205,322	1,359,410
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	0	0
Securities and other financial instruments mandatorily at fair value through statement of profit and loss	021	-7,736	-2,180
Securities and other financial instruments at amortised cost	022	-176,402,256	-1,165,184,326
Other assets from operating activities	023	-2,073,253	-77,182,587
Deposits from financial institutions	024	209,716,508	113,218,374
Transaction accounts of other clients	025	399,294,389	423,395,238
Savings deposits of other clients	026	-18,777,473	-4,633,330
Time deposits of other clients	027	219,561,983	-84,934,789
Derivative financial liabilities and other liabilities held for trading	028	525,642	-519,385
Other liabilities from operating activities	029	-28,033,263	-4,009,081
Interest received from operating activities [indirect method]	030	261,111,178	227,945,443
Dividends received from operating activities [indirect method]	031	224,832	241,688
Interest paid from operating activities [indirect method]	032	-83,387,065	-73,935,073
(Income tax paid)	033	-17,081,005	-19,395,743
Net cash flow from operating activities (from 001 to 033)	034	736,161,094	-1,546,168,330
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-11,112,070	-15,839,518
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	-200,000	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	0	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	0	0
Net cash flow from investing activities (from 035 to 039)	040	-11,312,070	-15,839,518
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-24,643,812	211,985,131
Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	-5,284,271	-48,388,538
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 041 to 046)	047	-29,928,083	163,596,593
Net increase/(decrease) in cash and cash equivalents (034 + 040 + 047)	048	694,920,941	-1,398,411,255
Cash and cash equivalents at the beginning of period	049	3,103,793,849	3,798,721,068
Effect of exchange rate fluctuations on cash and cash equivalents	050	6,279	0
Cash and cash equivalents at the end of period (048 + 049 + 050)	051	3,798,721,069	2,400,309,813

STATEMENT OF CHANGES IN EQUITY
for the period from 01.01.2025 to 31.12.2025

in EUR

Sources of changes in equity	ADP code	Attributable to owners of the parent											Non-controlling interest		Total
		Capital	Share premium	Equity instruments issued other than capital	Other equity	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	161,970,000	0	0	0	9,482,965	225,426,381	0	89,306,875	0	73,631,645	0	0	0	559,817,866
Effects of error corrections	002	0	0	0	0	0	2	0	0	0	-3	0	0	0	-1
Effects of changes in accounting policies	003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance [current period] (001 + 002 + 003)	004	161,970,000	0	0	0	9,482,965	225,426,383	0	89,306,875	0	73,631,642	0	0	0	559,817,865
Ordinary shares issue	005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Preference shares issue	006	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of other equity instruments	007	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exercise or expiration of other equity instruments issued	008	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of debt to equity instruments	009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital reduction	010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends	011	0	0	0	0	0	-44,196,800	0	0	0	0	0	0	0	-44,196,800
Purchase of treasury shares	012	0	0	0	0	0	0	0	0	-19,540	0	0	0	0	-19,540
Sale or cancellation of treasury shares	013	0	0	0	0	0	0	0	0	9,000	0	0	0	0	9,000
Reclassification of financial instruments from equity to liability	014	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from liability to equity	015	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers among components of equity	016	0	0	0	0	0	73,260,818	0	0	0	-73,260,818	0	0	0	0
Equity increase or (-) decrease resulting from business combinations	017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share based payments	018	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other increase or (-) decrease in equity	019	0	0	0	0	0	0	0	370,825	0	-370,825	0	0	0	0
Total comprehensive income for the current year	020	0	0	0	0	1,679,253	0	0	0	0	59,128,885	0	0	0	60,808,138
Closing balance [current period] (from 004 to 020)	021	161,970,000	0	0	0	11,162,218	254,490,401	0	89,677,700	-10,540	59,128,884	0	0	0	576,418,663

Notes to financial statements

1) INTEREST INCOME in EUR

AOP 001	Same period of the previous year	Current period 01.01. – 31.12.2025.
	01.01.- 31.12.2024.	
	Cumulative	Cumulative
Debt securities	24,750,734	46,942,466
Loans and advances	127,010,185	129,171,817
Other assets	109,350,259	51,831,160
Deposits	-	-
Other liabilities	-	-
Total	261,111,178	227,945,443

2) INTEREST EXPENSE in EUR

AOP 003	Same period of the previous year	Current period 01.01. – 31.12.2025.
	01.01.- 31.12.2024.	
	Cumulative	Cumulative
Debt securities	-	-
Loans and advances	178	8,084
Other assets	-	-
Deposits	83,169,247	73,899,217
Other liabilities	217,640	27,772
Total	83,387,065	73,935,073

3) Commissions receivable in EUR

AOP 008	Same period of the previous year	Current period 01.01. – 31.12.2025.
	01.01.- 31.12.2024.	
	Cumulative	Cumulative
Payment transactions	42,122,856	42,969,384
Account and package fees	11,938,953	11,914,276
Card business	5,036,672	4,883,976
Mobile and Internet banking	2,409,680	2,476,646
Other	15,280,498	14,973,585
Total	76,788,658	77,217,867

4) Commissions payable in EUR

AOP 009	Same period of the previous year	Current period 01.01. – 31.12.2025.
	01.01.- 31.12.2024.	
	Cumulative	Cumulative
Payment transactions	26,285,677	26,029,854
Other	15,130,882	13,690,708
Total	41,416,559	39,720,561

5) Net profit or net loss on financial operations in EUR

AOP 010	Same period of the previous year	Current period 01.01. – 31.12.2025.
	01.01.- 31.12.2024.	
	Cumulative	Cumulative
Equity instruments	3,163,024	2,059,135
Debt securities	1,231,884	442,975
FX transactions and derivatives	953,584	3,118,019
Ukupno	5,348,492	5,620,130

6) Other operating income in EUR

AOP 011	Same period of the previous year	Current period 01.01. – 31.12.2025.
	01.01.- 31.12.2024.	
	Cumulative	Cumulative
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value	0	0
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss	56,309	24,514
Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss	0	0
Gains or (-) losses from hedge accounting, net	0	221,092
Exchange rate differences [gain or (-) loss], net	606,745	(427,603)
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates	0	0
Gains or (-) losses on derecognition of non-financial assets, net	1,394,753	833,931
Other operating income	3,127,219	3,851,171
Modification gains or (-) losses, net	(557,819)	(4,236,629)
Total	4,627,206	266,476

7) Other operating expenses in EUR

AOP 017	Same period of the previous year	Current period 01.01. – 31.12.2025.
	01.01.- 31.12.2024.	
	Cumulative	Cumulative
Expenses on share capital repayable on demand	0	0
Other operating expenses	2,711,646	3,401,057
Cash contributions to resolution boards and deposit guarantee schemes	0	2,045,389
Total	2,711,646	5,446,446

8) LOANS AND ADVANCES in EUR

AOP 008	31.12.2024.			Non-trading financial assets mandatorily at fair value through profit or loss
	Loans and advances at amortised cost			
	Stage 1	Stage 2	Stage 3	
Government	346,492,362	5,953,943	2,815,323	
Gross loans	347,658,404	6,134,924	2,885,568	
Allowance	(1,176,042)	(181,082)	(70,245)	
Other financial institutions	63,260,348	228	2,528	
Gross loans	61,265,474	240	2,591	
Allowance	(249,286)	(12)	(63)	
Deposits	2,282,918	-	-	
Allowance	(38,758)	-	-	
Non - financial institutions	694,049,086	174,118,276	26,140,616	
Gross loans	701,452,939	185,847,426	73,647,622	
Allowance	(7,403,852)	(11,729,150)	(47,507,006)	
Retail	1,286,114,799	257,183,607	30,364,813	498,236
Gross loans	1,291,975,469	273,945,724	127,174,656	
Allowance	(5,760,670)	(22,762,117)	(96,810,043)	
Total	2,389,906,596	437,255,954	59,323,080	498,236

31.12.2025. in EUR

AOP 008	31.12.2025.			Non-trading financial assets mandatorily at fair value through profit or loss
	Loans and advances at amortised cost			
	Stage 1	Stage 2	Stage 3	
Government	515,160,571	2,014,395	6,011,388	
Gross loans	516,342,428	2,044,847	6,686,815	
Allowance	(1,181,856)	(30,452)	(675,426)	
Other financial institutions	68,378,987	640,828	117	
Gross loans	66,666,831	695,570	131	
Allowance	(371,197)	(54,742)	(14)	
Deposits	2,128,730	-	-	
Allowance	(45,377)	-	-	
Non - financial institutions	996,798,189	182,862,201	19,218,959	
Gross loans	1,009,505,690	192,667,127	63,118,212	
Allowance	(12,707,500)	(9,804,926)	(43,899,253)	
Retail	1,628,415,122	256,367,686	25,811,587	500,416
Gross loans	1,632,029,309	273,024,543	126,582,868	
Allowance	(3,614,187)	(16,656,856)	(100,771,280)	
Total	3,208,752,870	441,885,009	51,042,052	500,416

Hrvatska poštanska banka, p.l.c.
10000 Zagreb, Jurišićeva ulica 4

Classification level:

HPB-PUBLIC

SUPERVISORY BOARD

Zagreb, March 26, 2026

In accordance with the provision of article 21 of the Articles of Association of Hrvatska poštanska banka p.l.c. (hereinafter: Bank), and in line with Articles 300.c and 300.d of the Companies Act, Supervisory Board of the Bank has on 10. meeting held on March 26, 2026, made the following:

RESOLUTION
on giving consent
to Annual report of Hrvatska poštanska banka p.l.c.
and HPB Group for year 2025

I.

Consent is given to Annual report of Hrvatska poštanska banka p.l.c. and HPB Group for the business year ended December 31, 2025, comprising of:

- Unconsolidated financial statements of Hrvatska poštanska banka p.l.c. and consolidated financial statements of HPB Group for the year ended 31 December 2025
- Statement of the Management Board on the Condition of Hrvatska poštanska banka p.l.c. and its subsidiaries for the business year 2025
- Independent auditor's report on the audit of the consolidated and separate financial statements by the independent auditor PricewaterhouseCoopers d.o.o. za reviziju i konzalting, Zagreb, Ulica Vjekoslava Heinzela 70
- Sustainability report
- Independent practitioner's limited assurance report on HRVATSKA POŠTANSKA BANKA, dioničko društvo's consolidated Sustainability Report by the independent auditor PricewaterhouseCoopers d.o.o. za reviziju i konzalting, Zagreb, Ulica Vjekoslava Heinzela 70

II.

By giving consent to statements outlined in paragraph I of this Resolution, Annual report of the Bank and HPB Group for the year ended December 31, 2025, are considered to be confirmed by the Supervisory Board and the Management Board.

III.

This resolution comes into force on the day of its adoption.

President of the Supervisory Board
prof. dr. sc. Alen Stojanović

Management Board

Zagreb, March 26, 2026

Number: UB-260326-2

Pursuant to the provision of Article 13 of the Articles of Association of Hrvatska poštanska banka p.l.c. (hereinafter: Bank), and in line with Article 300.b, paragraph 2 and Article 275, paragraph 1, point 2 of the Companies Act, Management Board proposes to the Supervisory Board and the General Assembly of the Bank on March 26, 2026, made the following:

RESOLUTION
on allocation of profit earned in 2025

I.

It is determined that Hrvatska poštanska banka, p.l.c. made a net profit of EUR 59,128,885.29 in the business year ended December 31, 2025.

II.

Realized net profit in 2025 in the amount of EUR 59,128,885.29 is allocated to retained earnings.

III.

This resolution comes into force on the day of its adoption.

Explanation:

The proposed distribution of net profit is in accordance with Articles 220, paragraph 3 and 300b of the Companies Act and the Articles of Association of Hrvatska poštanska banka, p.l.c.

In accordance with strategic guidelines, the Bank will continue to distribute part of the realized net profit of the period to retained earnings so that the successful operation of the Bank, profitability, and growth within the limits of possibilities can be continued. Considering that the amount of the binding MREL requirement is prescribed for the Bank from January 1, 2024, and further, the Bank must additionally strengthen its regulatory capital in the following periods.

Based on the above, it is considered appropriate that the net profit achieved in 2025 in the amount of EUR 59,128,885.29 is allocated to retained earnings. It is emphasized:

1. that the **amount of EUR 17,755,654.30 will not be included in the calculation of the common equity tier 1 capital**, taking into consideration Article 62 of the Act on the Execution of the State Budget of the Republic of Croatia for the year 2026, that - if it is determined by a special decision of the Government of the Republic of Croatia and a decision of the General Assembly - is available for the dividend payment without restrictions from Article 312a of the Credit Institutions Act. As at the date of adoption of this Resolution, the Bank holds 35 treasury shares, representing 0.00173% of the share capital, with dormant rights, therefore in the calculation of the expected dividend payment amounting to 30% of the net profit for the year 2025, it was taken into account that 2,024,590 ordinary shares are entitled to a dividend payment, which, after rounding up the dividend per share, results in a total amount of EUR 17,755,654.30.
2. that the remaining amount of retained earnings in the **amount of EUR 41,373,230.99 will be included in the calculation of the Common equity tier 1 capital**, whereby in the case of a decision to pay a dividend in the above amount or its parts, it is subject to the restrictions from Article 312a of the Credit Institutions Act.

President of the Management Board

Marko Badurina

Distribute to:

1. Finance Management Division
2. Management Board
3. Supervisory Board
4. Archive of the Management Office

SUPERVISORY BOARD

Zagreb, March 26, 2026

Pursuant to the provision of Article 21 of the Articles of Association of Hrvatska poštanska banka p.l.c. (hereinafter: Bank), and in line with Articles 220, paragraph 3, 300.b and Article 275, paragraph 1, point 2 of the Companies Act, Supervisory Board of the Bank has on 10. meeting held on March 26, 2026, made the following:

**RESOLUTION
on allocation of Bank's profit earned in 2025**

I.

Bank's Supervisory Board gives its consent and accepts Management Board's proposal on allocation of profit earned in 2025, which is a consistent part of this resolution.

II.

By providing its consent outlined in paragraph I of this Resolution, Management Board's proposal on allocation of profit earned in 2025 is considered to be confirmed.

III.

Supervisory Board proposes to General Assembly to vote in favor of allocation of profit earned in 2025 as outlined in Management Board's proposal.

IV.

This resolution comes into force on the day of its adoption and is submitted to General Assembly for adoption.

President of the Supervisory Board

prof. dr. sc. Alen Stojanović