

Unaudited Financial Statements for the period from January 1 to September 30, 2023



Type and name of prescribed information:	Financial statements for the period 1.1.2023 - 30.9.2023, HPB p.l.c. 9M 2023 Unaudited Financial statements for period from January 1 to September 30, 2023
Company, headquarter and address:	Hrvatska poštanska banka public listed company, 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 exchange identifier (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 HPB or the Bank) publishes unaudited financial statements for the period from January 1 to September 30, 2023.

The report includes:

- Management report of Hrvatska poštanska Banka p.l.c.
- Statement by persons responsible for compiling the report
- Unaudited set of unconsolidated 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).

Original and official report is published in Croatian.

From January 1, 2023 the euro was introduced as the official currency in the Republic of Croatia, and for the purposes of this presentation, the previous periods are prepared using a fixed HRK/EUR conversion rate where EUR 1 = HRK 7.53450.



FINANCIAL RESULTS

The integration, results and achievements of HPB in the past period enabled the Bank to strengthen its market position and to come very close to entering the TOP 5 banks in Croatia in terms of total assets.

Nova Hrvatska banka (hereinafter NHB) was successfully merged with Hrvatska poštanska banka on July 3, 2023, thus continuing operations as one, strong and modern bank with a unique product portfolio and under one brand - HPB. With the completion of the strategic project of the merger of NHB, clients are provided with a wider availability and higher quality of financial services.

The strengthened Management Board of HPB commenced its operations on September 13, 2023, with Marko Badurina as the President of the Management Board and Anto Mihaljević, Ivan Soldo and Tadija Vrdoljak as members of the Management Board, and on October 13, 2023, Josip Majher joined the Bank's Management Board as a member of the Management Board. The beginning of the mandate of the new Management Board, in combination with the completed merger of NHB, represents the entry into a new phase of intensive growth and development of HPB in the upcoming mid-term period.

In September 2023, the share of HPB, being one of the most liquid stocks with exceptionally high daily turnovers realized on the Zagreb Stock Exchange due to investor interest, was included in the CROBEX stock indices.

The organic growth of HPB, further supported by the legal merger with NHB on July 3, 2023, resulted in a **new record-high level of assets reaching EUR 5.85 bn.**

Due to the growth of all income categories, the net profit has almost quadrupled in the first nine months of 2023, totaling **EUR 65.48 mn**, which confirms the trend of creating significant added value for the Bank's shareholders.

Net interest income increased by EUR 48.64 mn, which almost doubled. Accordingly, net interest income is the **key driver of the growth of operating income by almost EUR 60 mn**, which not only neutralized the increase in operating expenses of EUR 10.72 mn, but also significantly improved cost-to-income ratio, which is below 50.00% (= 47.35%, - 25.21 p.p. compared to 9M 2022), while the operating profit amounts to a record EUR 68.34 mn, surpassing the previous best annual operating result (2016) by one quarter before the end of the business year.

The Bank has no exposure to entities in Belarus, and minimal exposure to entities in Russia and Ukraine. The Bank implements all EU restrictive measures, especially in the area of financial services.

Key financials – Income statement



9M 2022 9M 2023 Δ y-o-y Net interest income EUR mn 100.11 48.64 51.48 21.78 Net fee income EUR mn 21.20 0.58 Net trading (loss)/gain 3.05 6.03 EUR mn (2.98)Net other income 0.22 4.86 4.63 EUR mn Operating income EUR mn 69.93 129.80 59.88 10.72 Operating expense EUR mn (50.74)(61.46)Operating profit EUR mn 19.19 68.34 49.15 Provisioning EUR mn 7.43 8.21 (0.77)Net profit EUR mn 16.77 65.48 48.71 % Cost-to-income ratio 72.56 47.35 (25.21)

The data are not fully comparable, considering that the profit and loss account from 2023 includes the results of NHB from the date of legal merger to the reporting date (July 3 - September 30).

With the achieved operating profit, there is also a positive impact on the **record nine-month net profit in the amount of EUR 65.48 mn**, as well as continuous effective risk management, which is reflected in the effect of the reversal of provisions in the reporting period.

The increase in net interest income (+ EUR 48.64 mn), as the most important category of income, is almost entirely related to the segment of business with financial institutions and central banks due to the increase in the risk-free interest rate of the European Central Bank (hereinafter referred to as the ECB) as part of the fight against inflation. As a result, HPB is achieving positive remuneration on its liquid assets, which was not the case for most of the same period in 2022. Other factors contributing to the increase in net interest income refer to the effects resulting from the merger with NHB in this quarter.

Net fees and commissions income recorded a slight increase compared to the same period in 2022 (+ 0.58%), with the largest contribution from fees for payment transactions and card operations.

Realized net profit from trading in currencies and securities, in the amount of EUR 3.05 mn, consists of EUR 1.27 mn in profit from the increase in the fair value of the trading portfolio of securities and EUR 1.78 mn in profit from currency exchange transactions in the first nine months of 2023.

The expected increase in operating expenses primarily relates to the assumption of contractual relations for the purpose of the merger with NHB, which started at the beginning of the third quarter, followed by the ongoing widespread trend of general cost growth.

In the first nine months of 2023, income from reversal of provision was realized on the performing loans (stage 1 and 2) as a result of decrease of exposure and improving the credit quality of the performing loans. The movement of provisions for non-performing loans (hereinafter NPLs) continues the positive trends are still relatively low compared to total assets or gross loans.



		31. 12. 2022	30. 9. 2023	Δ ytd
Assets	EUR mn	4,563.21	5,849.94	1,286.73 🔺
Gross loans	EUR mn	2,298.28	3,185.21	886.93 🔺
Deposits	EUR mn	3,925.26	4,798.04	872.78 🔺
Equity	EUR mn	347.00	525.11	178.12 🔺
Regulatory capital	EUR mn	344.64	450.97	106.33 🔺
Loan/deposit ratio	%	53.60	61.50	7.90
ROAE	%	5.27	20.33	15.06 🔺
ROAA	%	0.43	1.68	1.25
NPL ratio	%	5.90	5.87	(0.03) 🔻
NPL ratio excluding government guarantees	%	5.72	5.71	(0.01) 🔻
NPL coverage	%	78.18	72.78	(5.40) 🔻
NPL coverage excluding government guarantees	%	80.69	74.91	(5.78)
Loss allowance for loans	EUR mn	(208.98)	(212.80)	4.00 🔺

Key financials – Balance sheet

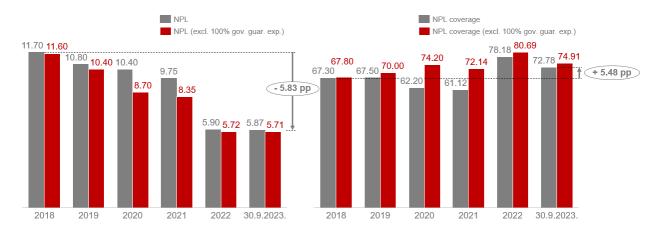
The Bank's assets amount to EUR 5.85 bn, representing an increase of 28.20% compared to December 31, 2022. This growth is a result of combination of organic growth and the merger of NHB, whose balance sheet categories now form part of HPB's balance sheet. In the structure of this growth, the increase in gross loans (+ EUR 886.93 mn), liquid assets (+ EUR 335.09 mn) and securities (+ EUR 92.43 mn) stands out.

The loan portfolio of HPB was increased by the merged portfolio and clients of NHB as of July 3, 2023. Thus, the retail segment increased by 51.12%, i.e. EUR 573.4 mn, and as of September 30, 2023, amounted to EUR 1.70 bn. In contrast, financing of large companies and local and regional government recorded a increase of + EUR 195.78 mn, which is the result of intensive acquisition activities throughout 2022. and which will continue in 2023 through strengthening the domestically owned bank, while a decrease was recorded in the central government segment (- EUR 42.55 mn), considering that this segment is characterized by continuous repayments of long-term placements.

In the movement of the gross credit portfolio in the segment of small and medium-sized enterprises (hereinafter SME), there was an internal migration of a part of clients in two tranches, based on their growth, client affiliation by size and change in categorization, into the large corporate and public sector segment (effect of approx. EUR 33 mn of performing portfolio). The sector is focused on client acquisitions and their financing through high-quality transaction risk assessment and insurance, paying attention to portfolio quality, lower risk-weighted assets (hereinafter RWA) and the use of guarantee schemes, which is confirmed by the growth of the gross loan portfolio of the SME segment in the first nine months of 2023. year of EUR 116.13 mn.

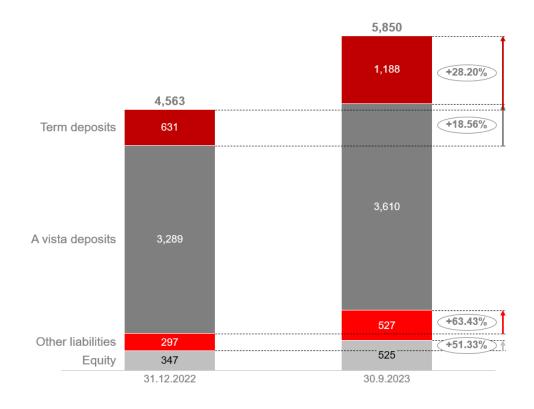


In 2023, perennial trend of reducing NPL ratio continued, due to reduction in the level of NPL exposures, as a result of efficient collection and the recovery of a part of the portfolio, with the growth of assets achieved primarily through an increase in deposits of financial assets. The NPL coverage remained above the sector average.



On the liabilities and equity side, deposits represent the primary source of HPB financing, with a share of 82.02% and a growth of 22.41% compared to December 31, 2022, which is primarily the result of the effect of the merger of NHB, whose structure was dominated by term deposits. The Bank's liquidity on September 30, 2023 was maintained at a high level with a reference ratio - Liquidity Coverage Ratio (hereinafter LCR) of 214.74%. The contracted instruments of the Minimum requirement for own funds and eligible liabilities (hereinafter MREL) further strengthened the Bank's liquidity position.





The retail segment grew by EUR 480.16 mn, i.e. 25.55%, and as of September 30, 2023, totaled EUR 2.36 bn. The growth is a result of the focused activities of HPB employees from business network, who, through dedicated work, minimized outflows from the NHB part of the business.

In the segment of large companies and the public sector, there is an evident significant growth of total deposits as of September 30, 2023 compared to December 31, 2022, in the amount EUR 309.85 mn, especially in the part of term deposits, which is in line with a larger number of clients in 2023 and an increase in interest rates on term deposits.

The increase in deposits in the SME segment in the amount of EUR 118.77 mn is a result of a very successful tourist season and the sector's focus on deposit collection.

Other obligations refer to the stable structure of received loans from foreign and domestic financial institutions and MREL instruments that started contracting in the previous year.

The capital adequacy as of September 30, 2023 is 19.82%, while the MREL rate is 30.07% and is above the level of the regulatory informative MREL requirement (27.08%).



Management report of Hrvatska poštanska Banka p.l.c. for the period from January 1 to September 30, 2023 is contained in the previous section of this material.

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



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

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

Annex 1

ISSUER'S GENERAL DATA

Reporting period:		1.1.2023.	do	30.9.2023.	
Year:		2023			
Quarter:		3			
	Quarterly	r financial statemer	nts		
Registration number (MB):	03777928	lssuer's ho	me Member	HRVATSKA	
			State code:	-	
Entity's registration number (MBS):					
Personal identification number (OIB):	87939104217		LEI:	529900D5G4V6THXC5P79	
Institution code:	319				
Name of the issuer:	HRVATSKA POŠTANSKA	BANKA, p.I.c.			
Postcode and town:	10000		ZAGREB		
Street and house number:	JURIŠIĆEVA ULICA 4				
E-mail address:	hpb@hpb.hr				
Web address:	www.npb.nr				
Number of employees (end of the reporting	1742				
Consolidated report:	KN (K	N-not consolidated/KD-con	solidated)		
Audited:	RN	RN-not audited/RD-audited	I)		
Names of subsidiaries	(according to IFRS):		Registered o	ffice:	MB:
Bookkeeping firm:	No	(Yes/No)	(name of the	bookkeeping firm)	
Contact person:	Filip Siladi (only name and surname	of the contact person)			
Telephone:					
E-mail address:	filip.siladi@hpb.hr				
Audit firm:					
Certified auditor:	(name of the audit firm)				
Geninea auditor.	(name and surname)				

as at September 30, 2023 Submitter: Hrvatska poštanska banka p.l.c.			in EUC
Submitter: Hrvatska postanska banka p.1.c.			in EUF
Item	AOP code	Last day of the preceding business year	At the reporting date of the current period
1	2	3	4
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	1.316.506.298	1.905.534.678
Cash in hand	002	126.110.085	166.660.184
Cash balances at central banks	003	1.179.043.853	1.721.964.430
Other demand deposits Financial assets held for trading (from 6 to 9)	004	11.352.360	16.910.064
Derivatives	005	<u>54.714.278</u> 48.141	<u>56.144.702</u> 55.963
Equity instruments	007	12.505.659	13.684.094
Debt securities	008	42.160.478	42.404.645
Loans and advances	009		-
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	908.193	538.331
Equity instruments	011	-	-
Debt securities Loans and advances	012 013	908.193	538.331
Financial assets at fair value through profit or loss (15 + 16)	013	900.193	536.331
Debt securities	015		-
Loans and advances	016	-	-
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	3.788.891	4.084.057
Equity instruments	018	3.788.891	4.084.057
Debt securities	019	-	-
Loans and advances Financial assets at amortised cost (22 + 23)	020	-	3.788.398.991
Debt securities	021	3.104.467.730 722.976.345	813.707.422
Loans and advances	022	2.381.491.385	2.974.691.569
Derivatives - hedge accounting	024		
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	-	-
Investments in subsidiaries, joint ventures and associates	026	13.418.985	1.295.487
Tangible assets	027	42.278.803	59.529.857
Intangible assets Tax assets	028 029	13.269.613 3.006.236	17.700.631 7.053.916
Other assets	030	10.851.336	9.696.762
Fixed assets and disposal groups classified as held for sale	031	-	-
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	4.563.210.363	5.849.977.412
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	70.801	79.769
Derivatives	034	70.801	79,769
Short positions	035	-	-
Deposits	036	-	-
Debt securities issued	037	-	-
Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42)	038	·	-
Deposits	039		
Debt securities issued	040	_	_
Other financial liabilities	042	-	-
Financial liabilities measured at amortised cost (from 44 to 46)	043	4.163.491.754	5.233.022.948
Deposits	044	4.152.678.064	5.217.825.793
Debt securities issued	045	-	-
Other financial liabilities Derivatives - hedge accounting	046 047	10.813.690	15.197.155
Fair value changes of the hedged items in portfolio hedge of interest rate risk	047	-	-
Provisions	040	19.199.035	43.282.738
		1.469.513	5.858.089
Tax liabilities	050		
Tax liabilities Share capital repayable on demand	051	-	-
Tax liabilities Share capital repayable on demand Other liabilities	051 052	31.984.098	42.620.353
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale	051 052 053	31.984.098	-
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53)	051 052	-	42.620.353 - 5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53)	051 052 053	31.984.098	-
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital	051 052 053 054 055	31.984.098	-
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium	051 052 053 054 055 056	31.984.098 4.216.215.201	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital	051 052 053 054 055 055 056 057	31.984.098 4.216.215.201	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity	051 052 053 054 055 056 057 058	31.984.098 4.216.215.201 161.228.350	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income	051 052 053 054 055 055 055 057 058 059	31.984.098 4.216.215.201 161.228.350 - - - 8.020.695	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity	051 052 053 054 055 056 057 058	31.984.098 4.216.215.201 161.228.350	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit	051 052 053 054 055 056 057 058 059 060 061 062	31.984.098 4.216.215.201 161.228.350 	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves (-) Treasury shares	051 052 053 054 055 056 057 058 059 060 061 061 062 063	31.984.098 4.216.215.201 161.228.350	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves Other reserves Profit or loss attributable to owners of the parent	051 052 053 054 055 055 055 057 058 059 060 061 062 063 064	31.984.098 4.216.215.201 161.228.350	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves (-) Treasury shares Profit or loss attributable to owners of the parent () Interim dividends	051 052 053 054 055 056 057 058 057 058 059 060 061 062 063 064 065	31.984.098 4.216.215.201 161.228.350	5.324.863.897
Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity 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	051 052 053 054 055 055 055 057 058 059 060 061 062 063 064	31.984.098 4.216.215.201 161.228.350	5.324.863.897

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

em					in EUF
	AOP	Same period of th year	e previous	Current pe	eriod
	code	Cumulative	Quarter	Cumulative	Quarte
	2	3	4	5	6
	001 002	54.123.473 3.045.874	18.691.096 1.155.914	112.116.908 12.403.228	51.499.87 6.900.47
	002			-	0.300.47
	004	334.285	111.791	978.378	5.00
	005 006	53.088.099 31.885.537	21.728.869 13.166.621	53.368.536 31.585.023	21.258.71 12.477.79
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value	007	303.411	-	7.941	7.94
rough profit or loss, net					
	008	(3.261.150)	701.452	3.026.736	850.29
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net ains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss,	009	25.677	9.210	201.991	(252.14)
iams or (-) losses on derecognition of infancial assets and liabilities at fair value through profit or loss, et	010	-	-	-	
	011	-	-	-	
xchange rate differences [gain or (-) loss], net	012	(898.317)	(333.784)	(466.460)	(463.25)
aine as () leases an developmilier of investments in subsidiaries, init vertures and especiates, ast	013				
ains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net ains or (-) losses on derecognition of non-financial assets, net	014	-		- 18.756	18.75
ther operating income	015	3.580.598	1.292.370	6.490.445	125.48
Dther operating expenses) otal operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	016	2.814.539	1.712.011	2.721.667	(557.395
	017 018	69.550.126 41.616.407	26.166.458 13.832.741	129.033.313 53.067.656	54.229.79 21.461.08
	019	1.748.699	207.515	62.500	12.50
	020	6.973.509	2.275.091	8.085.070	3.411.98
	021 022	(379.524)	107.097	(520.307)	(327.264 (1.924.950
mpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or	022	1.999.737	(476.160)	(4.725.350)	
(SS)		(1.578.881)	(296.869)	(3.786.866)	1.894.09
mpairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	-	-	-	
	025	-	-	-	
have of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for	026	-	-	-	
sing the equity method	027	-	-	-	
rofit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as iscontinued operations	028		-		
rofit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from 6 to 28)	029	18.411.131	10.731.237	75.809.996	29.047.80
	030				
rofit or (-) loss after tax from continuing operations (29 – 30)		1.641.342	1.637.324	10.332.782	5.943.73
	031	16.769.789	9.093.913	65.477.214	23.104.07
	032				
Fax expense or (-) income related to discontinued operations)	034	-	-	-	
	035	16.769.789	9.093.913	65.477.214	23.104.07
	036 037	- 16.769.789	- 9.093.913	- 65.477.214	23.104.07
TATEMENT OF OTHER COMPREHENSIVE INCOME					
come or (-) loss for the current year	038	16.769.789	9.093.913	65.477.214	23.104.07
ther comprehensive income (40 + 52)	039	(55.012.930)	(8.806.412)	317.068	(56.36
······································	040	-	-	317.068	(56.36
	041	-	-	-	
tangible assets	042 043	-	-	-	
tangible assets ctuarial gains or (-) losses on defined benefit pension plans	042 043 044	-	-	-	
targible assets ctuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale	043	-	-	-	
targible assets ctuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method	043 044	-	-	- - -	(50.00)
targible assets ctuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income aigns or (-) losses from bedra accounting of equity instruments at fair value through other	043 044 045 046	-	-	- - - 400.301	(56.36
targible assets ctuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income iains or (-) losses from hedge accounting of equity instruments at fair value through other morrehensive income, net	043 044 045	-	-	- - - 400.301 -	(56.36
targible assets ctuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income rains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income air value changes of equity instruments measured at fair value through other comprehensive income air value changes of equity instruments measured at fair value through other comprehensive income	043 044 045 046	-	-	- - - 400.301 -	(56.36
targible assets ctuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income iains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedged item]	043 044 045 046 047 048	-	-	- - - 400.301 - -	(56.36
Itanjble assets ctuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income iains or (-) losses from hedge accounting of equity instruments at fair value through other mprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedging instrument]	043 044 045 046 047 048 049	-	-	- - - 400.301 - -	(56.36
targible assets ctuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other omprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk	043 044 045 046 047 048 049 050	· · · ·	-		(56.36
tangible assets tangible assets tangible assets tangible assets ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income tains or (-) losses from hedge accounting of equity instruments at fair value through other omprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk come tax relating to items that will not be reclassified	043 044 045 046 047 048 049 050 051			- - - 400.301 - - - - (83.233)	(56.36
targible assets targible assets targible assets ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other omprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk come tax relating to items that will not be reclassified ems that may be reclassified to profit or loss (from 53 to 60)	043 044 045 046 047 048 049 050	(55.012.930)	(8.806.412)		(56.36
targible assets targible assets targible assets tardial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income and trivalue changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedging instrument] air value changes of financial liabilities measured at fair value through other comprehensive income tedging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk come tax relating to items that will not be reclassified ems that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion] oreign currency translation	043 044 045 046 047 048 049 050 051 052 053 054	(55.012.930)	- - - - - - - - - - - - - - - - - - -		(56.36
targible assets targible assets targible assets tardial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other omprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income ledged item] air value changes of equity instruments measured at fair value through other comprehensive income ledging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk come tax relating to items that will not be reclassified ems that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion]	043 044 045 046 047 048 049 050 051 052 053 054 055		- - - - - - - - - - - - - - - - - - -	-	(56.36
Itangible assets tuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income ledged item] air value changes of equity instruments measured at fair value through other comprehensive income ledging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk come tax relating to items that will not be reclassified ems that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion] edging instruments [not designated elements]	043 044 045 046 047 048 049 050 051 052 053 054 055 056		-	-	(56.36
targible assets targible assets targible assets targible assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income ains or (-) losses from hedge accounting of equity instruments at fair value through other omprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income ledged item] air value changes of equity instruments measured at fair value through other comprehensive income edging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk come tax relating to items that will not be reclassified ems that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion] edging instruments [not designated elements] edd instruments [not designated elements]	043 044 045 046 047 048 049 050 051 052 053 054 055	(55.012.930) (67.215.480)	(10.798.680)	-	(56.36
tangible assets tangible assets tangible assets tangible assets tangible assets tangible assets tangible assets hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income tains or (-) losses from hedge accounting of equity instruments at fair value through other omprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of financial liabilities measured at fair value through other comprehensive income tedged item] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk toome tax relating to items that will not be reclassified mems that may be reclassified to profit or loss (from 53 to 60) edge of net investiments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion] edging instruments and fair value through other comprehensive income ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of investments in subsidiaries, joint ventures and	043 044 045 046 047 048 049 050 051 052 053 054 055 056 057		-	-	(56.36
tangible assets tangible assets tangible assets tangible assets tangible assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income tains or (-) losses from hedge accounting of equity instruments at fair value through other omprehensive income, net air value changes of equity instruments measured at fair value through other comprehensive income nedged item] air value changes of equity instruments measured at fair value through other comprehensive income edging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to nanges in their credit risk come tax relating to items that will not be reclassified ems that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion] edging instruments [not designated elements] edgin instruments at fair value through other comprehensive income ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of investments in subsidiaries, joint ventures and ssociates	043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058	(67.215.480)	-	-	(56.36
targible assets tuarial gains or (-) losses on defined benefit pension plans ixed assets and disposal groups classified as held for sale hare of other recognised income and expense of entities accounted for using the equity method air value changes of equity instruments measured at fair value through other comprehensive income air value changes of equity instruments measured at fair value through other comprehensive income edged item] air value changes of equity instruments measured at fair value through other comprehensive income tedged item] air value changes of equity instruments measured at fair value through other comprehensive income tedging instrument] air value changes of financial liabilities measured at fair value through profit or loss attributable to hanges in their credit risk toome tax relating to items that will not be reclassified ments that may be reclassified to profit or loss (from 53 to 60) edge of net investments in foreign operations [effective portion] oreign currency translation ash flow hedges [effective portion] edging instruments [not designated elements] ebt instruments at fair value through other comprehensive income ked assets and disposal groups classified as held for sale hare of other recognised income and expense of investments in subsidiaries, joint ventures and socialts	043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059		- - - (10.798.680) -	-	(56.361

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

Submitter: Hrvatska poštanska banka p.l.c.

		in EUR
Operating activities - direct method 001 Interest received and similar receipts 001 (Interest packword and similar receipts) 003 (Interest packword and similar receipts) 005 Not gains/losses from financial instruments at fair value through statement of profit or loss 007 (ICperating activities - indirect method 009 Profit(IoSS) before tax 009 Adjustments: 001 Impairment and provisions 010 Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Phorifi) loss from the sale of tangible assets 013 Other receipts 014 Proprise u inmovini I obvezama iz poslownih activnosti 016 Deposits with the Croatian National Bank 016 Deposits with ther financial instruments ta fair value through statement of profit or loss 018 Securities and other financial instruments ta fair value through statement of profit or loss 022 Other raceipts from the sale ot other clients 024 Securities and other financial instruments ta fair value through statement of profit or loss 021	Same period of e previous year	Current period
Interest received and similar receipts 0000 Press and commissions received 0000 ((Interest paid and similar expenditures) 0000 ((Pres and commissions paid) 0005 (Operating expenses paid) 006 (Operating expenses paid) 006 Operating expenses paid) 007 (Other expenditures) 008 Operating activities - indirect method 006 Operating expenses from financial instruments at fair value through statement of profit or loss 006 Other receipts 009 Operating expenses paid) 001 Net gainsforgers 009 Operating expenses paid) 001 Net gainsforgers 009 Operating expenses paid) 001 Depreciation 001 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss (Profit)/loss from the sale of tangible assets 013 Other non-cash items 014 Promjene u intovini 1 obvezama iz poslovnih aktivnosti Deposits with financial instruments at fair value through other comprehensive income 017 Securities and other financial instruments at fair value through statement of profit or loss 017 Securities and other financial instruments at fair value through statement of profit or loss 017 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instru	3	4
Press and commissions received 003 (Interest paid and similar expenditures) 004 (Interest paid and similar expenditures) 005 Net gains/losses from financial instruments at fair value through statement of profit or loss 006 Other receipts 007 (Other expenditures) 008 Operating activities - indirect method 009 Adjustments: 009 Impairment and provisions 010 Depreciation 012 (Profit)(loss) before tax 009 Adjustments: 011 Inpairment and provisions 010 Depreciation 012 (Profit)(loss) from the sale of tangible assets 013 Other non-cash items 014 Prosenue un workin 1 obvezama iz poslownih aktivnosti 015 Deposits with the Croatian National Bank 015 Securities and other financial institutions and loans to financial institutions 016 Securities and other financial instituments tal fair value through statement of profit or loss, not traded 020 Securities and other financial institutions 015 Securities and other financial instituments tal fair value through statement of profit or loss<		
(Interset paid and similar exponditures) 003 (Fees and commissions paid) 004 (Operating expenses paid) 005 Net painsloses from financial instruments at fair value through statement of profit or loss 006 Operating activities - indirect method 007 (Operating activities - indirect method 008 Operating activities - indirect method 009 Adjustments: 010 Impairment and provisions 010 Depretation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profit/loss from the sale of tangible assets 013 014 Promjene u innovini 1 obvezama iz poslowinh aktivnosti 015 015 Socurities and other financial instruments at fair value through other comprehensive income 018 019 Socurities and other financial instruments at fair value through statement of profit or loss 021 026 Socurities and other financial instruments at fair value through statement of profit or loss 021 022 Other assets from operating activities 023 024 023 024 Socurities and other financial instruments at fair value through stateme	-	-
(Fees and commissions paid) 004 (Operating expenses paid) 005 Net gains/losses from financial instruments at fair value through statement of profit or loss 006 Other receipts 008 Operating activities - indirect method 009 Profit(loss) before tax 009 Adjustments: 010 Depreciation 011 Net queries and provisions 010 Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profit)/loss from the sale of tangible assets 013 Other ron-cash items 014 Promeu Eunovini i obvezama iz poslovnih attivnosti 015 Deposits with the Croatian National Bark 015 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at anortised cost 022 Other assets from operating activities 023 Securities and other financial instruments at anortised cost 024 Other assets from operating activities 023 Deposits from financial instruments at anortised cost 024 <t< td=""><td>-</td><td>-</td></t<>	-	-
(Operating expenses paid) 005 Net gainSusses from funcial instruments at fair value through statement of profit or loss 006 Operating activities - indirect method 008 Operating activities - indirect method 009 Profit/(loss) before tax 009 Adjustments: 010 Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profit/(loss) before tax 013 Other non-cash items 014 Prosofts with the Croatian National Bank 015 Deposits with the Croatian National Bank 016 Socurities and other financial instruments at fair value through statement of profit or loss, not traded 020 Socurities and other financial instruments at fair value through statement of profit or loss, not traded 020 Socurities and other financial instruments at fair value through statement of profit or loss, 021 Socurities and other financial instruments at fair value through statement of profit or loss Socurities and other financial instruments at fair value through statement of profit or loss 021 Socurities and other financial instruments at fair value through statement of profit or loss 021 Socurities and other financial instrument	-	-
Net galar/bases from financial instruments at fair value through statement of profit or loss 006 Other receipts 008 Operating activities - Indirect method 009 Adjustments: 009 Impairment and provisions 010 Depretation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profit)/loss from the sale of tangible assets 013 Other non-cash items 014 Prome u inovini 1 obvezama iz postovnih aktivnosti 015 Deposits with financial instruments at fair value through other comprehensive income 018 Socurities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 022 Other assets from operating activities 023 Deposits for minancial instruments at fair value through statement of profit or loss 021 Securities and other financial instrumen	-	-
Other receipts 007 Operating activities - indirect method 009 Profiv(loss) before tax 009 Adjustments: 010 Impairment and provisions 010 Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profiv)/loss from the sale of tangible assets 013 014 Other non-cash items 015 015 Deposits with the Croatian National Bark 015 016 Deposits with the sale of tangible assets 017 5 Securities and other financial instruments at fair value through other comprehensive income 018 5 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 CHP assets from operating activities 022 Other assets from operating activities 023 Deposits with functional instruments at fair value through statement of profit or loss 021 Deposits with reaction instruments at fair value through statement of profit or loss 022 Other assets from operating activities 023 Deposits with mancial instruments at fair value through statement of pro	-	-
(Other expenditures) 008 Operating activities - indirect method 009 Adjustments: 009 Impairment and provisions 010 Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profit/loss) form the sale of tangible assets 013 Other non-cash items 014 Promene u innovini i obvezama iz poslovnih aktivnosti 016 Loans and advances to other clients 017 Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at anortised cost 022 Other assets from operating activities 023 Deposits of ther clients 024 Transaction accounts of other clients 025 Savaing deposits of other clients 026 Savaing deposits of other clients 022 Other financial instruments at anortised cost 024 Transaction accounts of other clients 026 Savaing deposits of other clients 026	-	-
Profit/(loss) before tax 009 Impairments: 010 Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profit)/loss from the sale of tangible assets 013 Other non-cash items 014 Promjene u involvin i obvezama iz poslovnih aktivnosti 015 Deposits with the Croatian National Bark 015 Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments and advances to other dients 021 Securities and other financial instruments and advances to other dients 022 Other assets from operating activities 023 Deposits of other clients 024 Transaction accounts of other clients 026 Savings deposits of other clients 026 Therasetior moperating activities [indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest received from operating activities 036 Transaction accounts anot the purchase o	<u> </u>	-
Adjustiments: 010 Impairment and provisions 010 Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profit)/loss from the sale of tangible assets 013 014 Promeine u imovini i obvezama iz poslownih aktivnosti 015 Deposits with the Croatian National Bark 015 Socurities and other financial instruments theil for trading 019 Socurities and other financial instruments theil for trading 019 Socurities and other financial instruments at fair value through statement of profit or loss, not traded 020 Socurities and other financial instruments at anortised cost 022 Other assets from Operating activities 023 Deposits trom financial instruments at amortised cost 022 Other assets of other clients 026 Transaction accounts of other clients 026 Time deposits of other clients 029 Other inacial institutions 029 Interest received from operating activities [indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest paid from operating activities [indir		75 000 000
Impairment and provisions 010 Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 (Profit)/loss from the sale of tangible assets 013 Other non-cash items 014 Promigne u involvini I obvezama iz poslovnih aktivnosti 016 Deposits with financial institutions and loans to financial institutions 016 Loans and advances to other clients 017 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at anortised cost 022 Other assets from operating activities 023 Deposits of other clients 024 Transaction accounts of other clients 026 Savings deposits of other clients 026 Time deposits of other clients 026 Derivative financial instruments at anortised cost 029 Interest received from operating activities [infercet method] 030 Derivative financial instruments 026 Time deposits of other clients 026 Savings deposits of other clients 026 Imvesting activititise	18.411.133	75.809.996
Depreciation 011 Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss (Profit)/loss from the sale of tangible assets 013 Other non-cash items 014 Promjene u imovini I obvezama iz poslovnih aktivnosti 015 Deposits with the Croatian National Bank 015 Deposits with the Croatian National Bank 016 Loans and advances to other clients 017 Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at amortised cost 022 Other assets from operating activities 023 Deposits of other clients 025 Securities and other financial instruments at amortised cost 022 Other assets from operating activities 023 Deposits of other clients 026 Saving deposits of other clients 026 Time deposits of other clients 026 Derivative financial instruments activities [indirect method] 030 Dividends received from operating activities [indirect method] 031 I	800.379	(9.032.523)
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss 012 Other non-cash items 013 Promjene u inovini i obvezama iz poslovnih aktivnosti 015 Deposits with financial institutions and loans to financial institutions 016 Securities and other clients 017 Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at anortised cost 022 Other assets from operating activities 023 Deposits from financial instruments at amortised cost 026 Transaction accounts of other clients 026 Saving deposits of other clients 026 Time deposits from operating activities [indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest neceived from operating activities [indirect method] 032 Interest paid from operating activities [indirect method] 033 Interest paid from operating activities [indirect method] 033 Interest paid from operating activities [indirect method] 036	6.973.509	8.085.070
Net unrealised (gains)/losses on thancial assets and liabilities at far value through statement of profit or loss 013 Other non-cash items 014 Promjene u imovini i obvezama iz poslovnih aktivnosti 015 Deposits with the Croatian National Bank 015 Deposits with the Croatian National Bank 016 Loans and advances to other clients 017 Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at amortised cost 022 Other assets from operating activities 023 Deposits from financial institutions 024 Transaction accounts of other clients 025 Savings deposits of other clients 026 Time deposits of other clients 027 Derivative financial institutions (Indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest received from operating activities [indirect method] 032 Interest received from operating activities (from 1 to 33) 034 Interest paid fro		
Other non-cash items 014 Promjene u imovini i obvezama iz poslovnih aktivnosti Imovini i obvezama iz poslovnih aktivnosti Deposits with the Croatian National Bank 015 Deposits with financial institutions and loans to financial institutions 016 Loans and advances to other clients 017 Securities and other financial instruments at tair value through other comprehensive income 018 Securities and other financial instruments at tair value through statement of profit or loss 021 Securities and other financial instruments at tair value through statement of profit or loss 022 Other assets from operating activities 023 Deposits form financial instruments at amortised cost 024 Transaction accounts of other clients 026 Savings deposits of other clients 026 Time deposits of other clients 027 Derivative financial listitutions 029 Interest received from operating activities [indirect method] 030 Dividends received from operating activities [indirect method] 033 Interest paid from operating activities (from 1 to 33) 034 Investing activities 035 Cash receipts from the s	2.932.062	(3.236.668)
Promjene u imovini i obvezama iz poslovnih aktivnosti 015 Deposits with the Croatian National Bank 015 Deposits with financial institutions and loans to financial institutions 016 Loans and advances to other clients 017 Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments held for trading 019 Securities and other financial instruments theid for trading 021 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at amortised cost 022 Other assets from operating activities 023 Deposits for other clients 026 Transaction accounts of other clients 027 Derivative financial liabilities and other liabilities held for trading 028 Other iabilities from operating activities 029 Interest precised from operating activities 029 Interest precised from operating activities (indirect method] 031 Dividends received from operating activities (indirect method] 032 (Income tax paid) 034 Investing activitites 035 <	-	-
Deposits with the Croatian National Bank 015 Deposits with financial institutions and loans to financial institutions 016 Loans and other compression 017 Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments mandatorily at fair value through statement of profit or loss 021 Securities and other financial instruments at amortised cost 022 Other assets from operating activities 023 Deposits from financial instruments 026 Transaction accounts of other clients 026 Savings deposits of other clients 026 Time deposits of other clients 026 Derivative financial activities [indirect method] 030 Dividends received from operating activities [indirect method] 033 Net cash flow from operating activities (indirect method] 033 Other clients 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of securities and other financial instru	(51.077.599)	(99.713.680)
Deposits with financial institutions and loans to financial institutions 016 Loans and advances to other clients 017 Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments the for trading 019 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at mortised cost 022 Other insels from operating activities 023 Deposits from financial instruments at amortised cost 024 Transaction accounts of other clients 025 Savings deposits of other clients 026 Time deposits of other clients 027 Derivative financial activities [indirect method] 030 Interest received from operating activities [indirect method] 031 Interest paid from operating activities [indirect method] 033 Investing activities 036 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Wett cash flow from operating activities 039 036		
Loans and advances to other clients 017 Securities and other financial instruments held for trading 018 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at anortised cost 021 Other assets from operating activities 023 Deposits from financial instruments at amortised cost 022 Other assets from operating activities 025 Deposits from financial instrutions 026 Transaction accounts of other clients 026 Time deposits of other clients 027 Derivative financial liabilities and other finalbilities held for trading 028 Other liabilities from operating activities 021 Derivative financial liabilities indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest paid from operating activities (from 1 to 33) 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Cash receipts from the sale / payme	60.515.556	-
Securities and other financial instruments at fair value through other comprehensive income 018 Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at fair value through statement of profit or loss 021 Securities and other financial instruments at fair value through statement of profit or loss 022 Other assets from operating activities 023 Deposits from financial institutions 024 Transaction accounts of other clients 026 Savings deposits of other clients 027 Derivative financial liabilities and other liabilities held for trading 028 Other assets from operating activities 029 Interest received from operating activities 021 Derivative financial instituments for the purchase of tangible and intangible assets 032 (hcome tax paid) 033 Net cash flow from operating activities (from 1 to 33) 034 Investing activities 037 Cash receipts from the sale / payments for the purchase of tangible and intangible assets and joint 036 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Dividends received from investing activi	-	-
Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at anortised cost 021 Securities and other financial instruments at amortised cost 022 Other assets from operating activities 023 Deposits from financial instruments at amortised cost 023 Deposits from financial instruments at amortised cost 024 Transaction accounts of other clients 025 Savings deposits of other clients 026 Dirivative financial listilutions 027 Derivative financial listiluties and other liabilities held for trading 028 Other liabilities from operating activities [indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest paid from operating activities (indirect method] 033 Investing activities 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets and joint 036 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Dividends received from investing activities 038 038 Other rece	(484.691.988) 150.656.971	205.003.463 (5.091.519)
Securities and other financial instruments at fair value through statement of profit or loss, not traded 020 Securities and other financial instruments at amortised cost 021 Other assets from operating activities 023 Deposits from financial instruments at amortised cost 024 Transaction accounts of other clients 025 Savings deposits of other clients 026 Time deposits of other clients 027 Derivative financial institutions 028 Other liabilities not operating activities [indirect method] 028 Other liabilities from operating activities [indirect method] 031 Interest received from operating activities [indirect method] 032 (income tax paid) 033 Net cash flow from operating activities (from 1 to 33) 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 036 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity 037 Dividends received from investing activities 038 040 Investing activities 039 040 Investing activities 039 034	24.672.525	2.186.879
Securities and other financial instruments mandatorily at fair value through statement of profit or loss 021 Securities and other financial instruments at amorised cost 022 Other assets from operating activities 024 Transaction accounts of other clients 025 Savings deposits of other clients 026 Time deposits of other clients 027 Derivative financial liabilities and other liabilities held for trading 028 Other liabilities from operating activities [indirect method] 031 Interest received from operating activities [indirect method] 031 Interest paid from operating activities [indirect method] 033 Investing activities 034 Investing activities 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Dividends received from investing activities 038 040 Financing activities 039 040 Financing activities 041 042 Net cash flow from investing activities (from 35 to 39) 041	-	-
Other assets from operating activities023Deposits from financial institutions024Transaction accounts of other clients025Savings deposits of other clients026Time deposits of other clients027Derivative financial liabilities and other liabilities held for trading028Other liabilities from operating activities029Interest received from operating activities [indirect method]030Dividends received from operating activities [indirect method]031Interest paid from operating activities [indirect method]033Net cash flow from operating activities (from 1 to 33)034Investing activities035Cash receipts from the sale / payments for the purchase of tangible and intangible assets035Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity037Dividends received from investing activities038Other receipts/payments for minvesting activities039Net cash flow from investing activities039Net increase/(decrease) in loans received from financing activities041Net increase/(decrease) in loans received from financing activities041Net increase/(decrease) in the 2 capital instruments043Increase in share capital (Dividends paid)045Other receipts/payments) from financing activities046Net increase/idecrease) in financing activities046Net increase/idecrease) in financing activities045Other receipts/(payments) from financing activiti	-	-
Deposits from financial institutions024Transaction accounts of other clients025Savings deposits of other clients026Time deposits of other clients027Derivative financial liabilities and other liabilities held for trading028Other liabilities from operating activities [indirect method]030Dividends received from operating activities [indirect method]031Interest received from operating activities [indirect method]032(income tax paid)033Net cash flow from operating activities (from 1 to 33)034Investing activities035Cash receipts from the sale / payments for the purchase of tangible and intangible assets035Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint036Ventures038034Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity037Dividends received from investing activities038038Other receipts/payments from investing activities039040Financing activities039040Financing activities041042Net increase/(decrease) in loans received from financing activities043Increase in share capital044(Dividends paid)045Other receipts/payments from financing activities046Net increase/(decrease) in Tier 2 capital instruments043Increase in share capital044(Dividends paid)045O	(285.593.996)	(90.731.076)
Transaction accounts of other clients 025 Savings deposits of other clients 026 Time deposits of other clients 027 Derivative financial liabilities and other liabilities held for trading 028 Other liabilities from operating activities [indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest received from operating activities [indirect method] 032 (Income tax paid) 033 Net cash flow from operating activities (from 1 to 33) 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 maturity 038 037 Dividends receipted from investing activities 038 Other receipts/payments from investing activities 039 Net cash flow from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 042 Net increase/(decrease) in other securities issued 042 Net increase/(decrease) in other	40.529	3.770.795
Savings deposits of other clients026Time deposits of other clients027Derivative financial liabilities and other liabilities held for trading028Other liabilities from operating activities029Interest received from operating activities [indirect method]030Dividends received from operating activities [indirect method]031Interest paid from operating activities [indirect method]032(Income tax paid)033Net cash flow from operating activities (from 1 to 33)034Investing activities035Cash receipts from the sale / payments for the purchase of tangible and intangible assets035Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to037maturity037034Dividends received from investing activities039Net cash flow from investing activities039Other receipts/payments from investing activities (from 35 to 39)040Financing activities041Net increase/(decrease) in loans received from financing activities041Net increase/(decrease) in othe securities issued042Net increase/(decrease) in Tier 2 capital instruments043Increase in share capital044(Dividends paid)045Other receipts/(payments) from financing activities046Net increase inform financing activities (from 41 to 46)047	46.938.234	12.902.449
Time deposits of other clients027Derivative financial liabilities and other liabilities held for trading028Other liabilities from operating activities [indirect method]030Dividends received from operating activities [indirect method]031Interest received from operating activities [indirect method]032(income tax paid)033Net cash flow from operating activities (from 1 to 33)034Investing activities035Cash receipts from the sale / payments for the purchase of tangible and intangible assets035Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity037Dividends received from investing activities038Other receipts/payments for mesting activities037Dividends received from investing activities (from 35 to 39)040Financing activities041Net increase/(decrease) in loans received from financing activities041Net increase/(decrease) in other securities issued042Net increase/(decrease) in Tier 2 capital instruments043Increase in share capital044(Dividends paid)045Other receipts/(payments) from financing activities046	172.094.421	697.874.197
Derivative financial liabilities and other liabilities held for trading028Other liabilities from operating activities029Interest received from operating activities [indirect method]031Dividends received from operating activities [indirect method]032(Income tax paid)033Net cash flow from operating activities (from 1 to 33)034Investing activities035Cash receipts from the sale / payments for the purchase of tangible and intangible assets035Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint036ventures037034Dividends received from investing activities037Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity037Dividends received from investing activities038Other receipts/payments from investing activities038Other receipts/payments from investing activities (from 35 to 39)040Financing activities041Net increase/(decrease) in loans received from financing activities043Increase in share capital044(Dividends paid)045Other receipts/(payments) from financing activities046Net increase/(decrease) in financing activities046	590.511.483 (60.159.092)	(352.554.983) (135.628.119)
Other liabilities from operating activities 029 Interest received from operating activities [indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest paid from operating activities [indirect method] 032 (income tax paid) 033 Net cash flow from operating activities (from 1 to 33) 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint 036 ventures 037 034 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Dividends received from investing activities 038 034 Other receipts/payments from investing activities 039 040 Financing activities 041 042 Net increase/(decrease) in loans received from financing activities 041 Net increase/(decrease) in oleb securities issued 042 Net increase/(decrease) in oleb securities issued 043 Increase in share capital 044 (Dividends paid) 045	(313.106)	1.390.449
Interest received from operating activities [indirect method] 030 Dividends received from operating activities [indirect method] 031 Interest paid from operating activities [indirect method] 032 (Income tax paid) 033 Net cash flow from operating activities (from 1 to 33) 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint 036 ventures 036 037 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 maturity 037 039 Dividends received from investing activities 039 Net cash flow from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 042 Net increase/(decrease) in olest securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from f	241.380	1.239.449
Interest paid from operating activities [indirect method] 032 (Income tax paid) 033 Net cash flow from operating activities (from 1 to 33) 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint 036 ventures 037 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Dividends received from investing activities 038 Other receipts/payments from investing activities 039 Net cash flow from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	54.123.473	112.116.908
(Income tax paid) 033 Net cash flow from operating activities (from 1 to 33) 034 Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint 036 Ventures 037 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Dividends received from investing activities 038 Other receipts/payments from investing activities 039 Net cash flow from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 042 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	334.285	978.378
Net cash flow from operating activities (from 1 to 33) 034 Investing activities Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint 036 Ventures 037 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Maturity 038 Other receipts/payments from investing activities 038 Other receipts/payments from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 042 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	(3.045.874)	(12.403.228)
Investing activities 035 Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint 036 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Maturity 038 Other receipts/payments from investing activities 038 Other receipts/payments from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	(767.445)	-
Cash receipts from the sale / payments for the purchase of tangible and intangible assets 035 Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint 036 Ventures 037 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to 037 Dividends received from investing activities 038 Other receipts/payments from investing activities (from 35 to 39) 040 Financing activities 040 Financing activities (from 45 to 39) 040 Vet increase/(decrease) in loans received from financing activities 041 Net increase/(decrease) in othet securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	243.596.840	412.966.237
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures 036 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity 037 Dividends received from investing activities 038 Other receipts/payments from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 042 Net increase/(decrease) in other securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	(5.882.627)	(13.962.110)
ventures 037 Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity 037 Dividends receipts from investing activities 038 Other receipts/payments from investing activities 039 Net cash flow from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 042 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	. ,	
maturity 037 Dividends received from investing activities 038 Other receipts/payments from investing activities 039 Net cash flow from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 041 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities (from 41 to 46) 047	(12.123.499)	22.541.086
maturity 038 Other receipts/payments from investing activities 039 Net cash flow from investing activities (from 35 to 39) 040 Financing activities 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 041 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	-	-
Other receipts/payments from investing activities 039 Net cash flow from investing activities (from 35 to 39) 040 Financing activities 041 Net increase/(decrease) in loans received from financing activities 041 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046		
Net cash flow from investing activities (from 35 to 39) 040 Financing activities Net increase/(decrease) in loans received from financing activities 041 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	-	-
Financing activities 041 Net increase/(decrease) in loans received from financing activities 041 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	(18.006.126)	8.578.976
Net increase/(decrease) in loans received from financing activities 041 Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046	(10.000.120)	0.570.570
Net increase/(decrease) in debt securities issued 042 Net increase/(decrease) in Tier 2 capital instruments 043 Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046 Net cash flow from financing activities (from 41 to 46) 047	26.486.959	167.949.627
Increase in share capital 044 (Dividends paid) 045 Other receipts/(payments) from financing activities 046 Net cash flow from financing activities (from 41 to 46) 047	-	
(Dividends paid) 045 Other receipts/(payments) from financing activities 046 Net cash flow from financing activities (from 41 to 46) 047	-	-
Other receipts/(payments) from financing activities 046 Net cash flow from financing activities (from 41 to 46) 047	-	-
Net cash flow from financing activities (from 41 to 46) 047	-	-
	90.464	167.040.007
	26.577.423	167.949.627
Cash and cash equivalents at the beginning of period 049	252.168.137 862.776.038	<u>589.494.840</u> 1.316.506.298
Effect of exchange rate fluctuations on cash and cash equivalents 050	(898.317)	(466.460)
Cash and cash equivalents at the end of period (48 + 49 + 50) 051	1.114.045.858	1.905.534.678

STATEMENT OF CHANGES IN EQUITY for the period January 01, 2023 to September 30, 2023															
Submitter: Hrvatska poštanska banka p.I.c.															in EUR
			Attributable to owners of the parent							Non-controlling interest					
ltem	AOP code	Equity		Equity Oti instruments issued other than capital	herequity A	iccumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(+) Interim , dividends	Accumulat ed other comprehe nsive 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	161.228.350	-	-	-	8.020.695	72.286.496	-	87.859.803	-	17.599.819	-	-	-	346.995.163
Effects of error corrections	002						-	-	-	-		-			
Effects of changes in accounting policies	003		-	-	-		-	-	-	-	-	-	-	-	
Opening balance [current period] (1 + 2 + 3)	004	161.228.350				8.020.695	72.286.496	-	87.859.803	-	17.599.819	-			346.995.163
Ordinary shares issue	005	741.650					-	-	(741.650)	-		-			
Preference shares issue	006		-	-	-		-	-	-	-	-	-	-	-	
Issue of other equity instruments	007		-	-	-		-	-	-	-	-	-	-	-	
Exercise or expiration of other equity instruments issued	008		-	-	-		-	-	-	-	-	-	-	-	
Conversion of receviables to equity instruments	009		-		-		-	-	-	-	-	-	-	-	-
Capital reduction	010		-		-		-	-	-	-	-	-	-	-	-
Dividends	011		-	-	-		-	-	-	-	-	-	-	-	
Purchase of treasury shares	012		-	-	-		-	-	-	-	-	-	-	-	
Sale or cancellation of treasury shares	013		-	-	-		-	-	-	-	-	-	-	-	
Reclassification of financial instruments from equity to liability	014	-		-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	015		-		-		-	-	-	-	-	-	-	-	-
Transfers among components of equity	016		-		-		16.719.828	-	-	-	(16.719.828)	-	-	-	-
Equity increase or (-) decrease resulting from business combinations	017		-	-	-		112.324.067	-	-	-	-	-	-	-	112.324.067
Share based payments	018		-		-		-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	019	-	-	-	-	-	-	-	879.991	-	(879.991)	-	-	-	-
Total comprehensive income for the current year	020					317.068	-	-	-	-	65.477.214	-			65.794.282
Closing balance [current period] (from 4 to 20)	021	161.970.000		-	-	8.337.763	201.330.391	-	87.998.144	-	65.477.214	-			525.113.512

ubmitter: Hrvatska poštanska banka p.l.c.						in EU
INTEREST INCOME						
OP 001	Same period of the prev 30.09.202	22.		1.01 30.09.2023.		
ebt securities	Cumulative 7.368.226	Quarter 2.543.870	Cumulative 11.580.743 #	Quarter 4.692.247		
bans and advances ther assets	46.752.987 2.260	16.147.226	72.108.929 28.427.237	32.088.613 14.719.019		
eposits ther liabilities	-		-	-		
otal	54.123.473	18.691.096	112.116.908	51.499.879		
INTEREST EXPENSE	Same period of the pre-	vious year 01.01				
OP 002	30.09.202 Cumulative	22. Quarter	Current period o	1.01. – 30.09.2023. Quarter		
ebt securities pans and advances	473.444	186.075	7.342	3.803		
ther assets eposits	2.567.092	969.405	12.384.626	6.890.152		
ther liabilities	5.338	433	11.259	6.523		
FEE AND COMMISSION INCOME	3.043.674	1.155.914	12.403.228	6.900.478		
OP 005	Same period of the pre-		Current period 0	1.01 30.09.2023.		
_	30.09.202 Cumulative	Quarter	Cumulative	Quarter		
ecurities sset management	260.348 2.430	83.207 794	199.401 5.800	61.892 4.462		
ustody [according to the type of client] ban commitments	499.881 2.806	165.577 897	461.856 4.785	167.460 1.810		
- otal	52.322.634 53.088.099	21.478.394 21.728.869	52.696.695 53.368.536	21.023.088 21.258.712		
FEE AND COMMISSION EXPENSE						
	Same period of the prev 30.09.202		Current period 0	1.01 30.09.2023.		
ank clearing and settlement	Cumulative 457.646	Quarter	Cumulative 240.461	Quarter 86.580		
her	31.427.891 31.885.537	12.984.632	31.344.562	12.391.215		
-		13.166.621	31.585.023	12.477.795		
GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIA DP 007	Same period of the pre-		Current period 0	1.01 30.09.2023.		
_	30.09.202 Cumulative	22. Quarter	Cumulative	Quarter		
abt securities	281.119		(1.936)	(1.936)		
aposits abt Securities issued	-	-	-	-		
her financial liabilities	22.292 303.411	<u> </u>	9.877 7.941	9.877 7.941		
GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TR				1.041		
GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TH	Same period of the prev 30.09.202		Current period 0	1.01 30.09.2023.		
uitu instrumente	Cumulative	Quarter	Cumulative	Quarter		
uity instruments bt securities	(1.957.423) (7.720.466)	(450.189) (1.331.510)	1.385.647 (187.596)	132.670 (255.702)		
(transactions and derivatives	6.416.739 (3.261.150)	2.483.151 701.452	1.828.685 3.026.736	973.327 850.296		
GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT	FAIR VALUE THROUGH	PROFIT OR LOSS				
OP 009	Same period of the prev 30.09.202	vious year 01.01	Current period 0	1.01 30.09.2023.		
	Cumulative	Quarter	Cumulative	Quarter		
quity instruments ebt securities	-	-	-	-		
pans and advances	25.678 25.678	9.210	201.991 201.991	(252.140) (252.140)		
OPERATING EXPENSES						
OP 015 & AOP 017 & AOP 018	Same period of the prev 30.09.202		Current period 0	1.01 30.09.2023.		
ther operating expanses	Cumulative 2.814.539	Quarter 1.712.011	Cumulative 2.721.667	Quarter (557,395)		
ther operating expenses dministrative expenses	41.616.406	13.832.741	53.067.656	21.461.085		
nployee expenses ther administrative expenses	24.784.931 16.831.476	8.226.794 5.605.947	30.586.304 22.481.352	12.241.113 9.219.972		
Contributions in cash rehabilitation committees and Deposit Insurance Scheme mortization	6.973.509	207.515 2.275.091	62.500 8.085.070	12.500 3.411.986		
roperty, plant and equipment vestment property	3.921.650	1.290.156	5.113.462	2.337.706		
ther intangible assets	3.051.859 53.153.153	984.935 18.027.359	2.971.607 63.936.893	1.074.280 24.328.176		
IMPAIRMENT LOSSES AND PROVISION EXPENSES						
DP 019 & AOP 020 & AOP 021 & AOP 023	Same period of the prev 30.09.202	vious year 01.01	Current period 0	1.01 30.09.2023.		
odification gains or (-) losses, net	Cumulative (379.524)	Quarter 107.097	Cumulative (520.307)	Quarter (327.264)		
nancial assets at fair value through other comprehensive income	(379.524)	107.097	(520.307)			
nancial assets at amortized cost rovisions or (-) reversal of provisions)	(379.524) 1.999.737	(476.160)	(520.307) (4.725.350)	(327.264) (1.924.950)		
abilities towards resolution committees and deposit insurance systems abilities and Guarantees)	1.032.296	(555.966)	(4.209.393)	(1.739.409)		
ther Provisions) npairment or (-) reversal of impairment on financial assets that are not	967.441	79.807	(515.957)	(185.541)		
easured at fair value through profit or loss) inancial assets at fair value through other comprehensive income)	(1.578.881) (1.763.161)	(296.869) (41.000)	(3.786.866)	1.894.097		
nancial assets at an value unough outprenensive income) inancial assets at amortized cost) npairment or (-) reversal of impairment off of investments in subsidiaries, joint	184.280	(255.868)	(3.786.866)	1.894.097		
ntures, and associates)	-	-	-	-		
npairment or (-) reversal of impairment off non-financial assets) roperty, plant and equipment)	-	-	-			
vestment property) loodwill)	-	-	-	-		
ther intangible assets) ther)						
tal	800.379	(880.126)	(7.991.909)	296.411		
DOANS AND ADVANCES		31.12.2022.			30.09.2023.	
entral banks	Stage 1 2.931	Stage 2	Stage 3	Stage 1 4.063.763	Stage 2	Sta
ntrai banks oss loans owance		-	-		-	
posits	2.931	-	-	4.063.763	-	
owance overnment	466.044.303	4.392.479	67	440.672.450	2.018.238	2.842
oss loans owance	467.561.947 (1.517.644)	4.427.815 (35.337)	12.279 (12.213)	441.691.153 (1.018.704)	2.050.814 (32.576)	2.912 (70.
edit institutuions oss loans	262.570.725 13.203	-	-	493.931 25.620	15 15	
owance posits	(3) 263.814.761	-	-	(2) 469.666	-	(1
owance	(1.257.236) 35.618.897	68	436	(1.353) 39.603.829	4.425	
her financial institutions	33.757.620 (308.941)	69 (2)	66.817 (66.381)	37.664.419 (256.803)	4.822 (397)	129 (128.
oss loans				2.250.595 (54.382)	-	
oss loans owance posits owance	2.235.401 (65.183)		29.957.286	728.014.118 738.442.733	122.938.468 131.487.174	41.403 116.993
oss loans owance posits owance n - financial institutions	(65.183) 409.318.331	120.208.881 126.213.825			(8.548.707)	(75.590. 35.251
oss loans owance oposits on financial institutions oss loans owance	(65.183) 409.318.331 417.468.373 (8.150.041)	126.213.825 (6.004.943)	114.286.065 (84.328.779) 18.281.069	(10.428.615)	251 200 640	
ose loans owance owance n - finacial institutions owance owance tail ose loans	(65.183) 409.318.331 417.468.373 (8.150.041) 911.684.973 917.701.708	126.213.825 (6.004.943) 123.410.939 134.874.095	(84.328.779) 18.281.069 108.431.633	(10.428.615) 1.306.103.659 1.312.340.660	251.280.648 271.877.478	171.926
oss loans posits mor - financial institutions oss loans tali oss loans tali oss loans	(65.183) 409.318.331 417.468.373 (8.150.041) 911.684.973	126.213.825 (6.004.943) 123.410.939	(84.328.779) 18.281.069	(10.428.615) 1.306.103.659	251.280.648	171.926 (136.675.
ose loans poolis on financial institutions ose loans deal base fatil tal	(65.183) 409.318.331 417.468.373 (8.150.041) 911.684.973 917.701.708 (6.016.736) 2.085.240.161	126.213.825 (6.004.943) 123.410.939 134.874.095 (11.463.156) 248.012.367	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675.
tosa loans lowance spoals on : fuancial institutions tosa loans stall lowance sos loans lowance institutions Jack TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH J POI 13	(65.183) 409.318.331 417.468.373 (8.150.041) 911.684.973 917.701.708 (6.016.736) 2.085.240.161	126.213.825 (6.004.943) 123.410.939 134.874.095 (11.463.156)	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675.
tross loans lowance spositi lowance claim institutions tross loans lowance stall) NON-FRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH] 20 P013 entral banks coal state	(65.183) 409.318.331 417.468.373 (8.150.041) 911.684.973 917.701.708 (6.016.736) 2.085.240.161 PROFIT OR LOSS	126.213.825 (6.004.943) 123.410.939 134.874.095 (11.463.156) 248.012.367	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675.
ose loans owance owance owance owance selia lastitutions owance tail owance tailowance ta	(65.18.3) 409.314.331 417.488.373 (15.0041) 911.584.973 917.701.708 (.0.16.736) 2.085.240.161 9ROFIT OR LOSS 31.12.2022	126.213.825 (6.004.943) 123.410.939 134.874.095 (11.463.156) 248.012.367	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675.
ose loans owance owance owance the institutions owance the institutions owance thai owance	(65,183) 409,318,331 417,468,373 (8,150,041) 917,701,708 (6,016,736) 2,085,240,161 PROFIT OR LOSS 31,12,2022 324,420 583,773	126.213.825 (6.004.943) 123.410.939 134.874.095 (11.463.156) 248.012.367 30.09.2023	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675.
toss loans lowance oposts on - financial institutions oss loans etail lowance tail) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH JP 013 cdl state cdl state and instructions an - financial institutions an - financial institutions an - financial institutions an - financial institutions	(65.183) 409.114.331 417.468.373 (8.150.041) 917.60.4973 917.701.708 (6.016.736) 2.085.240.161 917.101.028 31.12.2022. 31.12.2022.	126.213.825 (6.004.943) 123.410.939 134.874.095 (11.463.156) 248.012.367 30.09.2023.	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675.
ther financial institutions ross learns popula on - financial institutions ross learns lowance stal or another institutions ross learns lowance stal D NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH I OP 013 D NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH I on - financial institutions coal state end institutions ther financial institutions coal state D CEPOSITS D P 044	(65,183) 409,318,331 417,468,373 (8,150,041) 917,701,708 (6,016,736) 2,085,240,161 PROFIT OR LOSS 31,12,2022 324,420 583,773	126.213.825 (6.004943) 123.410.939 134.874.095 (11.463.156) 248.012.367 30.09.2023. 538.331 538.331	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675.
toss loans lowance spoals ton monitorial institutions ross loans lowance stall lowance stall) NON-TROING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH JP 013 entral banks call state For financial institutions here financial institutions	(65,183) 409,318,331 417,468,373 (8,150,041) 917,604,973 917,701,506 (0,704,736) (0,704,736) 2665,240,161 PROFIT OR LOSS 31,12,2022 31,12,2022 324,400 583,773 908,193	126.213.825 (6.004.943) 123.410.939 134.874.095 (11.463.156) 248.012.367 30.09.2023	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675.
ose loans ovance tail) DOLFADDING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH) POLO Intral banks cell state cell st	(65.183) 409.318.331 417.468.373 (8.150.041) 917.60.041) 917.60.041 917.60.041 917.708 (8.00.1708) (8.016.708) (8.016.708) 1.02.652.40.161 PROFIT OR LOSS 31.12.2022 324.420 588.773 908.193 908.193	126.213.825 (6.04.943) 123.410.939 134.374.0455 (11.463.156) 246.012.367 538.331 538.331 538.331 538.331 30.09.2023, 78.852.569	(84.328.779) 18.281.069 108.431.633 (90.150.564)	(10.428.615) 1.306.103.659 1.312.340.660 (6.237.002)	251.280.648 271.877.478 (20.596.830)	171.926 (136.675. 79.498