

HRVATSKA POŠTANSKA BANKA

HPB Group 9M 2023 Investor information and unaudited Financial statements

### 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. It is supplied in summary form and therefore not necessarily complete. 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", "believes", "estimates", "predicts", "potential", or "continue" 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, no forward-looking statement can be guaranteed. Undue reliance should not be placed on these forward-looking statements. Many factors could cause our results of operations, financial condition, liquidity, and the development of the industries in which we compete, to differ materially from those expressed or implied by the forward-looking statements contained herein.
- This presentation contains financial and non-financial information and statistical data relating to HPB. Such information and data are presented for illustrative purposes only. This presentation may include information and data derived from publicly available sources that have not been independently verified, therefore HPB hereby expressly makes no representation of warranty of any kind, including, but not limited to the accuracy, completeness or reliability of the provided information and data. This presentation is for information purposes only and contains neither a recommendation to buy or sell nor an offer of sale or subscription to shares nor does it constitute an invitation to make an offer to sell shares.
- This presentation has been prepared and the data checked with the greatest possible care. Nonetheless, rounding, transmission, typesetting and printing errors cannot be ruled out. In the summing up of rounded amounts and percentages, rounding-off differences may occur.
- From January 1, 2023, the euro was introduced as the official currency in the Republic of Croatia, and for the purposes of this presentation, the previous periods are prepared using a fixed HRK/EUR conversion rate where EUR 1 = HRK 7.53450.

Type and name of prescribed information:	Consolidated financial statements for the period 1.1.2023 - 30.9.2023, HPB Group 9M 2023 Investor information and unaudited Financial statements
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. (Bank), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited financial statements for the period from January 1 to September 30, 2023.

Original and official quarterly report is published in Croatian.

The report includes:

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

Financial statements and notes have been compiled in accordance with instructions defined in Rulebook on the content and structure of the issuer's reports for periods during the year (NN 114/2018, 27/2021, 26/2022, 32/2023).

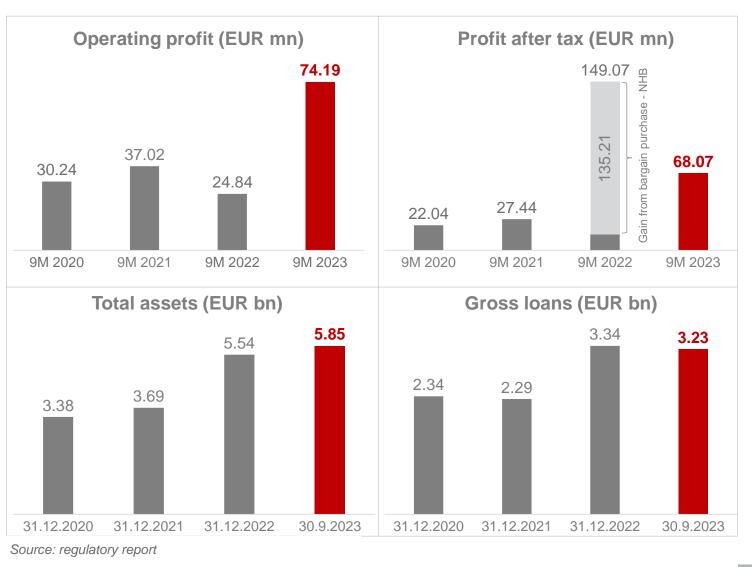
#### **1 Executive Summary**

2 Macroeconomic environment

3 Financials

### HPB successfully opened a new chapter of its development

- Net interest income and positive effects on the provisioning side brought profit after tax to a new record, excluding the one-time gain from bargain purchase of Nova Hrvatska banka (hereinafter NHB) in 2022
- Historically highest level of Group assets with an increase of EUR 309.50 mn in 9M 2023
- As a result of excellent risk management, processes and efficient collection, the NPL ratio decreased to 5.87%
- MREL\* rate as of September 30, 2023, is 30.07%, which is above the level of the current regulatory MREL requirement (27.08%)
- NHB was successfully merged with HPB on July 3, 2023

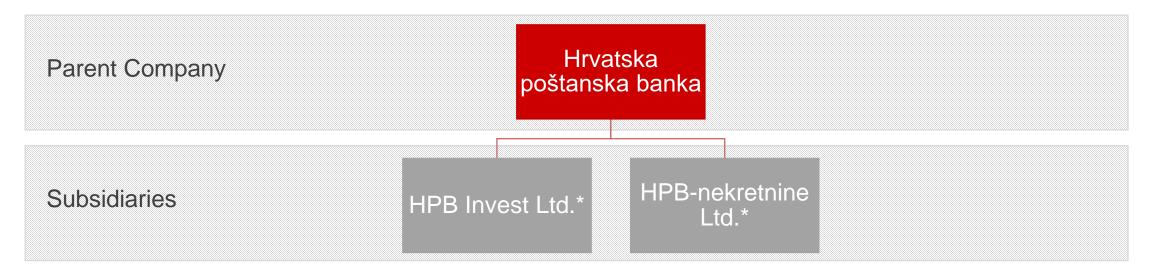


\* Minimum requirement for own funds and eligible liabilities

The graphs includes the results of all HPB Group members on the reporting date or reporting period.

# Q3 marked by the successful legal merger of NHB

- NHB was successfully merged with HPB on July 3, 2023, which continues its operations as one, stronger bank HPB
- The integration further strengthened the client base and portfolio of HPB, which continues to grow towards the TOP 5 largest banks by assets in Croatia and create value for all stakeholders
- With the completion of the strategic merger project of NHB, clients have been enabled wider availability and higher quality of financial services in 69 centers and at 655 ATMs throughout Croatia.



\*Consolidated unaudited financial statements, on the following pages, include the financial result of HPB and NHB, in 2022, from acquisition date April 14, until reporting date September 30, while other subsidiaries are exempted from consolidation in accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 Text with EEA relevance in these financial statements.

### 9M 2023 key indicators

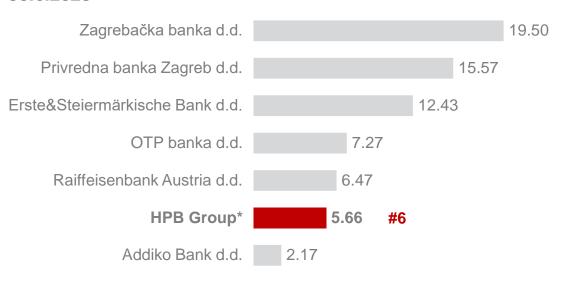
		31.12.2022	30.9.2023
Assets	EUR mn	5,540.86	5,849.94
Net loans to customers	EUR mn	3,063.40	2,950.90
Deposits	EUR mn	4,644.34	4,798.04
Equity	EUR mn	455.95	525.11
NPL ratio	%	6.13	5.87
NPL coverage	%	75.11	72.78
		9M 2022 <sup>1</sup>	9M 2023
Total income	EUR mn	132.01	198.63

	LONTIN	132.01	190.05
Operating profit	EUR mn	26.16	75.17
Provisions	EUR mn	(12.38)	4.96
Net profit	EUR mn	148.96	69.08
Cost-to-income ratio	%	71.11	50.39
Return on asset (ROA) <sup>2</sup>	%	2.72	1.57
Return on equity (ROE) <sup>2</sup>	%	33.75	17.54

<sup>1</sup> Includes NHB result from the date of acquisition, April 14, 2022

<sup>2</sup> Profit after tax in the indicator's calculation is not annualized due to the one-off effect from the gain on bargain purchase in 2022

### Market share by total assets (EUR bn) 30.6.2023



\* Includes consolidated data HPB + NHB as of 30.6.2023

Source: Hrvatska narodna banka, <u>www.hnb.hr;</u> Podaci o poslovanju kreditnih institucija as of 30.6.2023

- Continued strengthening of market position and competitiveness through the asset growth of 5.58% due to liquidity inflow from received loans (+ EUR 97.48 mn), deposits growth (+ EUR 153.70 mn) and capital increase due to realized profit (+ EUR 69.16 mn). On the asset side, this is reflected in the strong growth of liquid assets (+ EUR 415.96 mn), with a slight increase in the securities portfolio, while the loan volume was slightly reduced in order to optimize risk exposure
- The achieved record 9M operating profit is the result of growth primarily in NII (+ EUR 49.63 million) due to the fastest raising of the reference interest rate of the European Central Bank (hereinafter referred to as the ECB) in history and realized trading profit (+ EUR 6.14 million)
- Operating profit, along with positive effects on the provisioning side, is the main driver of net profit in the amount of EUR 69.08 million
- In 9M 2023 net profit, the tax shield for tax losses carried forward from earlier periods was fully used with a positive effect on the result in the amount of EUR 4.35 mn

# Gross loan portfolio overview

#### Loan quality development

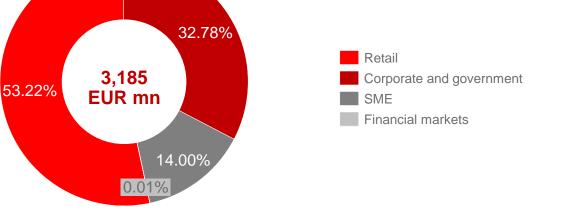
		31.12.2022	30.9.2023
Exposure*	EUR mn	4,696.98	4,974.17
Total NPL stock	EUR mn	287.94	292.11
NPL %	%	6.13	5.87
Loss allowance for loans	EUR mn	(270.74)	(259.86)
NPL provision	EUR mn	(216.27)	(212.60)
PL provision	EUR mn	(54.46)	(47.26)
NPL Coverage	%	75.11	72.78
NPLs with 100% goverment guarantees	EUR mn	7.12	8.54
NPLs not covered by provisions	EUR mn	10.08	23.71
CET 1	EUR mn	451.41	450.97
Uncovered NPLs to CET 1	%	2.23	5.26

#### Source: FINREP regulatory reporting

\* Total loan exposure includes funds in central banks and other demand deposits as well as gross interest, fees and other receivables that are not included in management report

- Gross retail loans dominate the total loans, which is the result of the parent company's strategic focus on this segment of clients
- Continuation of the multi-year trend of decreasing the NPL ratio due to reduced level of NPL exposure as a result of efficient collection and recovery of part of the portfolio, along with a change in the asset structure in the direction of increasing lower risk loans with financial institutions
- NPL coverage is still significantly above the average level of the sector (market NPL coverage 67.03% as of June 30, 2023)





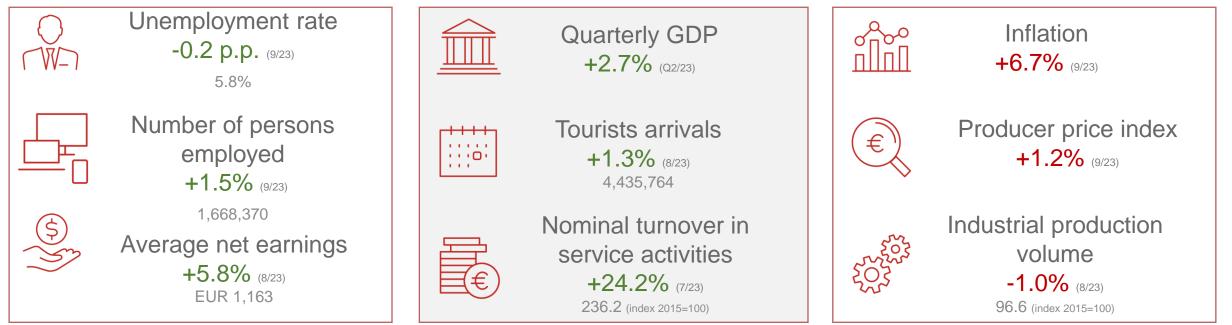
Source: HPB management reports

#### 1 Executive Summary

2 Macroeconomic environment

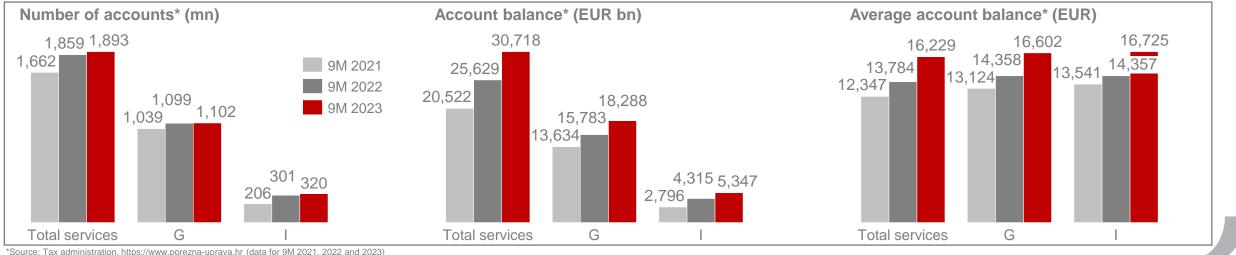
3 Financials

# Economic indicators (y-o-y)



Source: Croatian Bureau of Statistics https://www.dzs.hr/eng (June, July, August and September 2023)

#### Fiscalization system data



G- WHOLESALE AND RETAIL TRADE OF MOTOR VEHICLES AND MOTORCYCLES, REPAIR OF MOTOR VEHICLES AND MOTORCYCLES; I- ACCOMMODATION AND FOOD SERVICE ACTIVITIES

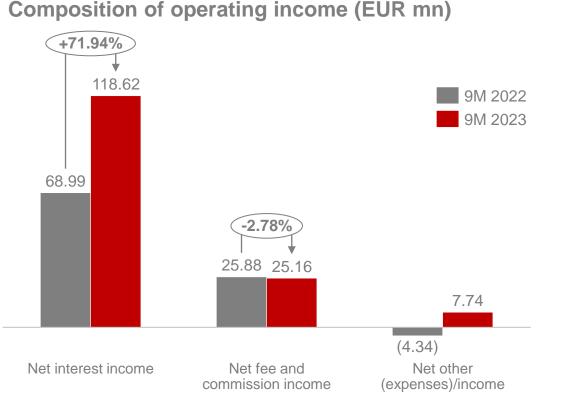
#### 1 Executive Summary

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# Record 9M operating profit of EUR 75.17 mn

 Consolidated data are not fully comparable, considering that the NHB results are shown in the total consolidated profit and loss account from acquisition date April 14, to reporting date September 30



- Significant increase in NII is primarily a reflection of the increase in income on assets with the ECB in accordance with the market trend of the risk-free interest rate
- NFCI maintained at the level of the previous year
- Net other (expenses)/income refers maily to profit from an increase in the fair value of the trading portfolio of securities + EUR 1.23 mn, FX trading + EUR 1.77 mn and realized one-off net other income in 2023 as a result of legal actions taken in favor of the parent company

- +19.30%
   -17.87%
   9M 2022

   31.37
   -31.23
   9M 2023

   26.50
   -9M 2023

   6.50
   -7.69

   Employee expenses
   Administrative expenses
   Depreciation
- Composition of operating expenses (EUR mn)

- Relative increase in employee expenses primarily due to the impact of the consolidation of NHB in 2023 (as of January 1) rather than in 2022 (as of April 14), and to the lesser extent by labor and service price adjustments due to the inflationary environment and other factors
- Administrative costs under the influence of regulatory projects and integration activities, as well as the still ubiquitous increase in prices, which is mainly reflected in the increase in energy prices and IT equipment maintenance

### **Provisions structure**

# (Reversal)/cost of provision (EUR mn) 30.9.2023



- Total effect of the provisions on the profit and loss account is an income of EUR 4.96 mn
- In the 9M 2023, a positive result was achieved in terms of provisions on the performing portfolio due to the reduction of exposure and improvement of the credit quality of the performing portfolio
- Provision costs from the NPL portfolio are in line with expectations, taking into account the integration activities and portfolio specifics of the two banks
- Other provisions mostly refers to legal cases and have negligible share in total provisions in 9M 2023

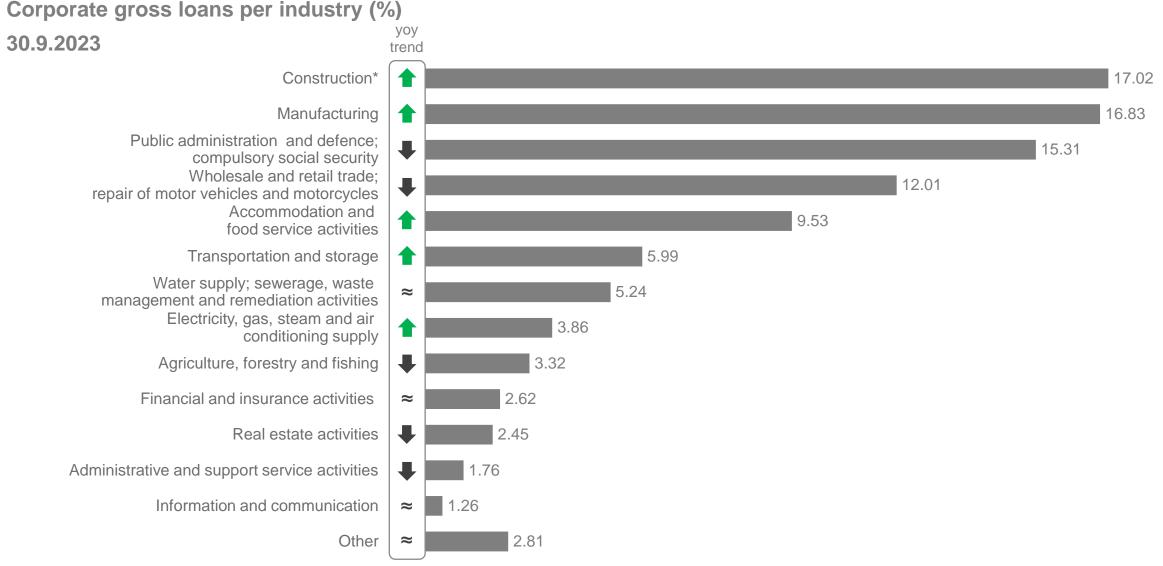
# Highest level of assets in the corporate history of HPB Group

		31.12.2022	30.9.2023
Liquid assets	EUR mn	1,513.85	1,929.82
Securities	EUR mn	866.99	873.91
Gross loans	EUR mn	3,312.43	3,185.21
Net loans	EUR mn	3,063.40	2,950.69
Other assets	EUR mn	96.62	95.31
Total assets	EUR mn	5,540.86	5,849.73
Deposits	EUR mn	4,644.34	4,798.04
Loan liabilities	EUR mn	325.07	426.72
Other liabilities	EUR mn	115.50	100.07
Total liabilities	EUR mn	5,084.90	5,324.83
Paid-in capital	EUR mn	161.23	161.97
Accumulated other comprehensive income	EUR mn	8.02	8.34
Retained earnings	EUR mn	72.29	197.72
Other reserves	EUR mn	87.86	88.00
Profit or loss for the year	EUR mn	(8.65)	69.08
Badwill (Gain on bargain purchase)	EUR mn	135.21	-
Equity and reserves	EUR mn	455.95	525.11
Loan-to-deposit ratio	%	65.96	61.50
NPL ratio*	%	6.13	5.87
NPL coverage*	%	75.11	72.78

Source: FINREP regulatory reporting

- Continuous growth of the Group's assets (+ 5.58%) is a consequence of the increase in the volume of deposits in all segments (EUR 153.70 million) and higher volume of contracted MREL instruments (EUR 105.00 million)
- The largest share of liquidity inflow kept in the form of cash and cash equivalents
- Lower loan volume is the result of the necessary optimization of risk exposure in order to comply with the regulatory MREL requirement
- Loan liabilities relates to received loans from financial institutions and MREL instruments that the parent company started contracting in the previous year
- Gain from a bargain purchase realized in 2022 through the acquisition of NHB is an integral part of retained profit in 2023
- Capital adequacy at 19.82%
- MREL rate at 30.07% as of September 30, 2023, which is above the level of the regulatory requirement at 27.08% (valid until December 31, 2023)
- Group has negligible exposure to entities in Belarus, Russia and Ukraine, but implements all restrictive measures, especially in the area of financial services

### HPB Group monitors and supports development of the Croatian economy

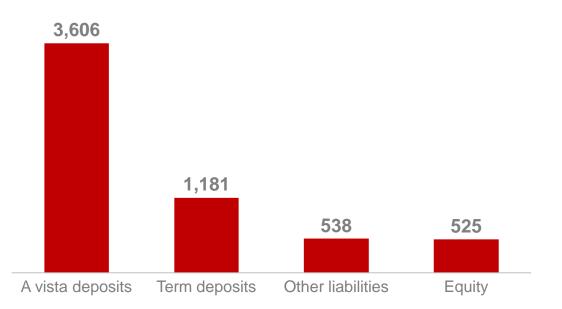


\* Hrvatske autoceste are included in construction industry, with a share of 53.59% of the total exposure to that industry Source: HPB management reports

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# Liquidity significantly above the regulatory limit

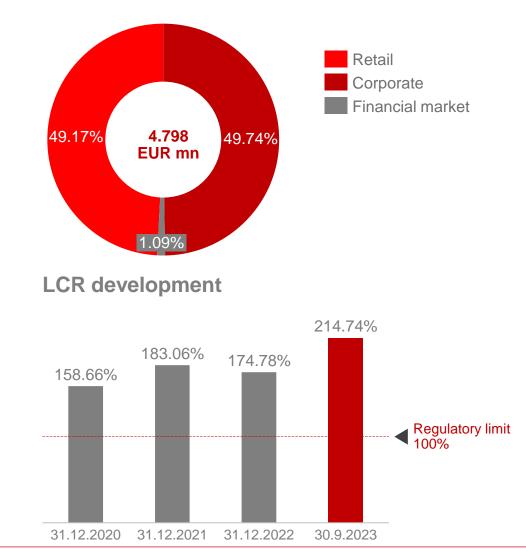
Composition of equity and liabilities (EUR mn) 30.9.2023



#### Client deposits are key financing source (81.83%)

- Other liabilities mostly refer to loan liabilities (EUR 426.72 mn) received loans from credit institutions - HBOR, CNB repo loans and foreign financial institutions as well as MREL instruments
- Liquidity significantly above the regulatory limit, contracted MREL deposits further strengthened the excess liquidity

# Deposit structure by segment 30.9.2023



16 Source: HPB management reports

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

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of consolidated unaudited financial statements for the period from January 1 to September 30, 2023, 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

Ivan Soldo Member of the Management Board

Anto Mihaljević Member of the Management Board Tadija VrdoljakMember of the Management Board

Josip Majher Member of the Management Board

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### Management report

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 68.07 million. Net profit of the parent company amounts to EUR 65.48 million. HPB Invest realized a net loss of EUR 140.68 thousand and HPB-Nekretnine a net profit of EUR 7.98 thousand.

Marko Badurina President of the Management Board

Ivan Soldo Member of the Management Board

Anto Mihaljević Member of the Management Board Tadija Vrdoljak Member of the Management Board

Josip Majher Member of the Management Board

#### Annex 1

#### **ISSUER'S GENERAL DATA**

Reporting period:		1.1.2023	do	30.9.2023	
Year:		2023			
Quarter:		3			
	Quarterly	<b>/ financial stateme</b>	nts		
Registration number (MB):	03777928	Issuer's ho	me Member State code:	HRVATSKA	
Entity's registration number (MBS):					
Personal identification number (OIB):	87939104217		LEI:	529900D5G4V6THXC5P79	
Institution code:	319				
Name of the issuer:	HRVATSKA POŠTANSKA	BANKA, p.I.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	1767				
Consolidated report:	KD (K	N-not consolidated/KD-con	solidated)		
Audited:	RN	(RN-not audited/RD-audited	(৮		
Names of subsidiaries	according to IFRS):		Registered off	fice:	MB:
HPB Invest d.o.o.		Strojarska cesta 20, 100	00 Zagreb		01972278
HPB-nekretnine d.o.o.		Ulica Milana Amruša 8, <sup>-</sup>	10000 Zagreb		01972260
Bookkeeping firm:	No	(Yes/No)	(name of the h	pockkooping firm)	
Contact person:			נהמוזים טו נוופ ג	bookkeeping firm)	
Telephone:	(only name and surname 014804670	e or the contact person)			
E-mail address:	filip.siladi@hpb.hr				
Audit firm:					
Certified auditor:					
	(name and surname)				

Submitter Hordsky postenists bank p 1.2.         In 1307           Item         App         Last even perform         App         Last even perform           Same, and bunces a control bunce         2         0         1452 (251)	BALANCE SHEET as at September 30, 2023			
App         Jack day of him				in EUR
Intern         DDP (sec)         DDP (sec)         DDP (sec)         Processing business (sec)         All methy busines (sec)         All methy (sec)         All methy (sec)	Submitter: mivatska postanska banka p.i.c.			IN EUR
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Innancial saskis at far value freugh ports or bes (15 + 16)         014         0114           Debt sourcines         016         389.53           Lana and advances         016         389.53           innancial saskis at tarvalue freugh ports or bes (15 + 16)         018         389.7605           Equity instruments         018         3.807.605         4.084.65           Lana and advances         018         3.807.605         4.084.61           Lana and advances         019         3.807.605         4.084.61           Lana and advances         021         2.888.748.838         3.788.801 (13.071.42           Dears and advances         023         3.099.864.024         2.974.993.75           Paravatives - indeglo accounting         024         3.099.864.024         2.974.993.75           Tarvatue - tange accounting         024         2.151.024         17.723.31           Tar aute changes of the hedge of interest rate risk         025         6         6           Tara assets         027         55.279.803         70.8317         70.8321           Tara assets         028         2.151.024         17.723.133         14.827.68         70.8317           Tara assets         023         70.801         79.865         70.8317 <t< td=""><td></td><td>012</td><td>-</td><td>-</td></t<>		012	-	-
Debt securities         015			908.193	538.331
Lanar and advances         016         -           initiancial assels at live value through other comprehensive income (from 18 to 20)         017         3.807.005         4.044.05           Equity instruments         018         3.807.005         4.044.05         4.044.05           Lanar and advances         020         -         -         -           Incomal assess at montised cost (22 + 23)         021         3.808.748.838         -         -           Dark and advances         023         3.099.84.04         2.974.837.85         - <td></td> <td></td> <td>-</td> <td></td>			-	
intradia sets at fair value through other comprehensive income (from 18 to 20)         017         2.807.605         4.484.605           Debt securities         019         3.807.605         4.084.605           Loans and advances         020         3.807.705         4.084.055           Debt securities         021         3.866.748.838         3.788.301.177           Loans and advances         023         3.099.864.024         2.974.88.388           Unit advances         023         3.099.864.024         2.974.88.376           Unit advances         023         3.099.864.024         2.974.88.376           Unit advances         025         6         6           Introducts         1.692.750.03         5.574.633         17.283.766           Introducts         028         8.827.663         7.053.91           Other sensitie         033         14.327.104         10.249.832           Other sensitie         033         7.857.093         5.540.082.466           Unit advances         033         7.051         17.283.131           Other sensities         033         7.051         17.283.91           Other sensities         033         7.051         17.283.91           Other sensities         033 <t< td=""><td></td><td></td><td>-</td><td>369.534</td></t<>			-	369.534
Debt securities         019	Financial assets at fair value through other comprehensive income (from 18 to 20)		3.807.605	4.084.057
Lana and advances         020         -           inneal assets a monited cost (22 + 23)         021         3.867.448.93         3.768.301.71           Dets securities         022         766.848.141         813.707.422           Lana and advances         023         3.099.864.024         2.974.583.763           Det securities         024         3.099.864.024         2.974.583.763           arvaub changes of the hedged filteriest rate risk         025         6         6           margible assets         027         65.27.0903         65.95.43.83           its assets         028         8.327.663         77.03.33           its assets         028         8.327.663         70.833.1           Other section of the deged filteriest rate risk         025         5.540.022.466         55.435.73.22           Operatives         033         70.801         79.761         79.761           Short positions         033         70.801         79.761         79.761           Det soutions from 40 to 421         039         -         -         100.429         -           Other facional isolation         040         -         -         100.429         -         -         100.429         -         -         100.429 </td <td></td> <td>018</td> <td>3.807.605</td> <td>4.084.057</td>		018	3.807.605	4.084.057
Image assets at amortise dost (22 + 23)         021         3.866 748.832         3.788 301.17.           Debt securities         022         736 848.14         2.974 583.76         2.974 583.76           Lans and advances         023         3.099 864.004         2.974 583.76         2.974 583.76           Parvalves - hedge accounting         0.24         0.25         6         6           Sarry be assots         0.25         6         6         706.848.11         7.073.95           Tangibe assots         0.25         6         6         17.723.35         17.723.35           Tangibe assets         0.28         2.151.602         17.723.35         17.723.35           Tanda disposition of the sele         0.31         1.422.104         10.249.65           Tool assets (17 + 107 + 21 + from 21 to 31)         0.32         5.540.822.49         5.849.578.92           Labilities         0.33         7.0001         79.785         5.849.578.92           Devications for trading (from 34 to 38)         0.33         7.0001         79.785           Devications for trading (from 40 to 42)         0.39         -         -           Devications issued         0.37         -         -         -           Devications issued         0.			-	-
Debt securities         022         7786 884 814         013.707.42           Lowns and advances         023         3.099.864.02         2.974.593.755           Dervativos - hodge accounting         024         3.099.864.02         2.974.593.755           arvatue changes of the hodged terms in portfolio hodge of interest rate risk         025         6         6           movestments in subcillaries, joint ventures and associates         028         6         7.053.91           Targible assets         029         8.827.663         7.053.91           Sta assets         029         5.540.082.70         7.0753.91           Total assets         030         1.43.27.104         10.249.63           Sta assets         033         7.0.801         7.97.65           Total assets         033         70.801         7.97.65           Sta assets         033         70.801         7.97.65           Total assets         033         70.801         7.97.65           Sta of total assets         034         70.801         7.97.65           Dervatives         034         70.801         7.97.65           Dervatives         034         70.801         7.97.65           Dervatives         034         4.97.072.954 <td></td> <td></td> <td>-</td> <td>- 2 700 201 177</td>			-	- 2 700 201 177
Lans and advances       223       3.099.864.024       2.974.593.75         Parwlives - hedge accounting       224       -       -         ara value changes of the hedged terms in portfolio hedge of interest rate risk       025       6       6         ara value changes of the hedged terms in portfolio hedge of interest rate risk       028       221.515.024       17.7723.13         fara gible assets       029       8.827.663       7.053.914       10.249.634         Thar assets       029       8.827.663       7.053.914       10.249.634         Tick assets       029       8.827.663       7.053.914       10.249.634         Tick assets       030       14.327.104       10.249.634       5.549.576.221         Labilities       033       7.0801       79.765         Coll assets (1 + 0 + 14 + 17 + 21 + from 24 to 31)       032       7.083       7.0756         Derivatives       034       7.0801       7.9766       7.9766         Other francell abilities       036       -       -       -         Trancell abilities at far value through pofit or loss (from 40 to 42)       039       -       -         Trancell abilities (stand       041       -       -       -       -         Other francell abilities </td <td></td> <td></td> <td></td> <td></td>				
arr value changes of the hedged items in portfolio hedge of interest rate risk         025         -           Vestments in subcillaries, joint ventures and associates         027         55.270.903         55.570.903           Tangble assets         028         21.515.024         17.723.133           Tangble assets         029         8.827.663         7.063.914           Total assets (1++++++++++++++++++++++++++++++++++++				2.974.593.755
nvestments in subsidiaries, joint ventures and associates         026         6         6         6           Tangble assets         027         55.27.03         56.57.4.63         17.723.13           transple assets         029         8.82.76.63         7.733.91         10.249.53           transple assets         030         14.327.104         10.249.53           transple assets         033         70.801         79.761           Transple assets         033         70.801         79.761           Derivatives         034         70.801         79.762           Deposits         036         -         -           Deposits         037         -         -           Deposits         038         -         -           Deposits         044         4.970.07.364         5.227.599.591           Deposits         044         4.970.7.364         5.227.372.441	Derivatives - hedge accounting		-	-
Tangble assets         027         55.270.903         55.570.903         55.570.903           Tangble assets         028         21.51.51.024         17.723.133           Thar assets         029         8.827.663         7.053.914           Toolal assets and disposal groups classified as held for sale         031         10.249.63           Colal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)         032         5.540.082.469         5.849.578.827           Labilities         033         70.801         79.761         79.761           Devicatives         034         70.801         79.761           Other financial labilities to the for trading (from 34 to 38)         035         70.801         79.761           Devicatives         035         70.801         79.761         79.761           Other financial labilities         035         70.801         79.761           Depositis         036         041         -           Other financial labilities at fair value through profit or loss (from 40 to 42)         039         -           Depositis         044         970.072.364         5.17.372.416           Depositis         043         4.978.861.244         5.222.668.594           Other financial labilititise measured at amortised cost (from 44 to 46)			-	-
num_option assets         028         21.515.024         17.729.13           rare assets         029         8.827.663         7.063.91           Drive assets         030         14.327.104         10.249.83           read assets and disposal groups classified as held for sale         031         -           Fold assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)         032         5.540.082.469         5.849.578.921           Labilities         033         70.801         79.766         -           Privatives         034         70.801         79.766         -           Option assets         033         70.801         79.766         -           Option assets         033         70.801         79.766         -           Option assets         033         70.801         79.766         -           Option assets         035         -         -         -           Option assets         036         -         -         -         -           Option assets         036         -         -         -         -         -           Option assets         044         70.70.201         -         -         -         -         -         -         - <t< td=""><td></td><td></td><td></td><td>6 50 574 626</td></t<>				6 50 574 626
Tar. assist         029         8.827.683         7.053.91           Dher assets         030         14.327.104         10.249.633           Total assets and disposal groups classified as held for sale         031         13.27.104         10.249.633           Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)         032         5.540.082.469         5.849.578.927           Labilities         033         70.801         79.765         79.765           Derivatives         034         70.801         79.765           Obst for positions         034         70.801         79.765           Obst for functial labilities at fair value through profit or loss (from 40 to 42)         039         -           Obst for functial labilities         041         -         -           Other financial labilities at fair value through profit or loss (from 40 to 42)         039         -           Depositis         040         -         -         -           Depositis         044         4.970.072.364         5.217.372.444         5.232.569.593           Depositis         044         4.970.072.364         5.217.372.444         5.232.569.593           Depositis         044         6.77.88.80         15.17.55         -           Depositis         <				
ince assets and disposal groups classified as held for sale         031         -           Cital assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)         032         5.540.082.469         5.849.578.921           Labilities         -	Tax assets			7.053.916
Otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)         032         5.540.082.469         5.849.578.921           Labilities	Other assets	030	14.327.104	10.249.634
Labilities         Other National Habilities         Other National Habilities           Financial Habilities held for trading (from 34 to 38)         033         70.801         79.766           Derivatives         034         70.801         79.766           Short positions         035         -         -           Dept securities issued         037         -         -           Other financial Habilities         039         -         -           Trancial Habilities         039         -         -           Trancial Habilities         039         -         -           Deposits         040         -         -           Deposits         043         4.978.861.244         5.222.569.564           Deposits         044         -         -           Det securities issued         044         4.970.072.364         5.217.372.440           Other financial Habilities         046         8.788.880         15.197.155           Derivatives - hedge accounting         047         -         -           Financial Habilities         046         8.788.880         15.197.155           Derivatives - hedge accounting         -         -         -           Trancial Habilities         <	Fixed assets and disposal groups classified as held for sale		-	-
Financial liabilities held for trading (from 34 to 38)         033         70.801         73.765           Derivatives         034         70.801         79.765           Short positions         036         -           Depositions         036         -           Other financial liabilities         037         -           "inancial fiabilities at fair value through profit or loss (from 40 to 42)         039         -           Depositis         040         -         -           Depositis         040         -         -           Deto securities issued         041         -         -           Other financial liabilities         043         4.978.861.244         5.232.569.595           Other financial liabilities         043         4.970.072.364         5.217.372.447           Debosits         044         4.970.072.364         5.217.372.447           Debraseurdits liabilities         045         -         -           Other financial liabilities         046         8.788.800         15.197.155           Detriserue         046         8.788.800         15.197.155           Detriserue         046         8.788.800         15.97.155           Detriserue         046         1.490.		032	5.540.062.469	5.049.576.921
Derivatives         034         70.801         79.766           Short positions         035         -         -           Deposits         036         -         -           Debt securities issued         037         -         -           Other financial liabilities         038         -         -           Deposits         040         -         -           Deposits         040         -         -           Other financial liabilities measured at amorised cost (from 44 to 46)         043         4.976.861.244         5.232.569.591           Deposits         044         4.970.072.364         5.217.372.440         -           Deposits         044         4.970.072.364         5.217.372.440         -           Deposits         045         -         -         -         -           Deposits         046         8.788.880         15.197.152         -         -         -           Derivatives - hedge accounting         047         -         -         -         -           Tax liabilities         050         1.469.513         5.880.80         15.197.152         -         -         -         -         -         -         -         -		033	70.801	79 769
Deposits         036         -           Debt securities issued         037         -           Other financial liabilities         038         -           Deposits         040         -           Debt securities issued         041         -           Other financial liabilities         041         -           Cher financial liabilities         041         -           Other financial liabilities         043         4.978.861.244         5.232.569.593           Deposits         044         4.970.072.364         5.217.372.440           Debt securities issued         044         4.970.072.364         5.217.372.440           Debt securities issued         044         4.970.072.364         5.217.372.440           Det securities issued         044         8.788.880         15.197.152           Det securities issued         044         8.788.880         15.197.152           Derivatives - hedge accounting         047         -         -           Fair value changes of the hedged items in portfolio hedge of interest rate risk         048         -         -           Other financial liabilities         050         1.469.513         5.540.852         43.282.736           State apital repayable on demand <td< td=""><td></td><td></td><td></td><td>79.769</td></td<>				79.769
Debt securities issued       037       -         Other financial liabilities       039       -         Financial liabilities       040       -         Deposits       040       -         Deposits       041       -         Other financial liabilities       042       -         Financial liabilities       042       -         Other financial liabilities       043       4.978.661.244       5.232.568.593         Deposits       044       4.970.072.364       5.232.7372.440         Dets securities issued       045       -       -         Other financial liabilities       044       4.970.072.364       5.232.568.593         Deposits       044       4.970.072.364       5.232.568.593         Derivatives - hedge accounting       044       -       -         Derivatives - hedge accounting       047       -       -         Fair value changes of the hedged items in portfolio hedge of interest rate risk       048       -       -         Provisions       050       1.499.513       5.858.085       -         Share capital repayable on demand       051       -       -         Othar liabilities       052       47.641.375       42.783.314 </td <td>Short positions</td> <td>035</td> <td>-</td> <td>-</td>	Short positions	035	-	-
Other financial liabilities         038         -           Financial liabilities at fair value through profit or loss (from 40 to 42)         039         -           Deposits         040         -         -           Debt securities issued         041         -         -           Other financial liabilities         042         -         -           Financial liabilities         043         4.978.861.244         5.232.69.594           Deposits         044         4.970.072.344         5.217.372.440           Debt securities issued         044         4.970.072.344         5.217.372.440           Other financial liabilities         046         8.788.800         15.197.155           Derivatives - hedge accounting         047         -         -           Fair value changes of the hedged items in portfolio hedge of interest rate risk         048         -         -           Tax liabilities         050         1.468.513         5.858.085         -         -           Other financial liabilities included in disposal groups classified as held for sale         051         -         -         -           Total liabilities included in disposal groups classified as held for sale         055         161.228.305         161.970.000         -           C			-	-
Financial liabilities at fair value through profit or loss (from 40 to 42)         039            Deposits         040             Deth securities issued         041             Other financial liabilities         042             Financial liabilities         043         4.978.861.244         5.232.569.592           Deposits         044         4.970.072.364         5.217.372.444           Debt securities issued         045             Other financial liabilities         046         8.788.880         15.197.152           Derivatives - hedge accounting         047             Fair value changes of the hedged items in portfolio hedge of interest rate risk         048             Provisions         050         1.469.513         5.858.085             Share capital repayable on demand         051               Charital isbitities (33 + 39 + 43 + from 47 to 53)         054         5.083.183.785         5.324.573.500            Capital         055         161.228.350 <t< td=""><td></td><td></td><td>-</td><td>-</td></t<>			-	-
Deposits         040         -           Debt securities issued         041         -           Other financial liabilities         042         -           "inancial liabilities         043         4.978.861.244         5.232.669.595           Deposits         044         4.970.072.364         5.217.372.440           Debt securities issued         045         -         -           Other financial liabilities         046         8.788.880         15.197.152           Derivatives - hedge accounting         047         -         -           Fair value changes of the hedged items in portfolio hedge of interest rate risk         048         -         -           Provisions         050         1.469.513         5.580.82         43.282.736           Share capital repayable on demand         051         -         -         -           Other finabilities         052         47.641.375         42.783.314         -           Liabilities included in disposal groups classified as held for sale         053         -         -           Capital         055         161.228.350         161.970.000         -           Share permium         056         -         -         -         -           Capital				
Debt securities issued         041            Other financial liabilities         042            Trancial liabilities measured at amortised cost (from 44 to 46)         043         4.978.861.244         5.232.569.593           Deposits         044         4.970.072.364         5.217.372.440           Debt securities issued         045            Other financial liabilities         046         8.788.80         15.197.155           Derivatives - hedge accounting         047             Provisions         049         55.140.852         43.282.737           Tax liabilities         050         1.469.513         5.858.085           Share capital repayable on demand         051             Other financial liabilities         052         47.641.375         42.783.314           Liabilities included in disposal groups classified as held for sale         053             Capital         055         161.28.350         161.970.000            Share premium         056         161.28.350         161.970.000            Capital         055         161.28.350         161.970.000			-	-
Financial liabilities measured at amortised cost (from 44 to 46)         043         4.978.861.244         5.232.569.593           Deposits         044         4.970.072.364         5.217.372.444           Other financial liabilities         046         8.788.880         15.197.152           Other financial liabilities         046         8.788.880         15.197.152           Derivatives - hedge accounting         047         -         -           Provisions         049         55.140.852         43.282.736           Share capital repayable on demand         051         -         -           Other liabilities         052         47.641.375         42.783.314           Liabilities         053         -         -           Capital         055         161.228.350         161.970.000           Share capital         055         161.228.350         161.970.000           Share capital         055         161.228.350         161.970.000           Capital         055         161.228.350         161.970.000           Share capital         055         161.228.350         161.970.000           Share capital         055         161.228.350         161.970.000           Share capital         056			-	-
Deposits         044         4.970.072.364         5.217.372.440           Debt securities issued         045         -			-	-
Debt securities issued         045         -           Other financial liabilities         046         8.788.880         15.197.155           Derivatives - hedge accounting         047         -         -           Fair value changes of the hedged items in portfolio hedge of interest rate risk         048         -         -           Tax liabilities         049         55.140.852         43.282.736         -           Share capital repayable on demand         051         -         -         -           Other liabilities         052         47.641.375         42.783.312         -           Liabilities included in disposal groups classified as held for sale         053         -         -         -           Capital         054         5.083.183.785         5.324.573.505         -         -         -           Capital         055         161.228.350         161.970.000         -         <				
Other financial liabilities         046         8.788.880         15.197.155           Drivatives - hedge accounting         047         -         -           Fair value changes of the hedged items in portfolio hedge of interest rate risk         048         -         -           Provisions         049         55.140.852         43.282.736         -			4.970.072.364	5.217.372.440
Derivatives - hedge accounting         047         -           Fair value changes of the hedged items in portfolio hedge of interest rate risk         048         -           Provisions         049         55.140.852         43.282.732           Tax liabilities         050         1.469.513         5.858.083           Share capital repayable on demand         051         -         -           Other liabilities         052         47.641.375         42.783.314           Liabilities included in disposal groups classified as held for sale         053         -           rotal liabilities (33 + 39 + 43 + from 47 to 53)         054         5.083.183.786         5.324.573.500           Equity         Capital         055         161.228.350         161.970.000           Share premium         056         -         -         -           Capital         055         161.228.350         161.970.000         -           Share premium         056         -         -         -         -           Capital         057         -         -         -         -         -           Other equity         058         -         -         -         -         -         -         -         -         -			8.788.880	15.197.155
Provisions       049       55.140.852       43.282.736         Tax liabilities       050       1.469.513       5.858.085         Share capital repayable on demand       051       -         Other liabilities       052       47.641.375       42.783.314         Liabilities included in disposal groups classified as held for sale       053       -       -         Fotal liabilities included in disposal groups classified as held for sale       053       -       -         Fotal liabilities included in disposal groups classified as held for sale       053       -       -         Fotal liabilities included in disposal groups classified as held for sale       053       -       -         Capital       055       161.228.350       161.970.000         Share premium       056       -       -       -         Capital vistruments issued other than capital       057       -       -       -         Accumulated other comprehensive income       059       8.020.695       8.337.764         Revaluation reserves       061       -       -       -         Other reserves       0661       -       -       -         (-) Treasury shares       063       -       -       -         Profit or loss attrib			-	-
Tax liabilities       050       1.469.513       5.858.085         Share capital repayable on demand       051       -         Other liabilities       052       47.641.375       42.783.314         Liabilities included in disposal groups classified as held for sale       053       -         Fotal liabilities (33 + 39 + 43 + from 47 to 53)       054       5.083.183.785       5.324.573.505         Equity       055       161.228.350       161.970.000         Share premium       056       -       -         Capital       057       -       -         Other requity       058       -       -         Accumulated other comprehensive income       059       8.020.695       8.337.764         Retained profit       060       73.124.786       198.628.374         Retained profit       060       73.124.786       198.628.374         Cher reserves       061       -       -         Other reserves       061       -       -         ( - ) Treasury shares       062       87.859.808       87.998.143         ( - ) Interim dividends       065       -       -         ( - ) Interim dividends       065       -       -         ( - ) Interim dividend	Fair value changes of the hedged items in portfolio hedge of interest rate risk		-	-
Share capital repayable on demand         051         -           Other liabilities         052         47.641.375         42.783.314           Liabilities included in disposal groups classified as held for sale         053         -           Total Tiabilities (33 + 39 + 43 + from 47 to 53)         054         5.083.183.785         5.324.573.505           Equity         055         161.228.350         161.970.000         5           Share premium         055         161.228.350         161.970.000         5           Share premium         056         -         -         -           Other equity         058         -         -         -           Other equity         058         -         -         -         -           Retained profit         Revaluation reserves         060         77.3124.786         198.628.377.66         -           Other reserves         061         -         -         -         -         -           Other reserves         061         -         -         -         -         -           Other reserves         062         87.859.808         87.998.148         -         -         -           Other reserves         063         - <t< td=""><td>Provisions</td><td></td><td></td><td>43.282.738</td></t<>	Provisions			43.282.738
Other liabilities         052         47.641.375         42.783.314           Liabilities included in disposal groups classified as held for sale         053         -         -           Total liabilities (33 + 39 + 43 + from 47 to 53)         054         5.083.183.785         5.324.573.505           Equity         055         161.228.350         161.970.000           Share premium         056         -         -           Capital         057         -         -           Other equity         058         -         -           Other comprehensive income         059         8.020.695         8.337.764           Retained profit         060         73.124.786         198.628.374           Revaluation reserves         061         -         -           Other reserves         062         87.859.808         87.998.145           (-) Treasury shares         063         -         -           Profit or loss attributable to owners of the parent         064         126.665.045         68.071.125           (-) Interim dividends         065         -         -         -           Minority interests [non-controlling interests]         066         -         -           Other resety (from 55 to 66)         06			1.469.513	5.858.089
Liabilities included in disposal groups classified as held for sale         053         -           Total liabilities (33 + 39 + 43 + from 47 to 53)         054         5.083.183.785         5.324.573.505           Equity         055         161.228.350         161.970.000           Share premium         056         -         -           Equity instruments issued other than capital         057         -         -           Other equity         058         -         -         -           Accumulated other comprehensive income         059         8.020.695         8.337.764           Retained profit         060         73.124.786         198.628.374           Other reserves         061         -         -           Other reserves         062         87.859.808         87.998.143           (-) Treasury shares         063         -         -           Profit or loss attributable to owners of the parent         064         126.665.045         68.071.125           (-) Interim dividends         065         -         -         -           Minority interests [non-controlling interests]         066         -         -           Other reserves (0.01 or 0.5 to 66)         067         456.898.684         525.005.416 <td></td> <td></td> <td>47 641 375</td> <td>42 783 314</td>			47 641 375	42 783 314
Equity         Otom         Otom         Otom           Capital         055         161.28.350         161.970.000           Share premium         056         -         -           Equity instruments issued other than capital         057         -         -           Other equity         058         -         -         -           Accumulated other comprehensive income         059         8.020.695         8.337.764           Retained profit         060         73.124.786         198.628.374           Revaluation reserves         061         -         -           Other reserves         061         -         -           Other reserves         062         87.859.808         87.998.145           (-) Treasury shares         063         -         -           Profit or loss attributable to owners of the parent         064         126.65.045         68.071.125           (-) Interim dividends         065         -         -         -           Minority interests [non-controlling interests]         066         -         -           Other to the tother         067         456.898.684         525.005.416	Liabilities included in disposal groups classified as held for sale		-	-
Capital       055       161.228.350       161.970.000         Share premium       056       -         Equity instruments issued other than capital       057       -         Other equity       058       -         Accumulated other comprehensive income       059       8.020.695       8.337.764         Retained profit       060       73.124.786       198.628.374         Revaluation reserves       061       -       -         Other reserves       061       -       -         Other reserves       062       87.859.808       87.998.145         (-) Treasury shares       063       -       -         Profit or loss attributable to owners of the parent       064       126.665.045       68.071.125         (-) Interim dividends       065       -       -       -         Minority interests [non-controlling interests]       066       -       -         Total equity (from 55 to 66)       067       456.898.684       525.005.416	Total liabilities (33 + 39 + 43 + from 47 to 53)	054	5.083.183.785	5.324.573.505
Share premium       056       -         Equity instruments issued other than capital       057       -         Other equity       058       -         Accumulated other comprehensive income       059       8.020.695       8.337.764         Retained profit       060       73.124.786       198.628.374         Revaluation reserves       061       -       -         Other reserves       062       87.859.808       87.998.145         (-) Treasury shares       063       -       -         Profit or loss attributable to owners of the parent       064       126.665.045       68.071.125         (-) Interim dividends       065       -       -       -         Minority interests [non-controlling interests]       066       -       -         Total equity (from 55 to 66)       067       456.898.684       525.005.416	Equity			
Equity instruments issued other than capital       057       -         Other equity       058       -         Accumulated other comprehensive income       059       8.020.695       8.337.764         Retained profit       060       73.124.786       198.628.374         Revaluation reserves       061       -       -         Other reserves       061       -       -         Other reserves       063       -       -         Profit or loss attributable to owners of the parent       064       126.665.045       68.071.125         (-) Interim dividends       065       -       -         Minority interests [non-controlling interests]       066       -       -         Total equity (from 55 to 66)       067       456.898.684       525.005.416	Capital	055	161.228.350	161.970.000
Other equity         058         -           Accumulated other comprehensive income         059         8.020.695         8.337.764           Retained profit         060         73.124.786         198.628.374           Revaluation reserves         061         -         -           Other reserves         062         87.859.808         87.998.145           ( - ) Treasury shares         063         -         -           Profit or loss attributable to owners of the parent         064         126.665.045         68.071.125           (-) Interim dividends         065         -         -         -           Minority interests [non-controlling interests]         066         -         -           Total equity (from 55 to 66)         067         456.898.684         525.005.416			-	-
Accumulated other comprehensive income         059         8.020.695         8.337.764           Retained profit         060         73.124.786         198.628.374           Revaluation reserves         061         -           Other reserves         062         87.859.808         87.998.145           (-) Treasury shares         063         -         -           Profit or loss attributable to owners of the parent         064         126.665.045         68.071.125           (-) Interim dividends         065         -         -         -           Minority interests [non-controlling interests]         066         -         -           Total equity (from 55 to 66)         067         456.898.684         525.005.416			-	-
Retained profit         060         73.124.786         198.628.374           Revaluation reserves         061         -         -           Other reserves         062         87.859.808         87.998.145           ( - ) Treasury shares         063         -         -           Profit or loss attributable to owners of the parent         064         126.65.045         68.071.125           (-) Interim dividends         065         -         -         -           Minority interests [non-controlling interests]         066         -         -           Total equity (from 55 to 66)         067         456.898.684         525.005.416			- 8 020 695	- 8 337 761
Revaluation reserves         061         -           Other reserves         062         87.859.808         87.998.145           ( - ) Treasury shares         063         -         -           Profit or loss attributable to owners of the parent         064         126.665.045         68.071.125           () Interim dividends         065         -         -         -           Minority interests [non-controlling interests]         066         -         -         -           Total equity (from 55 to 66)         067         456.898.684         525.005.416         -	•			198.628.374
( - ) Treasury shares       063       -         Profit or loss attributable to owners of the parent       064       126.665.045       68.071.129         () Interim dividends       065       -       -         Minority interests [non-controlling interests]       066       -       -         Otal equity (from 55 to 66)       067       456.898.684       525.005.416	Retained profit			-
Profit or loss attributable to owners of the parent         064         126.665.045         68.071.125           () Interim dividends         065         -         -           Minority interests [non-controlling interests]         066         -         -           Total equity (from 55 to 66)         067         456.898.684         525.005.416		001		87 998 1/9
() Interim dividends         065         -           Minority interests [non-controlling interests]         066         -           Total equity (from 55 to 66)         067         456.898.684         525.005.416	Revaluation reserves Other reserves	062	87.859.808	07.330.143
Minority interests [non-controlling interests]         066         -           Total equity (from 55 to 66)         067         456.898.684         525.005.416	Revaluation reserves Other reserves ( - ) Treasury shares	062 063	-	-
Total equity (from 55 to 66) 067 456.898.684 525.005.416	Revaluation reserves Other reserves ( - ) Treasury shares Profit or loss attributable to owners of the parent	062 063 064	-	68.071.129
	Revaluation reserves Other reserves ( - ) Treasury shares Profit or loss attributable to owners of the parent () Interim dividends	062 063 064 065	-	-
	Revaluation reserves Other reserves ( - ) Treasury shares Profit or loss attributable to owners of the parent () Interim dividends Minority interests [non-controlling interests] Total equity (from 55 to 66)	062 063 064 065 066	- 126.665.045 - -	-

#### STATEMENT OF PROFIT AND LOSS for the period January 01, 2023 to September 30, 2023

tem						
tem		Same period of t year	ne previous	Current period		
	code	Cumulative	Quarter	Cumulative	Quar	
	2	3	4	5		
nterest income	001	74.280.372	28.596.349	133.051.621	51.504.3	
nterest expenses)	002 003	5.850.483	2.291.200	14.908.321	6.900.6	
Expenses on share capital repayable on demand) ividend income	003	150.372	5.613	156.494	5.0	
ees and commissions income	005	59.228.519	24.696.829	58.577.004	21.435.6	
Fees and commissions expenses)	006	32.639.018	13.816.797	33.155.693	12.478.1	
ains or (-) losses on derecognition of financial assets and liabilities not measured at fair value	007	303.411	-	7.941	7.9	
rough profit or loss, net			1 010 000	2.981.356		
ains or (-) losses on financial assets and liabilities held for trading, net	800	(2.218.518)	1.019.393		850.2	
ains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net ains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or	009	25.677	9.210	201.991	(252.1	
ss, net	010	-	-	-		
ains or (-) losses from hedge accounting, net xchange rate differences [gain or (-) loss], net	011 012	(2.115.365)	(638.514)	(479.883)	(463.2	
	013	(2.1.10.000)	(000.01.)	(1101000)	(100.2	
ains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net ains or (-) losses on derecognition of non-financial assets, net	014	127	-	41.663	18.7	
ther operating income	015	5.378.684	2.540.471	7.370.866	217.0	
Other operating expenses)	016	2.762.101	1.785.315	2.753.591	(551.1	
otal operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	93.781.677	38.336.039	151.091.448	54.496.0	
dministrative expenses)	018	57.507.944	22.068.703	66.837.204	16.896.0	
ash contributions to resolution boards and deposit guarantee schemes )	019	2.295.049	315.071	87.500	12.	
epreciation)	020 021	9.518.277	3.643.725	10.590.265	3.415.	
odification gains or (-) losses, net rovisions or (-) reversal of provisions)	021	(379.524) (239.554)	107.097 (2.052.268)	(617.745) (6.106.206)	(327.2 2.939.0	
npairment or (-) reversal of impairment on financial assets not measured at fair value through profit		(200.004)	(2.052.200)	(0.100.200)	2.000.	
loss)	023	8.686.912	4.987.881	(233.295)	1.600.9	
npairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	-	-	-		
npairment or (-) reversal of impairment on non-financial assets)	025	866.461	62.497	172.638		
egative goodwill recognised in profit or loss	026	134.465.546	(747.825)	-		
are of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted r using the equity method	027					
ofit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as scontinued operations	028	-	-	-		
rofit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from			-	-		
6 to 28)	029	149.232.610	8.669.702	79.125.597	29.304.9	
Fax expense or (-) income related to profit or loss from continuing operations)	030	165.097	1.165.777	11.054.468	5.943.4	
rofit or (-) loss after tax from continuing operations (29 – 30)	031	149.067.513	7.503.925	68.071.129	23.361.4	
rofit or (-) loss after tax from discontinued operations (33 – 34)	032		-	-		
rofit or (-) loss before tax from discontinued operations	033	-	-	-		
ax expense or (-) income related to discontinued operations)	034	-	-	-		
rofit or ( – ) loss for the year (31 + 32; 36 + 37)	035	149.067.513	7.503.925	68.071.129	23.361.4	
trributable to minority interest [non-controlling interests] trributable to owners of the parent	036 037	149.067.513	7.503.925	68.071.129	23.361.4	
TATEMENT OF OTHER COMPREHENSIVE INCOME						
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year	038	149.067.513	7.503.925	68.071.129	23.361.4	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52)	039	149.067.513 (58.637.327)	7.503.925 (13.674.297)	317.069	(56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	039 040				(56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets	039 040 041			317.069	(56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets	039 040 041 042			317.069	(56.3	
ATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year her comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets tuarial gains or (-) losses on defined benefit pension plans	039 040 041 042 043			317.069	(56.3	
ATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets tuarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale	039 040 041 042			317.069	(56.3	
FATEMENT OF OTHER COMPREHENSIVE INCOME         come or (-) loss for the current year         ther comprehensive income (40 + 52)         ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)         angible assets         tangible assets         targible assets         ctuarial gains or (-) losses on defined benefit pension plans         xed assets and disposal groups classified as held for sale         nare of other recognised income and expense of entities accounted for using the equity method	039 040 041 042 043 044			317.069	(56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets tuarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other	039 040 041 042 043 044 045			317.069 317.069 - - - - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) erns that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets taugible assets tuarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net	039 040 041 042 043 044 045 046 047			317.069	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets tuarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income air value changes of equity instruments measured at fair value through other comprehensive income air value changes of equity instruments measured at fair value through other comprehensive income edged item]	039 040 041 042 043 044 045 046			317.069 317.069 - - - - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets ctuarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other more henges of equity instruments measured at fair value through other comprehensive income edged item] air value changes of equity instruments measured at fair value through other comprehensive income edged item]	039 040 041 042 043 044 045 046 047			317.069 317.069 - - - - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets truarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income air value changes of equity instruments measured at fair value through other comprehensive income edged item] air value changes of equity instruments measured at fair value through other comprehensive income edging instrument] air value changes of equity instruments measured at fair value through other comprehensive income edging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to	039 040 041 042 043 044 045 046 047 048			317.069 317.069 - - - - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets taurial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other myrehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income edged item] air value changes of equity instruments measured at fair value through other comprehensive income edging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to angees in their credit risk	039           040           041           042           043           044           045           046           047           048           049			317.069 317.069 - - - - - -	(56.3 (56.3	
ATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year her comprehensive income (40 + 52) ams that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) ingible assets angible assets tuarial gains or (-) losses on defined benefit pension plans wed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method iir value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net iir value changes of equity instruments measured at fair value through other comprehensive income adged item] iir value changes of equity instruments measured at fair value through other comprehensive income adging instrument] iir value changes of financial liabilities measured at fair value through profit or loss attributable to anges in their credit risk come tax relating to items that will not be reclassified ms that may be reclassified to profit or loss (from 53 to 60)	039           040           041           042           043           044           045           046           047           048           049           050			<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets truarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income edged item] air value changes of equity instruments measured at fair value through other comprehensive income edging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk come tax relating to items that will not be reclassified ms that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion]	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053	(58.637.327)	(13.674.297) - - - - - - - - - - - - - - - - - - -	<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) ingible assets tangible assets tangible assets tarding gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income adged item] air value changes of equity instruments measured at fair value through other comprehensive income adging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to anges in their credit risk come tax relating to items that will not be reclassified ms that may be reclassified to profit or loss (from 53 to 60) adge of net investments in foreign operations [effective portion] reign currency translation	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053           054	(58.637.327)	(13.674.297) - - - - - - - - - - - - - - - - - - -	<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	(56.3 (56.3	
ATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) ingible assets tangible assets tangible assets taurial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method tir value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net if value changes of equity instruments measured at fair value through other comprehensive income adged item] if value changes of financial liabilities measured at fair value through other comprehensive income adging instrument] if value changes of financial liabilities measured at fair value through profit or loss attributable to anges in their credit risk come tax relating to items that will not be reclassified ms that may be reclassified to profit or loss (from 53 to 60) adge of net investments in foreign operations [effective portion] reging currency translation ash flow hedges [effective portion]	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053           054           055	(58.637.327)	(13.674.297) - - - - - - - - - - - - - - - - - - -	<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	(56.3 (56.3	
ATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) ingible assets truarial gains or (-) losses on defined benefit pension plans ked assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income after of losses from hedge accounting of equity instruments at fair value through other mprehensive income, net if value changes of equity instruments measured at fair value through other comprehensive income adged item] if value changes of equity instruments measured at fair value through other comprehensive income adging instrument] if value changes of financial liabilities measured at fair value through other comprehensive income adging instrument] if value changes of financial liabilities measured at fair value through profit or loss attributable to ange in their credit risk come tax relating to items that will not be reclassified ims that may be reclassified to profit or loss (from 53 to 60) adge of net investments in foreign operations [effective portion] ash flow hedges [effective portion] adging instruments [not designated elements]	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053           055           056	(58.637.327)	(13.674.297)	<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets tauarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income edged item] air value changes of equity instruments measured at fair value through other comprehensive income edging instrument] air value changes of financial liabilities measured at fair value through other comprehensive income edging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to tanges in their credit risk come tax relating to items that will not be reclassified ms that may be reclassified to profit or loss (from 53 to 60) adge of net investments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion] adging instruments [not designated elements] abit instruments at fair value through other comprehensive income	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053           054           055	(58.637.327)	(13.674.297) - - - - - - - - - - - - - - - - - - -	<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets truarial gains or (-) losses on defined benefit pension plans xed assets and disposal groups classified as held for sale nare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income air value changes of equity instruments measured at fair value through other comprehensive income edged item] air value changes of equity instruments measured at fair value through other comprehensive income edged item] air value changes of equity instruments measured at fair value through other comprehensive income edged item] air value changes of financial liabilities measured at fair value through other comprehensive income edging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to ianges in their credit risk come tax relating to items that will not be reclassified ms that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion] edging instruments [not designated elements] ebt instruments [not designated elements] ebt instruments and disposal groups classified as held for sale nare of other recognised income and expense of investments in subsidiaries, joint ventures and	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053           054           055           056           057	(58.637.327)	(13.674.297)	<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) ems that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets tangible assets targible assets	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053           054           057           058           059	(58.637.327) 	(13.674.297)	<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	(56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053           054           055           056           057           058           059           060	(58.637.327) 	(13.674.297) - - - - - - - - - - - - -	<u>317.069</u> <u>317.069</u> - - - - 400.302 - - -	23.361. (56.3 (56.3 (56.3	
TATEMENT OF OTHER COMPREHENSIVE INCOME come or (-) loss for the current year ther comprehensive income (40 + 52) terms that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) angible assets tangible assets tangible assets cuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other omprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income tedging instrument] air value changes of financial liabilities measured at fair value through other comprehensive income tedging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to nanges in their credit risk come tax relating to items that will not be reclassified ems that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion] edging instruments at fair value through other comprehensive income ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of investments in subsidiaries, joint ventures and soociates come tax relating to items that may be reclassified to profit or loss	039           040           041           042           043           044           045           046           047           048           049           050           051           052           053           054           057           058           059	(58.637.327) 	(13.674.297)	317.069 317.069 - - - - - - 400.302 - - - (83.233) - - - - - - - - - - - - - - - - - -	(56.3 (56.3 (56.3	

#### STATEMENT OF CASH FLOW for the period January 01, 2023 to September 30, 2023

#### Submitter: Hrvatska poštanska banka p.l.c.

in EUR

Item	AOP code	Same period of the previous year	Current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts	001	-	-
Fees and commissions received	002	-	-
(Interest paid and similar expenditures)	003	-	-
(Fees and commissions paid)	004	-	-
(Operating expenses paid) Net gains/losses from financial instruments at fair value through statement of profit or loss	005 006	-	-
Other receipts	008	-	-
(Other expenditures)	007	-	
Operating activities - indirect method			
Profit/(loss) before tax	009	149.232.610	79.125.597
Adjustments:	010	-	(C 0EZ 04C)
Impairment and provisions	010 011	8.826.881	(6.957.246)
Depreciation		9.518.277	10.590.265
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	1.889.430	(3.191.288)
(Profit)/loss from the sale of tangible assets	013	-	-
Other non-cash items	014	(68.429.889)	(118.143.300)
Promjene u imovini i obvezama iz poslovnih aktivnosti			
Deposits with the Croatian National Bank	015	60.515.556	-
Deposits with financial institutions and loans to financial institutions	016	-	-
Loans and advances to other clients	017	(1.275.561.066)	126.121.309
Securities and other financial instruments at fair value through other comprehensive income	018	73.053.194	(4.843.587)
Securities and other financial instruments held for trading	019	13.700.291	14.031.448
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	-	-
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	-	-
Securities and other financial instruments at amortised cost	022	(287.320.624)	(16.822.608)
Other assets from operating activities	023 024	(4.119.707)	4.077.470
Deposits from financial institutions Transaction accounts of other clients	024 025	46.938.234 1.083.890.635	(37.183.712) 1.323.417.864
Savings deposits of other clients	025	595.502.919	(1.238.324.708)
Time deposits of other clients	020	(60.159.092)	126.542.419
Derivative financial liabilities and other liabilities held for trading	028	7.200.997	6.299.976
Other liabilities from operating activities	029	14.822.757	(10.609.969)
Interest received from operating activities [indirect method]	030	74.280.372	133.051.621
Dividends received from operating activities [indirect method]	031	150.372	156.494
Interest paid from operating activities [indirect method]	032	(5.850.483)	(14.908.321)
(Income tax paid)	033	(767.445)	-
Net cash flow from operating activities (from 1 to 33)	034	437.314.219	372.429.724
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	(43.752.611)	(11.266.306)
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	-	
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to	007		(000 50 ()
maturity	037	-	(369.534)
Dividends received from investing activities	038	-	-
Other receipts/payments from investing activities	039	<u> </u>	
Net cash flow from investing activities (from 35 to 39)	040	(43.752.611)	(11.635.840)
Financing activities Net increase/(decrease) in loans received from financing activities	041	26.486.959	59.907.222
Net increase/(decrease) in debt securities issued	042	-	
Net increase/(decrease) in Tier 2 capital instruments	043	-	
Increase in share capital	044	-	
(Dividends paid)	045	-	
Other receipts/(payments) from financing activities	046	90.464	
Net cash flow from financing activities (from 41 to 46)	047	26.577.423	59.907.222
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	420.139.031	420.701.106
Cash and cash equivalents at the beginning of period	049	863.903.311	1.485.318.572
Effect of exchange rate fluctuations on cash and cash equivalents	050	(2.115.365)	(479.883)
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	1.281.926.977	1.905.539.795

STATEMENT OF CHANGES IN EQUITY for the period January 01, 2023 to September 30, 2023															
Submitter: Hrvatska poštanska banka p.l.c.														in EUR	in EUR
						Attributable	to owners of the j	parent					Non-contr intere		
ltem	AOP code	Equity	Share premium	Equity instruments issued other than capital		Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or ( - ) loss attributable to owners of the parent	dividends	Accumulat ed other comprehen Of sive income	ther items	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	161.228.350	-	-	-	8.020.695	73.124.786	-	87.859.808		126.665.045	-		-	456.898.684
Effects of error corrections	002			-	-			-		-	(117.271)	-		-	(117.271)
Effects of changes in accounting policies	003		-	-	-		-		-	-		-		-	-
Opening balance [current period] (1 + 2 + 3)	004	161.228.350	-	-	-	8.020.695	73.124.786	-	87.859.808	-	126.547.774	-	-	-	456.781.413
Ordinary shares issue	005	741.650		-	-		-	-	(741.650)	-		-		-	-
Preference shares issue	006		-	-	-	-	-	-	-	-	-	-	-	-	-
Issue of other equity instruments	007	-	-	-	-		-	-	-	-	-	-	-	-	-
Exercise or expiration of other equity instruments issued	008	-	-	-	-		-	-	-	-	-	-	-	-	-
Conversion of receviables to equity instruments	009	-	-	-	-		-	-	-	-	-	-	-	-	-
Capital reduction	010	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends	011	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of treasury shares	012	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale or cancellation of treasury shares Reclassification of financial instruments from equity to liability	013		-	-	-		-	-	-	-		-	-	-	-
Reclassification of financial instruments from liability to equity	014		-	-	-		-	-	-	-		-	-	-	-
Transfers among components of equity	015	-	-	-	-	-	124,477,945	-	-	-	(124,477,945)	-	-	-	-
Transiers among components of equity			-	-	-		124.477.945	-	-	-	(124.477.945)	-	-	-	-
Equity increase or ( - ) decrease resulting from business combinations	017		-				(124.428)						-		(124.428)
Share based payments	018	-	-			-		-	-	-	-	-	-	-	,. <u> </u>
Other increase or (-) decrease in equity	019	-	-	-	-	-	1.150.071	-	879.991	-	(2.069.829)	-	-	-	(39.767)
Total comprehensive income for the current year	020	-	-	-	-	317.069	-	-	-	-	68.071.129	-	-	-	68.388.198
Closing balance [current period] (from 4 to 20)	021	161.970.000	-	-	-	8.337.764	198.628.374	-	87.998.149	-	68.071.129	-	-		525.005.416

Notes to financial statements						
Submitter: Hrvatska poštanska banka p.l.c.						
1) INTEREST INCOME	Same period of th		Current period 01.01.	- 30.09.2023		
	01.0130. Cumulative	Quarter	Cumulative	Quarter		
Debt securities	7.976.069 66.275.923	2.837.725 25.751.810	12.176.978 91.009.093	4.692.247 32.088.612		
Other assets Deposits	17.876 10.504	1 6.813	29.856.178 9.371	14.719.019 4.511		
Other liabilities	74.280.372	28.596.349	133.051.620	51.504.390		
2) INTEREST EXPENSE						
AOP 002	Same period of th 01.0130.0	e previous year 09.2022.	Current period 01.01.	- 30.09.2023.		
Debt securities	Cumulative	Quarter	Cumulative	Quarter		
Loans and advances Other assets	764.416	288.316	7.537	3.803		
Deposits Other liabilities	5.052.770 33.298	1.993.976 8.907	14.856.155 44.629	6.890.149 6.727		
Total	5.850.483	2.291.200	44.629 14.908.321	6.900.679		
3) FEE AND COMMISSION INCOME			-			
AOP 005	Same period of th 01.0130.	09.2022.	Current period 01.01.			
Securities	Cumulative 351.282	Quarter 126.737	Cumulative 199.401	Quarter 61.892		
Asset management Custody [according to the type of client]	2.430 499.881	794 165.577	5.800 461.856	4.462 167.460		
Loan commitments Other	164.195 58.210.732	95.821 24.307.901	191.982 57.717.966	1.810 21.200.071		
Total	59.228.519	24.696.829	58.577.004	21.435.695		
4) FEE AND COMMISSION EXPENSE	Same period of th	e previous year	-			
AOP 006	01.0130. Cumulative	09.2022. Quarter	Current period 01.01. Cumulative	- 30.09.2023. Quarter		
Bank clearing and settlement Other	1.373.829 31.265.189	645.665 13.171.132	1.110.910 32.044.783	86.580 12.391.522		
Total	32.639.018	13.816.797	33.155.693	12.478.102		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIABI	LITIES		-			
AOP 007	Same period of th 01.0130.	09.2022.	Current period 01.01.			
Debt securities	Cumulative 281.119	Quarter -	Cumulative (1.936)	Quarter (1.936)		
Loans and advances Deposits	-			-		
Debt Securities issued Other financial liabilities	22.292		9.877	9.877		
Total	303.411		7.941	7.941		
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRA	DING Same period of the	e previous vear				
AOP 008	Same period of th 01.0130.0	09.2022.	Current period 01.01.			
Equity instruments	Cumulative (1.957.423)	Quarter (450.189)	Cumulative 1.385.647	Quarter 132.670		
Debt securities FX transactions and derivatives	(8.591.119) 8.330.024	(1.697.619) 3.167.201	(345.831) 1.941.540	(255.702) 973.327		
Total	(2.218.518)	1.019.393	2.981.355	850.296		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT F	AIR VALUE THROUG Same period of th	H PROFIT OR LOSS				
AOP 009	01.0130.	09.2022.	Current period 01.01.			
Equity instruments	Cumulative -	Quarter -	Cumulative -	Quarter .		
Debt securities Loans and advances	25.677	9.210	201.991	(252.140)		
Total	25.677	9.210	201.991	(252.140)		
8) OPERATING EXPENSES	Same period of th	e previous vear		00.05		
AOP 015 & AOP 017 & AOP 018	01.0130.0 Cumulative		Current period 01.01. Cumulative	- 30.09.2023. Quarter		
Other operating expenses Administrative expenses	2.762.101 57.507.944	1.785.315 22.068.704	2.753.590 66.837.203	(551.113) 16.896.002		
Employee expenses	31.982.384	11.933.962	37.924.398	12.401.599		
Other administrative expenses (Contributions in cash rehabilitation committees and Deposit Insurance Scheme	25.525.561 2.295.049	10.134.742 315.071	28.912.805 87.500	4.494.403 12.500		
Amortization Property, plant and equipment	9.518.277 5.249.343	3.643.725 1.940.355	10.590.266 6.415.848	3.415.362 2.341.082		
Investment property Other intangible assets	4,268.933	1.703.370	4,174,418	1.074.280		
Total	72.083.371	27.812.814	80.268.560	19.772.751		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES	Same period of th	e previous vear				
AOP 019 & AOP 020 & AOP 021 & AOP 023	01.0130.	09.2022.	Current period 01.01.			
Modification gains or (-) losses, net	Cumulative (379.524)	Quarter 107.097	Cumulative (617.745)	Quarter (327.264)		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost	(379.524)	107.097	(617.745)	(327.264)		
(Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems	(239.554)	(2.052.268)	(6.106.206)	2.939.043		
(Liabilities and Guarantees) (Other Provisions)	2.077.271 (2.316.825)	(702.711) (1.349.556)	(5.306.782) (799.424)	(1.739.409) 4.678.453		
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss)	8.686.914	4.987.881	(233.294)	1.600.956		
(Financial assets at fair value through other comprehensive income)	(1.859.055) 10.545.968	4.987.881 (130.894) 5.118.775	(233.294) (233.294)	1.600.956		
(Financial assets at amortized cost) (Impairment or (-) reversal of impairment off of investments in subsidiaries, joint	10.545.968	5.118.775	(233.294)	1.600.956		
ventures, and associates) (Impairment or (-) reversal of impairment off non-financial assets)	866.461	62.497	172.638			
(Property, plant and equipment) (Investment property)	143.554	1	31.303			
(Goodwill) (Other intangible assets)	660.409	-	141.335	-		
(other)	62.497 9.693.343	62.497 2.891.013	(5.549.117)	4.867.263		
-	0.003.343	2.091.013	(0.048.117)	4.007.203		
10) LOANS AND ADVANCES		31.12.2022.			30.09.2023.	
Central banks	Stage 1 11.006.935	Stage 2	Stage 3	Stage 1 4.063.763	Stage 2	Stage 3
Gross loans Allowance	-		-		-	
Deposits Allowance	11.019.477 (12.542)	1	-	4.063.763		
Government Gross loans	472.168.054 473.695.758	4.880.387 4.918.117	67 12.279	440.672.450 441.691.153	2.018.238 2.050.814	2.842.286 2.912.667
Allowance Credit institutuions	(1.527.704) 14.832.992	(37.730)	(12.213)	(1.018.704) 493.931	(32.576)	(70.381)
Gross loans	97.277		-	25.620	15 15	1.982
Allowance Deposits	(137) 14.803.409	-	-	(2) 469.666 (1.052)	-	(1.388)
Allowance Other financial institutions	(67.557) 37.068.097	654	28.812	(1.353) 39.603.829	4.425	419
Gross loans Allowance	35.245.411 (347.533)	686 (32)	185.854 (157.042)	37.664.419 (256.803)	4.822 (397)	129.185 (128.766)
	2.235.401 (65.183)	-	-	2.250.595 (54.382)		-
Deposits Allowance	735.631.007	157.271.674 168.463.401	34.054.609 125.985.365	727.916.303 738.344.918	122.938.468 131.487.174	41.403.340 116.993.715
Allowance Non - financial institutions	747.611 770	(11.191.727)	(91.930.757) 36.895.996	(10.428.615) 1.306.103.659	(8.548.707) 251.280.648	(75.590.375) 35.251.386
Allowance Non - financial institutions Gross loans Allowance	747.611.770 (11.980.763) 1.402.242.090				251.280.648 271.877.478	35.251.386 171.926.505 (136.675.119)
Allowance Mon - financial institutions Gross loans Retail Gross loans	(11.980.763) 1.402.242.090 1.413.131.168	193.782.653 212.125.279 (18.242.626)	161.088.792	1.312.340.660	2/1.0//.4/0	
Allowance Gross Jones Retail Gross Jones Allowance	(11.980.763) 1.402.242.090	193.782.653 212.125.279 (18.342.626) 355.935.368	161.088.792 (124.192.796) 70.979.483	1.312.340.660 (6.237.002) 2.518.853.936	(20.596.830) 376.241.794	79.498.026
Allowance Gross loans Retail Allowance Jalowance Totai Totai Totai Totai Totai Totai Totai The Series Measured at Fair Value THROUGH <u>P</u>	(11.980.763) 1.402.242.090 1.413.131.168 (10.889.078) 2.672.949.174 ROFIT OR LOSS	212.125.279 (18.342.626) 355.935.368	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Gross Ioan 5 Billowance Allowance Gross Ioans Allowance Total 11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PF AOP 013	(11.980.763) 1.402.242.090 1.413.131.168 (10.889.078) 2.672.949.174	212.125.279 (18.342.626)	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Ginos Linstitutions Ginos Lona Allowance Areal Allowance Total Total Total Total Total Constance Total Constance Con	(11.980.763) 1.402.242.090 1.413.131.168 (10.889.078) 2.672.949.174 ROFIT OR LOSS	212.125.279 (18.342.626) 355.935.368	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Gross Gans Gross Gans Gross Gans Allowance Total Total Total Total Central banks Central banks Central banks Cented Instructions Credit Instruction Credit C	(11.980.763) 1.402.242.090 1.413.131.168 (10.889.078) 2.672.949.174 ROFIT OR LOSS 31.12.2022.	212.125.279 (18.342.626) 355.935.368	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Shown - funancial institutions Gross Lons Retail Allowance Total  11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PF Allowance  11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PF Allowance Credit Institutions Credit Institutions Credit Institutions Non - financial Institutions Retail	(11.980.763) 1.402.242.090 1.413.131.168 (10.889.078) 2.672.949.174 ROFIT OR LOSS 31.12.2022. 324.420 583.773	212.125.279 (18.342.626) 355.935.368 30.09.2023.	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Allowa	(11.980.763) 1.402.242.090 1.413.131.168 (10.889.078) 2.672.949.174 30.055 31.12.2022.	212.125.279 (18.342.626) 355.935.368 30.09.2023.	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Non - financial institutions Gross loans Allowance Gross loans Allowance Total Total Total Credit Institutions Credit Institutions Credit Institutions Credit Institutions Credit Institutions Credit Institutions Financial Finan	(11.980.763) 1.402.242.090 1.413.131.168 (10.889.078) 2.672.949.174 ROFIT OR LOSS 31.12.2022. 324.420 583.773	212.125.279 (18.342.626) 355.935.368 30.09.2023.	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Non - financial institutions Gross Ioans Allowance Non - financial institutions Gross Ioans Allowance Total II) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH P AOP 013 Central banks Local state Credi institutions Gredi institutions Retail Total II] IOBERTIS ADP 044 Government III]	(11.980.763) 1.402.242.090 1.413.131.168 (10.889.078) 2.672.949.174 30.112.2022. 31.12.2022. 324.420 583.773 908.193	212.125.279 (18.342.626) 355.935.368 30.09.2023. 538.331 538.331	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Deposits Allowance Non - financial institutions Allowance Total Tit NoN-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PF AQP 013 Central banks Local state Credi institutions Non - financial institutions Non - financial institutions Non - financial institutions Credi cast to the comparison of the comparison	(11.360.753) 1.402.242.030 1.413.131.168 (10.880.078) 2.672.949.774 30.775 31.12.2022 324.420 553.773 906.193 31.12.2022 76.666.742 1.417.872.377 73.327.278	212.125.279 (18.342.626) 355.935.368 30.09.2023 538.331 538.331 538.331 30.09.2023 78.852.559 1.501.489.281 97.186.669	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Allowance Non - financial institutions Anon - financial institutions Retail Allowance Total	(11.980.753) 1.402.242.072 1.402.242.072 1.402.242.072 1.402.242.072 1.402.249.174 2.672.949.174 2.672.949.174 3.112.2022 3.24.420 3.24.420 3.24.420 3.24.420 3.24.420 3.24.420 3.24.420 3.24.420 3.24.420 3.25.773 3.26.772 7.26.272.778 2.26.772.778 2.27.777.7777 3.27.777.7777777777777777	212.125.279 (16.342.626) 355.935.368 30.09.2023 538.331 537.555 539.5555 537.5575 567.5575 578.5555 577.55755 578.55755 577.55755 577.55755 577.55755555555	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	
Allowance Non - financial institutions Gross loans Allowance Total  12) DEPOSITS Cover financial institutions Cover financial instit	(11.960.753) 1.402.242.090 1.413.131.168 (10.880.078) 2.672.949.174 00FT OR LOSS 31.12.2022 33.122.022 33.122.022 78.666.742 78.666.742 77.73.327.278 263.728.321	212.125.279 (18.342.626) 355.935.368 30.09.2023. 538.331 538.331 538.331 70.852.569 1.501.499.281 97.186.6269 267.934.434	161.088.792 (124.192.796)	(6.237.002)	(20.596.830)	

in EUR

Notes to financial staten