

HPB p.l.c. 3M 2024

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. They are provided in summary form and therefore do not necessarily represent complete information. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may," "will," "should," "expects," "plans," " contemplates," "intends," "anticipates," "estimates," "potential" or "continues" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
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- This presentation has been prepared and the information in it has been checked with the greatest possible care. Nevertheless, rounding and transmission cannot be excluded. When adding up rounded amounts and percentages, differences may appear.

Type and name of prescribed information:

Issuer name, headquarter and address:

Issuer's Legal Entity Identifier (LEI)

Home Member State:

International Securities Identification Number

(ISIN)

Stock code (ticker):

Regulated market and segment:

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

Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb

529900D5G4V6THXC5P79

Republic of Croatia

HRHPB0RA0002

HPB-R-A

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

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



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	IS	SUER'S GENERAL	DATA		
		I			
Reporting period:		1.1.2024	to	31.3.2024	
Year:		2024			
Quarter:		1			
	Quarterly	financial stateme	ents		
Registration number (MB):	03777928		ome Member	HRVATSKA	
		_	State code:		
Entity's registration number (MBS):	080010698				
Personal identification number (OIB):	87939104217		LEI:	529900D5G4V6THXC5P79	
Institution code:	319				
Name of the issuer:	HRVATSKA POŠTANSI	KA BANKA, dioničko dr	uštvo		
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	1745				
Consolidated report:	KD (KN	N-not consolidated/KD-co	nsolidated)		
Audited:	RN (F	RN-not audited/RD-audite	ed)		
Names of subsidiaries	(according to IFRS):		Registered of	office:	MB:
HPB Invest d.o.o.		Strojarska cesta 20, 10	000 Zagreb		01972278
HPB-nekretnine d.o.o.		Ulica Milana Amruša 8	, 10000 Zagre	eb	01972260
Bookkeeping firm:	No	(Yes/No)	(name of the	bookkeeping firm)	
Contact person:	Tea Bažant (only name and surname	e of the contact person)			
Telephone:	014804670				
E-mail address:	tea.bazant@hpb.hr				
Audit firm:	(name of the audit firm)				
Certified auditor:	(name and surname)				

BALANCE SHEET

balance as at 31.03.2024.			
Submitter: Hrvatska poštanska banka p.l.c.			in EU
İtem	ADP code	Last day of the preceding business year	Current peri
1	2	3	4
issets			
Cash, cash balances at central banks and other demand deposits (from 2	004	0.400.000.070	0.070.400.4
to 4)	001	3,103,800,978	2,873,120,4
Cash in hand Cash balances at central banks	002	136,782,367 2,957,462,257	108,488,0 2,754,347,4
Other demand deposits	004	9,556,354	10,284,8
Financial assets held for trading (from 6 to 9) Derivatives	005 006	54,809,698 612,632	55,174,8 6,6
Equity instruments	007	14,348,314	15,468,4
Debt securities	800	39,848,752	39,699,7
Loans and advances Non-trading financial assets mandatorily at fair value through profit or	009	0	
loss (from 11 to 13)	010	490,500	505,7
Equity instruments Debt securities	011 012	0	
Loans and advances	013	490,500	505,7
Financial assets at fair value through profit or loss (15 + 16) Debt securities	014 015	105,740 105,740	105,6 105,6
Loans and advances	016	103,740	105,0
Financial assets at fair value through other comprehensive income (from	017	4,394,287	4,744,6
18 to 20) Equity instruments	018	4,394,287	4,744,6
Debt securities	019	0	
Loans and advances Financial assets at amortised cost (22 + 23)	020 021	3,786,154,629	3,736,417,0
Debt securities	022	855,856,956	856,702,9
Loans and advances Derivatives - hedge accounting	023 024	2,930,297,673	2,879,714,0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	0	
Investments in subsidiaries, joint ventures and associates	026	6	
Tangible assets	027	60,929,284	58,582,1
Intangible assets	028	14 620 205	
Intangible assets Tax assets	028 029	14,620,305 5,316,953	14,595,5
-			14,595,5 5,222,9 11,307,9
Tax assets	029	5,316,953	14,595,5 5,222,9
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	029 030	5,316,953 14,994,533	14,595,5 5,222,9 11,307,9 1,777,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38)	029 030 031	5,316,953 14,994,533 0 7,045,616,913	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives	029 030 031 032 033 034	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38)	029 030 031 032	5,316,953 14,994,533 0 7,045,616,913	14,595,5 5,222,9 11,307,9 1,777,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued	029 030 031 032 033 034 035 036 037	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits	029 030 031 032 033 034 035 036	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities	029 030 031 032 033 034 035 036 037 038	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued	029 030 031 032 033 034 035 036 037 038	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities	029 030 031 032 033 034 035 036 037 038	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities measured at amortised cost (from 44 to 46) Deposits	029 030 031 032 033 034 035 036 037 038 039 040 041	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 0 6,417,895,965 6,396,764,556	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities	029 030 031 032 033 034 035 036 037 038 039 040 041	5,316,953 14,994,533 0 7,045,616,913 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 6,111,033,3,3 6,090,772,7
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043	5,316,953 14,994,533 0 7,045,616,913 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 6,111,033,3,3 6,090,772,7
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 6,111,033,3,3 6,090,772,7
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 6,417,895,965 6,396,764,566 21,131,409 0 0 41,571,561	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 6,111,033,3 6,090,772,7 20,260,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk	029 030 031 032 033 034 035 036 037 038 040 041 042 043 044 045 046 047	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 6,417,895,955 6,396,764,50 0 21,131,409	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 6,111,033,3 6,090,772,7 20,260,6
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Debt securities issued Other financial liabilities Financial liabilities Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 1,131,499 0 0 41,571,561 7,508,138	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 232,3 232,3 232,3 232,3 232,3 232,3
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053	5,316,953 14,994,533 0 7,045,616,913 16,165 0 0 0 0 0 0 6,417,895,965 6,396,764,556 21,131,409 0 41,571,561 7,508,138 0 45,096,050	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 232,3 6,111,033,3 6,090,772,7 20,260,6 37,995,5 11,268,2 43,435,8
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 41,571,561 7,508,138 0 45,096,050	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 232,3 6,111,033,3 6,090,772,7 20,260,6 37,995,5 11,268,2 43,435,8
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Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Provisions Tax liabilities Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53) quity Capital Share permium Equity instruments issued other than capital	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 055 056 057	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 6,417,895,965 6,396,764,556 0 0 41,571,561 7,508,138 0 45,096,050 0 6,512,087,879	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities Financial liabilities Foundation of the financial liabilities Financial liabilities Financial liabilities Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53) quitty Capital Share premium	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	5,316,953 14,994,533 0 7,045,616,913 16,165 0 0 0 0 0 0 0 6,417,895,965 6,396,764,556 7,508,138 0 41,571,561 7,508,789 0 6,512,087,879	14,595,5 5,222,9 11,307,5 1,777,6 6,761,554,6 232,3 232,5 23
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Deposits Debt securities issued Other financial liabilities Provisions Tax laue changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53) quity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	5,316,953 14,994,533 0 7,045,616,913 16,165 0 0 0 0 0 0 0 6,417,895,965 6,396,764,556 21,131,409 0 41,571,561 7,508,138 45,096,050 0 6,512,087,879	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 232,3 6,111,033,3 6,090,772,7 20,260,6 37,995,5 11,268,2 43,435,8 6,203,965,3
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) labilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53) quity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 055 056 057 058 057 058 059 060 061	5,316,953 14,994,533 0 7,045,616,913 16,165 0 0 0 0 0 0 0 0 0 0 6,417,895,955 6,396,764,506 21,131,409 0 41,571,561 7,508,138 0 45,096,050 0 161,970,000 0 0 186,451,032 0 191,829,335 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 23
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53) quity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves (-) Treasury shares	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 0 6,417,895,965 6,396,764,596 21,131,409 0 41,571,561 7,508,138 45,096,050 0 6,512,087,879 161,970,000 0 0 0 8,645,102 191,829,335 0 0 87,998,149 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 232,3 6,111,033,3 6,090,772,7 20,260,6 37,995,5 11,268,2 43,435,8 6,203,965,3 161,970,0 8,888,7 274,915,4 87,998,1 3,998,1 3,998,1 3,998,1
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities Financial liabilities Financial liabilities Financial liabilities Deposits Debt securities issued Other financial liabilities Financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53) quity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves Other reserves Other reserves Profit or loss attributable to owners of the parent	029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 056 057 058 059 060 061 062 063	5,316,953 14,994,533 0 7,045,616,913 16,165 0 0 0 0 0 0 0 6,417,895,965 6,396,764,556 7,508,138 0 45,096,050 41,571,561 7,508,138 0 6,512,087,879 161,970,000 0 0 8,645,102 191,829,335 0 87,998,149 83,086,448	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 232,3 232,3 6,111,033,3 6,090,772,7 20,260,6 37,995,5 11,268,2 43,435,8 6,203,965,3 161,970,0 8,888,7 274,915,4 87,998,1 3,998,1 3,998,1 3,998,1
Tax assets Other assets Fixed assets and disposal groups classified as held for sale otal assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) iabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Liabilities Liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53) quity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves (-) Treasury shares	029 030 031 032 033 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060 061 062 063	5,316,953 14,994,533 0 7,045,616,913 16,165 16,165 0 0 0 0 0 0 0 0 6,417,895,965 6,396,764,596 21,131,409 0 41,571,561 7,508,138 45,096,050 0 6,512,087,879 161,970,000 0 0 0 8,645,102 191,829,335 0 0 87,998,149 0	14,595,5 5,222,9 11,307,9 1,777,6 6,761,554,6 232,3 23

Submitter: Hrvatska poštanska banka p.l.c.						
Item	ADP code	Same period of	the previous year	Current period		
		Cumulative	Quarter	Cumulative	Quarter	
Interest income	2 001	3 37,873,101	4 37,873,101	5 65,217,956	6 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 Fees and commissions income	004	4,823 17,932,200	4,823 17,932,200	5,572 17,046,783	5,572 17,046,783	
(Fees and commissions income (Fees and commissions expenses)	005 006	17,932,200	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	O	
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 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 $(1-2-3+4+5-6+\text{from 7 to }15-16)$ (Administrative expenses)	017 018	42,570,829 23,994,106	42,570,829 23,994,106	55,344,161 22,982,362	55,344,161 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) (Impairment or (-) reversal of impairment on financial assets not measured	022	-6,216,150	-6,216,150	-1,027,102	-1,027,102	
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	028	0	0	0	0	
sale not qualifying as discontinued operations 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 STATEMENT OF OTHER COMPREHENSIVE INCOME	037	20,329,053	20,329,053	23,820,845	23,820,845	
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 Share of other recognised income and expense of entities accounted	044	0	0	0	0	
for using the equity method Fair value changes of equity instruments measured at fair value	045	0	0	0	0	
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] other comprehensive income [hedging instrument]	048 049	0	0	0	0	
Fair value changes of financial liabilities measured at fair value through	043	Ů		0		
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] Foreign currency translation	053 054	0	0	0	0	
Cash flow hedges [effective portion]	054	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 Share of other recognised income and expense of investments in	058	0	0	0	- 0	
subsidiaries, joint ventures and associates Income tax relating to items that may be reclassified to profit or (-) loss	059 060	0	0	0	0	
Total comprehensive income for the current year (38 + 39; 62 + 63)	060	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			IN EUR
Item	ADP code	Same period of the previous year	
1	2	3	4
Operating activities - direct method	004		Γ .
Interest received and similar receipts	001	0	(
Fees and commissions received	002	0	(
(Interest paid and similar expenditures) (Fees and commissions paid)	003	0	(
	004	0	(
(Operating expenses paid) Net gains/losses from financial instruments at fair value through			
statement of profit or loss	006	0	(
Other receipts	007	0	(
(Other expenditures)	800	0	(
Operating activities - indirect method			
Profit/(loss) before tax	009	20,466,954	28,798,567
Adjustments:		0	(
Impairment and provisions	010	-6,111,037	-290,399
Depreciation	011	3,577,683	3,779,69
Net unrealised (gains)/losses on financial assets and liabilities at fair	012	-558,386	-808,509
value through statement of profit or loss			
(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	045		
Deposits with the Croatian National Bank Deposits with financial institutions and loans to financial institutions	015	0	(
	016		40.540.000
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	(
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	
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	(
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	(
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	-500,000	(
Dividends received from investing activities	038	0	(
Other receipts/payments from investing activities	039	0	(
Net cash flow from investing activities (from 35 to 39)	040	-3,377,170	-3,185,447
Financing activities	040	-0,077,170	-5,105,441
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	(
Net increase/(decrease) in Tier 2 capital instruments	043	0	(
Increase in share capital	044	0	(
(Dividends paid)	045	0	(
Other receipts/(payments) from financing activities	046	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

ioi die period iid			01.0.2024												III LOIT
						Attributable t	o owners of t	he parent					Non-controlli	ing interest	
Sources of equity changes	ADP code	Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensi ve income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensi ve income	Other items	Total
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 receviables 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	Ū	0	0	0)	0	0	0	0	0
Purchase of treasury shares	012	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

) INTEREST INCOME						
	Company of the contract of the			in EUR		
IOP 001	Same period of the previo	1	Current period 01.01.			
Debt securities	3,281,817	3,281,817	Cumulative 5,535,267	5,535,267		
oans and advances Other assets	28,989,326 5,601,701	28,989,326 5,601,701	31,566,473 28,114,319	31,566,473 28,114,319		
Deposits Other liabilities	257	257	1,897	1,897		
otal	37,873,101	37,873,101	65,217,956	65,217,956		
) INTEREST EXPENSE	Same period of the previo	we woor 01 01 -		in EUR		
OP 002	31.03.2023 Cumulative	Quarter	Current period 01.01.	- 31.03.2024 Quarter		
ebt securities		-	Cumulative	-		
pans and advances ther assets	2,662	2,662	106	106		
eposits ther liabilities	3,357,179 18,515	3,357,179 18,515	18,552,030 193,525	18,552,030 193,525		
otal	3,378,357	3,378,357	18,745,661	18,745,661		
FEE AND COMMISSION INCOME	Same period of the provin	we woor 01 01 -		in EUR		
DP 005	Same period of the previo	1	Current period 01.01.			
ecurities	Cumulative 111,986	Quarter 111,986	Cumulative 67,047	Quarter 67,047		
set management stody [according to the type of client]	3,833 141,801	3,833 141,801	843 163,922	843 163,922		
an commitments her	86,161 17,588,420	86,161 17,588,420	3,071 16,811,900	3,071 16,811,900		
otal	17,932,200	17,932,200	17,046,783	17,046,783		
FEE AND COMMISSION EXPENSE	Same period of the previo	we woor 01 01 -		in EUR		
DP 006	31.03.2023	1	Current period 01.01.			
ink clearing and settlement	Cumulative 431,094	Quarter 431,094	Cumulative 128,631	Quarter 128,631		
her tal	9,862,399 10,293,493	9,862,399	9,152,776	9,152,776 9,281,407		
GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIA		10,293,493	9,281,407	9,281,407 in EUR		
GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIA P 007	Same period of the previo	ous year 01.01	Current period 01.01.			
	31.03.2023 Cumulative	Quarter	Cumulative	Quarter		
bt securities ans and advances	-		-			
posits bt Securities issued	-	-	-	-		
ner financial liabilities		<u>.</u>				
al						
GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TF P 008	Same period of the previo		Current period 01.01.	in EUR - 31.03.2024		
r 000	31.03.2023 Cumulative		Current period 01.01. Cumulative	– 31.03.2024 Quarter		
uity instruments ot securities	560,971 (158,888)	560,971 (158,888)	1,143,802 (42,211)	1,143,802		
transactions and derivatives	193,289	193,289	(292,994)	(292,994)		
tal	595,372	595,372	808,597	808,597		
GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT	FAIR VALUE THROUGH I Same period of the previo			in EUR		
P 009	31.03.2023 Cumulative	Quarter	Current period 01.01. Cumulative	– 31.03.2024 Quarter		
uity instruments	-		- Cumulative			
bt securities ans and advances	(36,986)	(36,986)	(88)	(88)		
tal	(36,986)	(36,986)	(88)	(88)		
OPERATING EXPENSES	Same period of the previo	ous year 01.01 -	_	in EUR		
DP 015 & AOP 017 & AOP 018	31.03.2023 Cumulative	Quarter	Current period 01.01.	- 31.03.2024 Quarter		
her operating expenses	916,048	916,048	Cumulative 752,899	752,899		
ministrative expenses uployee expenses	23,994,106 12,307,431	23,994,106 12,307,431	22,982,362 13,466,297	22,982,362 13,466,297		
her administrative expenses ontributions in cash rehabilitation committees and Deposit Insurance Scheme	11,686,676 643,122	11,686,676 643,122	9,516,064	9,516,064		
nortization operty, plant and equipment	3,577,683 2,199,161	3,577,683 2,199,161	3,779,691 2,352,745	3,779,691 2,352,745		
estment property			-	-		
her intangible assets tal	1,378,522 29,130,959	1,378,522 29,130,959	1,426,946 27,514,952	1,426,946 27,514,952		
IMPAIRMENT LOSSES AND PROVISION EXPENSES				in EUR		
P 019 & AOP 020 & AOP 021 & AOP 023	Same period of the previous 31.03.2023	ous year 01.01	Current period 01.01.	- 31.03.2024		
odification gains or (-) losses, net	Cumulative (249,369)	Quarter (249,369)	Cumulative (73,940)	Quarter (73,940)		
nancial assets at fair value through other comprehensive income	,,	-	-	-		
nancial assets at amortized cost rovisions or (-) reversal of provisions)	(249,369) (6,216,149)	(249,369) (6,216,149)	(73,940) (1,027,102)	(73,940) (1,027,102)		
bilities towards resolution committees and deposit insurance systems abilities and Guarantees)	(2,679,288)	(2,679,288)	(182,728)	(182,728)		
ther Provisions) pairment or (-) reversal of impairment on financial assets that are not	(3,536,862)	(3,536,862)	(844,374)	(844,374)		
easured at fair value through profit or loss)	(144,256)	(144,256)	200 200	736.703		
nancial assets at fair value through other comprehensive income)	(144,256)	-	736,703	736,703		
	(144,230)	(144,256)	736,703 - 736,703	736,703		
pairment or (-) reversal of impairment off of investments in subsidiaries, joint ntures, and associates)	(144,230)	(144,256)	,	-		
pairment or (-) reversal of impairment off of investments in subsidiaries, joint itures, and associates) pairment or (-) reversal of impairment off non-financial assets)	(144,236)	(144,256)	,	-		
pairment or (-) reversal of impairment off of investments in subsidiaries, joint tutures, and associates) spairment or (-) reversal of impairment off non-financial assets) operly, plant and equipment) vestment properly.	(144,230)	(144,256)	,	-		
pairment or () reversal of impairment off of investments in subsidiaries, joint three, and associated of impairment off non-financial assets) openty, plant and equipment) powerly plant and equipment) powerly (property) powerly (property) po	(144,230) - - - - -	(144,256) - - - - - -	,	-		
pairment or (·) reversal of impairment off of investments in subsidiaries, joint threes, and associates) impairment off non-financial assets) openty, plant and equipment) estimate property estimate property obdwill) her infanjble assets) her)	(6,111,037)	(144,256) - - - - - - - - - - - - - - - - - - -	,	-		
pairment or (-) reversal of impairment off of investments in subsidiaries, joint hurse, and associates of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) porty, plant and equipment) estiment property) condwill ber interplate assets) interplate assets interplate br>interplate inte	-	(6,111,037)	736,703	736,703		in EUR
pairment or (-) reversal of impairment off of investments in subsidiaries, joint hurse, and associates) of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) porty, plant and equipment) estiment property) condwill the rintargible assets) the rintargible assets the	-	- - - - - -	736,703	736,703	31.3.2024 Stage 2	in EUR Stage 3
pairment or (-) reversal of impairment off of investments in subsidiaries, joint turns, and associated of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) poperty, pairt and requirement) podernia (-) podernia	(6,111,037)	(6,111,037)	736,703 - - - - - - - - - - - - - - - - - - -	(216,459)		
pairment or (-) reversal of impairment off of investments in subsidiaries, joint burse, and associated of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) percept, plant and expument) podewill proporty) podewill per interpretable assets) her) al LOANS AND ADVANCES PD 03 Intral banks nation; reserve	(6,111,037)	(6,111,037)	736,703 - - - - - - - - - - - - - - - - - - -	736,703		
pairment or (-) reversal of impairment off of investments in subsidiaries, joint turns, and associates of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) poperty, plant and equipment) estiment property) code(ii) (iii) (iii	(6,111,037)	(6,111,037)	736,703 - - - - - - - - - - - - - - - - - - -	736,703		
pairment or (-) reversal of impairment off of investments in subsidiaries, joint hurse, and associates) impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) perty, plant and equipment) estiment property) code/will per intamplate assets) impairment property of the prope	(6,111,037) Stage 1 448,859,075 450,089,885	(6,111,037) 31.12.2023 Stage 2 1,773,946 1,805.576	756,703 (216,459) Stage 3 2,846,111 2,916,570	(216,459) Stage 1 240,700 240,700 440,353,906 441,1514,281	Stage 2 - - - 1,110,136 1,130,712	Stage 3 - - - 2,820,388 2,890,737
pairment or (-) reversal of impairment off of investments in subsidiaries, joint burse, and associated of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) percept, plant and expument) podewill proportion of the pairment of the p	(6,111,037) Stage 1 448,859,976 40,099,855 (1,564,65)	(6,111,037) 31.12.2023 Stage 2	(216,459) Stage 3 2,846,111 2,916,570 (70,458)	(216,459) Stage 1 240,700 240,700 440,353,906 441,514,281 (1,160,375) 2,397,558	Stage 2	Stage 3
pairment or (-) reversal of impairment off of investments in subsidiaries, joint turns, and associated of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) people pair and requirement off non-financial assets) power of the control of the c	(6,111,037) Stage 1 448,859,075 450,089,885 (1,230,810) 1,564,563 16,432	(6,111,037) 31.12.2023 Stage 2 1,773,946 1,805.576	736,703 (216,459) (216,459) Stage 3 2,846,111 2,916,570 (70,459)	(216,459) Stage 1 240,700 240,700 440,353,906 441,514,281 (1,160,375) 2,397,502 276,532	Stage 2 - - - 1,110,136 1,130,712	Stage 3 - - - 2,820,388 2,890,737
palment or (·) reversal of impairment off of investments in subsidiaries, joint thruse, and associated of impairment off non-financial assets) palment or (·) reversal of impairment off non-financial assets) poperly, plant and equipment) (and the property plant and equipment) (and the property of the p	(6,111,037) Stage 1 448,859,075 450,089,885 (1,230,810) 1,564,563 16,430 (1,551,167 (3,035)	(6,111,037) 31.12.2023 Stage 2 1,773,946 1.805.576 (31,630)	736,703 (216,459) (216,459) Stage 3 2,846,111 2,916,570 (70,459) 168 172 (4)	(216,459) Stage 1 240,700 240,700 440,333,906 441,514,281 (1,160,375) 2,397,588 276,327 2,125,154 (3,920)	1,110,136 1,130,712 (20,577)	2,820,388 2,890,737 (70,349)
palment or (·) reversal of impairment off of investments in subsidiaries, joint thruse, and associated of impairment off non-financial assets) palment or (·) reversal of impairment off non-financial assets) per comparty, plant and equipment) estiment juojeenty in the palment juojeenty	(6,111,037) Stage 1 418,859,975 450,099,865 16,432 1,561,673 37,698,966 35,792,179	(6,111,037) 31.12.2023 Stage 2 1,773,946 1,805,576 (31,630)	736,703 (216,459) (216,459) Stage 3 2,846,111 2,916,579 (70,459) (70,459) (12 (4) (4)	756,703 (216,459) Staye 1 240,700 440,355,906 441,1291 (1,163,775) (2) 2,121,531,500 35,970,787 35,970,787	Stage 2 - - 1,110,136 1,130,712 (20,577) - - - 10,798 11,017	2,820,388 2,890,737 (70,349)
palment or (·) reversal of impairment off of investments in subsidiaries, joint tunes, and associates) impairment off non-financial assets) openty, plant and equipment) essement property in the property of	(6,111,037) Stage 1 448,859,075 450,089,855 (1,250,85) (1,250,85) (1,551,167 (3,035) 37,959,865 (197,833) 2,157,717	(6,111,037) 31.12.2023 Stage 2 1,773,946 (31,630)	(216,459) Slage 3 2,846,111 2,916,570 (70,169) 162 (12,169) 172 (4) 183	756,703 (216,459) Stage 1 240,700 440,353,906 441,514,28 (1,1597,536 278,327 (2) 2,125,154 3,3420	Stage 2	Stage 3 - - 2,820,388 2,890,737 (70,349) - - - 525
pairment or (-) reversal of impairment off of investments in subsidiaries, joint tures, and associated of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) percept, plant and expument) (opposity) (oppo	(6,111,037) Stage 1 448,859,075 450,089,856 (1,254,563 1,564,563 1,564,663	(6,111,037) 31.12.2023 Stage 2 1,773,946 1.805,576 (31,630) 6,402 11,336 (4,934)	(216,458) Stage 3 2,846,111 2,916,570 (70,00) 168 152,772 132,772 132,772 132,772 132,773	918ge 1 240,700 440,353,906 441,514,231 (141,231 (141,231 (142,231) (141,231 (141,231)	1,110,136 1,130,712 (20,577) 10,798 11,017 (219)	2,820,388 2,890,737 (70,349) 555 136,359 (135,835)
pairment or (-) reversal of impairment off of investments in subsidiaries, joint turns, and associations of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) people, plant and equipment) pools with the property plant and equipment of the property people of the property of the prope	(6,111,037) Stage 1 448,859,075 450,089,855 (1,230,815) 1,664,810 37,762,179 (197,839) 2,157,717 562,138,966 681,450,788 681,450,788	(6,111,037) 31.12.2023 Stage 2 1,773,946 1.805,576 (31,630) 6,402 11,336 (4,934) 186,276,332 195,025,509 (9,849,177)	736,703 (216,459) Stage 3 2,846,111 2,916,570 (70,456) 456 527 132,772 132,772 132,772 132,772 132,773 68,332,874 68,730,546 (62,466,672)	736,703 (216,459) Slage 1 240,700 440,333,906 441,514,281 (1,160,373) 2,275,327 (2,125,154 (1,160,373) (1,160,3	1,110,136 1,130,712 (20,577) 10,798 11,017 (219) 167,285,064 175,200,396 (7,915,872)	2,820,388 2,890,737 (70,349) 525 186,359 (135,835) 27,066,860 87,041,283 (59,974,424)
pairment or (-) reversal of impairment off of investments in subsidiaries, joint turns, and associated of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) peoperty, pint and equipment) estiment property) has and equipment of the property of the prop	(6,111,037) Stage 1 448,859,075 450,089,885 (1,230,810) 1,554,563 (3,035) 37,689,865 (3,035) 37,689,865 (3,035) 37,689,865 (3,035) ((6,111,037) 31.12.2023 Stage 2 1,773,946 1,805,576 (31,630) 6,402 11,336 (4,934) 188,2276,332 198,955,509 (96,641,77) 255,463,828	736,703 (216,459) Stage 3 2,886,111 2,916,570 (70,459) 188 172 (4) 183,772 (132,724) 36,332,874 68,793,549 68,793,549 68,793,549 68,793,549 68,793,549	(216,459) Stays 1 240,700 440,353,906 441,1231 (1,163,737,58) 276,327,52 (2) 2,125,143 (3,271) (4,47,47)	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,288,064 175,200,936 (7,915,872) 243,843,340	\$189.3 2,820,388 2,890,737 (70,349) 525 136,359 (135,835) 27,066,880 87,041,283
pairment or (·) reversal of impairment off or investments in subsidiaries, joint thruse, and association of impairment off non-financial assets) openly pairment or (·) reversal of impairment off non-financial assets) openly pair and equipment) openly pair and equipment) openly open	(6,111,037) Stage 1 448,859,075 450,089,856 (1,264,563) 1,564,563 1,564,563 1,564,563 1,564,563 1,564,563 1,564,563 1,564,563 1,564,563 1,579,21,79 1,197,3037 1,277,3097,666 1,273,097,667	(6,111,037) 31.12.2023 Stage 2 1,773,946 1.805.576 (31,630) 6,402 11,336 (4,934) 186,276,332 195,925,509 (9,649,477) 255,463,463,463	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 122 (4) 537 132,772 132,772 132,772 132,773 134,732,345 (62,466,572) 34,4239,233 34,4239,233 34,4239,233 34,4239,233 34,4239,233	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	2,820,388 2,890,737 (70,349) 135,589 (135,835) 27,066,860 87,041,283 (170,909) 2170,100,909 (178,137,066)
pairment or (-) reversal of impairment off or investments in subsidiaries, joint thruse, and association of cy reversal of impairment off non-financial assets) openly, plaint and equipment) openly, plaint and equipment) openly, plaint and equipment off non-financial assets) openly	(6,111,037) Stage 1 448,859,075 450,069,855 (1,20,68,10) 1,66,432 (6,432 (6,432 (6,432 (7,717) (197,893) 2,157,717 (81,07,717) 651,450,783 (9,296,697) 1,273,097,668	(6,111,037) 31.12.2023 Stage 2 1,773,946 1,805,576 (31,630) 6,402 11,336 (4,934) 188,2276,332 198,955,509 (96,641,77) 255,463,828	736,703 (216,459) Stage 3 2,886,111 2,916,570 (70,459) 188 172 (4) 183,772 (132,724) 36,332,874 68,793,549 68,793,549 68,793,549 68,793,549 68,793,549	\$189.00 (216.459) \$189.01 (240,700 440,353,906 441,514,281 (1,281,514) (1,3820) (1,285,420 63,321,225,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,235,420 63,321,325,420 63,320	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,288,064 175,200,936 (7,915,872) 243,843,340	\$1,850,368 2,890,737 (70.349) 525 136,359 (135,363) 27,066,860 87,041,263 (55,974,424) 31,963,812 (158,137,066) 61,851,585
palment or (·) reversal of impairment off or investments in subsidiaries, joint thruse, and associated or impairment off non-financial assets) openly-plain and equipment) openly-plain and equipment) openly-plain and equipment) obtained by the control of the con	(6,111,037) Stage 1 448,859,075 450,069,855 (1,20,68,10) 1,66,432 (6,432 (6,432 (6,432 (7,717) (197,893) 2,157,717 (197,893) 2,157,717 (197,893) 1,273,097,668 (1,299,697) 1,273,097,668	(6,111,037) 31.12.2023 Stage 2 1,773,946 1.805.576 (31,630) 6,402 11,336 (4,934) 186,276,332 195,925,509 (9,649,477) 255,463,463,463	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 122 (4) 537 132,772 132,772 132,772 132,773 134,732,345 (62,466,572) 34,4239,233 34,4239,233 34,4239,233 34,4239,233 34,4239,233	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	2,820,388 2,890,737 (70,349) 135,589 (135,835) 27,066,860 87,041,283 (170,909) 2170,100,909 (178,137,066)
palment or (·) reversal of impairment off of investments in subsidiaries, joint thruse, and associated of impairment off non-financial assets) papariment or (·) reversal of impairment off non-financial assets) populy pair and equipment) power and equipment) power in the part of the	(6,111,037) Stage 1 448,859,075 450,089,885 (1,220,810) 1,564,563 16,432 (1,551,17) (3,035) 37,699,865 35,792,179 (197,893) 621,151,087 651,450,783 (9,299,697) 1,273,077,698 1,279,022,452	(6,111,037) 31.12.2023 Stage 2 1.773.946 1.805.576 (31,630) 6,402 11,336 (4,934) 188.276.39 (9,649.177) 255,463,828 277,544,147 443,520,509	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 122 (4) 537 132,772 132,772 132,772 132,773 134,732,345 (62,466,572) 34,4239,233 34,4239,233 34,4239,233 34,4239,233 34,4239,233	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	\$1,850,368 2,890,737 (70.349) 525 136,359 (135,363) 27,066,860 87,041,263 (55,974,424) 31,963,812 (158,137,066) 61,851,585
pairment or (-) reversal of impairment off of investments in subsidiaries, joint turns, and associated of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) peoprety, plant and equipment) estiment property) here and equipment of the property of the pr	(6,111,037) Stage 1 448,859,075 450,089,885 (1,220,810) 1,564,563 16,432 (1,551,17) (3,035) 37,699,865 35,792,179 (197,893) 621,151,087 651,450,783 (9,299,697) 1,273,077,698 1,279,022,452	(6,111,037) 31.12.2023 Stage 2 1.773.946 1.805.576 (31,630) 6,402 11,336 (4,934) 188.276.39 (9,649.177) 255,463,828 277,544,147 443,520,509	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 122 (4) 537 132,772 132,772 132,772 132,773 134,732,345 (62,466,572) 34,4239,233 34,4239,233 34,4239,233 34,4239,233 34,4239,233	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	\$1,850,368 2,890,737 (70.349) 525 136,359 (135,363) 27,066,860 87,041,263 (55,974,424) 31,963,812 (158,137,066) 61,851,585
pairment or (-) reversal of impairment off of investments in subsidiaries, joint turns, and associations of impairment off non-financial assets) pairment or (-) reversal of impairment off non-financial assets) people by pair and equapment) pool of the equapment of the pair of the equapment of the equamment of the equapment of t	(6,111,037) Stage 1 448,859,075 450,089,858 (1,564,563) 1,564,563 1,564,564 1,564	(6,111,037) 31.12.2023 Stage 2 1,773,946 1,805,576 (31,630) 6,402 11,336 (4,934) 186,276,332 195,925,509 (9,640,1738 227,464,147 (22,080,319) 443,520,509	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 122 (4) 537 132,772 132,772 132,772 132,773 134,732,345 (62,466,572) 34,4239,233 34,4239,233 34,4239,233 34,4239,233 34,4239,233	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	\$1,850,368 2,890,737 (70.349) 525 136,359 (135,363) 27,066,860 87,041,263 (55,974,424) 31,963,812 (158,137,066) 61,851,585
palment or (-) reversal of impairment off or investments in subsidiaries, joint thruse, and associations of impairment off non-financial assets) openiment or (-) reversal of impairment off non-financial assets) opening on the property plant and equipment) opening of the property of the	(6,111,037) Stage 1 448,859,075 450,089,885 (1,230,816) 1,564,543 (1,64,543) (1,51,167 (1,03) (1,51,167 (1,03) (1,51,167 (1,03) (1,151,167 (1,151,16	(6,111,037) 31.12.2023 Stage 2 1,773,946 1,805,576 (31,630) 1,336 (4,934) 1,336 (4,934) 1,326 1,95,955,99 (9,648),177 255,463,828 277,544,147 (22,08,319) 443,520,599	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 122 (4) 537 132,772 132,772 132,772 132,773 134,732,345 (62,466,572) 34,4239,233 34,4239,233 34,4239,233 34,4239,233 34,4239,233	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	\$1,850,368 2,890,737 (70.349) 525 136,359 (135,363) 27,066,860 87,041,263 (55,974,424) 31,963,812 (158,137,066) 61,851,585
pairment or (-) reversal of impairment off of investments in subsidiaries, joint https:, and associated of impairment off non-financial assets) openty, plant and equipment) equipment off non-financial assets) openty, plant and equipment) equipment off non-financial assets) their intarquible assets) assets and asset assets asse	(6,111,037) Stage 1 448,859,975 450,089,865 (1,220,810) 1,564,563 16,430 (1,551,167 (2,035) 37,699,866 35,792,179 (197,893) 652,151,087 661,450,783 (9,299,597) 1,27,097,680	(6,111,037) 31.12.2023 Stage 2 1,773,946 1,805,576 (31,630) 6,402 11,336 (4,934) 186,276,332 195,925,509 (9,649,177) 22,080,319 443,520,509 31.3,2024	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 122 (4) 537 132,772 132,772 132,772 132,773 134,732,345 (62,466,572) 34,4239,233 34,4239,233 34,4239,233 34,4239,233 34,4239,233	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	\$1,850,368 2,890,737 (70.349) 525 136,359 (135,363) 27,066,860 87,041,263 (55,974,424) 31,963,812 (158,137,066) 61,851,585
nancial assets at amortized cost) propriement of; or exvessed of impairment off of investments in subsidiaries, joint suppairment of of or exvessed of impairment off non-financial assets) opportunity of or exvessed of impairment off non-financial assets) opportunity off or exvessed of impairment off non-financial assets) opportunity off or expect of impairment off non-financial assets) opportunity off or expect of impairment off non-financial assets) opportunity off or expect of impairment of impairment of impairment of impairment of impairment off or expect of impairment of impairment off or expect of impairment of impairment off or expect of impairment off or expect of impairment of impairme	(6,111,037) Stage 1 448,859,975 450,999,855 1,230,810) 1,230,810 1,230,	(6,111,037) 31.12.2023 Stage 2 1,773,946 1,805,578 (31,590) 6,402 11,336 (4,934) 118,276,332 195,925,507) 285,463,828 277,544,147 (22,080,319) 443,520,509 31,3,2024	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 192 (4) 1527 132,772 132,772 132,772 132,773 142,9245 143,773,546 (62,466,572) 34,223,233 14,233,231 1(133,772,133)	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	Stage 3 2,820,388 2,890,737 (70,343) 25,505 136,359 (135,835) (135,835) 27,666,800 (39,974,424) 31,963,812 170,100,909 (138,137,965) 61,851,965
pairment or (-) reversal of impairment off or investments in subsidiaries, joint thruse, and association of control of the pairment off non-financial assets) openly plaint and equipment) openly plaint and equipment) openly plaint and equipment) openly plaint and equipment off non-financial assets) their interpolate assets) their tall in their interpolate assets) their tall in tall in their interpolate assets) their tall in tal	(6,111,037) Stage 1 448,859,075 450,069,865 (1,256,146,75) 1,46,452 1,56,146,75 37,699,866 35,792,179 (197,893) 2,157,717 561,450,783 (2,296,67) 1,273,097,666 1,450,783 (2,296,67) 1,273,097,666 1,270,22,241 2,413,372,259 PROFIT OR LOSS 31,12,2023 73,698,625 73,698,625 73,698,625	(6,111,037) 31.12.2023 Stage 2 1,773,946 1.805.576 (31.630) 6,402 11.336 (4,934) 186,276,332 195,925,509 (9,849,177) 255,463,829 (9,849,177) 255,463,829 (1,934) 31.3.2024 31.3.2024	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 192 (4) 1527 132,772 132,772 132,772 132,773 142,9245 143,773,546 (62,466,572) 34,223,233 14,233,231 1(133,772,133)	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	Stage 3 2,820,388 2,890,737 (70,343) 25,505 136,359 (135,835) (135,835) 27,666,800 (39,974,424) 31,963,812 170,100,909 (138,137,965) 61,851,965
pairment or (-) reversal of impairment off or investments in subsidiaries, joint thruse, and association of (-) reversal of impairment off non-financial assets) openly, plaint and equipment) openly, plaint and equipment) openly, plaint and equipment) openly, plaint and equipment off non-financial assets) their interior openly ope	(6,111,037) Stage 1 448,859,075 450,089,855 (1,230,810) 1,564,563 (1,60,10) 1,551,167 (3,0,50) 35,99,895 (1,17,717 (52,1,38) 622,151,087 (12,296,697) 1,273,097,688 1,279,022,452 (5,522,754) 2,413,772,299 PROFIT OR LOSS 31,12,2023 73,698,625 73,698,625	(6.111,037) 31.12.2023 Stage 2 1,773,946 1.805,576 (31,630) 1,336 (4,334) 1,336 (4,334) 1,326,55,503 (4,334) 1,326,55,503 1,326,55,503 31,32024 31,32024 31,32024 31,32024 31,32024	(216,458) Stage 3 2,846,111 2,916,570 (70,158) 182 192 (4) 1527 132,772 132,772 132,772 132,773 142,9245 143,773,546 (62,466,572) 34,223,233 14,233,231 1(133,772,133)	\$18ge 1 240,700 440,353,906 441,512,20 76,327 2,287,558	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340 265,494,536 (21,651,196)	Stage 3 2,820,388 2,890,737 (70,343) 25,505 136,359 (135,835) (135,835) 27,666,800 (39,974,424) 31,963,812 170,100,909 (138,137,965) 61,851,965