



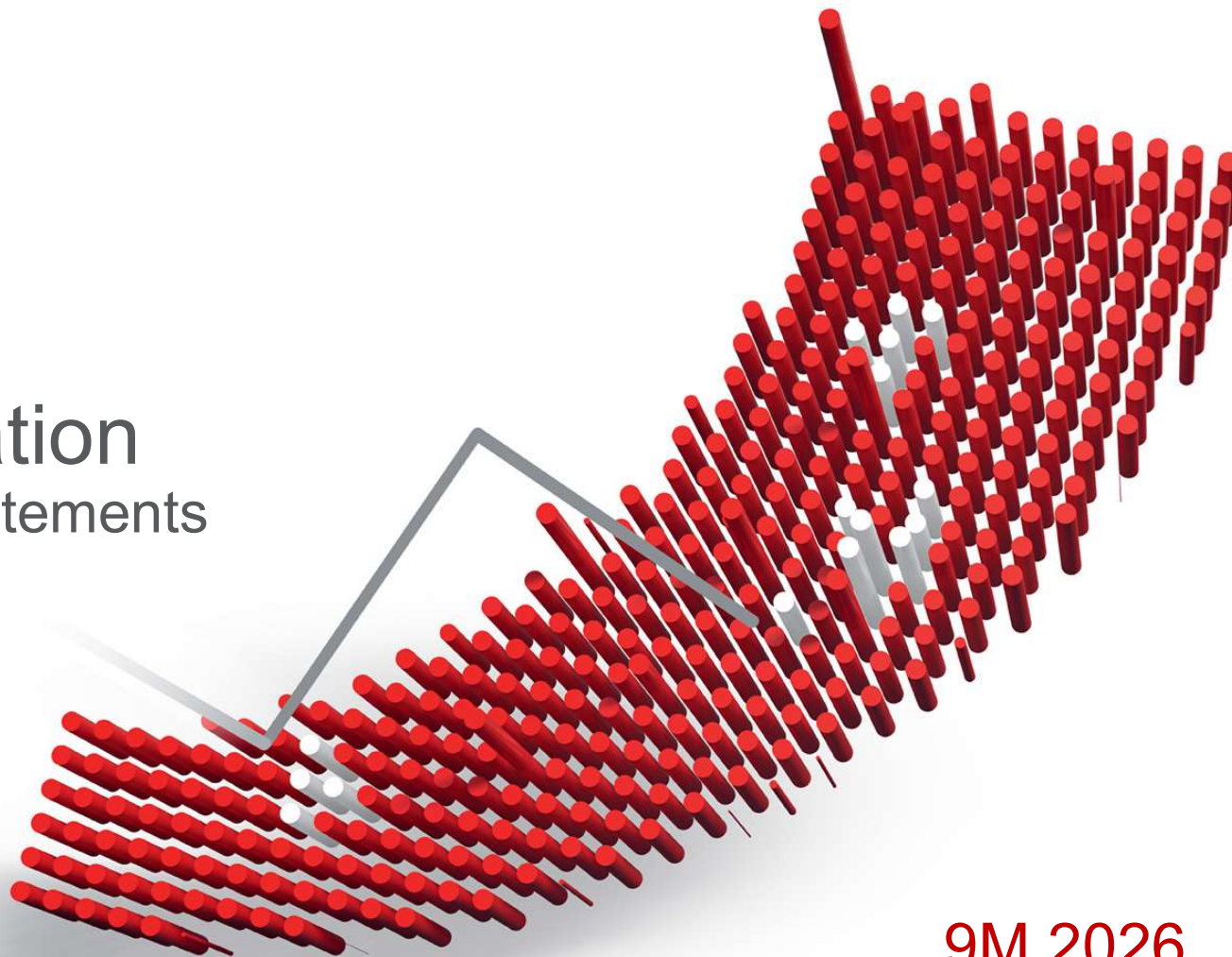
HRVATSKA POŠTANSKA BANKA

Investor information

Unaudited financial statements

October 2026

9M 2026



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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Statement of the President of the Management Board



On the occasion of releasing financial results for first nine months of 2026, **Marko Badurina, President of the Management Board of Hrvatska poštanska banka**, stated:

„I am very proud of yet another successful quarter, in which the Bank completed the acquisition of Croatia banka, issued its first international bond, closed the credit facility with Hrvatske autoceste, the largest transaction in its history, and carried out a number of other operational activities. Successful change management and the HPB team continue to deliver positive results, which are also reflected in the figures for the third quarter. Following the seasonal slowdown typical of the first half of the year, the Bank’s balance sheet reached EUR 8.6 billion in the third quarter of 2026, a new record. Owing to the aforementioned credit facility with HAC, the balance sheet structure changed significantly, as reflected in the jump in the loan-to-deposit ratio to almost 70%, the highest in a decade.

The effects of all the changes and continuous optimisations are best illustrated by the fact that core income, namely net interest income and net fee and commission income, reached a record level in the third quarter. In the period ahead, we will continue to strengthen HPB and create value for all our stakeholders.”

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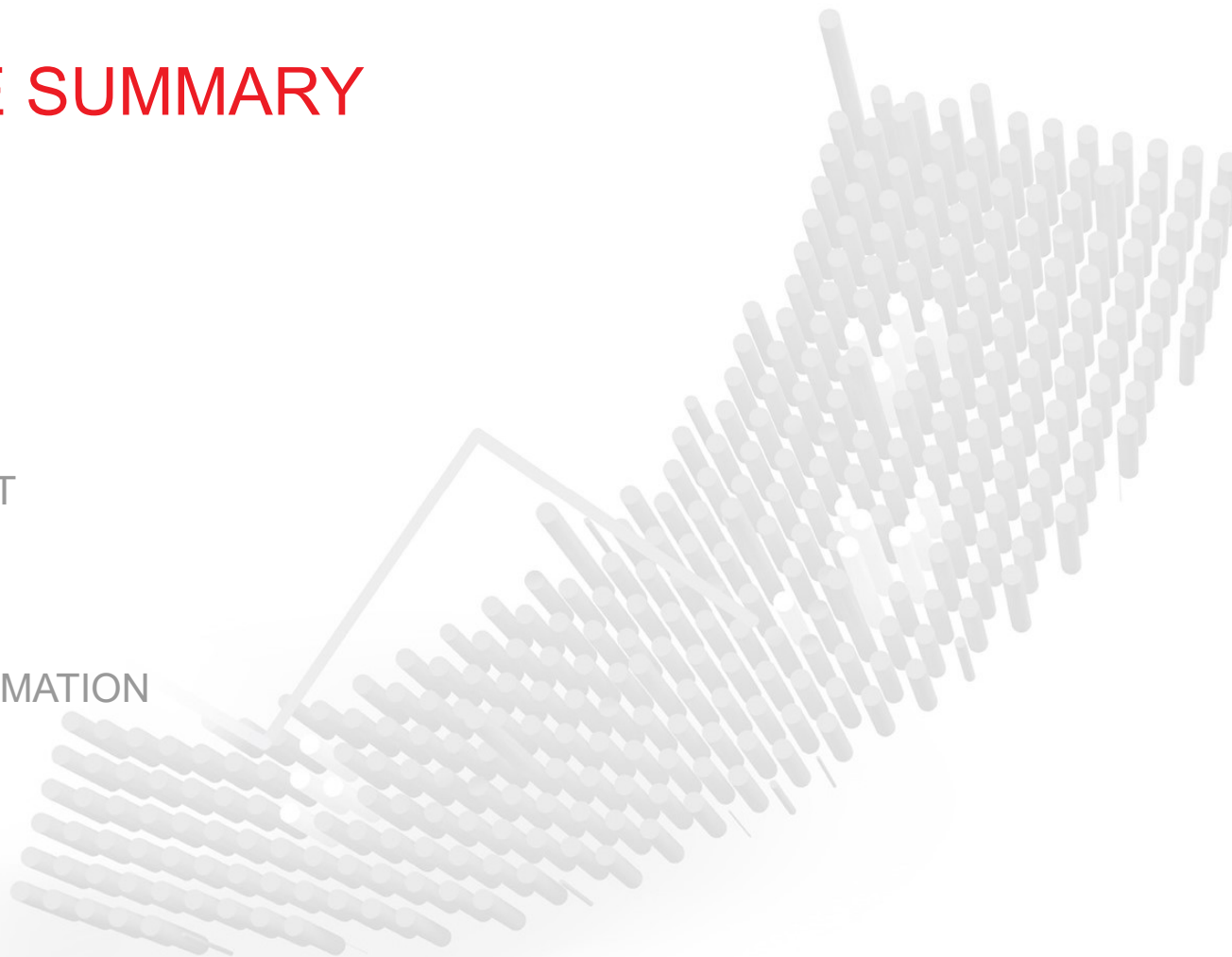
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ADDITIONAL INFORMATION



Key events and indicators – 9M 2026

Profit after tax

9M 2026.

53.2

EUR mn + 3.6% Y-o-Y

Assets

30.9.2026.

8.6

EUR bn + 0.6% YTD

Gross loans

30.9.2026.

5.2

EUR bn + 34.7% YTD

Deposits

30.9.2026.

7.3

EUR bn + 2.0% YTD

Croatia banka p.l.c. – Acquisition completed and control obtained on 1 September 2026. Merger process initiated on 4 September 2026.

Hrvatske autoceste – Long-term loan agreement signed, marking the largest single loan in the Bank's history.

Dividend – Dividend paid to shareholders while maintaining the Bank's strong capital position.

Bond issuance on the Luxembourg Stock Exchange – In July 2026, HPB successfully completed its inaugural issuance on international capital market.

HPB continues its growth strategy through the acquisition of Croatia banka

Acquisition

- ☑ March 4, 2026 – Share Purchase Agreement for Croatia banka p.l.c. signed, with completion of the transaction subject to the fulfilment of all conditions precedent and receipt of the required regulatory approvals.
- ☑ July 16, 2026 – AZTN approved the concentration
- ☑ August 31, 2026 – ECB approval obtained for the acquisition of a 100% qualifying stake in Croatia banka
- ☑ September 1, 2026 – Completion of the acquisition of Croatia banka, resulting in Croatia banka becoming part of the HPB Group



Regulatory Approval for the Merger

- ☑ On September 28, 2026, the CNB issued a decision of non-objection to the merger of Croatia banka into Hrvatska poštanska banka



Merger

- ☑ Planned merger of Croatia banka into Hrvatska poštanska banka by the end of 2026

HPB Group

PARENT COMPANY

Hrvatska poštanska banka,
p.l.c.

SUBSIDIARIES

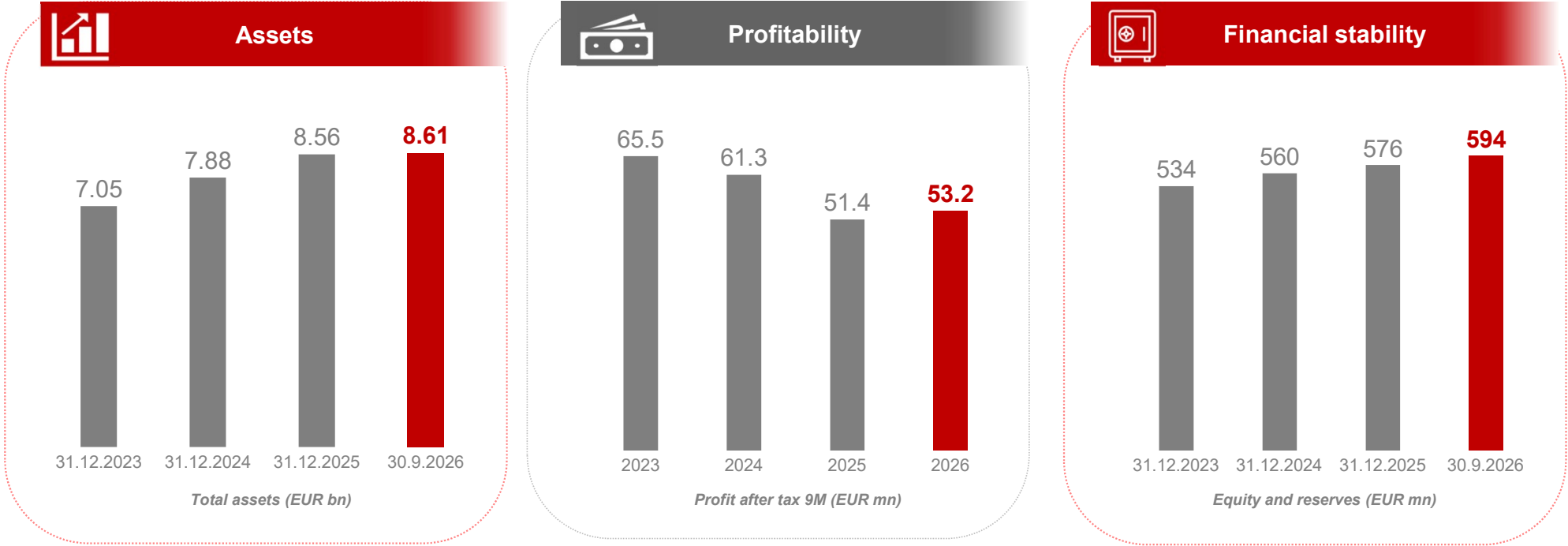
Croatia banka
p.l.c.
from September 1, 2026

HPB Invest
Ltd.

HPB-nekretnine
Ltd.

The financial data presented in this presentation refer to the standalone financial results of Hrvatska poštanska banka p.l.c. Consolidated financial information is disclosed in the HPB Group's financial statements.

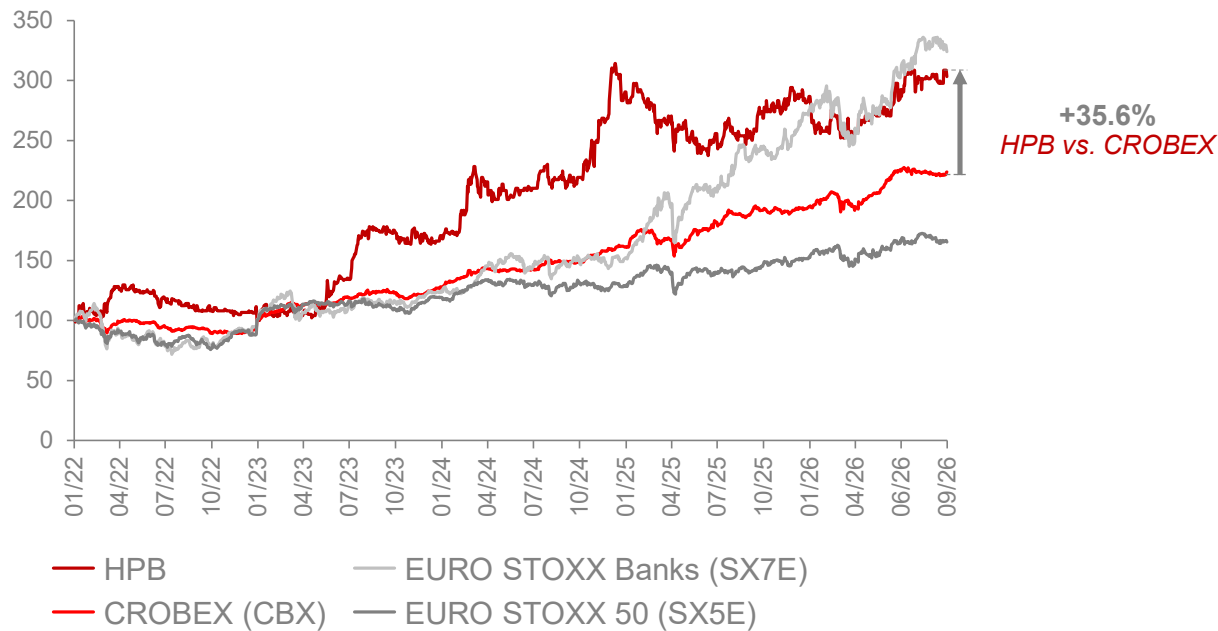
Asset growth supported by stable profitability and a strong capital base



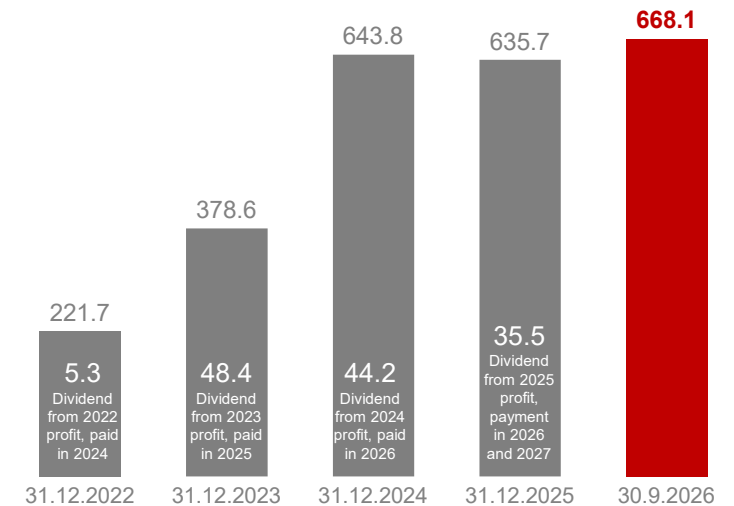
Fourth consecutive annual dividend, with 60% payout ratio for 2025 profit

HPB share price movement index and CROBEX, EURO STOXX 50 and EURO STOXX Banks indices

Base index, 1 / 2022 = 100



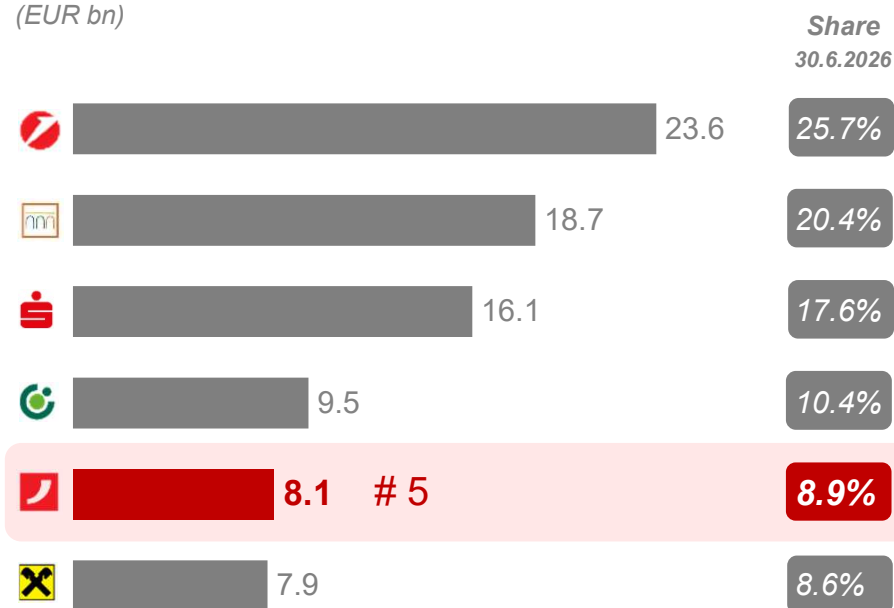
Market capitalisation and dividend (EUR mn)



- ☑ At the General Meeting held on July 24, 2026, based on a shareholder proposal submitted by the majority shareholder, the Republic of Croatia, a decision was adopted to distribute a dividend of EUR 35.5 million in two equal instalments. The first instalment was paid on August 4, 2026, while the second is scheduled for payment on January 28, 2027, subject to the fulfilment of regulatory requirements.

Strong financial position supports further growth

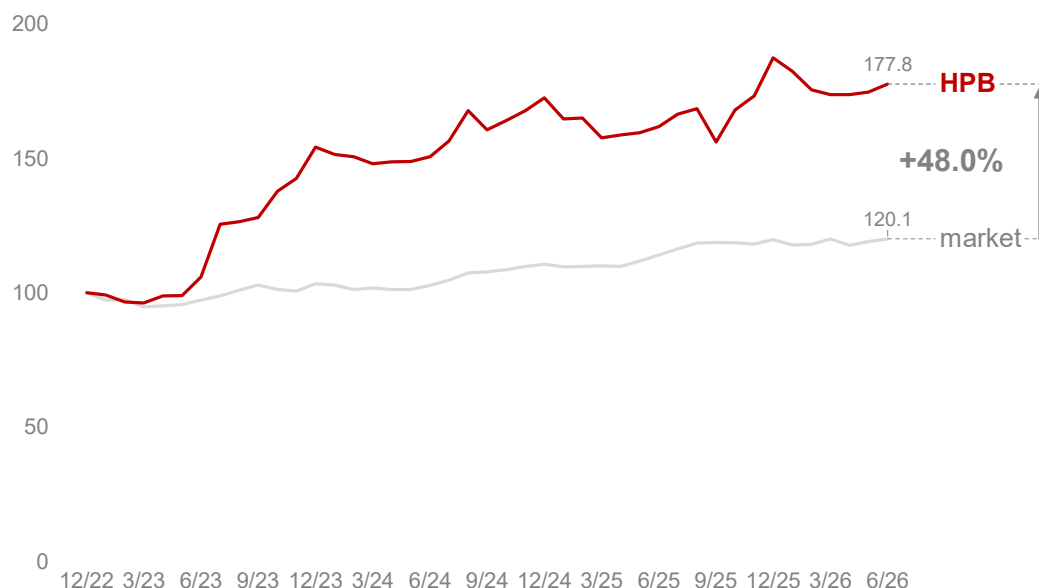
Total assets
(EUR bn)



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

Total assets development

Base index, 12 / 2022 = 100



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

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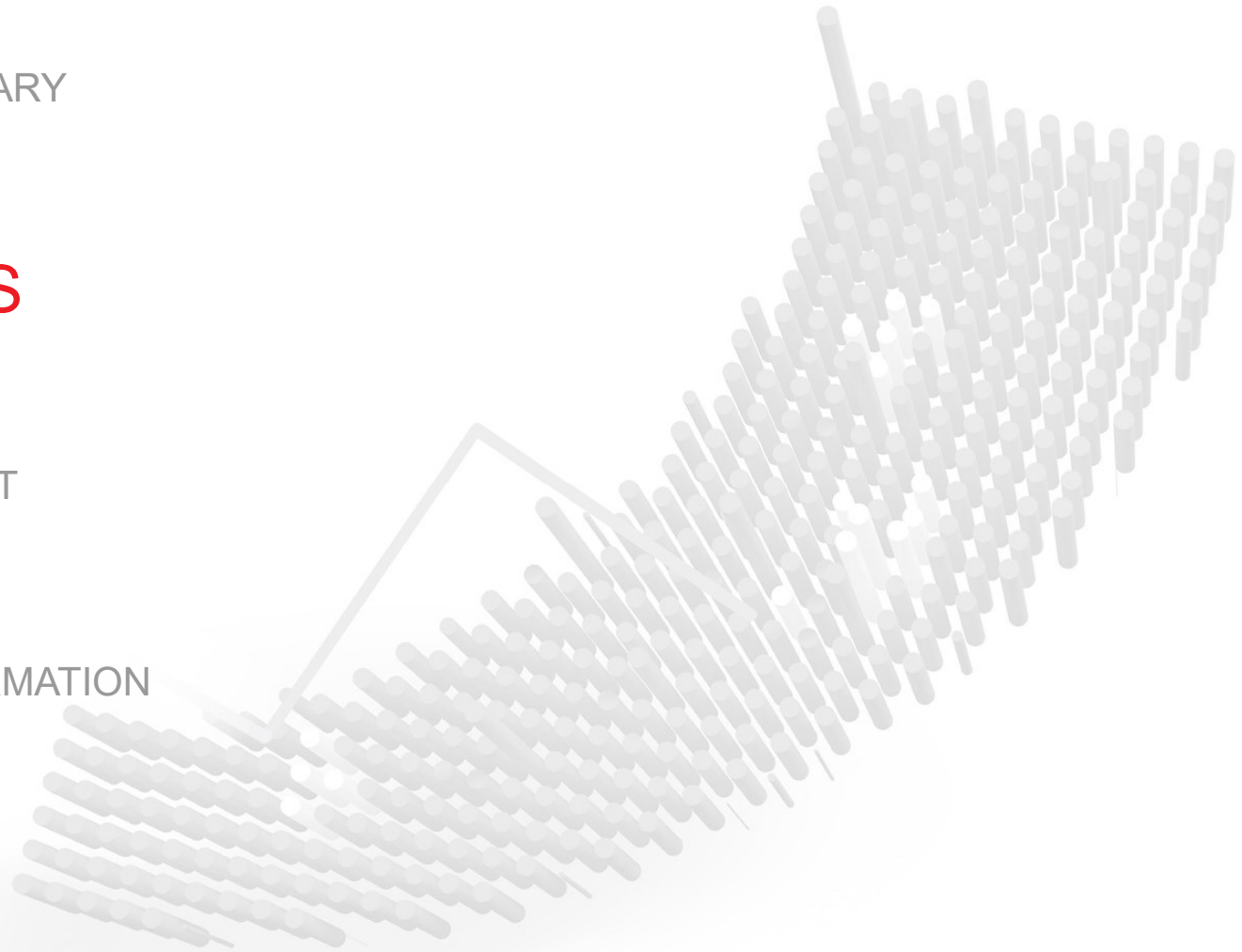
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Loan growth and higher interest income supported profitability

Profit and loss account (EUR mn)	9M 2025*	9M 2026	Y-o-Y	Y-o-Y%
Net interest income	115.2	124.9	+9.7	+8.4
Net fee and commission income	28.1	29.3	+1.2	+4.1
Net other income	1.8	(0.0)	(1.9)	-
Operating income	145.1	154.1	+9.0	+6.2
Employee expenses	(43.0)	(47.5)	+4.5	+10.5
Administrative expenses	(28.4)	(29.3)	+1.0	+3.4
Depreciation	(10.2)	(11.0)	+0.8	+8.3
Operating expenses	(81.5)	(87.8)	+6.3	+7.7
Operating profit	63.6	66.3	+2.7	+4.2
Provisions expenses	(1.0)	(1.3)	+0.3	+33.1
Tax	(11.3)	(11.8)	+0.5	+4.5
Profit after tax	51.4	53.2	+1.9	+3.6

- ☑ Net interest income increased by 8.4%, driven by higher lending activity (HAC and other business segments) and the balance sheet transformation (2025).
- ☑ Net fee and commission income increased by 4.1% in the observed period primarily due to higher customer activity.
- ☑ Operating expenses increased by EUR 6.3 mn in the observed period as a result of strategic investments in digitalisation, alongside an increase in employees expenses aimed at maintaining market competitiveness.
- ☑ The increase in provisions expenses reflects the growth in the performing loan portfolio.

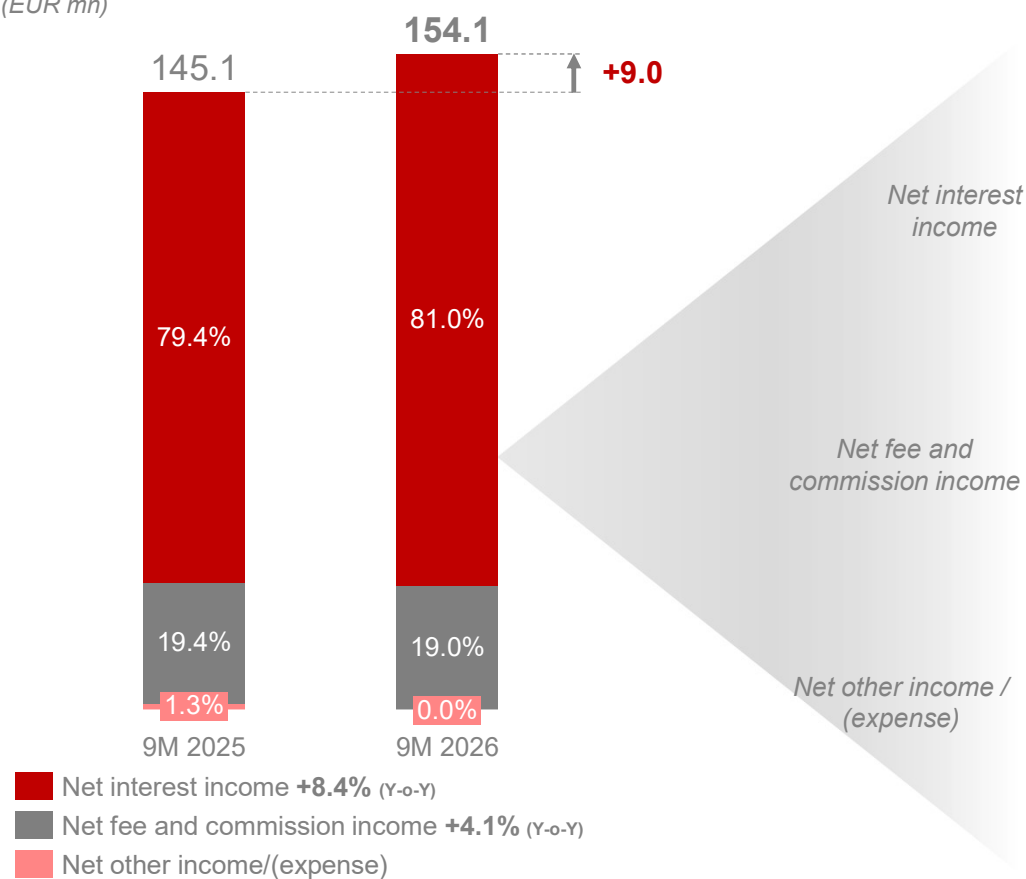
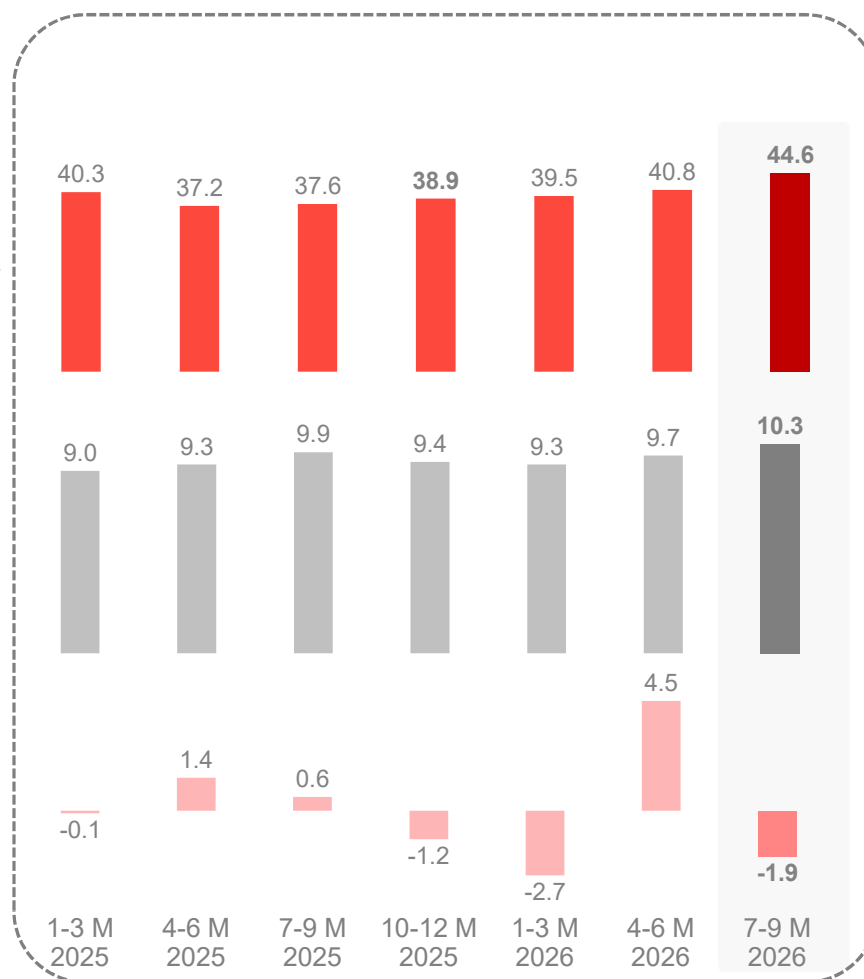
**To ensure data comparability, the comparative period 9M 2025 has been aligned with the change in data source applied on 9M 2026.*

From 6M 2026, the presentation is based on regulatory reports whereas in prior periods, income statement items were based on management reports.

The adjustments for 9M 2025 involve the reclassification of certain income and expense items and have no impact on net profit.

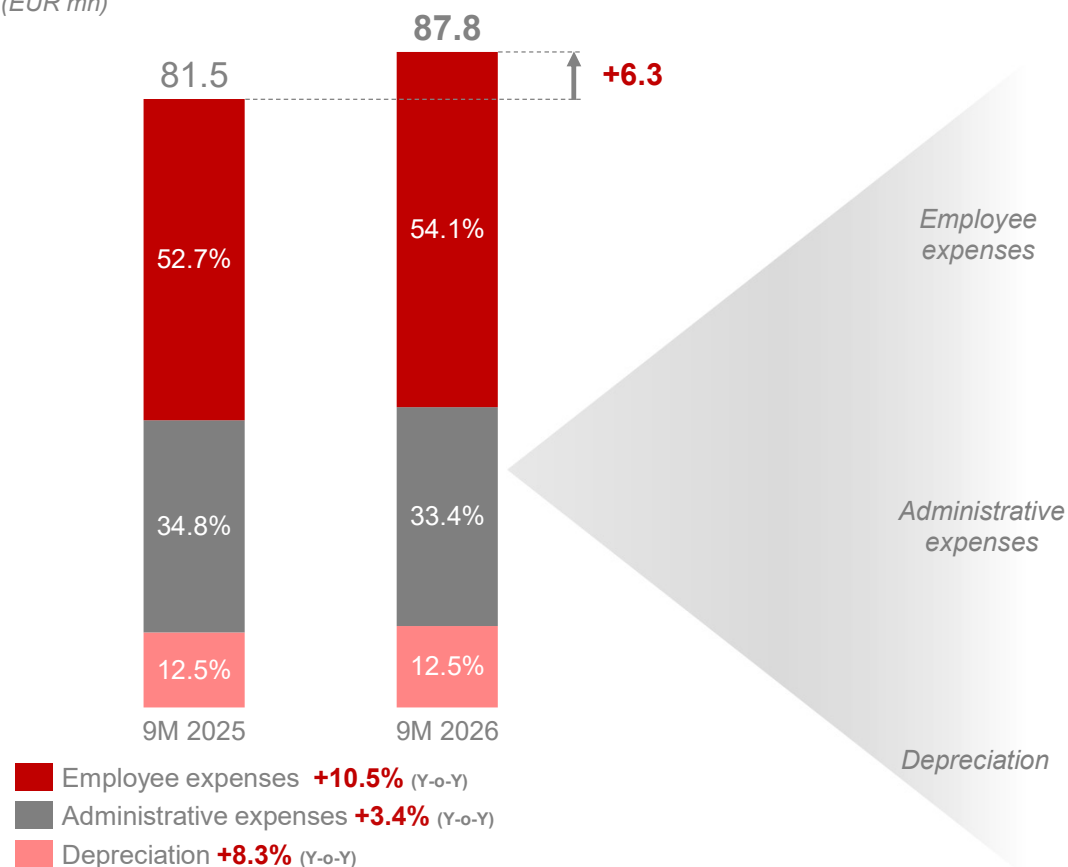
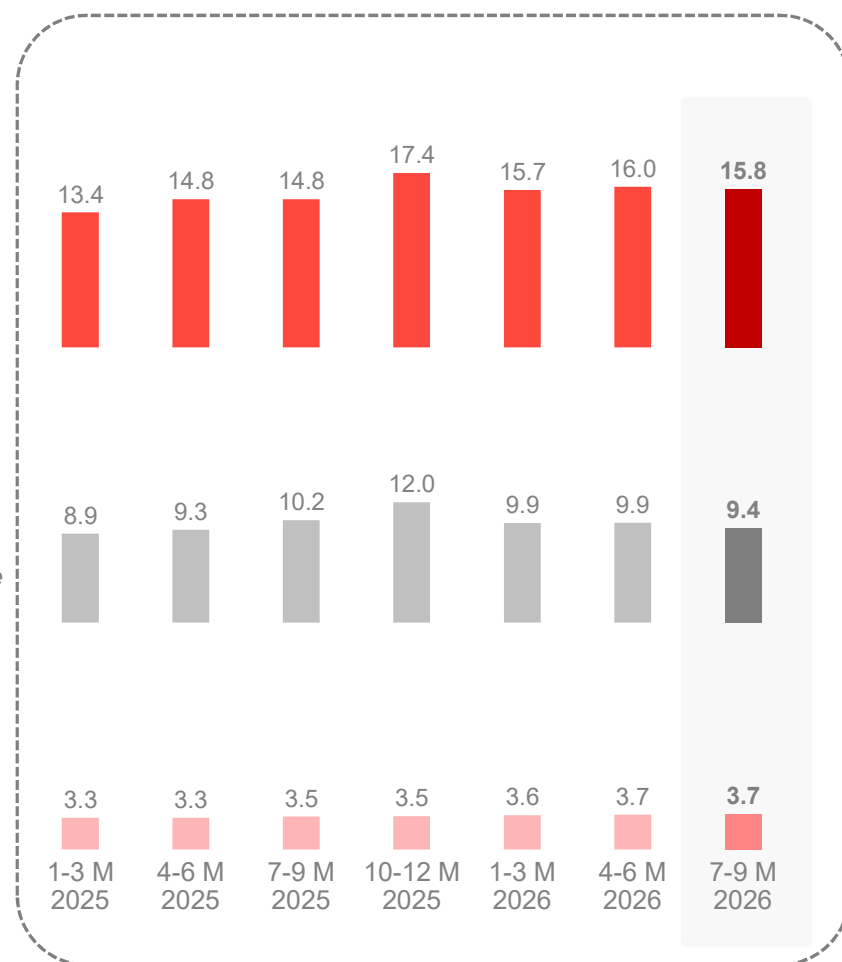
HAC transaction and strong lending activity drive highest quarterly net interest and fee income

Operating income
(EUR mn)



Strategic investments support future growth and efficiency

Operating expenses
(EUR mn)

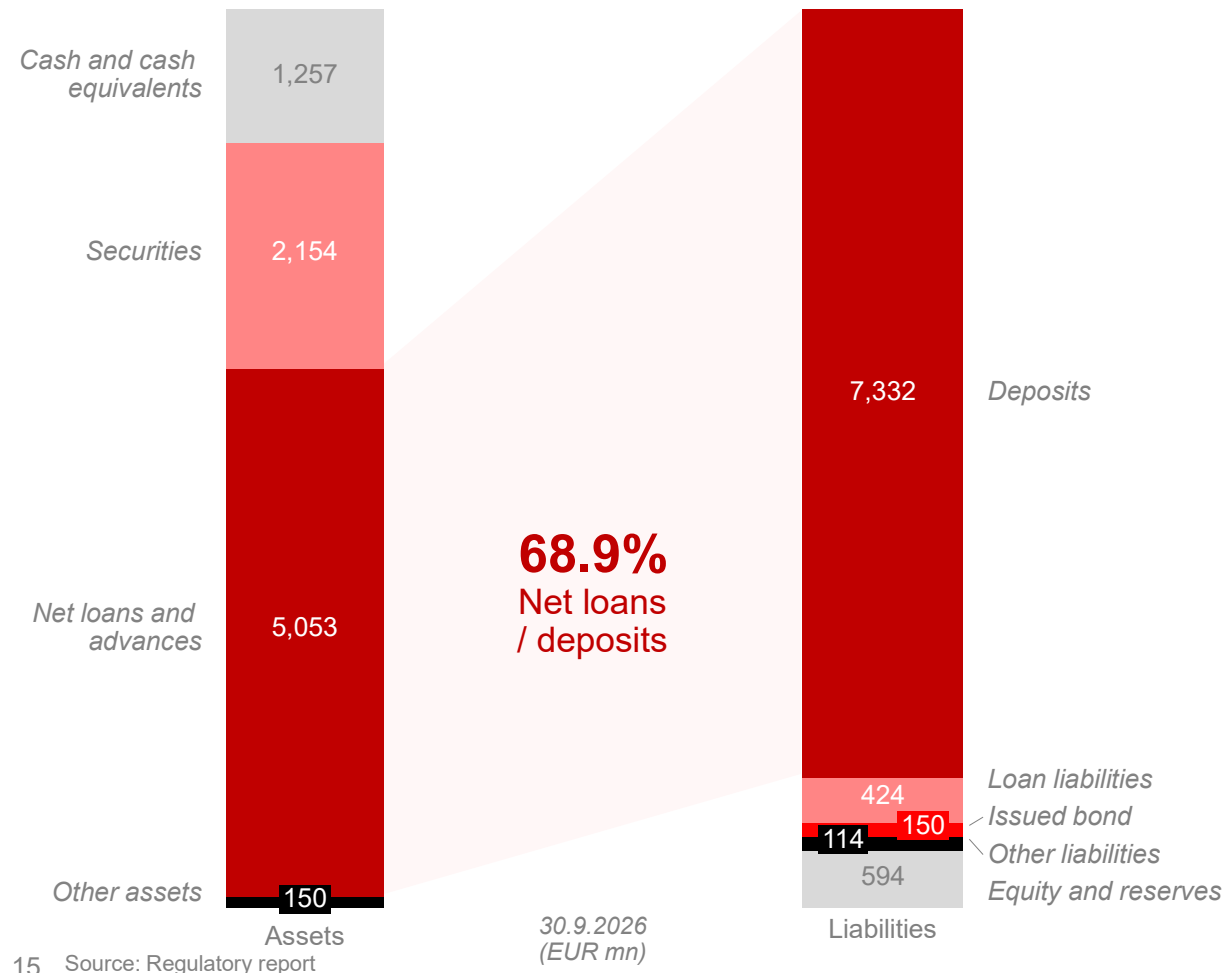


Loan portfolio growth alongside the diversification of funding sources

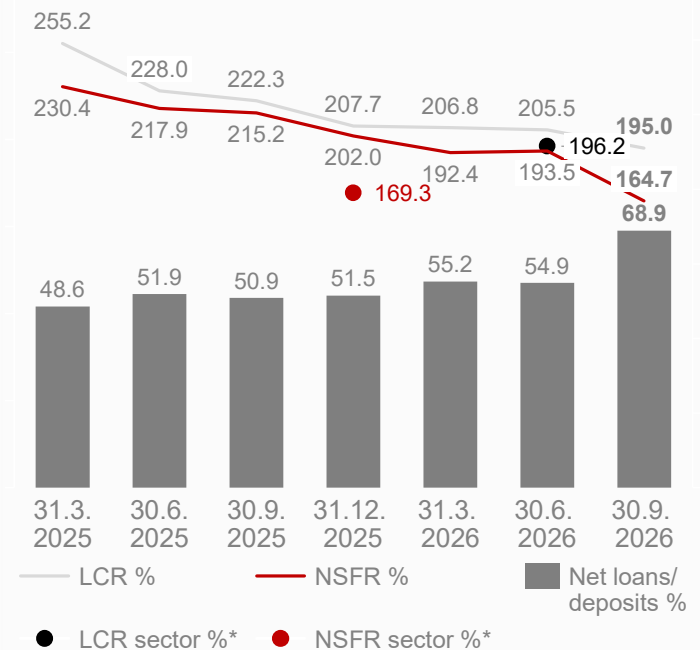
Balance sheet (EUR mn)	31.12.2025*	30.9.2026	YTD	YTD %	
Cash and cash equivalents	2,400	1,257	(1,144)	(47.6)	
Securities and other instruments	2,268	2,154	(113)	(5.0)	☑ Excess liquidity was primarily deployed into loans to optimize interest yield.
Net loans and advances	3,705	5,053	+1,348	+36.4	☑ Net loans increased by 36.4% primarily driven by the Bank's largest single lending transaction to date, the financing of HAC.
Other assets	191	150	(41)	(21.5)	☑ The securities portfolio declined primarily due to maturities during the reporting period.
Total assets	8,564	8,614	+50	+0.6	
Deposits	7,190	7,332	+142	+2.0	☑ Deposits increased by 2.0% year-to-date, supported by strong growth of 5.2% in the third quarter.
Loan liabilities	657	424	(233)	(35.4)	☑ Loan liabilities decreased due to regular repayments.
Issued bond	-	150	+150	-	☑ In July 2026, the Bank successfully completed its inaugural securities issuance on an international capital market, listing the securities on the Luxembourg Stock Exchange.
Other liabilities	140	114	(27)	(19.0)	
Total liabilities	7,987	8,019	+32	+0.4	
Total equity and reserves	576	594	+18	+3.1	

*To ensure comparability of data, the balance sheet as of December 31, 2025 is aligned with the regulatory reports, which as of June 30, 2026 are the basis for the presentation of balance sheet in this presentation. Up to June 30, 2026, the source of data for presenting balance sheet was management reports. Adjustments do not affect total assets, total liabilities or total capital and reserves.

Loan portfolio expansion improves balance sheet structure while preserving strong liquidity ratios



Liquidity profile



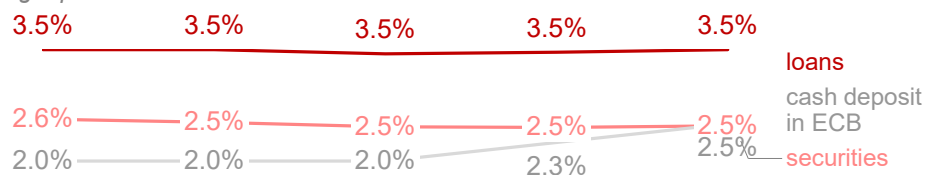
LCR and NSFR above regulatory requirements (= 100%)

*Latest available sector LCR data as at June 30, 2026, source: CNB statistics, SV1 Data on operations of credit institutions, as at June 30, 2026 (preliminary, unaudited). Latest available sector NSFR data as at December 31, 2025. Source: CNB Semi-Annual Information on Financial Conditions, the Degree of Achievement of Price Stability and the Implementation of Monetary Policy in the Second Half of 2025.

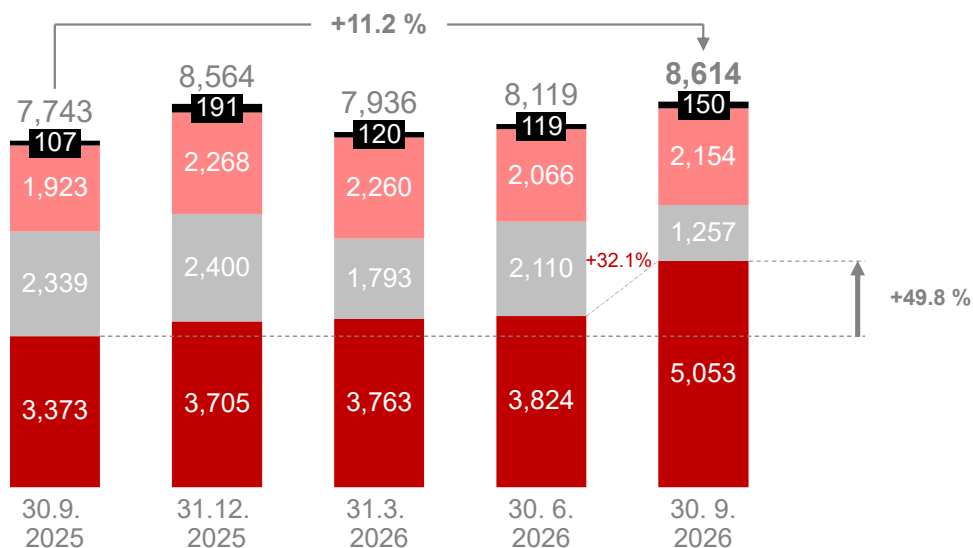
Strong loan growth supported by a stable deposit base and diversified funding sources

Assets

Average quarter interest rates



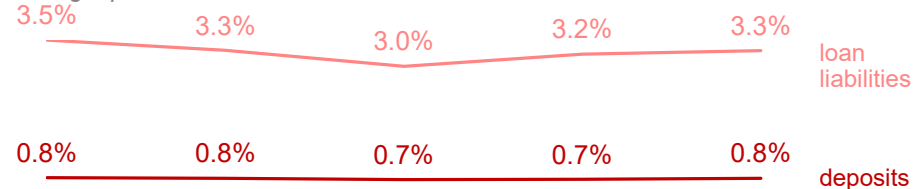
Volume in EUR mn



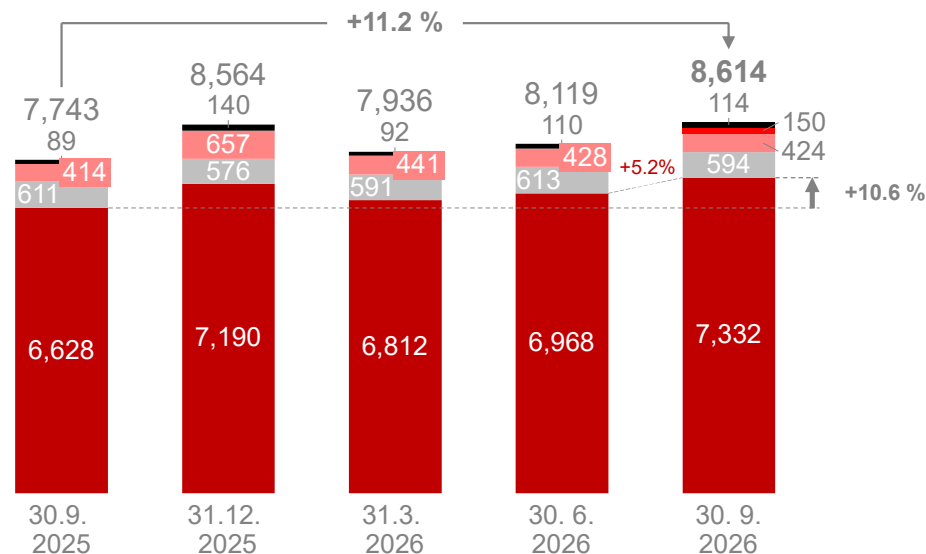
■ Other assets ■ Cash and cash equivalents
 ■ Securities ■ Net loans and advances

Liabilities and equity

Average quarter interest rates



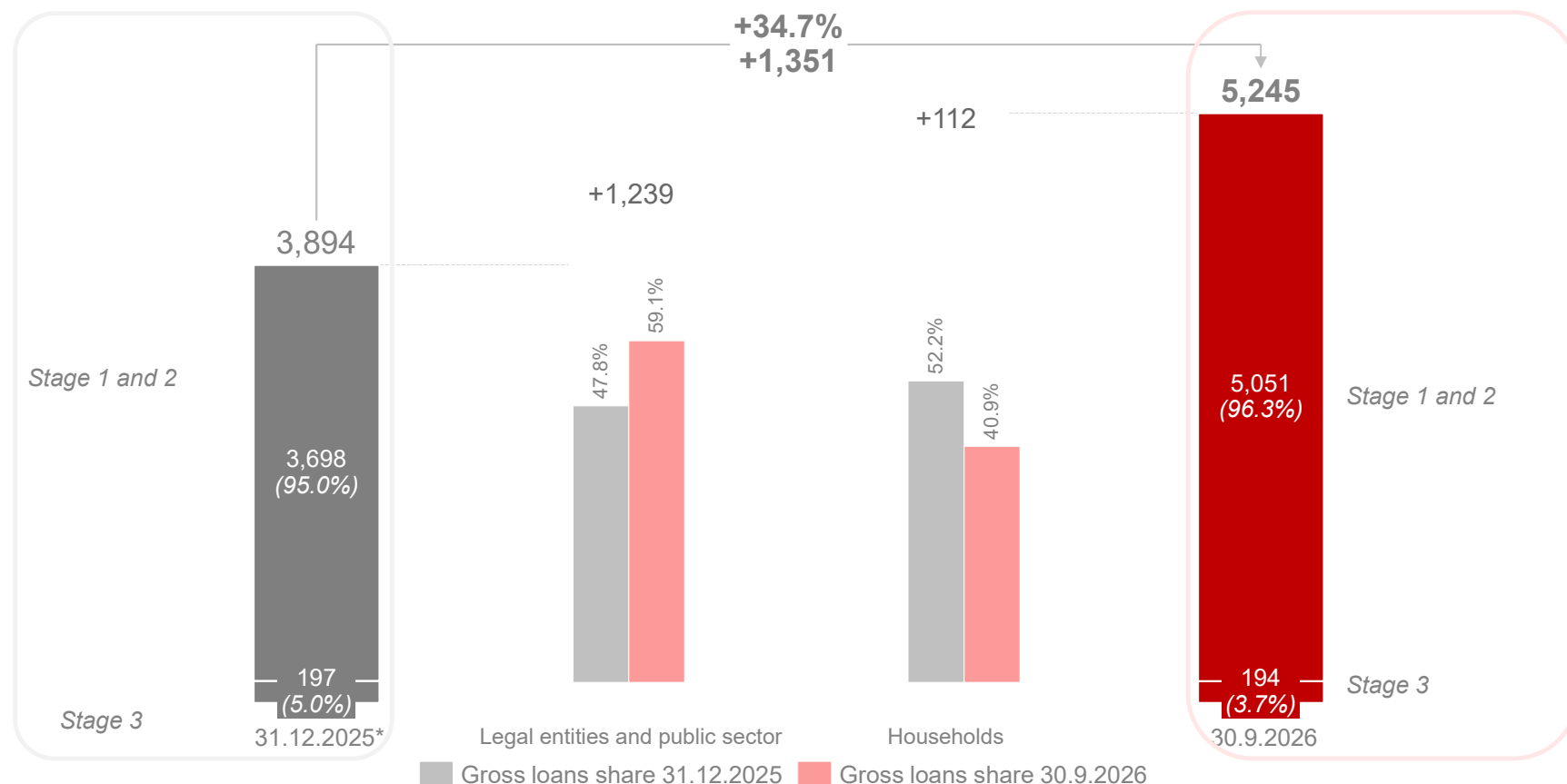
Volume in EUR mn



■ Other liabilities ■ Equity and reserves
 ■ Issued bond ■ Deposits
 ■ Loan liabilities

Strong growth in the performing loan portfolio, alongside a reduction in the share of non-performing loans

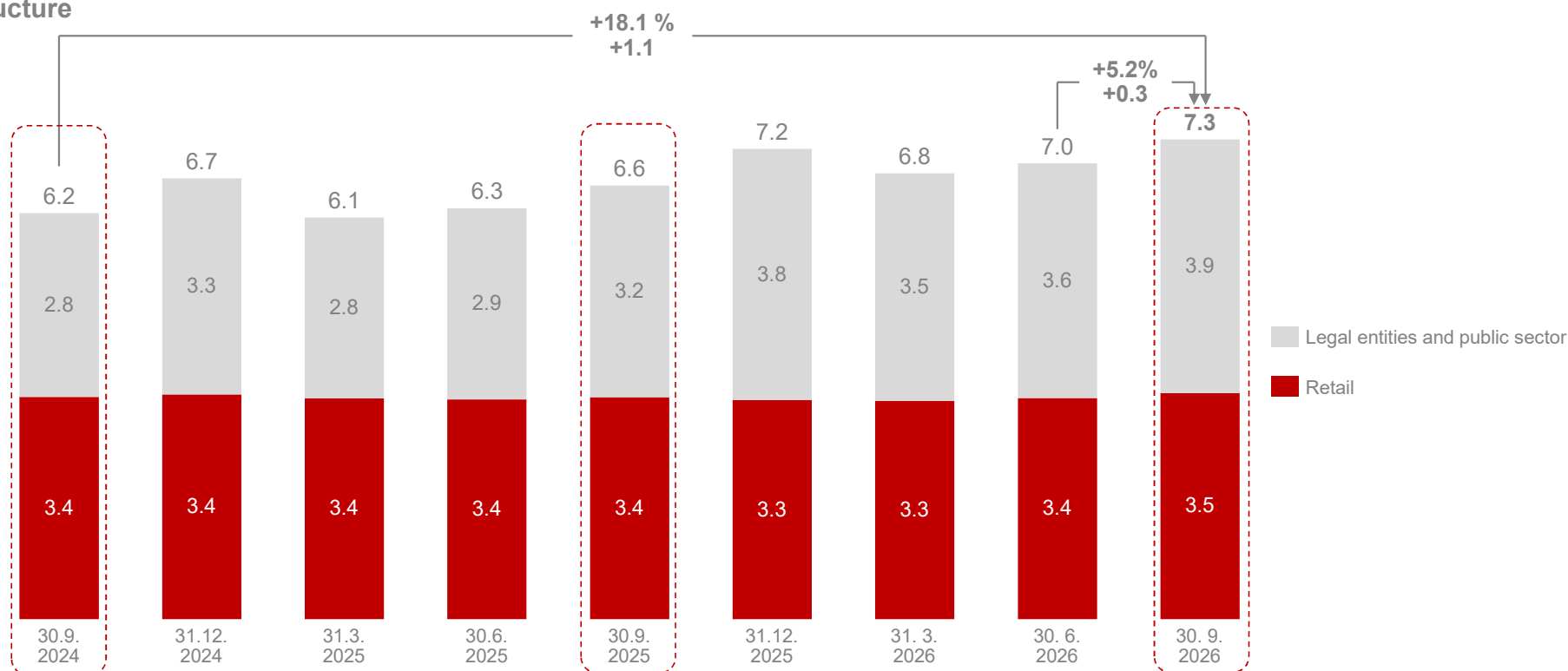
Gross loans – principal, receivables from banks and other receivables
(EUR mn)



*To ensure comparability of data, gross loans as of 31.12.2025 were aligned with regulatory reports which as of 30.6.2026, represent the basis for presentation in this presentation. Up to June 30, 2026, the source of data for presenting the balance sheet was management reports, and gross loans included the value of the principal.

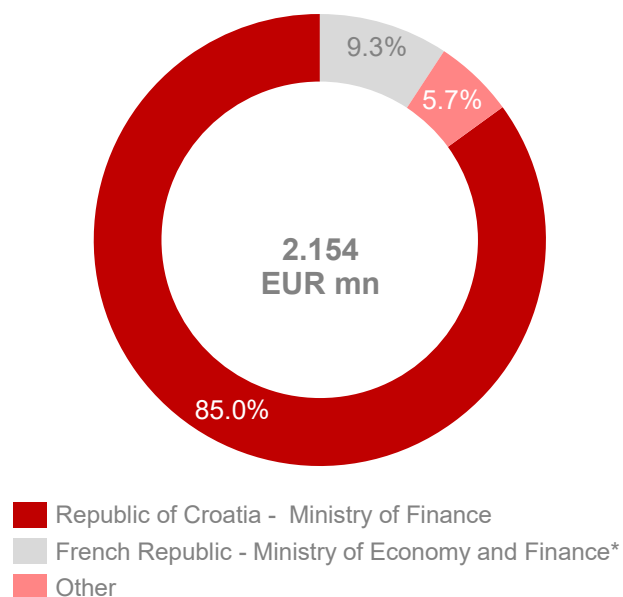
Stable deposit base with continued growth in the third quarter

Deposit structure
(EUR bn)



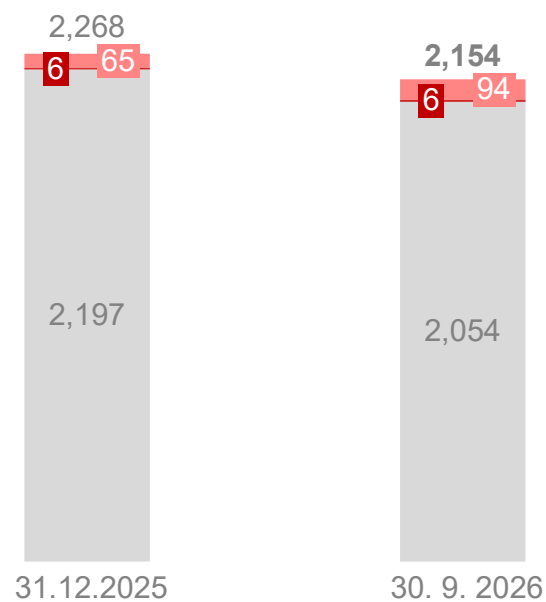
Conservative securities investment profile

**Securities by issuer
30.9.2026**



* Matures on November 4, 2026

**Securities by financial asset category
EUR mn**



Securities held for trading
 Debt securities at fair value through other comprehensive income
 Securities at amortised cost

☑ The securities portfolio has dominant exposure to Croatian government bonds and treasury bills.

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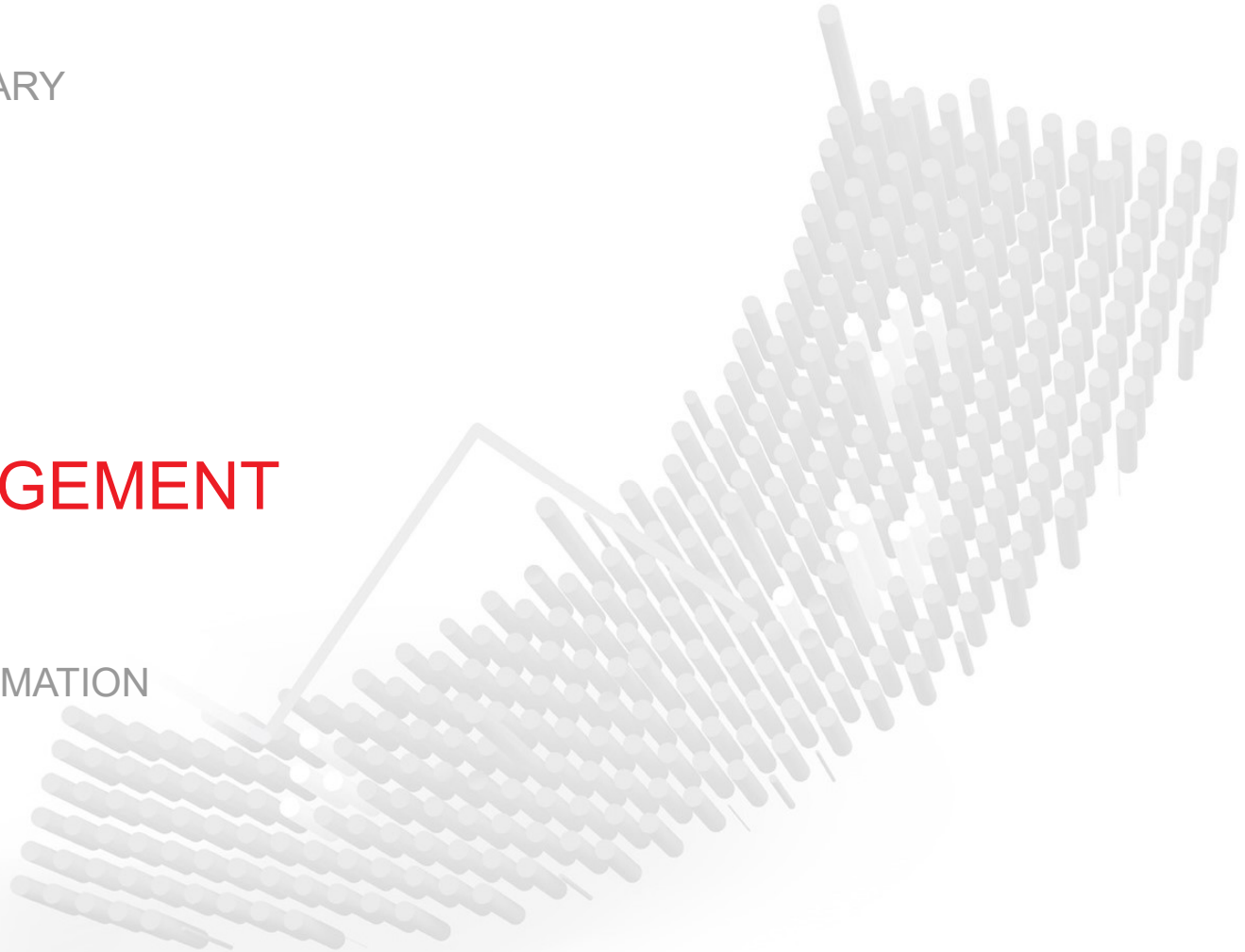
FINANCIALS

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RISK MANAGEMENT

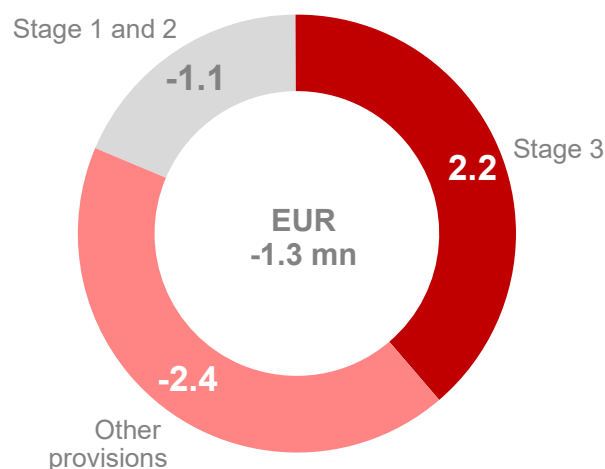
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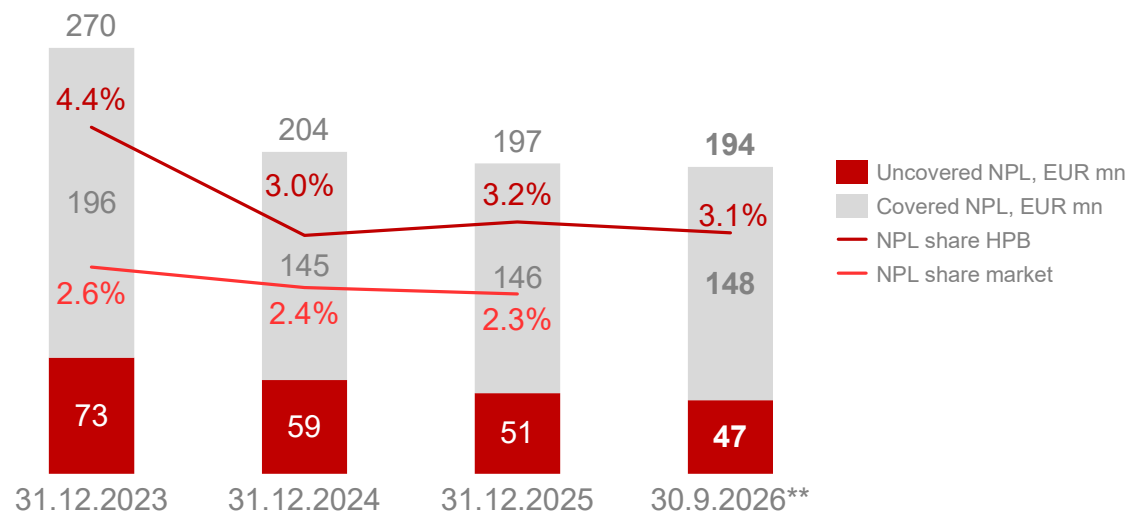
Loan growth alongside reduced non-performing exposures

Income from reversal of provisions/(provision expenses)
9M 2026



Source: Regulatory report

NPL share* – HPB vs market



Source: HPB: FINREP regulatory report, market: CNB statistics, SV2 Selected indicators of the structure, concentration and operations of credit institutions

* NPL ratio is calculated in accordance with the CNB methodology (denominator includes funds with central banks and other demand deposits)

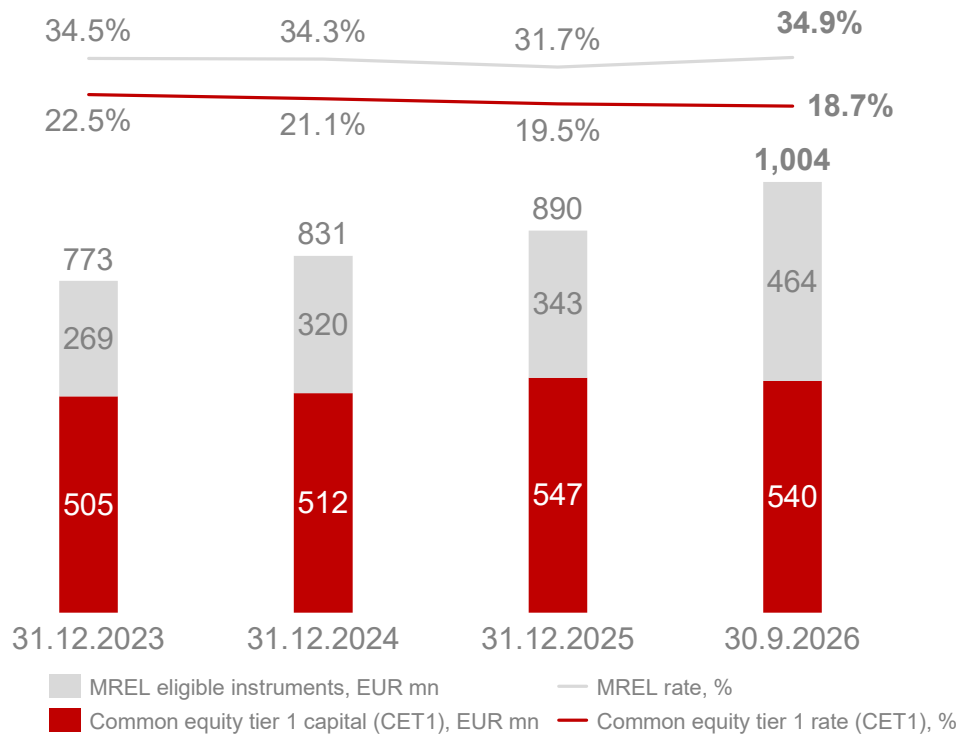
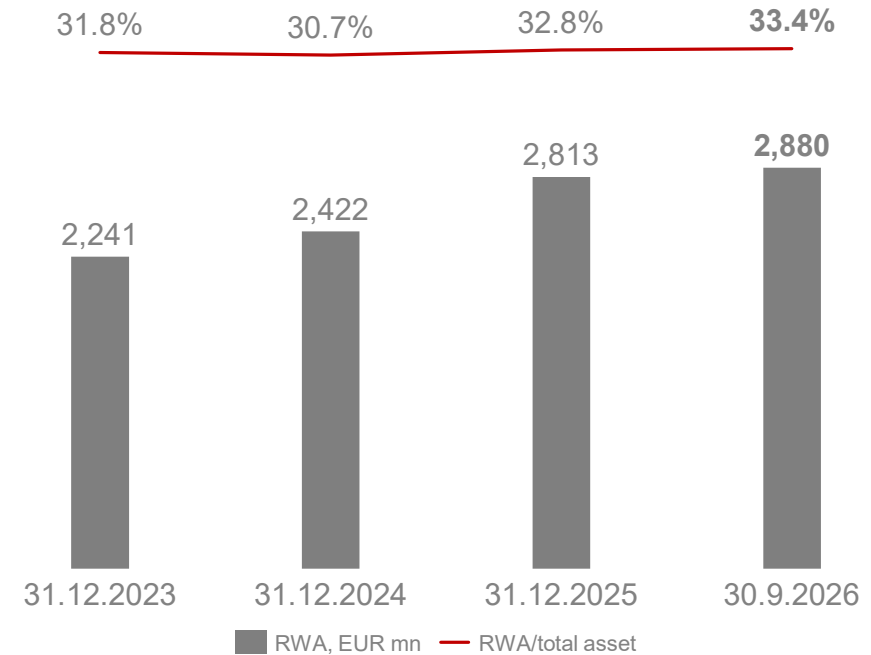
** Based on the preliminary amounts of non-performing loans

- ☑ Provision expenses related to the performing portfolio (Stage 1 and Stage 2) amounted to EUR 1.1 mn in the first nine months of 2026., while EUR 2.8 mn was recognised in the third quarter, primarily reflecting increased lending exposure to corporate clients.
- ☑ In the non-performing loan (NPL) segment, income from reversal of provisions of EUR 2.2 million was recognized, primarily driven by stronger collections and recoveries from the NPL portfolio, which largely offset the cost of new provisions in the corporate portfolio. This contributed to a further improvement in the NPL ratio, accompanied by a reduction in the NPL balance compared with year-end. NPL coverage stood at 76.1% as of September 30, 2026, above the market average of 65.4% as of June 30, 2026, reflecting a prudent level of provisioning for the NPL portfolio.

21 ☑ Other provisions increase relates primarily to legal cases.

Stable capital position supported by growth in MREL-eligible instruments following the international bond issuance

Capital indicators *



* Capital indicators as of September 30, 2026 are based on preliminary data.

☐ The movement in the common equity tier 1 (CET1) ratio reflects the increase in RWAs driven by strong lending activity during the period under review. Common equity tier 1 capital was primarily influenced by net profit generated and the approved dividend distribution.

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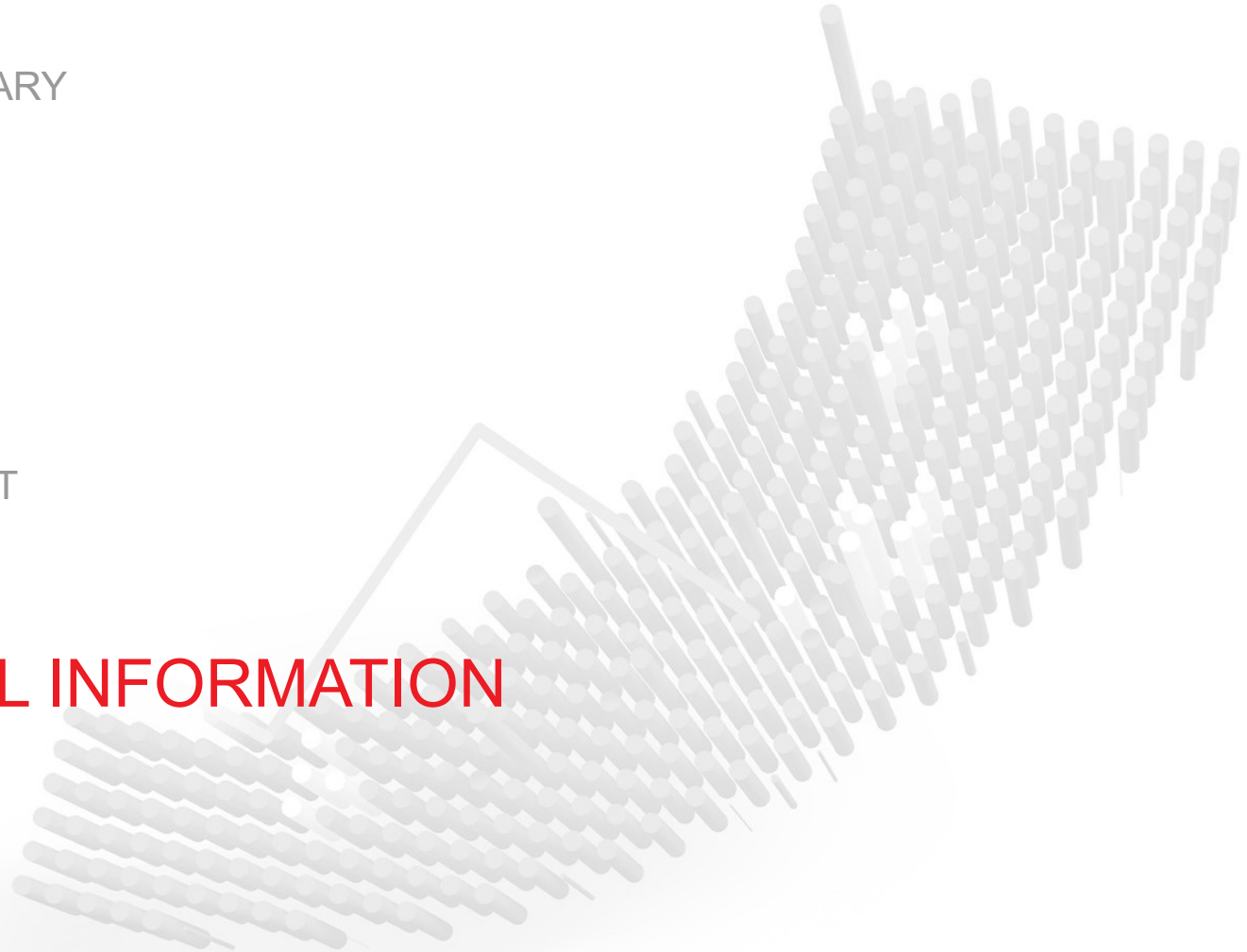
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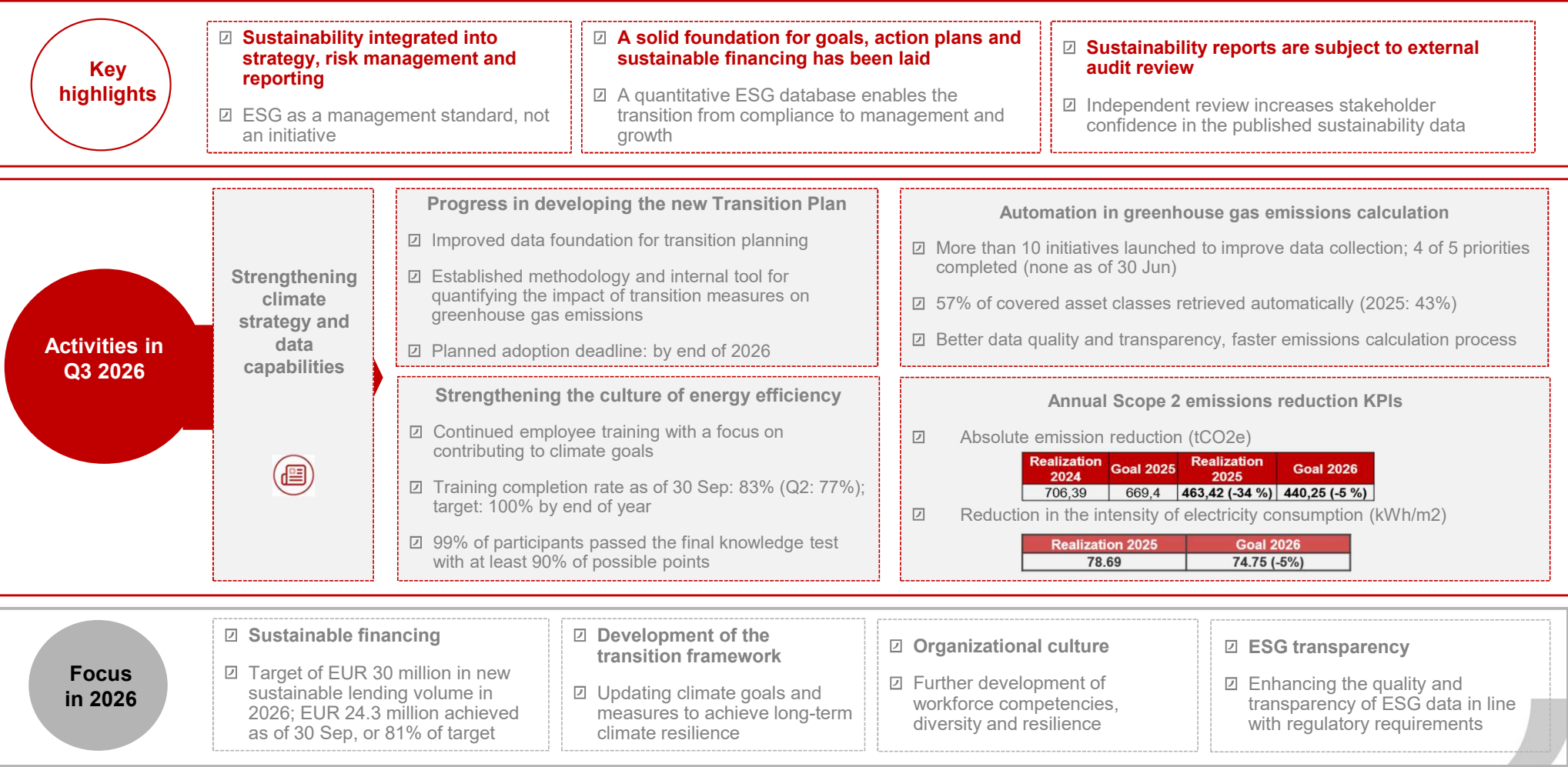
RISK MANAGEMENT

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ADDITIONAL INFORMATION



Sustainable Business – Q3 2026



Abbreviations

Abbreviation	Definition
CCA	The Croatian Competition Agency
CET 1	Common Equity Tier 1
CROBEX	Croatian Benchmark Stock Exchange Index
ECB	European Central Bank
ESG	Environmental, Social and Governance
EURO STOXX 50	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
FINREP	Reporting in accordance with Commission Implementing Regulation (EU) 2024/3117
HAC	Croatian Motorways Ltd.
CNB	Croatian National Bank
HPB	Hrvatska poštanska banka
ISIN	International Securities Identification Number
KPI	Key Performance Indicators
kWh/m ²	Electricity consumption, kWh per square metre
LCR	Liquidity Coverage Ratio
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
NSFR	Net Stable Funding Ratio
RWA	Risk-Weighted Assets
Stage 1 and 2	Performing Loans
Stage 3 or NPL	Non-Performing Loans
SV1/SV2	Performance indicator tables for credit institutions published by the Croatian National Bank (CNB)
tCO ₂ e	Measure of greenhouse gas emissions, tonnes of carbon dioxide equivalent
Y-o-Y	Change compared to the corresponding period of the previous year (30 September 2026 vs. 30 September 2025 for balance sheet items, or 9M 2026 vs. 9M 2025 for profit and loss items)
YTD	Year to Date
Q2	Second quarter
Q3	Third quarter
6M	The first six months of the financial year
9M	The first nine months of the financial year

Indicator calculation

Indicator	Calculation
Liquidity coverage ratio (LCR)	The ratio of liquid assets to net liquidity outflow
NPL ratio	Ratio of non-performing loans (gross loans – principal, interest, fees and other receivables) to total loans (gross loans and balances with central banks and other sight deposits)
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





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We are creating conditions for a better life in Croatia.

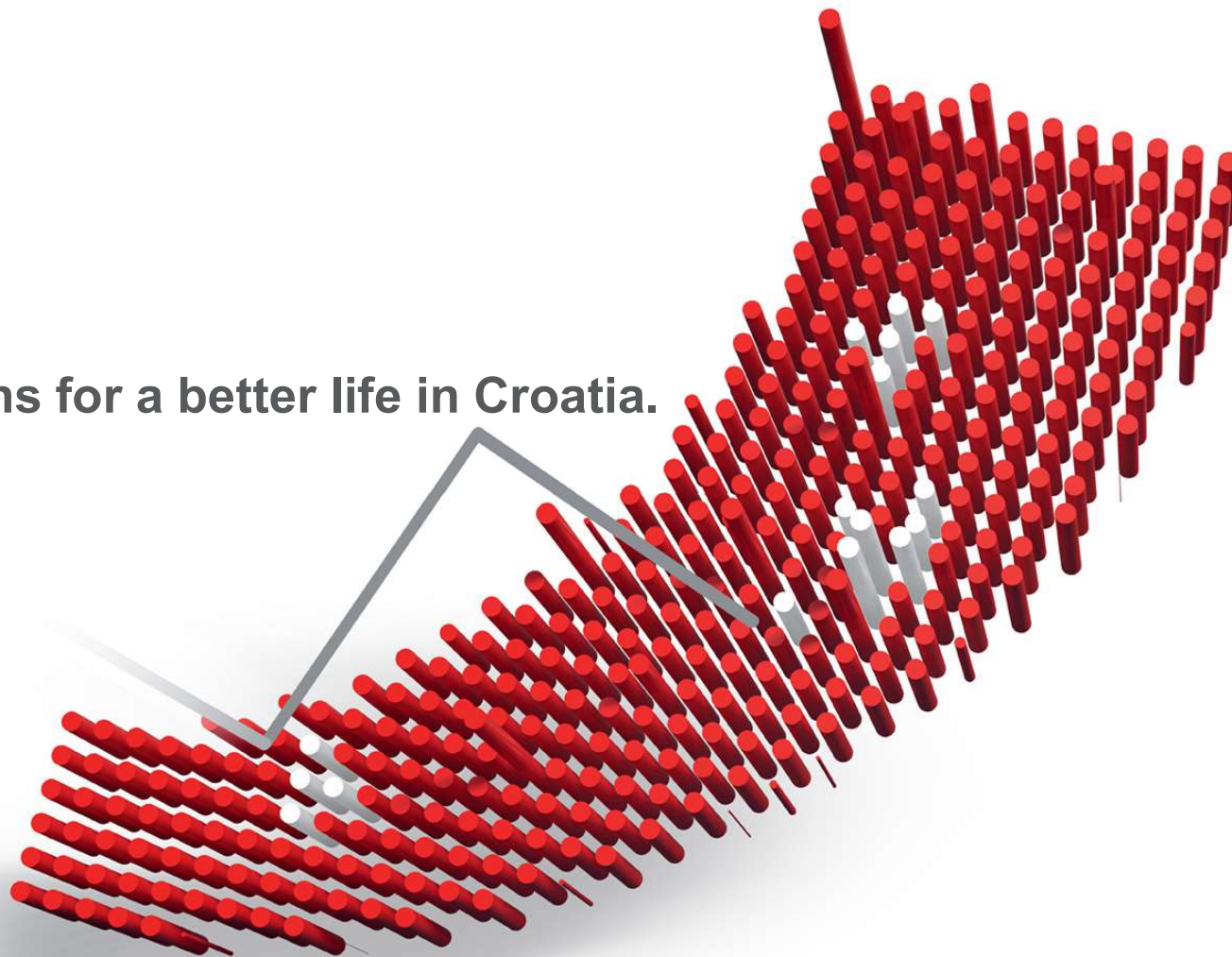
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