



Unaudited Financial Statements for the period from January 1 to June 30, 2022



Type and name of prescribed information:	Financial statements for the period 1.1.2022 - 30.6.2022, HPB d.d. H1 2022 Unaudited Financial statements for period from January 1 to June 30, 2022
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb
Issuer's Legal Entity Identifier (LEI)	529900D5G4V6THXC5P79
Home Member State:	Republic of Croatia
International Securities Identification Number (ISIN)	HRHPB0RA0002
Stock code (ticker):	HPB-R-A
Regulated market and segment:	Zagreb Stock Exchage, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.I.c. publishes unaudited financial statements for the period from January 1 to June 30, 2022.

Original and official report is published in Croatian.

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).



The acquisition of Nova Hrvatska banka marked the first half of 2022. On March 2, 2022, the Bank became the new owner of Sberbank d.d. in resolution, and on April 14, 2022, **took control of Nova Hrvatska banka (NHB)**, which strengthened the largest banking business network.

European Central Bank and the European Commission confirmed the Croatia's entry to the euro area from January 1, 2023 hence further activities for the **introduction of the euro** continued as the Bank's priority in 2022.

An increase in assets of HRK +2.2 billion compared to December 31, 2021 led to the **historically highest** asset.

Realized **net profit** in the amount of **HRK 57.8 mn** despite strong price competition on domestic banking market, further decline in government bond prices and impact on trading portfolio as well as increased expenses for deposit insurance and intensive project activities.

The **increase in the gross loan portfolio** is the result of acquisition activities in all Bank's segments. In the retail segment, historical results were achieved in terms of the number of processed and approved applications in one tranche of APN (subsidized housing) loans.

The quality of the loan portfolio was improved - **lowest NPL ratio in recent history**, as a result of the recovery of part of the portfolio and the positive collection effects in the first half of the year (including significant exposures covered by guarantees from the Republic of Croatia). At the same time, the NPL coverage ratio is significantly above the Croatian market average and amount 78.5%.

The Russian invasion of Ukraine did not have a significant impact on the Bank's financial statements - it has no exposure to entities in Belarus, and minimal exposure to entities in Russia and Ukraine (0.00003%).



Key financials – Income statement

		6M 2021	6M 2022	Δ y-o-y
Net interest income	HRK mn	271	255	(16.2) 🔻
Net fee income	HRK mn	88	95	6.8 🔺
Operating income	HRK mn	414	329	(85.3) 🔻
Operating expense	HRK mn	(235)	(258)	23.0 🔺
Operating profit	HRK mn	179	70	(108.3) 🔻
Provisioning	HRK mn	(1)	(13)	12.0 🔺
Net profit	HRK mn	147	58	(88.8) 🔻
Cost-to-income ratio	%	56.8	78.6	21.7 🔺
Net interest margin	%	2.6	2.4	(0.1) 🔻

Net interest income lower by 6.0% due to strong price competition on domestic banking market and continued decrease in interest rates. Due to the agile interest expenses management, they were reduced by a significant 23.7%, but this could not fully compensate the drop in interest income.

Net fee and commission income higher by 7.7% mainly due to higher provisions in card business as a result of HPB's activities on increasing the quality and diversification of card products.

Net loss from trading primarily refers to the adjustment of the book value of the securities in Bank's portfolio to market prices, and represents the biggest burden on operating income (down by HRK 60.4 mn y-o-y), which could not be avoided due to the change in current inflationary expectations and the announced increase in reference interest rates. However, the Bank's portfolio consists of high-quality government bonds of the Republic of Croatia, whose credit rating was recently increased due to the expected entry of the Republic of Croatia into the Eurozone, and these current losses will be completely eliminated by the maturity of these securities. In addition to these effects, a one-off gain from the sale of the non-core share portfolio was recorded in 2021, which in that year increased the result for financial assets by HRK 30.8 mn, while no such sales transactions were recorded in 2022.

In contrast to these effects, in a last year prior to entrance into the eurozone, an excellent result was recorded from the FX trading (HRK + 5 mn vs H1 21), in accordance with a successful tourist season.

Increased administrative costs because of intensive activities initiated on regulatory projects (EURO, ESG and others), the acquisition of NHB and improvements of Bank's processes to eliminate technological bottleneck. At the same time, due to the deposit growth at the credit institutions level, the costs for deposit insurance started to be calculated again in 2022 in accordance with legal regulations.



Slight increase in total provision expenses is primarily the result of increased sales activities and changes in certain parameters in 2022, which led to recorded expenses of HRK 8.6 mn for Stages 1 and 2 (vs 21: revenue of HRK 22 mn).

Despite above developments in 2022 and despit all the aggravating exogenous effects, HPB achieved net profit of HRK 58 mn in 2022, thereby continuing to create value for its shareholders.

		31.12.2021	30.6.2022	∆ ytd
Assets	HRK mn	27,834	30,207	2,373
Gross loans	HRK mn	15,727	16,345	619
Deposits	HRK mn	23,450	26,084	2,634
Equity	HRK mn	2,650	2,355	(296)
Regulatory capital	HRK mn	2,631	2,424	(207)
Loan/deposit ratio	%	60.7	57.0	(3.8)
ROAE	%	7.9	4.6	(3.3)
NPL ratio	%	9.8	7.2	(2.5)
NPL ratio excl. 100% gov. guaranteed exposure	%	8.4	7.0	(1.3)
NPL coverage	%	61.1	75.9	14.8
NPL coverage excl. 100% gov. guaranteed exposure	%	75.9	78.5	2.6
Loss allowance for loans	HRK mn	(1,575)	(1,589)	15

Key financials - Balance sheet

Assets records continuous growth +8.5% ytd as a result of increase in liquid assets +17.2% primarily due to continuous increase in deposits and increase in gross loans +3.9% and securities +4.6%.

Gross loans portfolio up 3.9% due to the acquisition activities in all segments. Retail segment record increase by 2.1% in H1 2022 due to the increase in loan volume according to successful results of seventh APN tranche (historical year in term of the number of processed and approved applications), that will be seen even more in following months. Corporate segment showed significant credit growth in H1 2022 because of intensive acquisition activities. Although lack of significant investments affected lending activities, the focus was on liquidity requirements. Public sector records a constant increase in loans to local self-government units through the financing of investments in communal infrastructure and working capital. In the government segment, the Bank maintains its position with minor fluctuations in the movement of the portfolio. SME growth is the result of portfolio diversification to a larger number of clients, client acquisitions made through quality refinancing exposures in other banks, monitoring of clients' investments and working capital in accordance with their growth and potential.



78.5

30.6.2022

74.2

2020

72.1

2021

Portfolio quality continuously improves. Expected decrease in NPL ratio reached lowest level in recent history. It's result of efficient collection activities, recovery of part of portfolio and collection/exit of significant exposure covered by guarantees of the Republic of Croatia. Increase in asset additionally confirms the positive trend of coverage and NPL ratio development. NPL coverage grown significantly above Croatian market average. Expectations represent continuation of the positive trend in line with the planned portfolio movements.



Customer deposits dominate the funding mix with an 86.2% share. Deposits up +11.2% in all segments comparing to December 31, 2021: SMEs +22.4%, corporate +20.8%, financial markets +9.9% and retail +2.8%.



Equity and liabilities structure (in HRK mn)

Capital reduction is result of falling prices of securities in Bank's portfolio (government bonds).

Bank's total capital ratio in H1 2022 amount 24.01% and is above first binding transitional MREL requirement (23.4%) which entered into force on 1 January 2022.

> Unaudited Financial Statements for the period from January 1 to June 30, 2022



Management report of Hrvatska poštanska Banka p.l.c. for the period from January 1 to June 30, 2022 is contained in the previous section of this material.

Marko Badurina

President of the Management Board

Anto Mihaljević Member of the Management Board

Ivan Soldo 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 June 30, 2022, 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 pl.c.

Tea Bažant

Executive Head of finance division

Marko Badurina

Chief Executive Officer

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board

Annex 1	IS	SUER'S GENERAL	DATA		
Reporting period:		1.1.2022	do	30.6.2022	
					1
Year:		2022			
Quarter:		2			
	Quarterly	<i>r</i> financial stateme	ents		
Registration number (MB):	03777928	Issuer's h	ome Member State code:	HRVATSKA	
Entity's registration number (MBS):					
Personal identification number (OIB):			LEI:	529900D5G4V6THXC5P79	
Institution code:					
Name of the issuer:	HRVATSKA POŠTANSKA	BANKA, p.I.c.			
Postcode and town:	10000		ZAGREB		
Street and house number:	JURIŠIĆEVA STREET 4				
E-mail address:	hpb@hpb.hr				
Web address:	www.hpb.hr				
Number of employees (end of the reporting	1303				
Consolidated report:	KN (KI	N-not consolidated/KD-co	nsolidated)		
Audited:	RN (RN-not audited/RD-audite	d)		
Names of subsidiaries	(according to IFRS):		Registered of	office:	MB:
Bookkeeping firm:	No	(Yes/No)	(and a state	haddenning (imp)	
Contact person:			(name of the	bookkeeping firm)	
Telephone:	(only name and surname 014804670	of the contact person)			
E-mail address:	Tea.Bazant@hpb.hr				
1	1				
Audit firm:	(name of the audit firm)				-

Submitter: Hrvatska poštanska banka p.l.c.			in HF
item	AOP code	Last day of the preceding business year	At the reporting date of the current period
	2	3	
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	6,177,602,131	5,615,880,96
Cash in hand	002	1,422,548,361	1,264,461,68
Cash balances at central banks	003	4,339,757,848	4,270,681,7
Other demand deposits	004	415,295,922	80,737,5
inancial assets held for trading (from 6 to 9) Derivatives	005	616,670,614	420,429,5
Equity instruments	006	105,639,274	94,298,4
Debt securities	008	511,031,340	324,832,6
Loans and advances	009	-	-
Ion-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	9,316,729	8,926,4
Equity instruments	011	-	-
Debt securities Loans and advances	012	-	-
inancial assets at fair value through profit or loss (15 + 16)	013	9,316,729	8,926,4
Debt securities	014	·	
Loans and advances	016		-
inancial assets at fair value through other comprehensive income (from 18 to 20)	017	4,601,319,906	2,993,069,08
Equity instruments	018	48,896,784	27,295,1
Debt securities	019	4,552,423,122	2,965,773,90
Loans and advances	020	-	-
inancial assets at amortised cost (22 + 23) Debt securities	021	15,955,565,325	20,543,226,35
Loans and advances	022 023	454,371 15,955,110,954	2,046,837,68 18,496,388,63
Derivatives - hedge accounting	023	10,900,110,904	10,490,300,0
air value changes of the hedged items in portfolio hedge of interest rate risk	025		-
nvestments in subsidiaries, joint ventures and associates	026	9,760,843	80,760,84
angible assets	027	310,680,257	293,762,03
ntangible assets	028	93,319,300	94,823,9
ax assets	029	642,640	68,583,03
Dther assets Fixed assets and disposal groups classified as held for sale	030 031	51,761,294 9,200,000	56,017,6 32,001,10
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	27,835,839,039	30,207,481,04
iabilities		,,	
inancial liabilities held for trading (from 34 to 38)		·	4,073,95
Derivatives	033	•	4,073,95
Short positions	035		4,070,00
Deposits	036		-
Debt securities issued	037	-	-
Other financial liabilities	038	-	-
inancial liabilities at fair value through profit or loss (from 40 to 42)	039	·	-
Deposits Debt securities issued	040	-	-
Other financial liabilities	041 042		
Financial liabilities measured at amortised cost (from 44 to 46)	042	24,851,379,590	27,542,120,02
Deposits	044	24,756,955,639	27,442,214,08
Debt securities issued	045	-	-
Other financial liabilities	046	94,423,951	99,905,9
Derivatives - hedge accounting	047	-	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	-	-
Provisions Tax liabilities	049 050	89,416,940 64,392,779	106,714,28 11,455,84
Share capital repayable on demand	051	04,352,775	
Other liabilities	052	180,219,880	188,301,4
Liabilities included in disposal groups classified as held for sale	053	-	-
otal liabilities (33 + 39 + 43 + from 47 to 53)	054	25,185,409,189	27,852,665,5
quity			
Capital	055	1 214 775 000	1,214,775,0
Share premium	055	1,214,775,000	1,214,775,0
Equity instruments issued other than capital	057	-	-
Other equity	058	-	-
Accumulated other comprehensive income	059	240,193,702	- 107,949,3
Retained profit	060	291,352,537	487,676,7
Revaluation reserves	061		
Other reserves	062	702,479,098	702,479,0
	063	(477,000)	-
(-) Treasury shares Profit or loss attributable to owners of the parent		202 106 512	
Profit or loss attributable to owners of the parent	064	202,106,513	57,833,92
	064 065	202,106,513 - -	57,833,92 - -
Profit or loss attributable to owners of the parent () Interim dividends	064	202,106,513 - - - 2,650,429,850	57,833,92 - - 2,354,815,4 4

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	056 057 058 059	-	-	-				
Attributable to minority interest [non-controlling interest] 062	056 057 058 059 060	3,361,537	4,345,405	76,929,368	(159,069,94 35,206,7 (05,724,50			
Hedge of net investments in foreign operations [effective portion] Foreign currency translation Cash flow hedges [effective portion] Hedging instruments [not designated elements] Debt instruments at fair value through other comprehensive income Fixed assets and disposal groups classified as held for sale Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates Income tax relating to items that may be reclassified to profit or (-) loss Total comprehensive income for the current year (38 + 39; 62 + 63)		002 003 004 005 006 007 008 009 010 011 012 013 014 015 017 018 017 018 017 022 023 024 025 026 027 028 022 023 024 025 026 027 028 029 030 030 031 032 033 034 035 036 037 038 039 040 041 041 045 045 045 045 045 045	002 18,919,654 003 1,077,695 005 218,458,416 006 130,051,416 007 169,597 008 27,721,428 009 29,175,562 010 - 011 - 012 (4,115,310) 013 - 014 - 015 4,909,411 016 5,914,838 017 409,520,711 018 191,774,124 019 6,956,179 020 33,724,172 021 (1,457,954) 022 22,472,806 026 - 027 - 028 - 029 178,126,367 030 31,449,818 031 146,676,549 032 - 033 - 034 - 035 146,676,549 036 146,676,549 03	002 18,919,654 8,926,693 003 1,077,695 1,077,695 005 218,458,416 114,661,249 006 130,051,416 67,895,930 007 169,597 75,768 008 27,721,428 12,960,908 009 29,175,562 27,815,520 010 - - 011 - - 012 (4,115,310) (819,326) 013 - - 014 - - 015 4,909,411 22,679,298 016 5,914,838 3,556,129 017 409,520,711 221,30,657 018 191,774,124 99,069,657 019 6,956,179 4,216,929 020 33,724,172 15,746,259 021 (1,457,954) 1,851,610 022 22,472,806 19,260,570 023 (24,992,891) (45,259,549) 024 - - 025 <td>002 18,919,654 8,926,693 14,239,907 003 1,077,695 1,077,695 1,676,379 005 218,458,416 114,661,249 236,276,121 006 130,051,416 67,395,300 141,1037,670 007 169,597 75,768 2,286,048 008 27,721,428 12,960,908 (29,856,223) 010 - - - 011 - - - 012 (4,115,310) (819,326) (4,253,473) 013 - - - - 014 - - - - 015 4,904,411 2,679,298 17,240,661 - 016 5,914,838 3,556,129 8,306,997 16,76,549 11,612,046 020 33,724,172 16,746,259 35,400,230 - - 021 (1,457,954) 1,251,610 (3,668,444) - - 022 2,2472,806 19,260,570 18,654,644</td>	002 18,919,654 8,926,693 14,239,907 003 1,077,695 1,077,695 1,676,379 005 218,458,416 114,661,249 236,276,121 006 130,051,416 67,395,300 141,1037,670 007 169,597 75,768 2,286,048 008 27,721,428 12,960,908 (29,856,223) 010 - - - 011 - - - 012 (4,115,310) (819,326) (4,253,473) 013 - - - - 014 - - - - 015 4,904,411 2,679,298 17,240,661 - 016 5,914,838 3,556,129 8,306,997 16,76,549 11,612,046 020 33,724,172 16,746,259 35,400,230 - - 021 (1,457,954) 1,251,610 (3,668,444) - - 022 2,2472,806 19,260,570 18,654,644			

STATEMENT OF CASH FLOW	
for the period January 01, 2022 to June 30, 2022	

Submitter: Hrvatska poštanska banka p.l.c.

Submitter: Hrvatska poštanska banka p.l.c.			in HRK
	100	Come naviad of the	
Item	AOP code	Same period of the previous year	Current period
1	2	3	4
Operating activities - direct method	-		
Interest received and similar receipts	001	-	
Fees and commissions received	002	-	
(Interest paid and similar expenditures)	003	-	
(Fees and commissions paid)	004	-	
(Operating expenses paid)	005	-	
Net gains/losses from financial instruments at fair value through statement of profit or loss Other receipts	006 007	-	
(Other expenditures)	007	-	
Operating activities - indirect method	000		
Profit/(loss) before tax	009	178,126,367	57,864,190
Adjustments:		-	- , ,
Impairment and provisions	010	(1,062,131)	12,661,765
Depreciation	011	33,724,172	35,400,230
	012	(57,066,587)	27,446,102
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss		(57,000,007)	27,440,102
(Profit)/loss from the sale of tangible assets	013	-	
Other non-cash items	014	(268,090,166)	(124,868,673
Promjene u imovini i obvezama iz poslovnih aktivnosti			
Deposits with the Croatian National Bank	015	(55,561,516)	(22,184,481)
Deposits with financial institutions and loans to financial institutions	016	(126,725,072)	
Loans and advances to other clients	017	164,363,340	(2,790,789,969
Securities and other financial instruments at fair value through other comprehensive income	018	(240,109,840)	1,141,486,26
Securities and other financial instruments held for trading	019	57,603,783	166,899,214
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 Securities and other financial instruments at amortised cost	021 022	20,000,000 (877,887)	(2,046,383,309
Other assets from operating activities	022	2,105,485	(2,046,383,309) (5,437,893)
Deposits from financial institutions	023	(135,636,590)	286,814,664
Transaction accounts of other clients	025	1,021,093,171	294,875,512
Savings deposits of other clients	026	986,663,638	2,420,945,132
Time deposits of other clients	027	(554,268,402)	(401,358,871
Derivative financial liabilities and other liabilities held for trading	028	(3,927,388)	9,555,948
Other liabilities from operating activities	029	266,958,751	(9,374,433
Interest received from operating activities [indirect method]	030	287,009,820	131,750,105
Dividends received from operating activities [indirect method]	031	1,077,695	1,676,379
Interest paid from operating activities [indirect method]	032	(18,919,654)	(6,881,432
(Income tax paid) Net cash flow from operating activities (from 1 to 33)	033	-	(5,782,314
Investing activities	034	1,556,480,989	(825,685,867
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	(39,651,990)	(42,787,782
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint	036		(71,000,000
ventures Cosh receives from the color (comments for the complete of cosmittice and other first significant to hold to	000	-	(71,000,000
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to	037	-	
maturity Dividends received from investing activities	038	(877,887)	
Other receipts/payments from investing activities	039	(077,007)	
Net cash flow from investing activities (from 35 to 39)	035	(40,529,877)	(113,787,782
Financing activities	040	(40,020,011)	(110,101,102
Net increase/(decrease) in loans received from financing activities	041	289,244,441	51,071,660
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	<u> </u>	681,60
Vet cash flow from financing activities (from 41 to 46)	047	289,244,441	51,753,260
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	1,805,195,553	(887,720,389
Cash and cash equivalents at the beginning of period Effect of exchange rate fluctuations on cash and cash equivalents	049	4,084,192,801	6,586,943,842
Cash and cash equivalents at the end of period (48 + 49 + 50)	050	(4,115,310)	(4,253,473
cash and cash equivalents at the end of period (40 + 49 + 50)	051	5,885,273,044	5,694,969,980

STATEMENT OF CHANGES IN EQUITY for the period January 01, 2022 to June 30, 2022														i	n HRK
							le to owners of	the parent				1	Non-contro interes		
Item	AOP code	Equity	Share premium		Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	dividends	ceumulat ed other mprehen Oth sive income	er items	Total
1	2	3	4	5	6	7	8	9	10	11		13	14	15	16
Opening balance [before restatement]	001	1,214,775,000	-	-	-	240,193,702	291,352,537	-	702,479,099	(477,000)	202,106,512		-	-	2,650,429,850
Effects of error corrections	002	-	-	-			(5,782,313)	-	-	-	-	-	-	-	(5,782,313)
Effects of changes in accounting policies Opening balance [current period] (1 + 2 + 3)	003	1,214,775.000				240.193.702	285.570.224		702.479.099	(477,000)	202.106.512			<u> </u>	2.644.647.537
	004	1,214,775,000	-	-		240,193,702	265,570,224	-	702,479,099	(477,000)	202,100,012		-		2,044,047,037
Ordinary shares issue Preference shares issue	005	-	-	-				-	-	-	-	-	-	-	-
Issue of other equity instruments	006			-		-		-	-	-	-	-			
Exercise or expiration of other equity instruments issued	007														
Conversion of receviables to equity instruments	008		-	-	-			-		-	-		-	-	
Capital reduction	010														
Dividends	010							-			-				
Purchase of treasury shares	012		-		-			-		(204,600)			-		(204.600)
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			-		-	202,106,512	-	-	-	(202,106,512)	-	-		-
Equity increase or (-) decrease resulting from business combinations	017			-		-		-	-	-		-	-		
Share based payments	018	-	-	-	-	-	-	-	-	681,600	-		-	-	681,600
Other increase or (-) decrease in equity	019	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the current year	020			-		(348,143,012)		-	-	-	57,833,920	-			(290,309,092)
Closing balance [current period] (from 4 to 20)	021	1,214,775,000				(107,949,310)	487,676,736	-	702,479,099	-	57,833,920				2,354,815,445

Notes to financial statements						
1) INTEREST INCOME				in HRK		
AOP 001	Same period of the previou 30.06.2021. Cumulative	is year 01.01 Quarter	Current period 0 Cumulative	1.01. – 30.06.2022 Quarter		
Debt securities Loans and advances	39,340,466 247,665,494	19,843,714 123,387,674	36,349,114 230,599,107	18,727,910 116,478,520		
Other assets Deposits	3,860	3,860	17,025	8,712		
Other liabilities Total	287,009,820	143,235,247	266,965,246	135,215,142		
2) INTEREST EXPENSE				in HRK		
AOP 002	Same period of the previou 30.06.2021.			1.01 30.06.2022		
Debt securities Loans and advances	Cumulative 0 1,321,432	Quarter 0 716,423	Cumulative 0 2,165,184	Quarter 0 1,271,789		
Deposits	17,594,976	- 8,207,784	12,037,768	6,076,636		
Other liabilities Total	3,246 18,919,654	2,486	36,954 14,239,907	10,049		
3) FEE AND COMMISSION INCOME				in HRK		
AOP 005	Same period of the previou 30.06.2021. Cumulative			1.01 30.06.2022		
Securities	1,457,267 21.643	Quarter 744,506 10.138	Cumulative 1,334,670 12,328	Quarter 573,127 6.094		
Asset management Custody [according to the type of client] .oan commitments	2,586,218 17,295	1,356,267 5,902	2,518,814 14,387	1,263,135 9,427		
Dther Fotal	214,375,993 218,458,416	112,544,436 114,661,249	232,395,922 236,276,121	128,627,719 130,479,502		
4) FEE AND COMMISSION EXPENSE				in HRK		
AOP 006	Same period of the previou 30.06.2021. Cumulative		Current period 0 Cumulative	1.01. – 30.06.2022 Quarter		
Bank clearing and settlement Other	982,481 129,068,935	Quarter 536,226 67,359,703	2,076,935 138,960,734	1,441,717 77,185,833		
fotal	130,051,416	67,895,930	141,037,670	78,627,550		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LI AOP 007	Same period of the previou	is year 01.01	Current period 0	in HRK 1.01. – 30.06.2022		
	30.06.2021. Cumulative	Quarter	Cumulative	Quarter		
Debt securities Loans and advances Deposits	0	-	2,118,089	-		
Deposits Debt Securities Issued Other (inancial liabilities	169.597		167.959	-		
Total	169,597	75,768	2,286,048	0		
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR 1 AOP 008	Same period of the previou	is year 01.01	Current novi	in HRK 1.01. – 30.06.2022		
	30.06.2021. Cumulative	Quarter	Cumulative	Quarter		
Equity instruments Debt securities FX transactions and derivatives	7,136,717 (4,087,657) 24,672,367	2,806,825 (2,763,481) 12,917,564	-11,356,251 (48,137,590) 29,637,618	-7,944,651 (23,596,953) 16 599 713		
FX transactions and derivatives Total	24,672,367 27,721,428	12,960,908	(29,856,223)	(14,941,891)		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY A	T FAIR VALUE THROUGH PF Same period of the previou	IOFIT OR LOSS is year 01.01	- ·			
AOP 009	30.06.2021. Cumulative	Quarter	Current period 0 Cumulative	1.01. – 30.06.2022 Quarter		
Equity instruments Debt securities	30,800,000	30,800,000	-	-66,627		
Loans and advances Total	(1,624,438) 29,175,562	(2,984,480) 27,815,520	124,073 124,073	124,073 57,446		
8) OPERATING EXPENSES	Same period of the previou	is vear 01.01		in HRK		
AOP 015 & AOP 017 & AOP 018	30.06.2021. Cumulative	Quarter	Current period 0 Cumulative	1.01. – 30.06.2022 Quarter		
Other operating expenses Administrative expenses	5,914,838 191,774,124	3,556,129 99,069,657	8,306,997 209,336,027	5,399,442 107,909,310		
Employee expenses Other administrative expenses	115,471,619 76,302,505	58,024,106 41,045,551	124,757,280 84,578,747	64,630,893 43,278,417		
(Contributions in cash rehabilitation committees and Deposit Insurance Schem Amortization	6,958,179 33,724,172 21,275,304	4,216,929 16,746,259 10,484,276	11,612,046 35,400,230 19,826,987	8,132,957 17,679,904 9,812,607		
Property, plant and equipment Investment property Other intangible assets	12,448,868	6,261,983	15,573,243	7,867,297		
Total	238,371,313	123,588,973	264,655,300	139,121,614		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023	Same period of the previou	is year 01.01	Current period 0	in HRK 1.01. – 30.06.2022		
	30.06.2021. Cumulative	Quarter	Cumulative	Quarter		
Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at amoritzed cost	-1,457,954	1,851,610	-3,666,444	-875,698		
rinancial assets at amonized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems	(1,457,954) 22,472,806	1,851,610 19,260,570	(3,666,444) 18,654,644	(875,698) 13,923,663		
Liabilities and Guarantees) (Uabilities and Guarantees) (Other Provisions)	7,078,587 15,394,220	4,164,052 15,096,518	11,966,759 6,687,885	7,177,751 6,745,913		
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss)	(24,992,891)	(45,264,569)	(9,659,323)	(1,862,140)		
(Financial assets at fair value through other comprehensive income) (Financial assets at amortized cost)	(1,373,211) (23,619,680)	(1,704,962) (43,559,607)	(12,975,621) 3,316,298	(7,376,726) 5,514,587		
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates)	-	-	-	-		
(Impairment or (-) reversal of impairment off non-financial assets) (Property, plant and equipment) (Investment property)	-	-		-		
(mvestment property) (Goodwill) (Other intangible assets) (Other)	-	-	-			
(Other) Total	(1,062,130)	(27,855,608)	12,661,765	12,937,222		
Total	(),		12,661,765			in HR
Total 10) LOANS AND ADVANCES AOP 023	Stage 1	(27,855,608) 31.12.2021. Stage 2	12,661,765 Stage 3	Stage 1	30.06.2022. Stage 2	in HR Stage
Total 10) LOANS AND ADVANCES ADP 023 Central banks Gross bans		31.12.2021.			Stage 2	
Total (1) LOAKS AND ADVANCES AOP (23) Central banks Grant banks Allowarics Allowarics Grant banks Grant banks Grant banks Grant banks	Stage 1 1,326,441,533 1,326,441,533 3,442,887,361 3,446,386,667	31.12.2021. Stage 2 27,214,597 27,813,410	Stage 3	Stage 1 1,432,295,704 1,432,295,704 3,422,159,474 3,428,340,279	Stage 2 35,026,839 35,606,786	Stage - 92,01
Total 10) LOANS AND ADVANCES 067 023 Central banks Gross bans Advance Government Gross bans Covernment Co	Stage 1 1,326,441,533 1,326,441,533 3,442,887,361 3,456,836,667 (13,849,306) 277,890,317	31.12.2021. Stage 2	Stage 3	Stage 1 1,432,295,704 1,432,295,704 3,422,159,474 3,428,340,279 (6,180,805) 2,056,001,476	Stage 2	Stage -
Total 10) LOANS AND ADVANCES DAP 23 Central banks Gross bans Mowarce Overwment Gross bans Cross bans Const Institutuones Gross bans	Stage 1 1,326,441,533 1,326,441,533 3,442,887,361 3,456,330,667 (13,943,306) 277,890,317 117,158 (0)	31.12.2021. Stage 2 27,214,597 27,813,410	Stage 3	Stage 1 1,432,295,704 1,432,295,704 3,422,159,474 3,428,340,279 (6,180,805) 2,056,001,476 117,525 (0)	Stage 2 35,026,839 35,606,786	Stage - 92,01
Total III) LOANS AND ADVANCES ADV 2023 Central banks Gross bans Adowance Government Gross bans Adowance Deredit Instituutions Deredit Statituutions Deposits Deposits Deposits	Siage 1 1,326,441,533 1,326,441,533 3,442,687,361 3,442,687,361 (13,949,367 (17,158 (17,158 (17,158 (17,158 (17,158 (17,158) (17,	31.12.2021. Stage 2 - - 27,214,597 27,813,410 (598,813)	Stage 3	Stage 1 1,432,295,704 1,432,295,704 3,422,159,474 3,428,340,279 (6,180,805) 2,056,001,476 117,525 (0) 2,065,686,677 (9,802,725)	Stage 2 35,026,839 35,606,786 (579,947)	Stage - 92,0 (92,00
Total IID LOANS AND ADVANCES IDD LOANS AND ADVANCES ADV 23 Central banks Creating the series Construction Creating the series	<u>Stage 1</u> 1,226,441,533 1,326,441,533 3,442,887,361 3,442,887,361 3,4456,836,667 (13,949,306) 277,890,317 117,158 (0) 278,323,532	31.12.2021. Stage 2 27,214,597 27,813,410 (598,813)	Stage 3	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 1,432,295,704 3,422,340,279 (6,180,805) 2,055,686,677 (9,800,725) 262,349,058 247,102,659 247,102,65	Stage 2 35,026,839 35,606,786 (579,947) 3,711 834	\$tage 92,0 (92,00 2,8 503,0
Total iii) LOANS AND ADVANCES ADV ADVANCES ADVACES Central banks Creating the second s	Stage 1 1,326,441,533 1,326,441,533 3,459,356,667 (3,598,356,677 117,158 (0) 277,890,317 117,158 (0) 278,323,532 (0) 278,332 (31.12.2021. Stage 2 27,214,597 27,813,410 (598,813) (598,813) 122 122 122 (0)	Stage 3	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,474 3,422,159,474 1,7,525 (0) 2,055,606,677 (9,802,725) (2,055,686,677 (9,802,725) (1,415,057) 17,707,970 (419,076)	Stage 2 35,026,839 35,606,786 (579,947) 3,711 834 (9)	\$tage 92,0 (92,00 (92,00 2,8 503,0 (500,14
Total (i) LOANS AND ADVANCES ADP 703 Central banks Giosa bans Gios	51800 1 1,226,441,533 1,326,441,533 3,442,887,381 1,326,441,533 3,442,887,381 1,777,890,347 1717,158 (0) 276,823,532 170,320,447 170,320,447 170,320,447 100,480,650 (2,059,031) 12,188,549 1,0561,245,57 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,557 1,061,243,57 1,061,245,57 1,061,2	31.12.2021. Stage 2 27.214,597 27.813.410 (598,813) 122 122 (0) 770,088,173 836,572.344	Stage 3	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,474 3,422,159,474 3,422,340,279 (6,180,805) 2,055,666,677 (9,802,725) 262,349,058 247,102,659 (1,415,057) 17,707,970 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,554,068,409 (419,076) 2,556,061,912 2,556,061,912 2,556,061,912 2,556,061,912 2,556,061,912 2,556,061,912 2,556,074,076 2,557,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577,074 2,577	Stage 2 35,026,839 35,606,786 (579,947) 3,711 834 (9) 628,221,351 661,724,458	Stage 92,0 (92,00 (503,0 (500,14 260,613,3 936,923,6
Total (I) LCANES AND ADVANCES (I) LCANES AND ADVANCES (I) LCANES AND ADVANCES (I) LCANES	5000 1 1,206,441,533 1,326,441,533 3,442,887,361 3,455,358,567 (13,346,5,567 (13,346,5,567 (13,346,5,567 (13,346,5,567 (14,346,5,567 (15,352,522 (14,15,14) (14,15	31.12.2021. Stage 2 27.214.597 27.214.597 27.813.410 (598,813) 122 122 122 122 122 122 122 12	815,079,200 (92,006)	Stage 1 1.432.295,704 1.432.295,704 1.432.295,704 3.422.159,474 3.422.159,474 3.422.159,474 2.055,001,476 117,525 (0) 2.055,606,677 (1) 2.25,406,886 (1) 2.41,02,659 2.41,02,659 2.41,02,659 2.554,068,409 2.605,661,1912 (52,593,432) (52,593,432) 7,323,325,044	Stage 2 35,026,839 35,606,786 (579,947) (579,947) 834 (9) 9) 628,221,351 681,724,458 (53,503,107) 353,935,892	Stage 92,0 (92,00 (92,00 (500,14 260,613,3 936,923,6 (576,310,23 157,889,0
Total IGUENES AND ADVANCES IGUENES IGUENES Central banks Gross bans Advances Central banks Gross bans Advances Central traititutions Gross bans Advances Doter Interactil institutions Gross bans Advances Advance	Stage 1 1,326,441,533 1,326,441,533 3,442,887,381 3,454,355,667 13,343,356 17,738,357 17,738,357 17,738,357 17,738,357 17,738,358 (55),373) 170,320,447 (28,121) (28,121) (28,549) (28,549) 7,333,528 (28,542) (28,548) (28,548) (28,548) (28,548) (28,548) (28,548) (28,548) (28,548) (28,548) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648) (28,648)	31.12.2021. Stage 2 27.214,597 27.214,597 (598,813) (598,813) 122 122 122 (0) 770,088,173 536,572,344 (66,484,172) 372,303,977 413,935,430 (41,631,453)	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	\$tage 92,0 (92,00 2,8 503,0 (500,14 260,613,3 95,923,6 (576,310,23 157,889,023,6 (576,310,23 157,889,023,6 (676,031,023) 157,889,023,0 (676,031,023)
Total ig) LONKS AND A DVANCES OP 023 Central banks Gross bans Alowance Governments Alowance Gross bans Alowance Gross bans Alowance Oper Inancial institutions Gross bans Alowance Departing Departi	Stage 1 1,226,441,533 1,236,441,533 3,442,847,351 3,445,847,351 3,445,847,351 3,445,847,351 3,453,856,657 (13,949,356) 277,890,317 117,1150 277,803,315 (15,96,373) 10,436,1501 (12,185,546) (228,121) 1,458,385,281 1,258,552,506) 7,065,370,065 (14,914,462) (14,914,462) (15,463,500,065	31.12.2021. Stage 2 27,214,597 27,813,410 (598,813) (598,813) 122 122 122 122 122 122 122 12	92,008 (92,008) (92,008) (92,009) (92,009) (92,009) (93,034) (94,042,009) (94,042,009) (94,042,009) (94,042,009) (94,042,009) (94,042,042,042) (94,042,042)(94,042) (94,042,042) (94,042,042)(94,042) (94,042,042)(94,042) (94,042,042)(94,042) (94,042,042)(94,042) (94,042,042)(94,042) (94,042,042)(94,042) (94,042,042)(94,042) (94,042,042)(94,042) (94,042)(94,042)(94,042) (94,042)(94,042)(94,042) (94,042)(94,042)(94,042)(94,042)(94,042)(94,042)(94,042)(Stage 1 1,432,295,704 1,432,295,704 3,422,159,474 3,422,159,474 3,422,159,474 3,422,159,474 3,422,159,474 3,422,49,058 2,055,686,677 (9,802,725) (1,415,075 (1,415	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (57,9,947) (9) 628,221,351 (61,724,458 (9) (53,503,107) 363,935,882 (400,594,179	Stage - 92,01
Total III CLONES AND A DVANCES IIII CLONES AND A DVANCES Contral banks Constants Advances Const banks	Stage 1 1,226,441,533 1,236,441,533 3,442,847,251 3,445,847,251 3,453,867,7361 (13,949,356) 277,890,317 171,715 (15,947,803,533) (15,943,956) (17,150) 277,803,315 (15,943,956) (12,185,546) (12,185,546) (12,185,546) (12,185,546) (12,185,546) (12,185,546) (12,185,546) (12,185,546) (12,185,546) (12,185,546) (12,185,546) (13,49,10,100) (14,18,462) (14,18,462) (14,18,462) (14,18,462) (14,18,462) (15,463,50,000)	31,12,2021, Stage 2 27,214,597 27,214,597 27,813,410 (598,813) 122 122 (0) 770,088,173 835,572,344 (66,484,172) 772,303,977 373,303,977 373,303,977 373,303,977 373,303,977 374,505,858 37,1156,506,858 31,1156,506,958 31,1156,506,958 31,1156,506,505 31,1156,506,505 31,1156,50	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	\$tage 92,0 (92,00 2,8 503,0 (500,14 260,613,3 95,923,6 (576,310,23 157,889,023,6 (576,310,23 157,889,023,6 (676,031,023) 157,889,023,0 (676,031,023)
Total III) LONKS AND A DVANCES OP 023 Central banks Gross bans Allowance Government Allowance	Stage 1 1,256,441,533 1,326,441,533 3,462,887,381 1,326,441,533 3,462,887,381 10,71,800,347 10,71,800,347 10,71,800,347 10,71,800,350 10,550,352,352 10,550,350,352 10,550,350,352 10,550,350,355 10,550,350 10,550,350,355 10,550,350,355 10,550,350,355 10,550,350,355 10,550,350,355 10,550,350,355 10,550,350,355 10,550,350,355 10,550,350,355 10,550,350 10,550,350,355 10,550,350 10,550,350 10,5	31,12,2021, Slage 2 27,214,597 27,213,410 (598,813) 122 122 122 122 122 122 122 12	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	\$tage 92,0 (92,00 2,8 503,0 (500,14 260,613,3 95,923,6 (576,310,23 157,889,023,6 (576,310,23 157,889,023,6 (676,031,023) 157,889,023,0 (676,031,023)
Total itig LOAKS AND A DVANCES OP 023 Central banks Gross bans Allowance Government Allowance Government Allowance Gross bans Allowance Operitin anititutions Gross bans Allowance Operitin anititutions Gross bans Allowance Deposits Allowance Deposits Gross bans Allowance Institutions Gross bans Allowance Institutions Gross bans Institutions Instituti	Stage 1 1,226,441,533 1,226,441,533 3,462,867,361 3,462,867,361 3,462,867,361 3,13,945,360 277,890,317 117,150 277,890,317 117,150 277,890,317 107,020,447 160,480,500 1,612,424,557 0,693,278,085 7,190,529,280 (04,214,842) 113,469,305,055 113,469,305,055 112,209,155	31.12.2021 Stage 2 27.24.82 27.24.83.410 (59.8.13) (59.8.13) 122 122 122 122 122 122 122 12	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	\$tage 92,0 (92,00 2,8 503,0 (500,14 260,613,3 95,923,6 (576,310,23 157,889,023,6 (576,310,23 157,889,023,6 (676,031,023) 157,889,023,0 (676,031,023)
Total IDEONS AND ADVANCES IDEONS AND ADVANCES IDEONS ADVANCES Central banks Cores banks Co	State 1 1,206,441,533 1,326,441,533 3,462,887,361 3,462,887,361 2,66,535,86475 1(15,85,471,58) (17,780,347 277,803,347 (17,803,347 (17,803,347 (17,803,347 (17,803,347 (17,803,347 (17,803,347 (17,803,347 (17,803,347 (17,803,357 (16,423,557 (16,549,565) (16,423,557	31.12.2021. Stage 2 27,2418,497 27,2418,497 27,2418,497 (998,813) 122 122 122 122 122 122 122 12	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	Stage 92,01 (92,00 2,88 503,02 (500,14 260,613,31 996,923,62 (676,310,23 157,889,02 824,959,01 (867,063,92
Total ID LONIS AND ADVANCES ADVACCES ADVACCES Contral banks Grass bans Allowatic Grass bans Allowatic Const bans Allowatic Const bans Allowatic Development Allowatic Developmen	Stapp 1 1,226,441,533 1,326,441,533 3,462,887,381 3,462,887,381 1,777,803,317 277,803,317 277,803,317 277,803,317 277,803,317 100,278,823,323 276,323,323,323 101,320,447 101,320,447 102,324,457 (2,568,031) 12,189,824,857 (25,568,296) 7,304,557 13,549,303,305 13,549,303,305 13,549,303,305 13,549,303,305 2,895,155 6,421,524 2,315,729	31.12.2021. Stage 2 27,2414,497 27,2414,497 27,2414,497 (998,613) (998,613) 122 122 122 122 122 122 122 12	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	Stage 92,01 (92,00 2,88 503,02 (500,14 260,613,31 996,923,62 (676,310,23 157,889,02 824,959,01 (867,063,92
Total Jones Son ADA DUYANCES JONES ADA DUYANCES Contrabons Grass Jones Grass J	Stage 1 Stage 1 1,226,441,533 1,326,441,533 3,462,385,867 1,77,890,317 11,125,177 11,125,177 11,125,177 11,125,177 11,125,177 11,125,177 11,125,177 11,125,177 11,125,177 11,125,177 11,125,157 2,13,482,357 11,422,457 2,142,457 2,142,457 2,142,457 2,142,457 2,145,572 2,105,155 6,421,574 9,31,52,361 11,12,2051, 401,770,10,1351	31.12.2021. 50.99.2 27.214,497 27.214,497 (598,615) (698,615) 122 122 122 122 122 122 122 12	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	Stage 92,01 (92,00 2,88 503,02 (500,14 260,613,31 996,923,62 (676,310,23 157,889,02 824,959,01 (867,063,92
Total To	State 1,206,441,533 1,206,441,533 3,462,887,381 3,462,887,381 2,77,803,817 277,803,817 277,803,817 277,803,817 277,803,817 278,823,823 100,927 278,823,823 278,823,823 278,823,823 278,823,823 278,823,823 278,823,823 268,828,926 268,828,926 278,828,828 278,843,833,865 1,612,824,835 2,658,82,806 1,612,824,837 2,658,82,806 1,612,824,837 2,895,155 6,424,1524 3,112,2021, 3,112,2021, 3,112,2021, 3,112,2021, 3,112,2021, 3,112,2021, 3,112,2021, 3,112,2021, 3,112,2021, 3,112,2021, 3,12,2021, 3,12,2021, 3,12,2021,	31.12.2021. Stage 2 27,2414,497 27,2414,497 27,2414,497 (998,613) 122 122 122 122 122 122 122 12	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	Stage 92,01 (92,00 2,88 503,02 (500,14 260,613,31 996,923,62 (676,310,23 157,889,02 824,959,01 (867,063,92
Total III) LONIS AND ADVANCES OF 023 Central banks Gross banks Gro	Singe 1 1,206,441,533 1,326,441,533 3,442,887,361 3,462,887,361 3,462,887,361 277,171,58 (1),326,547,31 277,171,58 (1),206,341,533 (1),346,549 (2),273,2352 (2),273,2352 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),265,031 (2),41,823 (2),41,842 (2),41,842 (2),41,842 (2),41,842 (2),41,842 (2),41,842 (2),41,843 (2),41,843 (2),41,843 (3),12,2021 (3),12,2021 (3),12,2021 (3),12,2021 (3),12,2021 (3),12,2021 (3),12,2021 (3),	31.12.2021. Stage 2 27,2414,497 27,2414,497 27,2414,497 27,213,414 (598,613) 122 122 (0) 770,088,173 505,572,244 (66,484,172) 372,303,877 41,3354,503 (41,631,464,172) 372,303,877 11,050,66,403 in HRK 30,06,2022. in HRK 30,06,2022. in HRK 30,06,2022. in HRK 31,12,24010,78 (12,241,193) in HRK 31,12,24010,78 (12,241,193) (1	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	Stage 92,01 (92,00 2,88 503,02 (500,14 260,613,31 996,923,62 (676,310,23 157,889,02 824,959,01 (867,063,92
Foral (GLOANS AND ADVANCES OP 203 Sentral banks Soor Soon Sentral banks Soor Soon	Stage 1 5.8age 1 1,256,441,533 1,326,441,533 3,422,887,381 3,422,887,381 3,422,887,381 3,422,887,381 3,422,887,381 3,422,887,381 112,153 112,17,803,317 117,170 117,170 117,170 117,170 117,170,230,447 100,480,950 12,055,385,281 1,661,242,557 1,661,242,557 13,482,360,655 11,242,021 401,778,846 401,778,846 11,220,211 401,778,847 11,220,211 31,1220,211 401,778,845 31,1220,211 31,1220,211 401,778,845 31,1220,11,391 11,345,330,055	31.12.2021 Stage 2 27.24.837 27.24.837 122.24.837 122.24.837 122.24.837 122.122 122. 123. 123. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 154.403. 11.68.405. 11	Stage 3 52.006 (82.006) (82.006) (13.035.41.61 (714.252.069) 24.120.069 (714.252.069) 24.1400.100 (610.278.228)	Stage 1 1,432,295,704 1,432,295,704 1,432,295,704 3,422,159,477 3,423,159,477 3,423,159,477 3,423,159,477 2,056,001,476 (17,525 (0) 2,056,866,677 (1,415,057) 17,079,706 (419,075) 2,550,664,4912 3,520,664 7,520,564 6,570,750,756 6,570,750,750 6,570,75	Stage 2 35,026,839 35,606,786 (579,947) (579,947) (579,947) (579,947) (579,947) (51,724,458 (53,503,107) (535,952,892 400,594,179 (36,658,287)	\$tage 92,0 (92,00 2,8 503,0 (500,14 260,613,3 95,923,6 (576,310,23 157,889,023,6 (576,310,23 157,889,023,6 (676,031,023) 157,889,023,0 (676,031,023)