



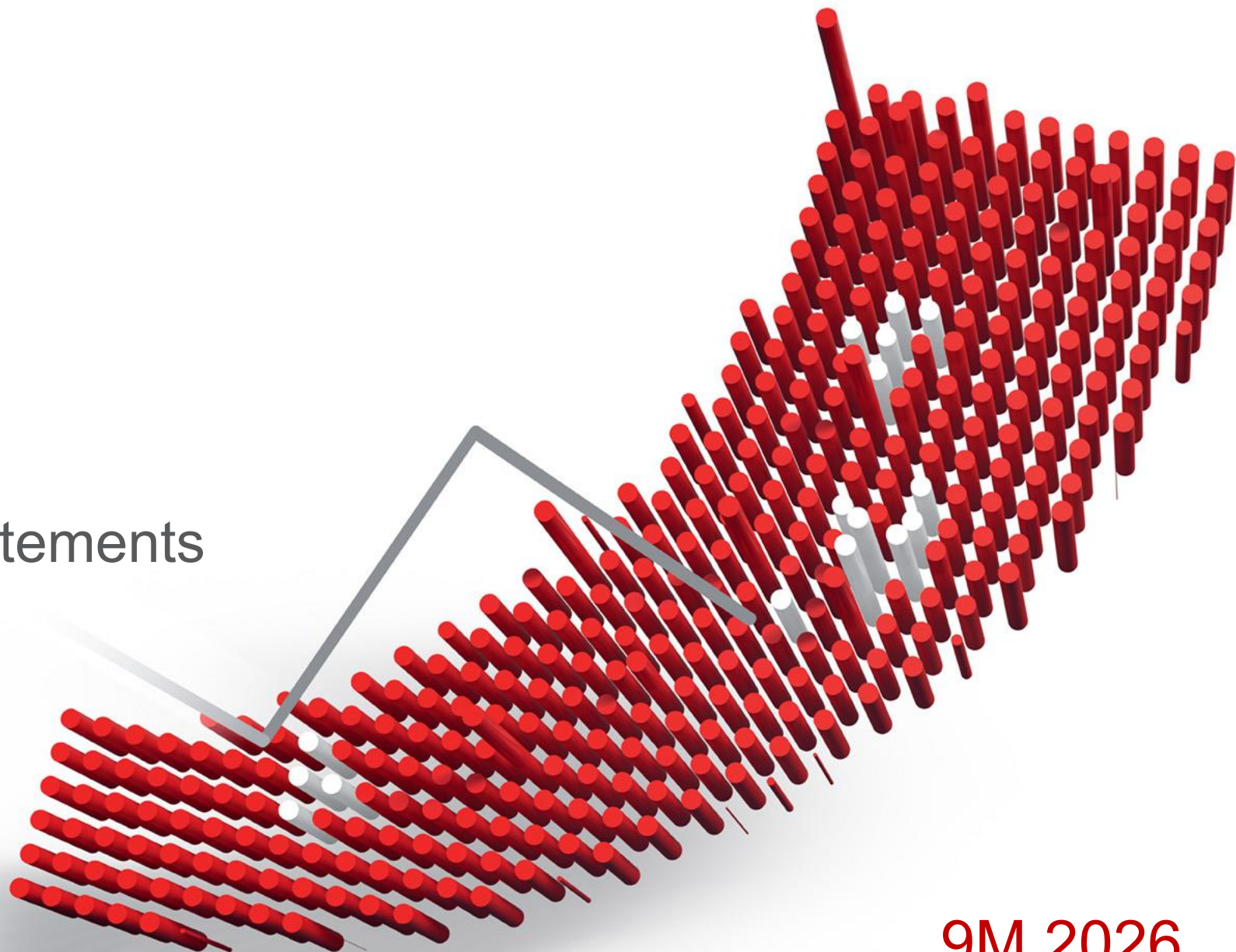
HRVATSKA POŠTANSKA BANKA

# HPB Group

Unaudited financial statements

October 2026

9M 2026



# Limitation of liability

- ☑ The information and data contained in this presentation are intended to be general background information on Hrvatska poštanska banka p.l.c. as the parent company of the Hrvatska poštanska banka Group (hereinafter referred to as the Bank, Group or HPB) and its activities. 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.
- ☑ Financial and other information regarding HPB is based on data available to the Bank as of the date of this presentation, whereas HPB cannot guarantee the completeness, accuracy, or timeliness of information obtained from publicly available sources. This presentation is for information purposes only and does not contain a recommendation to buy or sell or an offer to sell or subscribe for shares, nor does it constitute an invitation to make an offer to sell shares.
- ☑ This presentation has been prepared and the information in it has been checked with the greatest possible care. Nevertheless, rounding and transmission cannot be excluded. When adding up rounded amounts and percentages, differences may appear.

|                                                       |                                                                                                                                              |
|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Type and name of prescribed information:              | Financial statements for the period 1.1.2026 - 30.9.2026<br>HPB Group 9M 2026 Unaudited Financial statements for the period 1.1. – 30.9.2026 |
| 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 Markets Act, Hrvatska poštanska Banka p.l.c. (hereinafter referred to as HPB or Bank), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from 1. 1. - 30.9.2026.

Original and official report is published in Croatian.

The report includes:

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

# 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.

# Key Performance Indicators of HPB Group

Profit after tax

**64.5**

EUR mn

Assets

**8.9**

EUR bn

- ❑ HPB Group's net profit after tax amounts EUR 64.5 million and includes the operating results of HPB, as the Parent Company (EUR 53.2 million), HPB Invest (EUR 203.8 thousand) and HPB-nekretnine (EUR 16.9 thousand) for the period from January 1 to September 30, 2026, as well as Croatia banka's profit after tax from the acquisition date to the reporting date (EUR 203.6 thousand). Difference between the HPB Group's net profit and the aggregate standalone results of its members is primarily attributable to consolidation adjustments and the preliminary gain on bargain purchase recognised on the acquisition date of Croatia banka.
- ❑ The gain on bargain purchase reflects the excess of the fair value of Croatia banka's net assets over the purchase consideration, as determined by the preliminary PPA\* analysis. (PPA = Purchase Price Allocation)
- ❑ Gain on bargain purchase is recognised in the HPB Group's net profit and, following the merger, will be incorporated into the Parent Company's capital.

*\* The results of the PPA analysis are preliminary and may be subject to subsequent adjustments in accordance with IFRS 3 – Business Combinations during the measurement period, which may extend up to 12 months from the acquisition date.*

# Management report of HPB Group

The Management Report of Hrvatska poštanska banka p.l.c., as the Parent Company of the HPB Group, for the period from January 1, 2026 to September 30, 2026 is presented in the preceding sections of this document. HPB Group is, apart from the parent company – Hrvatska poštanska Banka p.l.c., consisted of Croatia banka (credit institution), HPB Invest (investment fund management company), and HPB-nekretnine (real estate services company).

**Marko Badurina**  
President of the Management Board

**Tadija Vrdoljak**  
Member of the Management Board

**Ivan Soldo**  
Member of the Management Board

**Josip Majher**  
Member of the Management Board

**Anto Mihaljević**  
Member of the Management Board

# Statement by persons responsible for compiling the report of HPB Group

Pursuant to the provisions of the Capital Market Act, to the best of our knowledge nine-month financial statements of HPB Group, prepared in accordance with International Financial Reporting Standards adopted in European Union, give a true and objective view of assets and liabilities, financial position, profit and loss, and contain an objective presentation of the development and business operations and position of HPB Group.

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

**Marko Badurina**

President of the Management Board

**Tadija Vrdoljak**

Member of the Management Board

**Ivan Soldo**

Member of the Management Board

**Josip Majher**

Member of the Management Board

**Anto Mihaljević**

Member of the Management Board



**HRVATSKA POŠTANSKA BANKA**

**We are creating conditions for a better life in Croatia.**

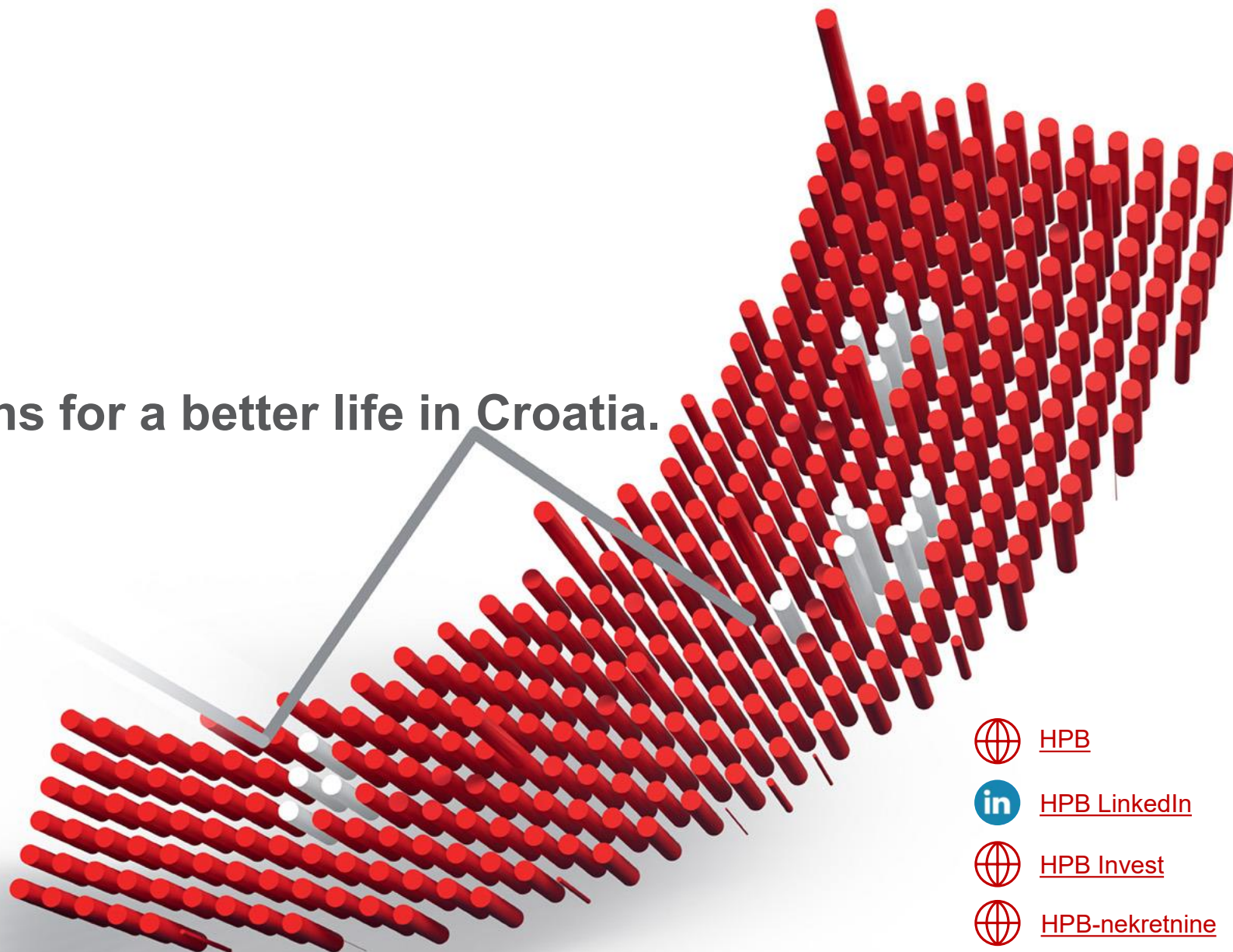
**HEADQUARTERS**

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HR-10000 Zagreb

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0800 472 472  
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E-mail: [hpb@hpb.hr](mailto:hpb@hpb.hr)



[HPB](#)



[HPB LinkedIn](#)



[HPB Invest](#)



[HPB-nekretnine](#)



[Croatia banka](#)

**Annex 1****ISSUER'S GENERAL DATA**

Reporting period:

1.1.2026

to

30.9.2026

Year:

2026

Quarter:

3

**Quarterly financial statements**

Registration number (MB):

03777928

Issuer's home Member

State code:

CROATIA

Entity's registration  
number (MBS):

080010698

Personal identification  
number (OIB):

87939104217

LEI:

529900D5G4V6THXC5P79

Institution  
code:

319

Name of the issuer: Hrvatska poštanska banka p.l.c

Postcode and town:

10000

ZAGREB

Street and house number:

JURIŠIĆEVA ULICA 4

E-mail address:

hpb@hpb.hr

Web address:

www.hpb.hr

Number of employees  
(end of the reporting

1958

Consolidated report:

KD

(KN-not consolidated/KD-consolidated)

Audited:

RN

(RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS):

Registered office:

MB:

HPB Invest d.o.o.

Jurišićeva ulica 4, 10000 Zagreb

1972278

HPB-nekretnine d.o.o.

Jurišićeva ulica 4, 10000 Zagreb

1972260

CROATIA BANKA d.d.

Roberta Frangeša Mihanovića 9, Zagreb

03467988

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 30.09.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

| Item                                                                                                           | ADP code | Last day of the preceding business year | Current period |
|----------------------------------------------------------------------------------------------------------------|----------|-----------------------------------------|----------------|
| 1                                                                                                              | 2        | 3                                       | 4              |
| <b>ASSETS</b>                                                                                                  |          |                                         |                |
| Cash in hand and balances at central banks                                                                     | 001      | 2,387,794,079                           | 1,315,899,263  |
| <b>Treasury bills and other short-term securities eligible for refinancing with central banks (003 + 004):</b> | 002      | 652,199,503                             | 453,450,093    |
| (a) Treasury bills and similar securities                                                                      | 003      | 652,199,503                             | 453,450,093    |
| (b) Other short-term securities                                                                                | 004      | 0                                       | 0              |
| <b>Loans and advances to credit institutions (006 + 007):</b>                                                  | 005      | 15,144,127                              | 382,234,411    |
| (a) Repayable on demand                                                                                        | 006      | 12,520,654                              | 20,092,975     |
| (b) Other loans and advances                                                                                   | 007      | 2,623,473                               | 362,141,436    |
| Loans and advances to customers                                                                                | 008      | 3,702,180,347                           | 4,832,086,110  |
| <b>Debt securities, including fixed-income securities (010 + 011):</b>                                         | 009      | 1,580,305,451                           | 1,694,672,952  |
| (a) Issued by public bodies                                                                                    | 010      | 1,528,693,082                           | 1,595,835,625  |
| (b) Other debt securities                                                                                      | 011      | 51,612,369                              | 98,837,327     |
| Shares and other variable-yield securities                                                                     | 012      | 35,358,835                              | 35,545,027     |
| Participating interests                                                                                        | 013      | 0                                       | 0              |
| Investments in associates                                                                                      | 014      | 0                                       | 0              |
| Intangible assets                                                                                              | 015      | 19,662,069                              | 24,178,334     |
| <b>Tangible assets (017+ 018):</b>                                                                             | 016      | 61,716,559                              | 70,681,084     |
| (a) Property, plant and equipment                                                                              | 017      | 57,130,520                              | 59,013,403     |
| (b) Investment in real estate                                                                                  | 018      | 4,586,039                               | 11,667,681     |
| <b>Tax assets (020+ 021):</b>                                                                                  | 019      | 4,666,858                               | 4,813,203      |
| (a) Current tax assets                                                                                         | 020      | 709,745                                 | 881,409        |
| (b) Deferred tax assets                                                                                        | 021      | 3,957,113                               | 3,931,794      |
| Other assets                                                                                                   | 022      | 93,828,406                              | 35,692,560     |
| Prepayments and accrued income                                                                                 | 023      | 9,553,435                               | 10,445,920     |
| Fixed assets held for sale and discontinued operations                                                         | 024      | 0                                       | 0              |
| <b>TOTAL ASSETS (from 001 to 024)</b>                                                                          | 025      | 8,562,409,669                           | 8,859,698,957  |
| <b>LIABILITIES AND EQUITY</b>                                                                                  |          |                                         |                |
| <b>Amounts owed to credit institutions (027 + 028):</b>                                                        | 026      | 441,128,891                             | 233,997,603    |
| (a) Repayable on demand                                                                                        | 027      | 17,354,316                              | 911,985        |
| (b) With agreed maturity dates or periods of notice                                                            | 028      | 423,774,575                             | 233,085,618    |
| <b>Amounts owed to customers (030 + 033):</b>                                                                  | 029      | 7,404,810,357                           | 7,751,778,729  |
| <b>(a) savings deposits (031 + 032):</b>                                                                       | 030      | 4,269,353,380                           | 4,622,920,190  |
| (aa) Repayable on demand                                                                                       | 031      | 2,567,149,366                           | 2,781,843,048  |
| (ab) With agreed maturity dates or periods of notice                                                           | 032      | 1,702,204,014                           | 1,841,077,142  |
| <b>(b) Other amounts owed to customers (034 + 035):</b>                                                        | 033      | 3,135,456,977                           | 3,128,858,539  |
| (ba) Repayable on demand                                                                                       | 034      | 1,620,739,493                           | 1,594,305,205  |
| (bb) With agreed maturity dates or periods of notice                                                           | 035      | 1,514,717,484                           | 1,534,553,334  |
| Debt securities issued                                                                                         | 036      | 0                                       | 149,581,866    |
| Other liabilities                                                                                              | 037      | 94,504,973                              | 67,344,896     |
| Accruals and deferred income                                                                                   | 038      | 4,784,494                               | 4,800,873      |
| <b>Provisions (040+ 041):</b>                                                                                  | 039      | 41,402,431                              | 44,185,043     |
| (a) Provisions for pensions and similar obligations                                                            | 040      | 0                                       | 0              |
| (b) Other provisions                                                                                           | 041      | 41,402,431                              | 44,185,043     |
| <b>Tax liabilities (043 + 044):</b>                                                                            | 042      | 24,759                                  | 3,128,138      |
| (a) Current tax liabilities                                                                                    | 043      | 24,759                                  | 3,127,795      |
| (b) Deferred tax liabilities                                                                                   | 044      | 0                                       | 343            |
| Liabilities included in disposal groups classified as held for sale                                            | 045      | 0                                       | 0              |
| Subordinated liabilities                                                                                       | 046      | 0                                       | 0              |
| <b>Capital (048 + 049):</b>                                                                                    | 047      | 161,970,000                             | 161,970,000    |
| (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      | -10,540                                 | -10,540        |
| <b>Reserves (054 + 055 + 056 + 057):</b>                                                                       | 053      | 89,677,716                              | 89,677,716     |
| (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      | 80,985,016                              | 80,985,016     |
| Revaluation reserves                                                                                           | 058      | 0                                       | 0              |
| Accumulated other comprehensive income                                                                         | 059      | 11,162,218                              | 11,225,782     |
| Retained profit                                                                                                | 060      | 254,185,388                             | 277,513,035    |
| Profit or loss for the year                                                                                    | 061      | 58,768,982                              | 64,505,816     |
| Minority interests                                                                                             | 062      | 0                                       | 0              |
| <b>TOTAL LIABILITIES AND EQUITY (from 026 to 062)</b>                                                          | 063      | 8,562,409,669                           | 8,859,698,957  |
| <b>Off-balance sheet items</b>                                                                                 |          |                                         |                |
| Loan commitments given                                                                                         | 064      | 1,247,382,941                           | 799,457,254    |
| Financial guarantees given                                                                                     | 065      | 371,442,165                             | 450,965,573    |
| Other commitments given                                                                                        | 066      | 1,228,859                               | 16,143,301     |
| <b>TOTAL OFF-BALANCE SHEET ITEMS (from 064 to 066)</b>                                                         | 067      | 1,620,053,965                           | 1,266,566,128  |

**STATEMENT OF PROFIT OR LOSS**  
for the period 01.01.2026 to 30.09.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

| Item                                                                                                                                      | ADP code   | Same period of the previous year |                   | Current period    |                   |
|-------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------------------------|-------------------|-------------------|-------------------|
|                                                                                                                                           |            | Cumulative                       | Quarter           | Cumulative        | Quarter           |
| 1                                                                                                                                         | 2          | 3                                | 4                 | 5                 | 6                 |
| Interest receivable and similar income                                                                                                    | 001        | 169,431,336                      | 55,234,245        | 190,430,045       | 70,201,037        |
| of which: income from fixed-income securities                                                                                             | 002        | 33,715,506                       | 12,940,874        | 41,370,717        | 13,711,758        |
| Interest payable and similar charges                                                                                                      | 003        | 54,258,214                       | 17,606,429        | 64,900,039        | 24,978,565        |
| <b>Income from securities (005 + 006 + 007):</b>                                                                                          | <b>004</b> | <b>235,042</b>                   | <b>5,850</b>      | <b>243,133</b>    | <b>6,633</b>      |
| (a) Income from shares and other variable-yield securities                                                                                | 005        | 235,042                          | 5,850             | 243,133           | 6,633             |
| (b) Income from participating interests                                                                                                   | 006        | 0                                | 0                 | 0                 | 0                 |
| (c) Income from shares in affiliated undertakings                                                                                         | 007        | 0                                | 0                 | 0                 | 0                 |
| Commissions receivable                                                                                                                    | 008        | 58,598,385                       | 20,426,308        | 60,007,241        | 21,127,559        |
| Commissions payable                                                                                                                       | 009        | 29,947,118                       | 10,356,651        | 29,264,559        | 10,252,326        |
| Net profit or net loss on financial operations                                                                                            | 010        | 4,661,067                        | 1,643,191         | 455,374           | -1,631,021        |
| Other operating income                                                                                                                    | 011        | 1,144,140                        | 401,154           | 13,297,797        | 12,036,106        |
| of which: gains and losses on derecognition of financial assets measured at amortised cost                                                | 012        | 0                                | 0                 | 0                 | 0                 |
| <b>General administrative expenses (014 + 015):</b>                                                                                       | <b>013</b> | <b>82,306,561</b>                | <b>28,752,735</b> | <b>89,631,867</b> | <b>30,118,345</b> |
| (a) Employee expenses                                                                                                                     | 014        | 43,666,509                       | 14,988,023        | 48,678,841        | 16,465,038        |
| (b) Other administrative expenses                                                                                                         | 015        | 38,640,052                       | 13,764,712        | 40,953,026        | 13,653,307        |
| Impairment or reversal of impairment of tangible and non-tangible assets                                                                  | 016        | 0                                | 0                 | 760               | 0                 |
| Other operating expenses                                                                                                                  | 017        | 3,610,116                        | 1,327,753         | 2,695,003         | 969,873           |
| <b>Provisions or reversal of provisions (019 + 020):</b>                                                                                  | <b>018</b> | <b>5,320,846</b>                 | <b>1,018,900</b>  | <b>3,995,175</b>  | <b>1,118,046</b>  |
| (a) Provisions for commitments and guarantees given                                                                                       | 019        | 4,344,786                        | 563,086           | 1,651,314         | 855,775           |
| (b) Other provisions                                                                                                                      | 020        | 976,060                          | 455,814           | 2,343,861         | 262,271           |
| Impairment or reversal of impairment of loans and advances                                                                                | 021        | -4,366,931                       | -75,696           | -2,316,328        | 2,486,599         |
| Impairment or reversal of impairment of securities and participating interests and shares in affiliated undertakings                      | 022        | 0                                | 0                 | -405              | -405              |
| <b>Profit or loss before tax from continuing operations (001 – 003 + 004 + 008 – 009 + 010 + 011 – 013 – 016 – 017 – 018 – 021 – 022)</b> | <b>023</b> | <b>62,994,046</b>                | <b>18,723,976</b> | <b>76,262,920</b> | <b>31,816,965</b> |
| Tax expense or income related to profit or loss from continuing operations                                                                | 024        | 11,329,163                       | 3,331,613         | 11,757,104        | 3,704,820         |
| <b>Profit or loss after tax from continuing operations (023 – 024)</b>                                                                    | <b>025</b> | <b>51,664,883</b>                | <b>15,392,363</b> | <b>64,505,816</b> | <b>28,112,145</b> |
| Profit or (-) loss before tax from discontinued operations                                                                                | 026        | 0                                | 0                 | 0                 | 0                 |
| Tax expense or (-) income related to discontinued operations                                                                              | 027        | 0                                | 0                 | 0                 | 0                 |
| <b>Profit or loss after tax from discontinued operations (026 – 027)</b>                                                                  | <b>028</b> | <b>0</b>                         | <b>0</b>          | <b>0</b>          | <b>0</b>          |
| <b>Profit or loss for the current year (025 + 028; 030 + 031)</b>                                                                         | <b>029</b> | <b>51,664,883</b>                | <b>15,392,363</b> | <b>64,505,816</b> | <b>28,112,145</b> |
| Attributable to minority interest [non-controlling interests]                                                                             | 030        | 0                                | 0                 | 0                 | 0                 |
| Attributable to owners of the parent                                                                                                      | 031        | 51,664,883                       | 15,392,363        | 64,505,816        | 28,112,145        |
| <b>STATEMENT OF OTHER COMPREHENSIVE INCOME</b>                                                                                            |            |                                  |                   |                   |                   |
| <b>Income or (–) loss for the current year</b>                                                                                            | <b>001</b> | <b>51,664,883</b>                | <b>15,392,363</b> | <b>64,505,816</b> | <b>28,112,145</b> |
| <b>Other comprehensive income (003 + 015)</b>                                                                                             | <b>002</b> | <b>180,591</b>                   | <b>90,377</b>     | <b>63,564</b>     | <b>191,233</b>    |
| <b>Items that will not be reclassified to profit or loss (from 004 to 010 + 013 + 014)</b>                                                | <b>003</b> | <b>180,591</b>                   | <b>90,377</b>     | <b>63,564</b>     | <b>191,233</b>    |
| Tangible assets                                                                                                                           | 004        | 0                                | 0                 | -70,883           | 0                 |
| Intangible assets                                                                                                                         | 005        | 0                                | 0                 | 0                 | 0                 |
| Actuarial gains or (–) losses on defined benefit pension plans                                                                            | 006        | 0                                | 0                 | 0                 | 0                 |
| Fixed assets and disposal groups classified as held for sale                                                                              | 007        | 0                                | 0                 | 0                 | 0                 |
| Share of other recognised income and expense of entities accounted for using the equity method                                            | 008        | 0                                | 0                 | 0                 | 0                 |
| Fair value changes of equity instruments measured at fair value through other comprehensive income                                        | 009        | 252,236                          | 110,880           | 164,127           | 233,211           |
| Gains or (–) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net                     | 010        | 0                                | 0                 | 0                 | 0                 |
| Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]                          | 011        | 0                                | 0                 | 0                 | 0                 |
| Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]                   | 012        | 0                                | 0                 | 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                 | 0                 | 0                 |
| Income tax relating to items that will not be reclassified                                                                                | 014        | -71,645                          | -20,503           | -29,680           | -41,978           |
| <b>Items that may be reclassified to profit or loss (from 016 to 023)</b>                                                                 | <b>015</b> | <b>0</b>                         | <b>0</b>          | <b>0</b>          | <b>0</b>          |
| Hedge of net investments in foreign operations [effective portion]                                                                        | 016        | 0                                | 0                 | 0                 | 0                 |
| Foreign currency translation                                                                                                              | 017        | 0                                | 0                 | 0                 | 0                 |
| Reserve for cash flow hedge [effective portion]                                                                                           | 018        | 0                                | 0                 | 0                 | 0                 |
| Hedging instruments [not designated elements]                                                                                             | 019        | 0                                | 0                 | 0                 | 0                 |
| Debt instruments at fair value through other comprehensive income                                                                         | 020        | 0                                | 0                 | 0                 | 0                 |
| Fixed assets and disposal groups classified as held for sale                                                                              | 021        | 0                                | 0                 | 0                 | 0                 |
| Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates                                | 022        | 0                                | 0                 | 0                 | 0                 |
| Income tax relating to items that may be reclassified to profit or (-) loss                                                               | 023        | 0                                | 0                 | 0                 | 0                 |
| <b>Total comprehensive income for the current year (001 + 002; 025 + 028)</b>                                                             | <b>024</b> | <b>51,845,474</b>                | <b>15,482,740</b> | <b>64,569,380</b> | <b>28,303,378</b> |
| Attributable to minority interest [non-controlling interest]                                                                              | 025        | 0                                | 0                 | 0                 | 0                 |
| Attributable to owners of the parent                                                                                                      | 026        | 51,845,474                       | 15,482,740        | 64,569,380        | 28,303,378        |

**STATEMENT OF CASH FLOWS**  
for the period 01.01.2026 to 30.09.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

| Item                                                                                                                   | ADP code   | Same period of the previous year | At the reporting date of the current period |
|------------------------------------------------------------------------------------------------------------------------|------------|----------------------------------|---------------------------------------------|
| 1                                                                                                                      | 2          | 3                                | 4                                           |
| <b>Operating activities - direct method</b>                                                                            |            |                                  |                                             |
| 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                                           |
| <b>Operating activities - indirect method</b>                                                                          |            |                                  |                                             |
| Profit/(loss) before tax                                                                                               | 009        | 62,994,046                       | 76,262,920                                  |
| Adjustments:                                                                                                           |            | 0                                | 0                                           |
| Impairment and provisions                                                                                              | 010        | 953,916                          | 1,677,682                                   |
| Depreciation                                                                                                           | 011        | 10,142,856                       | 11,080,545                                  |
| Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss    | 012        | -4,675,525                       | -455,374                                    |
| (Profit)/loss from the sale of tangible assets                                                                         | 013        | -344,943                         | -175,765                                    |
| Other non-cash items                                                                                                   | 014        | -111,108,147                     | -136,308,424                                |
| <b>Changes in assets and liabilities from operating activities</b>                                                     |            |                                  |                                             |
| 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        | -486,094,301                     | -1,347,566,026                              |
| Securities and other financial instruments at fair value through other comprehensive income                            | 018        | -242,028                         | -162,266                                    |
| Securities and other financial instruments held for trading                                                            | 019        | 1,561,250                        | -29,476,492                                 |
| 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        | 2,308                            | 17,365                                      |
| Securities and other financial instruments at amortised cost                                                           | 022        | -820,731,206                     | 142,930,491                                 |
| Other assets from operating activities                                                                                 | 023        | -6,826,330                       | 76,668,267                                  |
| Deposits from financial institutions                                                                                   | 024        | 73,799,247                       | -50,398,131                                 |
| Transaction accounts of other clients                                                                                  | 025        | 42,609,514                       | 56,435,278                                  |
| Savings deposits of other clients                                                                                      | 026        | -2,637,123                       | -3,608,459                                  |
| Time deposits of other clients                                                                                         | 027        | -224,570,650                     | 140,060,522                                 |
| Derivative financial liabilities and other liabilities held for trading                                                | 028        | -502,055                         | 88,737                                      |
| Other liabilities from operating activities                                                                            | 029        | -625,969                         | -27,159,219                                 |
| Interest received from operating activities [indirect method]                                                          | 030        | 169,431,336                      | 181,150,896                                 |
| Dividends received from operating activities [indirect method]                                                         | 031        | 5,850                            | 243,133                                     |
| Interest paid from operating activities [indirect method]                                                              | 032        | -54,258,214                      | -55,069,527                                 |
| (Income tax paid)                                                                                                      | 033        | -15,730,302                      | -8,695,348                                  |
| <b>Net cash flow from operating activities (from 001 to 033)</b>                                                       | <b>034</b> | <b>-1,366,846,470</b>            | <b>-972,459,195</b>                         |
| <b>Investing activities</b>                                                                                            |            |                                  |                                             |
| Cash receipts from the sale / payments for the purchase of tangible and intangible assets                              | 035        | -13,082,995                      | -12,656,049                                 |
| Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures      | 036        | 0                                | 66,010,899                                  |
| 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                                           |
| <b>Net cash flow from investing activities (from 035 to 039)</b>                                                       | <b>040</b> | <b>-13,082,995</b>               | <b>53,354,850</b>                           |
| <b>Financing activities</b>                                                                                            |            |                                  |                                             |
| Net increase/(decrease) in loans received from financing activities                                                    | 041        | -30,927,102                      | -232,847,562                                |
| Net increase/(decrease) in debt securities issued                                                                      | 042        | 0                                | 149,581,866                                 |
| Net increase/(decrease) in Tier 2 capital instruments                                                                  | 043        | 0                                | 0                                           |
| Increase in share capital                                                                                              | 044        | 0                                | 0                                           |
| (Dividends paid)                                                                                                       | 045        | -48,388,538                      | -61,952,454                                 |
| Other receipts/(payments) from financing activities                                                                    | 046        | 0                                | 0                                           |
| <b>Net cash flow from financing activities (from 041 to 046)</b>                                                       | <b>047</b> | <b>-79,315,640</b>               | <b>-145,218,150</b>                         |
| <b>Net increase/(decrease) in cash and cash equivalents (034 + 040 + 047)</b>                                          | <b>048</b> | <b>-1,459,245,105</b>            | <b>-1,064,322,495</b>                       |
| <b>Cash and cash equivalents at the beginning of period</b>                                                            | <b>049</b> | <b>3,798,726,463</b>             | <b>2,400,314,733</b>                        |
| Effect of exchange rate fluctuations on cash and cash equivalents                                                      | 050        | 0                                | 0                                           |
| <b>Cash and cash equivalents at the end of period (048 + 049 + 050)</b>                                                | <b>051</b> | <b>2,339,481,358</b>             | <b>1,335,992,238</b>                        |

**STATEMENT OF CHANGES IN EQUITY**  
for the period from                      to    **30.9.2026**

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            | 11,162,218                             | 254,185,388     | 0                    | 89,677,716     | -10,540             | 58,768,982                                                | 0                     | 0                                      | 0           | 575,753,764 |
| Effects of error corrections                                           | 002      | 0                                    | 0             | 0                                            | 0            | 0                                      | 0               | 0                    | 0              | 0                   | 0                                                         | 0                     | 0                                      | 0           | 0           |
| 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            | 11,162,218                             | 254,185,388     | 0                    | 89,677,716     | -10,540             | 58,768,982                                                | 0                     | 0                                      | 0           | 575,753,764 |
| 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                                      | -35,511,308     | 0                    | 0              | 0                   | 0                                                         | 0                     | 0                                      | 0           | -35,511,308 |
| Purchase of treasury shares                                            | 012      | 0                                    | 0             | 0                                            | 0            | 0                                      | 0               | 0                    | 0              | 0                   | 0                                                         | 0                     | 0                                      | 0           | 0           |
| Sale or cancellation of treasury shares                                | 013      | 0                                    | 0             | 0                                            | 0            | 0                                      | 0               | 0                    | 0              | 0                   | 0                                                         | 0                     | 0                                      | 0           | 0           |
| 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                                      | 58,768,982      | 0                    | 0              | 0                   | -58,768,982                                               | 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                                      | 69,973          | 0                    | 0              | 0                   | 0                                                         | 0                     | 0                                      | 0           | 69,973      |
| Total comprehensive income for the current year                        | 020      | 0                                    | 0             | 0                                            | 0            | 63,564                                 | 0               | 0                    | 0              | 0                   | 64,505,816                                                | 0                     | 0                                      | 0           | 64,569,380  |
| Closing balance [current period] (from 004 to 020)                     | 021      | 161,970,000                          | 0             | 0                                            | 0            | 11,225,782                             | 277,513,035     | 0                    | 89,677,716     | -10,540             | 64,505,816                                                | 0                     | 0                                      | 0           | 604,881,809 |

## Notes to financial statements

### NOTES TO FINANCIAL STATEMENTS – QFS (drawn up for quarterly periods)

Name of the issuer: Hrvatska poštanska banka p.l.c

Personal identification number (OIB): 87939104217

Reporting period: 1.1. - 30.09.2026

Notes to financial statements for quarterly periods include:

a) explanation of business events relevant to understanding changes in the statement of financial position and financial performance for the reporting quarterly period of the issuer with respect to the last business year: information is provided regarding these events and relevant information published in the last annual financial statement is updated (paragraphs 15 to 15c of IAS 34 – Interim Financial Reporting)  
**The Bank publishes quarterly reports of the HPB Group on its website.**

b) information on the access to the latest annual financial statements, for the purpose of understanding information published in the notes to financial statements drawn up for the quarterly reporting period  
**The Bank publishes annual reports of the HPB Group on its website.**

c) a statement explaining that the same accounting policies are applied while drawing up financial statements for the quarterly reporting period as in the latest annual financial statements or, in the case where the accounting policies have changed, a description of the nature and effect of the changes (paragraph 16A(a) of IAS 34 – Interim Financial Reporting)  
**The Bank and HPB Group apply the same accounting policies in quarterly and annual reports. There were no changes in accounting policies in the reporting period.**

d) a description of the financial performance in the case of the issuer whose business is seasonal (paragraphs 37 and 38 of IAS 34 – Interim Financial Reporting)  
**HPB Group operates throughout the year.**

e) other disclosures prescribed by IAS 34 – Interim Financial Reporting, and

**The Bank and HPB Group have disclosed the most significant information in accordance with the requirements of IAS 34 within these notes.**

f) in the notes to financial statements drawn up for the quarterly reporting period, in addition to the information stated above, information in respect of the following matters shall be disclosed:

1. issuer's name, registered office (address), legal form, country of establishment, entity's registration number and, if applicable, the indication whether the issuer is undergoing liquidation, bankruptcy proceedings, shortened termination proceedings or extraordinary administration

**HRVATSKA POSTANSKA BANKA p.l.c**

**Jurišićeva ulica 4**

**10000 Zagreb**

**Republic of Croatia**

**MBS: 080010698**

**OIB: 87939104217**

2. adopted accounting policies (only an indication of whether there has been a change relative to the previous period)

**There were no changes in accounting policies in the reporting period.**

3. the total amount of any financial commitments, guarantees or contingencies that are not included in the balance sheet, and an indication of the nature and form of any valuable security which has been provided; any commitments concerning pensions of the issuer within the group or company linked by virtue of participating interest shall be disclosed separately

**HPB Group has no financial commitments, guarantees or contingencies that are not included in balance or off-balance sheet items of Balance sheet form.**

4. the amount and nature of individual items of income or expenditure which are of exceptional size or incidence

**Details of significant income and expense items are presented in the additional notes below.**

5. amounts owed by the issuer and falling due after more than five years, as well as the total debts of the issuer covered by valuable security furnished, with an indication of the nature and form of the security  
**As at the reporting day HPB Group has EUR 341 mn liabilities with an original maturity of more than 5 years.**

**As of the reporting date, HPB Group has no liabilities arising from repo loans that are collateralised by valuable security.**

6. average number of employees during the current period

**The average number of employees during the period is 1958**

7. where, in accordance with the regulations, the issuer capitalised on the cost of salaries in part or in full, information on the amount of the total cost of employees during the year broken down into the amount directly debiting the costs of the period and the amount capitalised on the value of the assets during the period, showing separately the total amount of net salaries and the amount of taxes, contributions from salaries and contributions on salaries

| in EUR thousands                      |                                     |                     |                         |
|---------------------------------------|-------------------------------------|---------------------|-------------------------|
|                                       | Amount of expense charged to period | Capitalized expense | Total employee expenses |
| Net Salaries                          | 26,524                              | 564                 | 27,088                  |
| Taxes and Contributions from Salaries | 11,641                              | 271                 | 11,912                  |
| Contributions on salaries             | 6,080                               | 132                 | 6,212                   |
| Other                                 | 4,433                               | 0                   | 4,433                   |
| <b>Total</b>                          | <b>48,679</b>                       | <b>966</b>          | <b>49,645</b>           |

8. where a provision for deferred tax is recognised in the balance sheet, the deferred tax balances at the end of the financial year, and the movement in those balances during the financial year  
**The amount of deferred tax assets at the reporting date is EUR 3,932 thousand.**

9. the name and registered office of each of the companies in which the issuer, either itself or through a person acting in their own name but on the issuer's behalf, holds a participating interest, showing the proportion of the capital held, the amount of capital and reserves, and the profit or loss for the latest financial year of the company concerned for which financial statements have been adopted; the information concerning capital and reserves and the profit or loss may be omitted where the company concerned does not publish its balance sheet and is not controlled by another company

**On the reporting date the Bank holds a 100% equity interests in the following companies:**

**HPB Invest Ltd., Jurišićeva ulica 4, 10000 Zagreb, (share capital EUR 863,610)**

**HPB-nekretnine Ltd., Jurišićeva ulica 4, 10000 Zagreb, (share capital EUR 631,860)**

**CROATIA BANKA p.l.c., Ulica Roberta Frangeša - Mihanovića 9, 10110 Zagreb (share capital EUR 62,990,244.87)**

10. the number and the nominal value or, in the absence of a nominal value, the accounting par value of the shares subscribed during the financial year within the limits of the authorised capital  
**Share capital of the Bank amounts to EUR 161,970,000.00 divided into 2,024,625 ordinary shares each in the nominal value of EUR 80 and paid in full.**

**There were no changes in share capital in the reporting period.**

11. the existence of any participation certificates, convertible debentures, warrants, options or similar securities or rights, with an indication of their number and the rights they confer

**HPB Group does not participate in the described arrangements.**

12. the name, registered office and legal form of each of the companies of which the issuer is a member having unlimited liability

**HPB Group has no shares in companies other than those listed in point 9 above.**

13. the name and registered office of the company which draws up the quarterly consolidated financial statements of the largest group of companies of which the issuer forms part as a controlled group member

**The Bank does not participate in any group of entrepreneurs as a controlled member of the group. The Bank, HPB-nekretnine Ltd., HPB Invest Ltd. and CROATIA BANKA p.l.c. make together the HPB Group.**

14. the name and registered office of the company which draws up the quarterly consolidated financial statements of the smallest group of companies of which the issuer forms part as a controlled group member and which is also included in the group of companies referred to in point 13

**The Bank does not participate in any group of companies as a controlled group member. The Bank, HPB-nekretnine Ltd., HPB Invest Ltd. and CROATIA BANKA p.l.c. make together the HPB Group.**

15. the place where copies of the quarterly consolidated financial statements referred to in points 13 and 14 may be obtained, provided that they are available

**The Bank publishes quarterly consolidated reports of HPB Group on its website.**

16. the nature and business purpose of the issuer's arrangements that are not included in the balance sheet and the financial impact on the issuer of those arrangements, provided that the risks or benefits arising from such arrangements are material and in so far as the disclosure of such risks or benefits is necessary for the purposes of assessing the financial position of the issuer

**HPB Group has no business arrangements that are not included in the balance sheet.**

17. the nature and the financial effect of material events arising after the balance sheet date which are not reflected in the profit and loss account or balance sheet

**There were no material events arising after the balance sheet date.**

## Additional notes

| 1) Interest receivable and similar income                                     |                                      | in EUR             |                                 | in EUR                                                                      |                |
|-------------------------------------------------------------------------------|--------------------------------------|--------------------|---------------------------------|-----------------------------------------------------------------------------|----------------|
| AOP 001                                                                       | Previous period 1.1. - 30.9.2025     |                    | Current period 1.1. - 30.9.2026 |                                                                             |                |
|                                                                               | Cumulative                           | Quarter            | Cumulative                      | Quarter                                                                     |                |
| Debt securities                                                               | 33,715,506                           | 12,852,598         | 41,370,717                      | 13,711,758                                                                  |                |
| Loans and advances                                                            | 94,046,216                           | 32,395,283         | 121,625,038                     | 45,500,670                                                                  |                |
| Other assets                                                                  | 41,665,826                           | 9,985,213          | 27,434,290                      | 10,988,609                                                                  |                |
| Deposits                                                                      | 3,788                                | 1,151              | -                               | -                                                                           |                |
| Other liabilities                                                             | -                                    | -                  | -                               | -                                                                           |                |
| <b>Total</b>                                                                  | <b>169,431,336</b>                   | <b>55,234,245</b>  | <b>190,430,045</b>              | <b>70,201,037</b>                                                           |                |
| 2) Interest payable and similar charges                                       |                                      | in EUR             |                                 | in EUR                                                                      |                |
| AOP 003                                                                       | Previous period 1.1. - 30.9.2025     |                    | Current period 1.1. - 30.9.2026 |                                                                             |                |
|                                                                               | Cumulative                           | Quarter            | Cumulative                      | Quarter                                                                     |                |
| Debt securities                                                               | -                                    | -                  | -                               | -                                                                           |                |
| Loans and advances                                                            | 4,068                                | 2,718              | 5,118                           | 1,267                                                                       |                |
| Other assets                                                                  | -                                    | -                  | -                               | -                                                                           |                |
| Deposits                                                                      | 54,238,951                           | 17,600,573         | 64,836,375                      | 24,976,772                                                                  |                |
| Other liabilities                                                             | 15,195                               | 3,138              | 58,546                          | 626                                                                         |                |
| <b>Total</b>                                                                  | <b>54,258,214</b>                    | <b>17,606,429</b>  | <b>64,900,039</b>               | <b>24,978,565</b>                                                           |                |
| 3) Commissions receivable (Fee and commission income)                         |                                      | in EUR             |                                 | in EUR                                                                      |                |
| AOP 008                                                                       | Previous period 1.1. - 30.9.2025     |                    | Current period 1.1. - 30.9.2026 |                                                                             |                |
|                                                                               | Cumulative                           | Quarter            | Cumulative                      | Quarter                                                                     |                |
| Payment transactions                                                          | 32,621,823                           | 10,908,967         | 31,012,507                      | 10,628,258                                                                  |                |
| Account and package fees                                                      | 8,948,226                            | 2,993,878          | 8,432,199                       | 2,811,999                                                                   |                |
| Card business                                                                 | 3,629,556                            | 1,289,744          | 3,685,289                       | 1,332,799                                                                   |                |
| Mobile and Internet banking                                                   | 1,837,646                            | 626,009            | 1,539,994                       | 425,116                                                                     |                |
| Other                                                                         | 11,561,133                           | 4,607,710          | 15,337,252                      | 5,929,387                                                                   |                |
| <b>Total</b>                                                                  | <b>58,598,385</b>                    | <b>20,426,308</b>  | <b>60,007,241</b>               | <b>21,127,559</b>                                                           |                |
| 4) Commissions payable (Fee and commission expense)                           |                                      | in EUR             |                                 | in EUR                                                                      |                |
| AOP 009                                                                       | Previous period 1.1. - 30.9.2025     |                    | Current period 1.1. - 30.9.2026 |                                                                             |                |
|                                                                               | Cumulative                           | Quarter            | Cumulative                      | Quarter                                                                     |                |
| Payment transactions                                                          | 19,803,022                           | 6,559,614          | 18,588,778                      | 6,268,291                                                                   |                |
| Other                                                                         | 10,144,096                           | 3,797,037          | 10,675,781                      | 3,984,035                                                                   |                |
| <b>Total</b>                                                                  | <b>29,947,118</b>                    | <b>10,356,651</b>  | <b>29,264,559</b>               | <b>10,252,326</b>                                                           |                |
| 5) Net profit or net loss on financial operations                             |                                      | in EUR             |                                 | in EUR                                                                      |                |
| AOP 010                                                                       | Previous period 1.1. - 30.9.2025     |                    | Current period 1.1. - 30.9.2026 |                                                                             |                |
|                                                                               | Cumulative                           | Quarter            | Cumulative                      | Quarter                                                                     |                |
| Trading equity instruments                                                    | 1,945,459                            | 590,936            | (2,142)                         | (651,927)                                                                   |                |
| Trading debt securities                                                       | 548,955                              | (757)              | (1,028,782)                     | (1,383,469)                                                                 |                |
| Trading foreign exchange and derivatives related to foreign exchange an       | 2,166,653                            | 1,053,011          | 1,486,298                       | 604,375                                                                     |                |
| <b>Total</b>                                                                  | <b>4,661,067</b>                     | <b>1,643,189</b>   | <b>455,374</b>                  | <b>(1,631,021)</b>                                                          |                |
| 6) Other operating income                                                     |                                      | in EUR             |                                 | in EUR                                                                      |                |
| AOP 011                                                                       | Previous period 1.1. - 30.9.2025     |                    | Current period 1.1. - 30.9.2026 |                                                                             |                |
|                                                                               | Cumulative                           | Quarter            | Cumulative                      | Quarter                                                                     |                |
| Gains or (-) losses on derecognition of financial assets and liabilities not  | -                                    | -                  | -                               | -                                                                           |                |
| Gains or (-) losses on non-trading financial assets mandatorily at fair va    | 14,458                               | 0                  | -                               | -                                                                           |                |
| Gains or (-) losses on financial assets and liabilities designated at fair va | -                                    | -                  | -                               | -                                                                           |                |
| Gains or (-) losses from hedge accounting                                     | 1,185,673                            | 1,060,832          | (521,634)                       | (189,501)                                                                   |                |
| Exchange differences [gain or (-) loss], net                                  | 2,076                                | (474,213)          | 190,278                         | 125,424                                                                     |                |
| Gains or (-) losses on derecognition of investments in subsidiaries, joint    | -                                    | -                  | -                               | -                                                                           |                |
| Gains or (-) losses on derecognition of non-financial assets, net             | 344,943                              | 247,770            | 175,765                         | 151,112                                                                     |                |
| Other operating income                                                        | 3,899,083                            | 411,873            | 2,586,747                       | 595,209                                                                     |                |
| Modification gains or (-) losses, net                                         | (4,302,093)                          | (845,108)          | (351,899)                       | 135,323                                                                     |                |
| Gain on bargain purchase                                                      | -                                    | -                  | 11,218,539                      | 11,218,539                                                                  |                |
| <b>Total</b>                                                                  | <b>1,144,140</b>                     | <b>401,154</b>     | <b>13,297,797</b>               | <b>12,036,106</b>                                                           |                |
| 7) Other operating charge                                                     |                                      | in EUR             |                                 | in EUR                                                                      |                |
| AOP 017                                                                       | Previous period 1.1. - 30.9.2025     |                    | Current period 1.1. - 30.9.2026 |                                                                             |                |
|                                                                               | Cumulative                           | Quarter            | Cumulative                      | Quarter                                                                     |                |
| Expenses on share capital repayable on demand                                 | -                                    | -                  | -                               | -                                                                           |                |
| Other operating expenses                                                      | 3,610,116                            | 1,327,753          | 2,695,003                       | 969,873                                                                     |                |
| Cash contributions to resolution funds and deposit guarantee schemes          | -                                    | -                  | -                               | -                                                                           |                |
| <b>Total</b>                                                                  | <b>3,610,116</b>                     | <b>1,327,753</b>   | <b>2,695,003</b>                | <b>969,873</b>                                                              |                |
| 8) Loans and advances to customer                                             |                                      | in EUR             |                                 | in EUR                                                                      |                |
| AOP 008                                                                       | 31.12.2025                           |                    |                                 |                                                                             |                |
|                                                                               | Loans and advances at amortized cost |                    |                                 | Loans and advances mandatory measured at fair value through profit and loss |                |
|                                                                               | Stage 1                              | Stage 2            | Stage 3                         |                                                                             |                |
| <b>Government</b>                                                             | <b>515,160,571</b>                   | <b>2,014,395</b>   | <b>6,011,388</b>                |                                                                             |                |
| Gross loans                                                                   | 516,342,428                          | 2,044,847          | 6,686,815                       |                                                                             |                |
| Allowance                                                                     | (1,181,856)                          | (30,452)           | (675,426)                       |                                                                             |                |
| <b>Other financial institutions</b>                                           | <b>68,378,987</b>                    | <b>640,828</b>     | <b>117</b>                      |                                                                             |                |
| Gross loans                                                                   | 68,795,561                           | 695,570            | 131                             |                                                                             |                |
| Allowance                                                                     | (416,574)                            | (54,742)           | (14)                            |                                                                             |                |
| <b>Non - financial corporations</b>                                           | <b>996,798,189</b>                   | <b>182,862,201</b> | <b>19,218,959</b>               |                                                                             |                |
| Gross loans                                                                   | 1,009,505,690                        | 192,667,127        | 63,118,212                      |                                                                             |                |
| Allowance                                                                     | (12,707,500)                         | (9,804,926)        | (43,899,253)                    |                                                                             |                |
| <b>Households</b>                                                             | <b>1,628,415,122</b>                 | <b>256,367,586</b> | <b>25,811,587</b>               |                                                                             | <b>500,416</b> |
| Gross loans                                                                   | 1,632,029,309                        | 273,024,543        | 126,582,868                     |                                                                             |                |
| Allowance                                                                     | (3,614,187)                          | (16,656,956)       | (100,771,280)                   |                                                                             |                |
| <b>Total</b>                                                                  | <b>3,208,752,870</b>                 | <b>441,885,009</b> | <b>51,042,052</b>               |                                                                             | <b>500,416</b> |
|                                                                               |                                      | in EUR             |                                 | in EUR                                                                      |                |
|                                                                               | 30.9.2026                            |                    |                                 |                                                                             |                |
|                                                                               | Loans and advances at amortized cost |                    |                                 | Loans and advances mandatory measured at fair value through profit and loss |                |
|                                                                               | Stage 1                              | Stage 2            | Stage 3                         |                                                                             |                |
| <b>Government</b>                                                             | <b>1,222,682,270</b>                 | <b>2,568,618</b>   | <b>5,231,254</b>                |                                                                             |                |
| Gross loans                                                                   | 1,224,228,222                        | 2,575,043          | 6,030,605                       |                                                                             |                |
| Allowance                                                                     | (1,545,952)                          | (16,424)           | (799,351)                       |                                                                             |                |
| <b>Other financial institutions</b>                                           | <b>169,348,338</b>                   | <b>560,182</b>     | <b>581</b>                      |                                                                             |                |
| Gross loans                                                                   | 169,730,516                          | 632,575            | 2,772                           |                                                                             |                |
| Allowance                                                                     | (382,178)                            | (72,393)           | (2,191)                         |                                                                             |                |
| <b>Non - financial corporations</b>                                           | <b>1,124,442,831</b>                 | <b>170,649,196</b> | <b>22,383,623</b>               |                                                                             |                |
| Gross loans                                                                   | 1,137,675,635                        | 179,131,406        | 75,306,629                      |                                                                             |                |
| Allowance                                                                     | (13,232,804)                         | (8,482,210)        | (52,923,006)                    |                                                                             |                |
| <b>Households</b>                                                             | <b>1,771,444,061</b>                 | <b>317,705,599</b> | <b>24,596,507</b>               |                                                                             | <b>483,051</b> |
| Gross loans                                                                   | 1,779,066,391                        | 331,269,848        | 129,220,330                     |                                                                             |                |
| Allowance                                                                     | (7,622,330)                          | (13,564,249)       | (104,623,823)                   |                                                                             |                |
| <b>Total</b>                                                                  | <b>4,287,917,499</b>                 | <b>491,473,595</b> | <b>52,211,965</b>               |                                                                             | <b>483,051</b> |