



HRVATSKA POŠTANSKA BANKA

HPB Group

Unaudited Financial statements

July 2025

6M 2025

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.
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- ☑ 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 1.1.2025 - 30.6.2025, HPB Group 6M 2025 Unaudited Financial statements for the period 1.1. – 30.6.2025
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb
Issuer's Legal Entity Identifier (LEI)	529900D5G4V6THXC5P79
Home Member State:	Republic of Croatia
International Securities Identification Number (ISIN)	HRHPB0RA0002
Stock code (ticker):	HPB-R-A
Regulated market and segment:	Zagreb Stock Exchange, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (hereinafter referred to as the Bank or HPB), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from January 1 to June 30, 2025.

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), and
- ☑ Notes to the financial statements.

Statement by persons responsible for compiling the report of HPB Group

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of unaudited consolidated financial statements for the period from January 1 to June 30, 2025, are compiled in accordance with the accounting regulation applicable to credit institutions in Croatia, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c., as well as companies included in consolidation as a whole.

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

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

Management report of HPB Group

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

The HPB Group's net profit after tax is EUR 36.27 million. Net profit of the parent company amounts to EUR 36.05 million. HPB Invest realized a net profit of EUR 62.44 thousand and HPB-Nekretnine a net profit of EUR 158.86 thousand.

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.

HEADQUARTER

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[HPB](#)



[HPB LinkedIn](#)



[HPB Invest](#)



[HPB Nekretnine](#)

Annex 1**ISSUER'S GENERAL DATA**

Reporting period:

1.1.2025

to

30.6.2025

Year:

2025

Quarter:

2

Quarterly financial statements

Registration number (MB):

03777928

Issuer's home Member

State code:

HRVATSKA

Entity's registration
number (MBS):

080010698

Personal identification
number (OIB):

87939104217

LEI:

529900D5G4V6THXC5P79

Institution
code:

319

Name of the issuer: HRVATSKA POŠTANSKA BANKA, dioničko društvo

Postcode and town:

10000

ZAGREB

Street and house number: JURIŠIĆEVA ULICA 4

E-mail address: hpb@hpb.hr

Web address: www.hpb.hr

Number of employees
(end of the reporting

1750

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

01972278

HPB-nekretnine d.o.o.

Jurišićeva ulica 4, 10000 Zagreb

01972260

Bookkeeping firm:

No

(Yes/No)

(name of the bookkeeping firm)

Contact person: Tea Bažant

(only name and surname of the contact person)

Telephone: 014804670

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

Audit firm:

(name of the audit firm)

Certified auditor:

(name and surname)

BALANCE SHEET
balance as at 30.06.2025.

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
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,798,726,463	2,088,280,955
Cash in hand	002	133,826,421	137,956,771
Cash balances at central banks	003	3,654,552,643	1,939,615,107
Other demand deposits	004	10,347,399	10,709,077
Financial assets held for trading (from 6 to 9)	005	66,015,020	66,482,157
Derivatives	006	0	20,961
Equity instruments	007	27,486,733	28,841,256
Debt securities	008	38,528,287	37,619,940
Loans and advances	009	0	0
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	498,236	501,346
Equity instruments	011	0	0
Debt securities	012	0	0
Loans and advances	013	498,236	501,346
Financial assets at fair value through profit or loss (15 + 16)	014	106,024	103,775
Debt securities	015	106,024	103,775
Loans and advances	016	0	0
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	5,462,269	5,605,751
Equity instruments	018	5,462,269	5,605,751
Debt securities	019	0	0
Loans and advances	020	0	0
Financial assets at amortised cost (22 + 23)	021	3,919,006,922	5,134,182,739
Debt securities	022	1,032,259,212	1,876,525,893
Loans and advances	023	2,886,747,710	3,257,656,846
Derivatives - hedge accounting	024	0	264,885
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	0	0
Investments in subsidiaries, joint ventures and associates	026	0	0
Tangible assets	027	55,684,687	57,357,326
Intangible assets	028	14,915,410	16,654,241
Tax assets	029	4,429,368	4,216,758
Other assets	030	16,943,513	17,978,092
Fixed assets and disposal groups classified as held for sale	031	0	0
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	7,881,787,912	7,391,628,025
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	541,807	486,583
Derivatives	034	541,807	486,583
Short positions	035	0	0
Deposits	036	0	0
Debt securities issued	037	0	0
Other financial liabilities	038	0	0
Financial liabilities at fair value through profit or loss (from 40 to 42)	039	0	0
Deposits	040	0	0
Debt securities issued	041	0	0
Other financial liabilities	042	0	0
Financial liabilities measured at amortised cost (from 44 to 46)	043	7,243,202,842	6,711,409,798
Deposits	044	7,181,675,224	6,696,250,166
Debt securities issued	045	0	0
Other financial liabilities	046	61,527,618	15,159,632
Derivatives - hedge accounting	047	0	107,079
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	0	0
Provisions	049	41,482,275	40,833,014
Tax liabilities	050	6,048,067	2,046,875
Share capital repayable on demand	051	0	0
Other liabilities	052	30,999,568	40,869,073
Liabilities included in disposal groups classified as held for sale	053	0	0
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	7,322,274,559	6,795,752,422
Equity			
Capital	055	161,970,000	161,970,000
Share premium	056	0	0
Equity instruments issued other than capital	057	0	0
Other equity	058	0	0
Accumulated other comprehensive income	059	9,482,965	9,573,179
Retained profit	060	225,218,228	298,382,188
Revaluation reserves	061	0	0
Other reserves	062	89,306,891	89,677,716
(-) Treasury shares	063	0	0
Profit or loss attributable to owners of the parent	064	73,535,269	36,272,520
(-) Interim dividends	065	0	0
Minority interests [non-controlling interests]	066	0	0
Total equity (from 55 to 66)	067	559,513,353	595,875,603
Total equity and liabilities (54 + 67)	068	7,881,787,912	7,391,628,025

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2025. to 30.06.2025.

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 income	001	129,616,938	64,398,982	114,197,091	54,486,521
(Interest expenses)	002	38,703,925	19,958,264	36,651,785	17,273,349
(Expenses on share capital repayable on demand)	003	0	0	0	0
Dividend income	004	212,950	207,378	229,192	222,612
Fees and commissions income	005	36,533,169	19,486,386	38,172,077	19,693,696
(Fees and commissions expenses)	006	19,510,606	10,229,199	19,590,467	10,246,042
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	008	1,603,725	795,128	3,017,876	1,778,319
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	487	575	14,458	28,350
Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net	010	0	0	0	0
Gains or (-) losses from hedge accounting, net	011	0	0	124,841	124,841
Exchange rate differences [gain or (-) loss], net	012	448,603	-177,567	476,289	672,179
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	013	0	0	0	0
Gains or (-) losses on derecognition of non-financial assets, net	014	69,773	59,435	97,173	32,978
Other operating income	015	1,926,082	1,517,282	3,487,210	1,725,154
(Other operating expenses)	016	1,716,723	963,824	1,796,659	509,186
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	110,480,473	55,136,312	101,777,296	50,736,073
(Administrative expenses)	018	48,112,480	25,130,118	47,362,079	24,581,617
(Cash contributions to resolution boards and deposit guarantee schemes)	019	0	0	0	0
(Depreciation)	020	7,207,574	3,427,883	6,677,451	3,346,300
Modification gains or (-) losses, net	021	-143,596	-69,656	-3,456,985	-2,224,444
(Provisions or (-) reversal of provisions)	022	-32,546	994,556	4,301,946	2,770,910
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	023	496,492	-240,211	-4,291,235	-7,726,428
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	0	0	0	0
(Impairment or (-) reversal of impairment on non-financial assets)	025	0	0	0	0
Negative goodwill recognised in profit or loss	026	0	0	0	0
Share of the profit or (-) losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	027	0	0	0	0
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	028	0	0	0	0
Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from 26 to 28)	029	54,552,877	25,754,310	44,270,070	25,539,230
(Tax expense or (-) income related to profit or loss from continuing operations)	030	9,532,680	4,554,958	7,997,550	4,599,151
Profit or (-) loss after tax from continuing operations (29 – 30)	031	45,020,197	21,199,352	36,272,520	20,940,079
Profit or (-) loss after tax from discontinued operations (33 – 34)	032	0	0	0	0
Profit or (-) loss before tax from discontinued operations	033	0	0	0	0
(Tax expense or (-) income related to discontinued operations)	034	0	0	0	0
Profit or (-) loss for the year (31 + 32; 36 + 37)	035	45,020,197	21,199,352	36,272,520	20,940,079
Attributable to minority interest [non-controlling interests]	036	0	0	0	0
Attributable to owners of the parent	037	45,020,197	21,199,352	36,272,520	20,940,079
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	038	45,020,197	21,199,352	36,272,520	20,940,079
Other comprehensive income (40+ 52)	039	75,071	-168,600	90,214	-257,281
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	75,071	-168,600	90,214	-257,281
Tangible assets	041	0	0	0	0
Intangible assets	042	0	0	0	0
Actuarial gains or (-) losses on defined benefit pension plans	043	0	0	0	0
Fixed assets and disposal groups classified as held for sale	044	0	0	0	0
Share of other recognised income and expense of entities accounted for using the equity method	045	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	046	145,382	-205,610	141,356	-282,418
Gains or (-) losses from hedge accounting of equity instruments at fair value	047	0	0	0	0
Fair value changes of equity instruments measured at fair value through	048	0	0	0	0
Fair value changes of equity instruments measured at fair value through	049	0	0	0	0
Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk	050	0	0	0	0
Income tax relating to items that will not be reclassified	051	-70,311	37,010	-51,142	25,137
Items that may be reclassified to profit or loss (from 53 to 60)	052	0	0	0	0
Hedge of net investments in foreign operations [effective portion]	053	0	0	0	0
Foreign currency translation	054	0	0	0	0
Cash flow hedges [effective portion]	055	0	0	0	0
Hedging instruments [not designated elements]	056	0	0	0	0
Debt instruments at fair value through other comprehensive income	057	0	0	0	0
Fixed assets and disposal groups classified as held for sale	058	0	0	0	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	059	0	0	0	0
Income tax relating to items that may be reclassified to profit or (-) loss	060	0	0	0	0
Total comprehensive income for the current year (38 + 39; 62 + 63)	061	45,095,268	21,030,752	36,362,734	20,682,798
Attributable to minority interest [non-controlling interest]	062	0	0	0	0
Attributable to owners of the parent	063	45,095,268	21,030,752	36,362,734	20,682,798

STATEMENT OF CASH FLOW
for the period 01.01.2025 to 30.06.2025

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
Operating activities - direct method			
Interest received and similar receipts	001	0	0
Fees and commissions received	002	0	0
(Interest paid and similar expenditures)	003	0	0
(Fees and commissions paid)	004	0	0
(Operating expenses paid)	005	0	0
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	0	0
Other receipts	007	0	0
(Other expenditures)	008	0	0
Operating activities - indirect method			
Profit/(loss) before tax	009	54,552,877	44,270,070
Adjustments:		0	0
Impairment and provisions	010	463,946	10,711
Depreciation	011	7,207,574	6,677,451
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-1,604,212	-3,032,334
(Profit)/loss from the sale of tangible assets	013	-69,773	-97,173
Other non-cash items	014	-91,430,970	-74,793,802
Changes in assets and liabilities from operating activities			
Deposits with the Croatian National Bank	015	0	0
Deposits with financial institutions and loans to financial institutions	016	0	0
Loans and advances to other clients	017	37,674,302	-370,909,136
Securities and other financial instruments at fair value through other comprehensive income	018	-144,876	-143,482
Securities and other financial instruments held for trading	019	-699,805	-467,136
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 or loss	021	-5,457	-3,110
Securities and other financial instruments at amortised cost	022	-49,250,234	-844,266,681
Other assets from operating activities	023	374,887	-1,034,581
Deposits from financial institutions	024	78,337,329	46,144,555
Transaction accounts of other clients	025	-340,224,810	-372,515,627
Savings deposits of other clients	026	-18,658,554	-2,402,108
Time deposits of other clients	027	112,720,132	-129,015,299
Derivative financial liabilities and other liabilities held for trading	028	166,534	-55,224
Other liabilities from operating activities	029	-11,475,108	8,997,320
Interest received from operating activities [indirect method]	030	129,616,938	114,197,091
Dividends received from operating activities [indirect method]	031	207,378	222,612
Interest paid from operating activities [indirect method]	032	-38,703,925	-36,651,785
(Income tax paid)	033	-11,123,541	-11,786,133
Net cash flow from operating activities (from 1 to 33)	034	-142,069,368	-1,626,653,801
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-10,905,210	-8,069,728
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	0	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	-11	0
Net cash flow from investing activities (from 35 to 39)	040	-10,905,221	-8,069,728
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-16,953,174	-27,334,800
Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	0	-48,387,179
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 41 to 46)	047	-16,953,174	-75,721,979
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	-169,927,763	-1,710,445,508
Cash and cash equivalents at the beginning of period	049	3,103,800,978	3,798,726,463
Effect of exchange rate fluctuations on cash and cash equivalents	050	6,279	0
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	2,933,879,494	2,088,280,955

STATEMENT OF CHANGES IN EQUITY
for the period from to 30.6.2025

in EUR

Sources of equity changes	ADP code	Attributable to owners of the parent											Non-controlling interest		Total
		Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensive income	Other items	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	161,970,000	0	0	0	9,482,965	225,218,228	0	89,306,891	0	73,535,269	0	0	0	559,513,353
Effects of error corrections	002	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Effects of changes in accounting policies	003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance [current period] (1 + 2 + 3)	004	161,970,000	0	0	0	9,482,965	225,218,229	0	89,306,891	0	73,535,269	0	0	0	559,513,354
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 receivables 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	0	0	0	0	0	0	0	0	0
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	73,164,444	0	0	0	-73,164,444	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	-485	0	370,825	0	-370,825	0	0	0	-485
Total comprehensive income for the current year	020	0	0	0	0	90,214	0	0	0	0	36,272,520	0	0	0	36,362,734
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	9,573,179	298,382,188	0	89,677,716	0	36,272,520	0	0	0	595,875,603

Notes to financial statements
1) INTEREST INCOME

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	10,674,095	5,138,858	20,862,908	12,224,625
Loans and advances	63,191,869	31,625,396	61,692,353	31,258,033
Other assets	55,747,160	27,632,841	31,690,613	11,003,100
Deposits	3,814	1,917	2,637	763
Other liabilities	-	-	-	-
Total	129,616,938	64,398,962	114,187,091	54,486,521

2) INTEREST EXPENSE

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	-	-	-	-
Loans and advances	150	44	1,350	50
Other assets	-	-	-	-
Deposits	38,495,956	19,943,926	36,643,633	17,268,973
Other liabilities	207,819	14,294	6,802	4,326
Total	38,703,925	19,958,264	36,651,785	17,273,349

3) FEE AND COMMISSION INCOME

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Payment transactions	19,955,399	10,284,167	21,712,856	11,243,989
Account and package fees	6,011,632	3,073,595	5,954,349	2,999,381
Card business	2,469,503	1,280,274	2,339,812	1,240,465
Mobile and Internet banking	1,248,334	617,154	1,211,637	616,506
Other	6,888,301	4,231,255	6,953,429	3,593,324
Total	36,533,169	19,496,386	38,172,077	19,693,666

4) FEE AND COMMISSION EXPENSE

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Payment transactions	12,590,839	6,399,879	13,243,438	6,817,751
Other	6,919,767	3,629,321	6,347,059	3,429,291
Total	19,510,606	10,029,199	19,590,467	10,246,042

5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	-	-	-	-
Loans and advances	-	-	-	-
Deposits	-	-	-	-
Debt Securities issued	-	-	-	-
Other financial liabilities	-	-	-	-
Total	-	-	-	-

6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Equity instruments	1,394,901	140,989	1,359,523	649,514
Debt securities	62,232	104,443	549,712	696,244
FX transactions and derivatives	256,692	549,696	1,113,641	232,562
Total	1,653,725	795,128	3,017,876	1,778,320

7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Equity instruments	-	-	-	-
Debt securities	-	-	-	-
Loans and advances	487	574	14,458	28,350
Total	487	574	14,458	28,350

8) OPERATING EXPENSES

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Other operating expenses	1,716,723	963,823	1,796,659	509,186
Administrative expenses	46,112,480	25,130,118	47,362,079	24,581,617
Employee expenses	27,832,828	14,366,331	26,676,486	14,992,759
Other administrative expenses	20,279,652	10,763,787	18,685,593	9,588,878
(Contributions in cash rehabilitation committees and Deposit Insurance Schemes)	7,207,574	3,427,883	6,677,451	3,346,300
Amortization	4,409,258	2,056,513	4,046,862	2,043,258
Property, plant and equipment	-	-	-	-
Investment property	-	-	-	-
Other intangible assets	2,789,316	1,371,370	2,630,550	1,303,042
Total	57,896,777	29,521,825	55,836,189	28,437,104

9) IMPAIRMENT LOSSES AND PROVISION EXPENSES

	Same period of the previous year 01.01.-30.06.2024		Current period 01.01. – 30.06.2025	
	Cumulative	Quarter	Cumulative	Quarter
Modification gains or (-) losses, net AOP 021	(143,596)	(69,656)	(3,456,985)	(2,224,444)
Financial assets at fair value through other comprehensive income	-	-	-	-
Financial assets at amortized cost	(143,596)	(69,656)	(3,456,985)	(2,224,444)
(Provisions or (-) reversal of provisions) AOP 022	(92,540)	994,546	4,301,946	2,770,910
Liabilities towards resolution committees and deposit insurance systems	-	-	-	-
(Liabilities and Guarantees)	651,930	834,658	3,781,700	2,344,798
(Other Provisions)	(684,477)	159,897	520,246	426,112
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) AOP 023	496,492	(240,211)	(4,291,235)	(7,726,428)
(Financial assets at fair value through other comprehensive income)	-	-	-	-
(Financial assets at amortized cost)	496,492	(240,211)	(4,291,235)	(7,726,428)
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates)	-	-	-	-
(Impairment or (-) reversal of impairment off non-financial assets) AOP 025	-	-	-	-
(Property, plant and equipment)	-	-	-	-
(Investment property)	-	-	-	-
(Goodwill)	-	-	-	-
(Other intangible assets)	-	-	-	-
(Other)	-	-	-	-
Total (AOP 022 + AOP 023 + AOP 025 - AOP 021)	607,541	824,000	3,467,696	(2,731,074)

10) LOANS AND ADVANCES

	31.12.2024			30.6.2025		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Central banks	213,399	-	-	165,757	-	-
Mandatory reserve	-	-	-	-	-	-
Allowance	-	-	-	-	-	-
Other receivables	213,399	-	-	165,757	-	-
Allowance	-	-	-	-	-	-
Government	346,482,362	5,953,843	2,815,323	272,656,742	1,535,966	7,235,958
Gross loans	347,658,404	6,134,364	2,885,568	273,307,493	1,553,994	7,396,532
Allowance	(1,176,042)	(181,082)	(70,245)	(650,751)	(18,028)	(160,574)
Credit institutions	40,738	-	-	635,194	-	-
Gross loans	972	-	-	608,472	-	6,715
Allowance	(1)	-	-	-	(17)	(6,715)
Deposits	39,866	-	-	26,807	-	-
Allowance	(100)	-	-	(67)	-	-
Other financial institutions	63,268,291	228	2,528	81,228,577	170,389	1,362
Gross loans	61,273,417	240	2,581	79,444,451	200,221	1,401
Allowance	(249,286)	(12)	(63)	(346,798)	(29,832)	(39)
Deposits	2,282,918	-	-	2,172,510	-	-
Allowance	(38,758)	-	-	(34,586)	-	-
Non - financial institutions	694,049,086	174,118,276	26,140,616	896,672,340	175,858,320	23,321,319
Gross loans	701,452,839	185,947,828	27,647,822	907,578,326	184,144,354	86,225,919
Allowance	(7,403,852)	(11,729,150)	(47,507,006)	(10,905,986)	(8,186,034)	(42,804,599)
Retail	1,286,114,799	257,183,607	30,364,613	1,503,479,864	264,155,111	30,432,946
Gross loans	1,291,875,469	279,945,724	127,174,696	1,509,741,903	264,547,851	132,822,743
Allowance	(5,760,670)	(22,762,117)	(86,810,083)	(6,262,039)	(20,392,740)	(102,489,797)
Total	2,390,169,877	437,255,854	89,323,080	2,754,845,476	441,819,785	60,891,885

11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

	31.12.2024		30.6.2025	
Central banks	-	-	-	-
Local state	-	-	-	-
Credit institutions	-	-	-	-
Other financial institutions	-	-	-	-
Non - financial institutions	-	-	-	-
Retail	498,236	501,346	-	-
Total	498,236	501,346	-	-

12) DEPOSITS

	31.12.2024		30.6.2025	
Central banks	73,884,161	-	-	-
Local state	2,072,070,102	1,622,526,294	-	-
Credit institutions	224,740,806	368,325,130	-	-
Other financial institutions	443,769,692	405,060,646	-	-
Non - financial institutions	630,895,482	611,286,279	-	-
Retail	3,435,715,882	3,359,051,817	-	-
Total	7,181,675,224	6,696,250,166	-	-