



HRVATSKA POŠTANSKA BANKA

HPB p.l.c. 3M 2024

Unaudited Financial statements

April 2024



Limitation of liability

- The information and data contained in this presentation are intended to be general background information on Hrvatska poštanska banka p.l.c. as the parent company of the Hrvatska poštanska banka Group (hereinafter referred to as the Bank, Group or HPB) and its activities. They are provided in summary form and therefore do not necessarily represent complete information. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may," "will," "should," "expects," "plans," "contemplates," "intends," "anticipates," "estimates," "potential" or "continues" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
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Type and name of prescribed information:	Financial statements for the period 1.1.2024 - 31.3.2024, HPB p.l.c. 3M 2024 Unaudited Financial statements for the period 1.1.2024 - 31.3.2024
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb
Issuer's Legal Entity Identifier (LEI)	529900D5G4V6THXC5P79
Home Member State:	Republic of Croatia
International Securities Identification Number (ISIN)	HRHPB0RA0002
Stock code (ticker):	HPB-R-A
Regulated market and segment:	Zagreb Stock Exchange, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (hereinafter referred to as the Bank or HPB), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from January 1 to March 31, 2024.

Original and official report is published in Croatian.

The report includes:

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

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).

Statement by persons responsible for compiling the report of HPB Group

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of unaudited consolidated financial statements for the period from January 1 to March 31, 2024, are compiled in accordance with the accounting regulation applicable to credit institutions in Croatia, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c., as well as companies included in consolidation as a whole.

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

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Management report of HPB Group

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

The HPB Group's net profit after tax is EUR 23.82 million. Net profit of the parent company amounts to EUR 23.86 million. HPB Invest realized a net loss of EUR 32.32 thousand and HPB-Nekretnine a net loss of EUR 4.26 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: to

Year:

Quarter:

Quarterly financial statements

Registration number (MB): Issuer's home Member State code:

Entity's registration number (MBS):

Personal identification number (OIB): LEI:

Institution code:

Name of the issuer:

Postcode and town:

Street and house number:

E-mail address:

Web address:

Number of employees (end of the reporting):

Consolidated report: (KN-not consolidated/KD-consolidated)

Audited: (RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS): Registered office: MB:

HPB Invest d.o.o.	Strojarska cesta 20, 10000 Zagreb	01972278
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HPB-nekretnine d.o.o.	Ulica Milana Amruša 8, 10000 Zagreb	01972260
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Bookkeeping firm: (Yes/No)

(name of the bookkeeping firm)

Contact person:
(only name and surname of the contact person)

Telephone:

E-mail address:

Audit firm:
(name of the audit firm)

Certified auditor:
(name and surname)

BALANCE SHEET
balance as at 31.03.2024.

in EUR

Submitter: Hrvatska poštanska banka p.l.c.

Item	ADP code	Last day of the preceding business year	Current period
1	2	3	4
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,103,800,978	2,873,120,420
Cash in hand	002	136,782,367	108,488,086
Cash balances at central banks	003	2,957,462,257	2,754,347,469
Other demand deposits	004	9,556,354	10,284,865
Financial assets held for trading (from 6 to 9)	005	54,809,698	55,174,810
Derivatives	006	612,632	6,676
Equity instruments	007	14,348,314	15,468,427
Debt securities	008	39,848,752	39,699,707
Loans and advances	009	0	0
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	490,500	505,795
Equity instruments	011	0	0
Debt securities	012	0	0
Loans and advances	013	490,500	505,795
Financial assets at fair value through profit or loss (15 + 16)	014	105,740	105,611
Debt securities	015	105,740	105,611
Loans and advances	016	0	0
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	4,394,287	4,744,613
Equity instruments	018	4,394,287	4,744,613
Debt securities	019	0	0
Loans and advances	020	0	0
Financial assets at amortised cost (22 + 23)	021	3,786,154,629	3,736,417,075
Debt securities	022	855,856,956	856,702,984
Loans and advances	023	2,930,297,673	2,879,714,091
Derivatives - hedge accounting	024	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	0	0
Investments in subsidiaries, joint ventures and associates	026	6	6
Tangible assets	027	60,929,284	58,582,165
Intangible assets	028	14,620,305	14,595,536
Tax assets	029	5,316,953	5,222,999
Other assets	030	14,994,533	11,307,970
Fixed assets and disposal groups classified as held for sale	031	0	1,777,644
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	7,045,616,913	6,761,554,644
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	16,165	232,319
Derivatives	034	16,165	232,319
Short positions	035	0	0
Deposits	036	0	0
Debt securities issued	037	0	0
Other financial liabilities	038	0	0
Financial liabilities at fair value through profit or loss (from 40 to 42)	039	0	0
Deposits	040	0	0
Debt securities issued	041	0	0
Other financial liabilities	042	0	0
Financial liabilities measured at amortised cost (from 44 to 46)	043	6,417,895,965	6,111,033,398
Deposits	044	6,396,764,556	6,090,772,787
Debt securities issued	045	0	0
Other financial liabilities	046	21,131,409	20,260,611
Derivatives - hedge accounting	047	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	0	0
Provisions	049	41,571,561	37,995,511
Tax liabilities	050	7,508,138	11,268,271
Share capital repayable on demand	051	0	0
Other liabilities	052	45,096,050	43,435,801
Liabilities included in disposal groups classified as held for sale	053	0	0
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	6,512,087,879	6,203,965,300
Equity			
Capital	055	161,970,000	161,970,000
Share premium	056	0	0
Equity instruments issued other than capital	057	0	0
Other equity	058	0	0
Accumulated other comprehensive income	059	8,645,102	8,888,773
Retained profit	060	191,829,335	274,915,497
Revaluation reserves	061	0	0
Other reserves	062	87,998,149	87,998,149
(-) Treasury shares	063	0	-3,920
Profit or loss attributable to owners of the parent	064	83,086,448	23,820,845
(-) Interim dividends	065	0	0
Minority interests [non-controlling interests]	066	0	0
Total equity (from 55 to 66)	067	533,529,034	557,589,344
Total equity and liabilities (54 + 67)	068	7,045,616,913	6,761,554,644

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2024. to 31.03.2024.

in EUR

Submitter: Hrvatska poštanska banka p.l.c.

Item	ADP code	Same period of the previous year		Current period	
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
Interest income	001	37,873,101	37,873,101	65,217,956	65,217,956
(Interest expenses)	002	3,378,357	3,378,357	18,745,661	18,745,661
(Expenses on share capital repayable on demand)	003	0	0	0	0
Dividend income	004	4,823	4,823	5,572	5,572
Fees and commissions income	005	17,932,200	17,932,200	17,046,783	17,046,783
(Fees and commissions expenses)	006	10,293,493	10,293,493	9,281,407	9,281,407
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	008	595,372	595,372	808,597	808,597
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	-36,986	-36,986	-88	-88
Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net	010	0	0	0	0
Gains or (-) losses from hedge accounting, net	011	0	0	0	0
Exchange rate differences [gain or (-) loss], net	012	175,579	175,579	626,170	626,170
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	013	0	0	0	0
Gains or (-) losses on derecognition of non-financial assets, net	014	4,755	4,755	10,338	10,338
Other operating income	015	609,883	609,883	408,800	408,800
(Other operating expenses)	016	916,048	916,048	752,899	752,899
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	42,570,829	42,570,829	55,344,161	55,344,161
(Administrative expenses)	018	23,994,106	23,994,106	22,982,362	22,982,362
(Cash contributions to resolution boards and deposit guarantee schemes)	019	643,122	643,122	0	0
(Depreciation)	020	3,577,683	3,577,683	3,779,691	3,779,691
Modification gains or (-) losses, net	021	-249,369	-249,369	-73,940	-73,940
(Provisions or (-) reversal of provisions)	022	-6,216,150	-6,216,150	-1,027,102	-1,027,102
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	023	-144,256	-144,256	736,703	736,703
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	0	0	0	0
(Impairment or (-) reversal of impairment on non-financial assets)	025	0	0	0	0
Negative goodwill recognised in profit or loss	026	0	0	0	0
Share of the profit or (-) losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	027	0	0	0	0
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	028	0	0	0	0
Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 - from 22 to 25 + from 26 to 28)	029	20,466,955	20,466,955	28,798,567	28,798,567
(Tax expense or (-) income related to profit or loss from continuing operations)	030	137,902	137,902	4,977,722	4,977,722
Profit or (-) loss after tax from continuing operations (29 – 30)	031	20,329,053	20,329,053	23,820,845	23,820,845
Profit or (-) loss after tax from discontinued operations (33 – 34)	032	0	0	0	0
Profit or (-) loss before tax from discontinued operations	033	0	0	0	0
(Tax expense or (-) income related to discontinued operations)	034	0	0	0	0
Profit or (-) loss for the year (31 + 32; 36 + 37)	035	20,329,053	20,329,053	23,820,845	23,820,845
Attributable to minority interest [non-controlling interests]	036	0	0	0	0
Attributable to owners of the parent	037	20,329,053	20,329,053	23,820,845	23,820,845
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	038	20,329,053	20,329,053	23,820,845	23,820,845
Other comprehensive income (40+ 52)	039	273,580	273,580	243,671	243,671
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	273,580	273,580	243,671	243,671
Tangible assets	041	0	0	0	0
Intangible assets	042	0	0	0	0
Actuarial gains or (-) losses on defined benefit pension plans	043	0	0	0	0
Fixed assets and disposal groups classified as held for sale	044	0	0	0	0
Share of other recognised income and expense of entities accounted for using the equity method	045	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	046	356,813	356,813	350,992	350,992
value through other comprehensive income, net	047	0	0	0	0
other comprehensive income [hedged item]	048	0	0	0	0
other comprehensive income [hedging instrument]	049	0	0	0	0
Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk	050	0	0	0	0
Income tax relating to items that will not be reclassified	051	-83,233	-83,233	-107,321	-107,321
Items that may be reclassified to profit or loss (from 53 to 60)	052	0	0	0	0
Hedge of net investments in foreign operations [effective portion]	053	0	0	0	0
Foreign currency translation	054	0	0	0	0
Cash flow hedges [effective portion]	055	0	0	0	0
Hedging instruments [not designated elements]	056	0	0	0	0
Debt instruments at fair value through other comprehensive income	057	0	0	0	0
Fixed assets and disposal groups classified as held for sale	058	0	0	0	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	059	0	0	0	0
Income tax relating to items that may be reclassified to profit or (-) loss	060	0	0	0	0
Total comprehensive income for the current year (38 + 39; 62 + 63)	061	20,602,633	20,602,633	24,064,516	24,064,516
Attributable to minority interest [non-controlling interest]	062	0	0	0	0
Attributable to owners of the parent	063	20,602,633	20,602,633	24,064,516	24,064,516

STATEMENT OF CASH FLOW
for the period 01.01.2024 to 31.03.2024

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Same period of the previous year	At the reporting date of the current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts	001	0	0
Fees and commissions received	002	0	0
(Interest paid and similar expenditures)	003	0	0
(Fees and commissions paid)	004	0	0
(Operating expenses paid)	005	0	0
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	0	0
Other receipts	007	0	0
(Other expenditures)	008	0	0
Operating activities - indirect method			
Profit/(loss) before tax	009	20,466,954	28,798,567
Adjustments:		0	0
Impairment and provisions	010	-6,111,037	-290,399
Depreciation	011	3,577,683	3,779,691
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-558,386	-808,509
(Profit)/loss from the sale of tangible assets	013	0	-10,338
Other non-cash items	014	-34,494,744	-47,030,097
Changes in assets and liabilities from operating activities			
Deposits with the Croatian National Bank	015	0	0
Deposits with financial institutions and loans to financial institutions	016	0	0
Loans and advances to other clients	017	-93,601,663	46,513,898
Securities and other financial instruments at fair value through other comprehensive income	018	-1,411,486	-350,326
Securities and other financial instruments held for trading	019	-214,361	-365,112
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	0	0
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	0	-15,295
Securities and other financial instruments at amortised cost	022	-9,615,985	-846,028
Other assets from operating activities	023	-4,518,898	3,686,560
Deposits from financial institutions	024	-77,253,256	-6,779,136
Transaction accounts of other clients	025	700,948,156	-382,211,770
Savings deposits of other clients	026	-937,403,481	-16,671,738
Time deposits of other clients	027	79,170,314	129,729,635
Derivative financial liabilities and other liabilities held for trading	028	5,468,658	216,154
Other liabilities from operating activities	029	1,083,850	-1,265,623
Interest received from operating activities [indirect method]	030	37,873,101	65,217,956
Dividends received from operating activities [indirect method]	031	4,823	5,572
Interest paid from operating activities [indirect method]	032	-3,378,357	-18,745,661
(Income tax paid)	033	0	0
Net cash flow from operating activities (from 1 to 33)	034	-319,968,115	-197,441,999
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-2,877,170	-3,185,447
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	-500,000	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	0	0
Net cash flow from investing activities (from 35 to 39)	040	-3,377,170	-3,185,447
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	4,676,845	-30,058,759
Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	0	0
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 41 to 46)	047	4,676,845	-30,058,759
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	-318,668,440	-230,686,205
Cash and cash equivalents at the beginning of period	049	1,485,318,572	3,103,800,978
Effect of exchange rate fluctuations on cash and cash equivalents	050	175,579	5,647
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	1,166,825,711	2,873,120,420

STATEMENT OF CHANGES IN EQUITY
for the period from to 31.3.2024

in EUR

Sources of equity changes	ADP code	Attributable to owners of the parent											Non-controlling interest		Total
		Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensive income	Other items	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	161,970,000	0	0	0	8,645,102	191,829,335	0	87,998,149	0	83,086,448	0	0	0	533,529,034
Effects of error corrections	002	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effects of changes in accounting policies	003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance [current period] (1 + 2 + 3)	004	161,970,000	0	0	0	8,645,102	191,829,335	0	87,998,149	0	83,086,448	0	0	0	533,529,034
Ordinary shares issue	005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Preference shares issue	006	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of other equity instruments	007	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exercise or expiration of other equity instruments issued	008	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of receivables to equity instruments	009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital reduction	010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends	011	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of treasury shares	012	0	0	0	0	0	0	0	0	-3,920	0	0	0	0	-3,920
Sale or cancellation of treasury shares	013	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from equity to liability	014	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from liability to equity	015	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers among components of equity	016	0	0	0	0	0	83,086,448	0	0	0	-83,086,448	0	0	0	0
Equity increase or (-) decrease resulting from business combinations	017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share based payments	018	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other increase or (-) decrease in equity	019	0	0	0	0	0	-286	0	0	0	0	0	0	0	-286
Total comprehensive income for the current year	020	0	0	0	0	243,671	0	0	0	0	23,820,845	0	0	0	24,064,516
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	8,888,773	274,915,497	0	87,998,149	-3,920	23,820,845	0	0	0	557,589,344

Notes to financial statements

<i>in EUR</i>						
1) INTEREST INCOME						
AOP 001	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Debt securities	3,281,817	3,281,817	5,535,267	5,535,267		
Loans and advances	28,989,326	28,989,326	31,566,473	31,566,473		
Other assets	5,601,701	5,601,701	28,114,319	28,114,319		
Deposits	257	257	1,897	1,897		
Other liabilities	-	-	-	-		
Total	37,873,101	37,873,101	65,217,956	65,217,956		
2) INTEREST EXPENSE						
AOP 002	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Debt securities	-	-	-	-		
Loans and advances	2,662	2,662	106	106		
Other assets	-	-	-	-		
Deposits	3,357,179	3,357,179	18,552,030	18,552,030		
Other liabilities	18,515	18,515	193,525	193,525		
Total	3,378,357	3,378,357	18,745,661	18,745,661		
3) FEE AND COMMISSION INCOME						
AOP 005	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Securities	111,986	111,986	67,047	67,047		
Asset management	3,833	3,833	843	843		
Custody (according to the type of client)	141,801	141,801	163,922	163,922		
Loan commitments	86,161	86,161	3,071	3,071		
Other	17,588,420	17,588,420	16,811,900	16,811,900		
Total	17,932,200	17,932,200	17,046,783	17,046,783		
4) FEE AND COMMISSION EXPENSE						
AOP 006	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Bank clearing and settlement	431,094	431,094	128,631	128,631		
Other	9,862,399	9,862,399	9,152,776	9,152,776		
Total	10,293,493	10,293,493	9,281,407	9,281,407		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES						
AOP 007	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Debt securities	-	-	-	-		
Loans and advances	-	-	-	-		
Deposits	-	-	-	-		
Debt Securities issued	-	-	-	-		
Other financial liabilities	-	-	-	-		
Total	-	-	-	-		
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING						
AOP 008	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Equity instruments	560,971	560,971	1,143,802	1,143,802		
Debt securities	(159,888)	(159,888)	(42,211)	(42,211)		
FX transactions and derivatives	193,289	193,289	(292,994)	(292,994)		
Total	595,372	595,372	808,597	808,597		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS						
AOP 009	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Equity instruments	-	-	-	-		
Debt securities	-	-	-	-		
Loans and advances	(36,986)	(36,986)	(88)	(88)		
Total	(36,986)	(36,986)	(88)	(88)		
8) OPERATING EXPENSES						
AOP 015 & AOP 017 & AOP 018	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Other operating expenses	916,048	916,048	752,899	752,899		
Administrative expenses	23,994,106	23,994,106	22,982,362	22,982,362		
Employee expenses	12,307,431	12,307,431	13,466,297	13,466,297		
Other administrative expenses	11,686,676	11,686,676	9,516,064	9,516,064		
(Contributions in cash rehabilitation committees and Deposit Insurance Scheme)	643,122	643,122	-	-		
Amortization	3,577,683	3,577,683	3,779,691	3,779,691		
Property, plant and equipment	2,196,161	2,196,161	2,352,745	2,352,745		
Investment property	-	-	-	-		
Other intangible assets	1,378,522	1,378,522	1,426,946	1,426,946		
Total	29,130,959	29,130,959	27,514,952	27,514,952		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES						
AOP 019 & AOP 020 & AOP 021 & AOP 023	Same period of the previous year 01.01.-31.03.2023		Current period 01.01. – 31.03.2024			
	Cumulative	Quarter	Cumulative	Quarter		
Modification gains or (-) losses, net	(249,369)	(249,369)	(73,940)	(73,940)		
Financial assets at fair value through other comprehensive income	-	-	-	-		
Financial assets at amortized cost	(249,369)	(249,369)	(73,940)	(73,940)		
(Provisions or (-) reversal of provisions)	(6,216,149)	(6,216,149)	(1,027,102)	(1,027,102)		
Liabilities towards resolution committees and deposit insurance systems (Liabilities and Guarantees)	(2,679,289)	(2,679,289)	(182,728)	(182,728)		
(Other Provisions)	(3,536,862)	(3,536,862)	(844,374)	(844,374)		
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss)	(144,256)	(144,256)	736,703	736,703		
(Financial assets at fair value through other comprehensive income)	-	-	-	-		
(Financial assets at amortized cost)	(144,256)	(144,256)	736,703	736,703		
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates)	-	-	-	-		
(Impairment or (-) reversal of impairment off non-financial assets)	-	-	-	-		
(Property, plant and equipment)	-	-	-	-		
(Investment property)	-	-	-	-		
(Goodwill)	-	-	-	-		
(Other intangible assets)	-	-	-	-		
(Other)	-	-	-	-		
Total	(6,111,037)	(6,111,037)	(216,459)	(216,459)		
10) LOANS AND ADVANCES						
AOP 023	31.12.2023		31.3.2024			
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Central banks	-	-	-	240,700	-	-
Mandatory reserve	-	-	-	-	-	-
Allowance	-	-	-	-	-	-
Other receivables	-	-	-	240,700	-	-
Government	448,858,075	1,773,846	2,846,111	440,353,806	1,110,136	2,820,388
Gross loans	450,069,685	1,805,578	2,916,570	441,514,281	1,130,712	2,890,737
Allowance	(1,230,810)	(31,630)	(70,459)	(1,160,375)	(20,577)	(70,349)
Credit institutions	1,564,563	-	168	2,397,658	-	-
Gross loans	15,432	-	172	276,327	-	-
Allowance	(0)	-	(4)	(2)	-	-
Deposits	1,551,167	-	-	2,125,154	-	-
Allowance	(3,035)	-	-	(3,320)	-	-
Other financial institutions	37,699,866	6,402	527	35,870,797	10,798	525
Gross loans	35,792,179	11,336	132,772	34,007,986	11,017	136,359
Allowance	(197,893)	(4,934)	(132,245)	(189,318)	(219)	(135,855)
Deposits	2,157,717	-	-	2,205,420	-	-
Allowance	(52,138)	-	-	(53,291)	-	-
Non-financial institutions	652,151,087	186,276,332	36,332,874	644,367,674	167,285,064	27,066,860
Gross loans	661,450,783	195,925,509	98,793,546	653,212,557	175,200,936	87,041,289
Allowance	(9,299,697)	(9,649,177)	(62,460,672)	(8,844,583)	(7,915,872)	(59,974,424)
Retail	1,273,097,668	255,463,828	34,225,225	1,282,262,533	243,843,340	31,963,612
Gross loans	1,279,029,452	273,544,147	167,697,345	1,288,000,762	265,494,536	170,100,909
Allowance	(6,931,784)	(22,080,319)	(133,472,118)	(6,738,229)	(21,651,196)	(138,137,096)
Total	2,413,372,259	443,520,509	73,404,905	2,405,613,168	412,249,337	61,851,585
11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS						
AOP 013	31.12.2023		31.3.2024			
Central banks	-	-	-	-	-	
Local state	-	-	-	-	-	
Credit institutions	-	-	-	-	-	
Other financial institutions	-	-	-	-	-	
Non-financial institutions	-	-	-	-	-	
Retail	490,500	505,795	-	-	-	
Total	490,500	505,795	-	-	-	
12) DEPOSITS						
AOP 044	31.12.2023		31.3.2024			
Central banks	-	-	-	-	-	
Local state	1,650,656,625	1,539,056,603	-	-	-	
Credit institutions	119,203,207	138,375,429	-	-	-	
Other financial institutions	317,689,710	335,315,885	-	-	-	
Non-financial institutions	897,267,392	750,336,793	-	-	-	
Retail	3,138,752,794	3,241,989,322	-	-	-	
Total	6,397,218,638	6,090,772,787	-	-	-	