

HPB Group 9M 2022
Investor information and unaudited Financial statements

Limitation of liability

- The information and data contained in this presentation are intended to be general background information on Hrvatska poštanska banka p.l.c. as the parent company of the Hrvatska poštanska banka Group (hereinafter referred to as the Bank, Group or HPB and its activities. It is supplied in summary form and therefore not necessarily complete. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may", "will", "should", "expects", "plans", "contemplates", "intends", "anticipates", "believes", "estimates", "predicts", "potential", or "continue" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, no forward-looking statement can be guaranteed. Undue reliance should not be placed on these forward-looking statements. Many factors could cause our results of operations, financial condition, liquidity, and the development of the industries in which we compete, to differ materially from those expressed or implied by the forward-looking statements contained herein.
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- This presentation has been prepared and the data checked with the greatest possible care. Nonetheless, rounding, transmission, typesetting and printing errors cannot be ruled out. In the summing up of rounded amounts and percentages, rounding-off differences may occur.



Consolidated financial statements for the period 1.1.2022 -

Type and name of prescribed information: 30.9.2022, HPB Group 9M 2022 Investor information and unaudited

Financial statements

Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Issuer name, headquarter and address:

Issuer's Legal Entity Identifier (LEI) 529900D5G4V6THXC5P79

Home Member State: Republic of Croatia

HRHPB0RA0002

International Securities Identification Number

Stock code (ticker): HPB-R-A

Regulated market and segment: Zagreb Stock Exchange, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (Bank), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited financial statements for the period from January 1 to September 30, 2022.

The report includes:

- Management report of HPB Group,
- Statement by persons responsible for compiling the report,

Original and official quarterly report is published in Croatian.

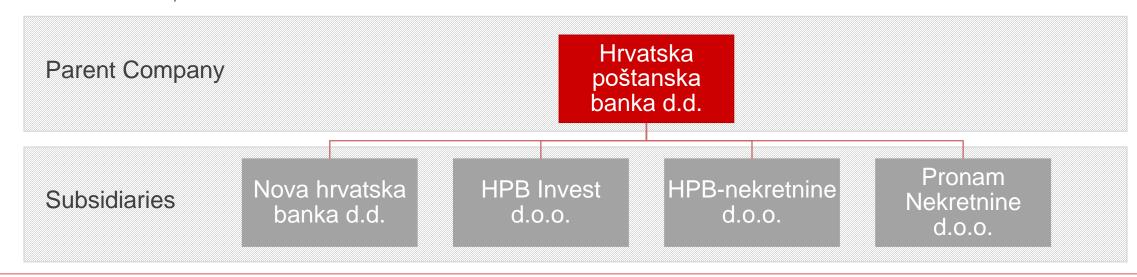
- Unaudited set of consolidated financial statements (balance sheet, profit or loss statement, statement of changes in equity, cash flow statement), and
- Notes to the consolidated financial statements.

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

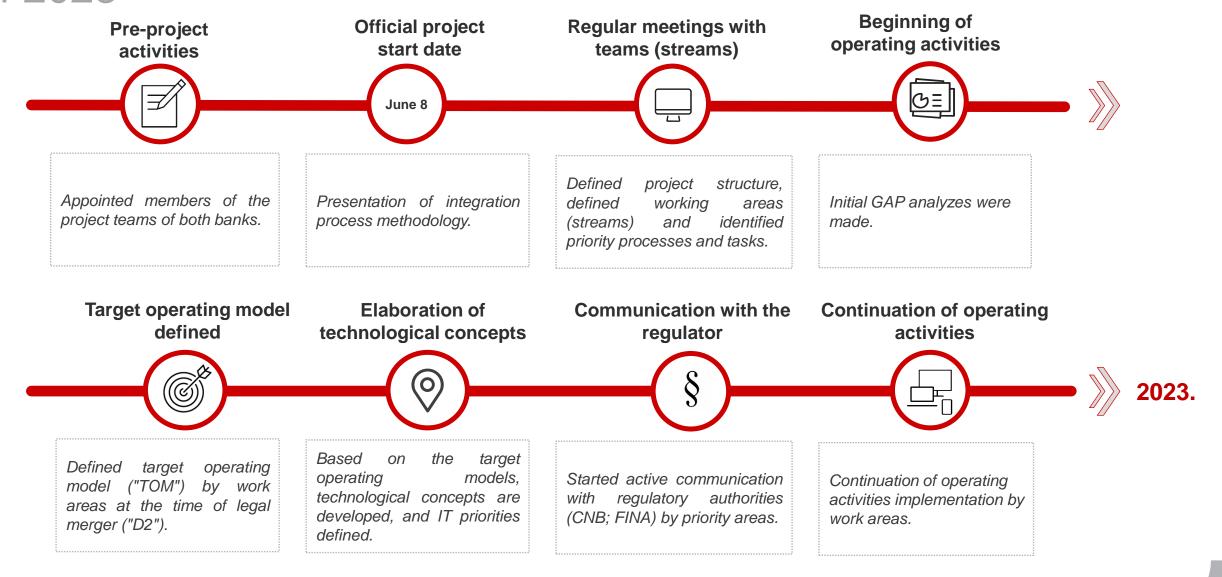


HPB Group's strong growth supported by new acquisitions

- HPB Group was significantly strengthened by the acquisition of Nova hrvatska banka d.d. and Pronam Nekretnine d.o.o. in 2022
- On April 14, 2022, HPB took control over NHB and on July 4, 2022, acquired 100% ownership share in company Pronam Nekretnine d.o.o.
- Acquisition of ownership share in Pronam Nekretinine d.o.o. and receivable rights that Sberbank Europe AG (SBAG) has towards Pronam Nekretnine and NHB marks the end of loan and deposit relationship of NHB and thus HPB Group with SBAG
- Merging process of Pronam Nekretnine d.o.o. with parent company is underway, and is expected to close in 2022
- Intensive acquisition activities of NHB continued, and integration with the parent company is expected in 2023
- Consolidated unaudited financial statements include the financial result of NHB from the acquisition date (April 14, 2022) to the reporting date (September 30, 2022), while other subsidiaries are exempted from consolidation in accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 Text with EEA relevance in these financial statements
- This report contains all data available and known at the time of creation and the aforementioned circumstances may have an impact on the content of the report.



Continuation of intensive activities for NHB integration until the end of 2023



1 Executive Summary

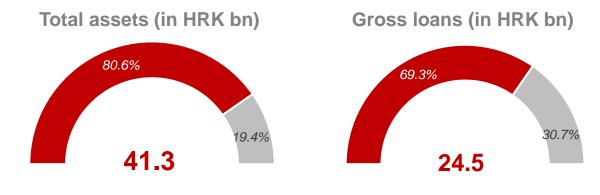
2 Macroeconomic environment

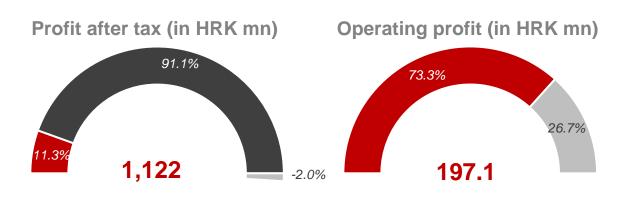
3 Financials

HPB Group achieved a record net profit

- The third quarter was marked by an increase in assets of HRK 3.4 bn in all segments of the gross loan portfolio, which was followed by a strong growth in total deposits
- Realized record net profit at the consolidated level as a result of gains from the bargain purchase and continued profit generation of the parent company
- Continuation of intensive integration activities of NHB as one of the key priorities of both banks
- By acquiring Pronam Nekretnine d.o.o. on July 4, loan and deposit relationship of HPB Group with SBAG ended
- Bank signed the Code of Ethics of the Ministry of Economy and Sustainable Development with the aim of reliable and transparent exchange of HRK with EUR currency

Consolidated data HPB and NHB 30. 9. 2022.







■ Bargain purchase (badwill)

NHB made significant contribution to Group's results, with improved asset quality

HRK (55.4) mn
Net loss for the period

HPB: Net profit HRK 126.4 mn

4.6%NPL ratio

HPB: 6.4%

HRK 9.6 bn

Total assets

HPB: HRK 33.3 bn

74.0%

NPL coverage

HPB: 77.1%

HRK 7.5 bn

Gross Ioan portfolio

HPB: HRK 17.0 bn

16.7%

Capital adequacy ratio

HPB: 21.5%

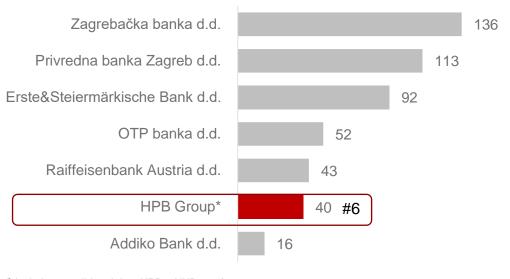


HPB Group stride towards the Top 5 banks

		30. 6. 2022.	30. 9. 2022.
Assets	HRK mn	37,922	41,273
Net loand to cistomers	HRK mn	21,909	22,688
Deposits	HRK mn	31,049	34,760
Equity	HRK mn	3,345	3,326
NPL ratio	%	6.9	6.3
NPL coverage	%	74.4	76.5

		1. 1 30. 6. 2022.	1. 1 30. 9. 2022.
Income	HRK mn	587	991
Net profit	HRK mn	1,066	1,122
Cost-to-income ratio	%	75.6	71.1
Return on equity (ROE)	%	31.9	33.7

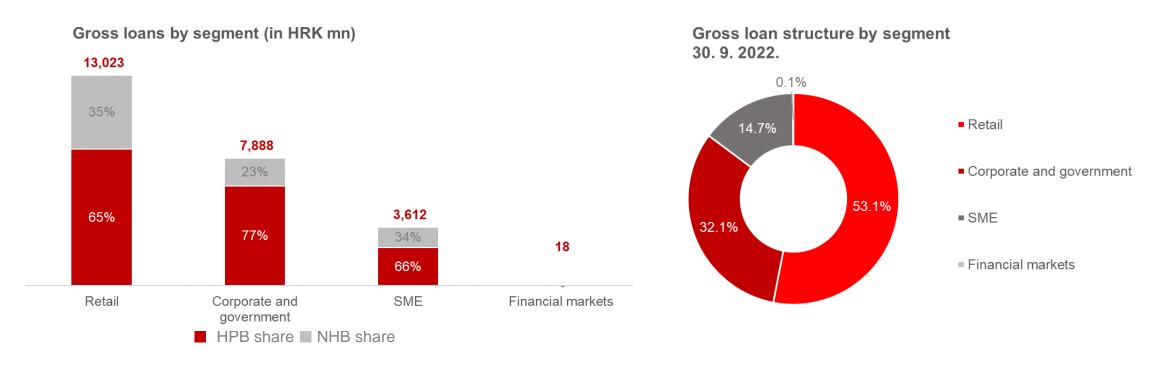
Market share by total assets as of 30.6.2022 (in HRK bn)



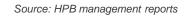
- * Include consolidated data HPB + NHB as of 30.6.2022
- Historically highest level of assets reached with an increase of HRK 3.4 bn in this quarter
- Achieved funding synergies the acquisition of HPB enabled financial stability and stopped the initial outflow of NHB deposits caused by the Russian invasion of Ukraine; deposit growth in all segments exceeded HRK 3.7 bn
- Improved quality of HPB Group's loan portfolio as a result of the effect of efficient collection and recovery of part of the portfolio, with effective cost management; NPL coverage significantly above the market level
- Realized record net profit at the consolidated level as a result of the gain on bargain purchase and realized operating profit of HPB



Efficient utilization of the loan portfolio development potential



- The realized growth of gross loan portfolio in all segments in Q3 in the amount of HRK 1.0 bn, mostly in retail and corporate and government segment, is the result of successfully implemented acquisition activities
- Gross retail loans dominate the total loans with the share of 53.1%, as a result of HPB's strategic focus on this segment, with favorable financing conditions, especially in APN tranches in which HPB has a significant share, and in 2022 it achieved a historic result in terms of the number of processed and approved loans



Improved loan portfolio quality

		30. 6. 2022	30. 9. 2022
Exposure (total loans)	HRK mn	31,497	34,466
Total NPL stock	HRK mn	2,182	2,160
NPL %	%	6.9	6.3
Loss allowance for loans	HRK mn	(1,964)	(2,012)
NPL provision	HRK mn	(1,623)	(1,652)
PL provision	HRK mn	(340)	(361)
NPL Coverage	%	74.4	76.5
NPLs not covered by provisions	HRK mn	218	148

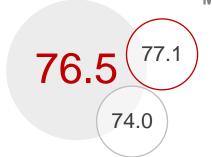
NPL ratio (in %)



- Effective management of the loan portfolio with determined collection enabled the maximization of these effects on the reduction of the NPL ratio despite the growth of the total volume of loans
- NPL coverage significantly above market average in RH

NPL coverage (in %)

Market NPL coverage* 65.2%



4.6



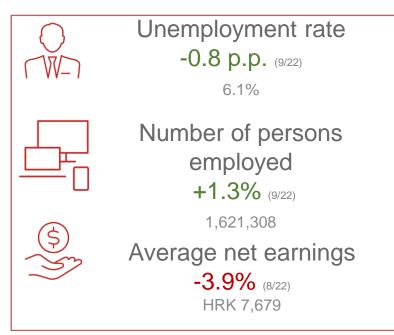


1 Executive Summary

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Economic indicators (y-o-y)

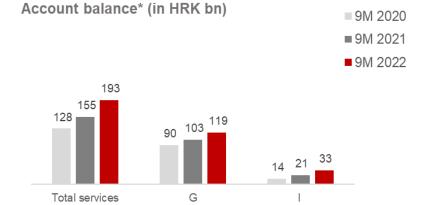




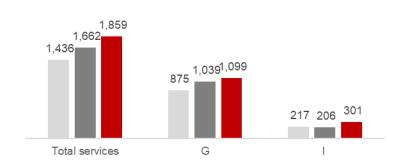


Source: Croatian Bureau of Statistics https://www.dzs.hr/eng (June, July, August and September 2022)

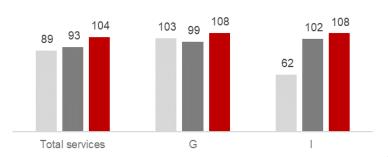
Fiscalization system data



Number of accounts* (in mn)



Average account balance* (in HRK)



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

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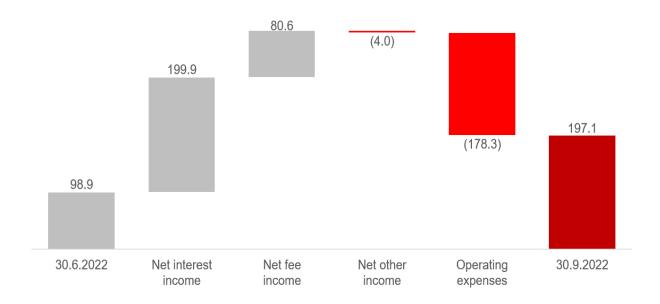
Record net profit of HRK 1.1 bn

Extremely strong quarter with operating profit HRK 98.2 million

		6M 2022	9M 2022
Net interest income	HRK mn	320	520
Net fee income	HRK mn	114	195
Net trading income	HRK mn	(29)	(24)
Net other income	HRK mn	0	(9)
Operating income	HRK mn	406	682
Employee expenses	HRK mn	(148)	(236)
Administrative expenses	HRK mn	(114)	(182)
Depreciation	HRK mn	(30)	(49)
Deposit insurance	HRK mn	(15)	(17)
Operating expenses	HRK mn	(307)	(485)
Operating profit	HRK mn	99	197
Bargain purchase (badwill)	HRK mn	1,019	1,019
Provisioning	HRK mn	(60)	(93)
Net profit	HRK mn	1,066	1,122
Cost-to-income ratio	%	75.6	71.1
Return on asset (ROA)	%	2.8	3.0
Return on equity (ROE)	%	31.9	33.6

Consolidated data are not fully comparable, considering that the NHB's results are shown in the total consolidated result exclusively for the period starting from April 14, 2022, while HPB's results of HPB are shown from January 1, 2022, until the reporting date

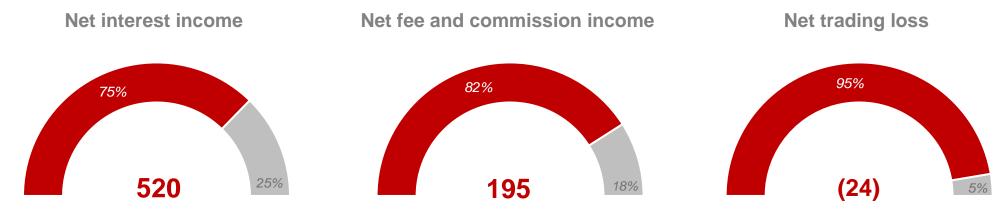




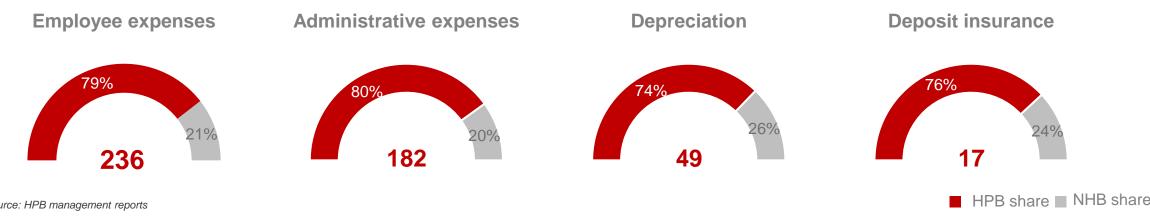
- Record net profit of HPB Group of HRK 1.1 bn as a result of a bargain purchase resulting from the difference between the fair value of the acquired net assets of NHB and the acquisition cost
- Net interest income and net commissions and fees income are the key drivers of the realized operating profit in the third quarter of 2022 in the amount of HRK 98.2 mn
- Net loss from trading (trading HRK 62.8 million, FX trading + HRK 39.1 million) under the strong influence of inflation and the rise in reference interest rates of central banks, which led to a decrease in the price of securities and an increase in the yield on them
- Operating expenses under the influence of intensive regulatory projects, acquisition activities, general price growth due to rising inflation, which is mainly reflected in the increase in prices of energy products and suppliers, as well as the optimization of HPB Group's IT infrastructure and processes
- Cost of provisioning is a result of changes in methodology and parameters for provisioning calculation to align with the group policy, as well as increased provisions for legal cases

Realized financial synergies are additional growth potential

Composition of operating income (in HRK mn) 30. 9. 2022.

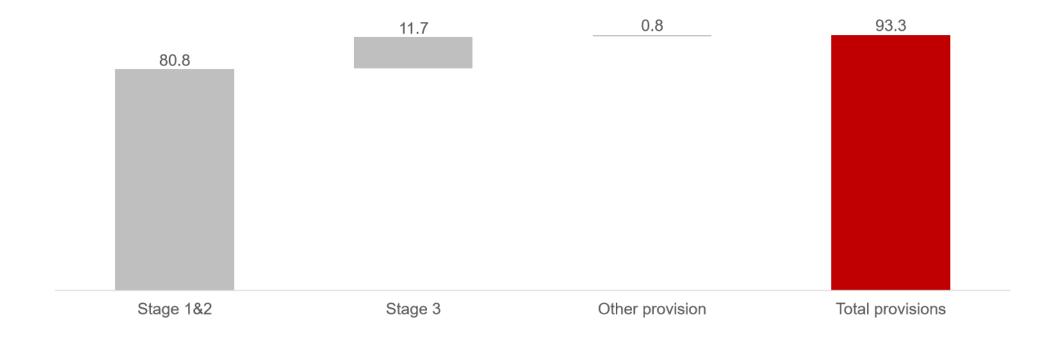


Composition of operating expenses (in HRK mn) 30. 9. 2022.

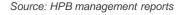


Structure of net provision expenses

Structure of net provision expenses (in HRK mn) 30. 9. 2022



- Stage 1&2 affected by changes in methodology and parameters of calculation of NHB's expected credit losses with group policy
- Other provisions are mostly related to legal cases



Historical level of assets in amount of HRK 41.3 bn

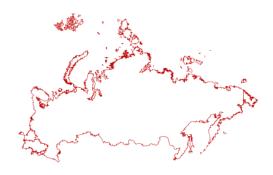
		30. 6. 2022	30. 9. 2022.
Liquid assets	HRK mn	9,088	11,619
Securities	HRK mn	6,093	6,077
Gross loans	HRK mn	23,727	24,541
Net loans	HRK mn	21,909	22,688
Other assets	HRK mn	831	890
Total assets	HRK mn	37,922	41,273
Deposits	HRK mn	31,049	34,760
Loan liabilities	HRK mn	2,692	2,366
Other liabilities	HRK mn	837	822
Total liabilities	HRK mn	34,577	37,947
Paid-in capital	HRK mn	1,215	1,215
Accumulated other comprehens	HRK mn	(126)	(202)
Retained earnings or loss carried forward	HRK mn	488	528
Other reserves	HRK mn	702	662
Profit or loss for the year	HRK mn	47	104
Badwill (Gain on bargain purcha	HRK mn	1,019	1,019
Equity and reserves	HRK mn	3,345	3,326
Loan-to-deposit ratio	%	70.6	65.3
NPL ratio	%	6.9	6.3
NPL coverage	%	74.4	76.5

- HPB Group reached the historically highest level of assets, which confirms that it is a challenger that the competition must count on
- An increase in assets generated by an increase in deposits, where inflows were retained in the form of liquid instruments (+27.8%) due to the time lag until utilization
- Increase in the volume and quality of the loan portfolio
- A slight decrease in capital due to lower prices of securities in the portfolio of HPB Group



HPB Group without significant exposure to entities from Russia, Belarus and Ukraine

- In response to Russian aggression against Ukraine, numerous countries of the world, including members of the European Union, introduced sanctions against Russia and Belarus
- HPB has implemented and continues to monitor changes in EU restrictive measures (sanctions), especially in the area of financial services
- NHB, and thus HPB Group, has no exposure to Sber Group as of September 30, 2022.



HPB has no exposure to entities in Ukraine and Belarus, and has minimal exposure to entities in Russia (0.00001%)

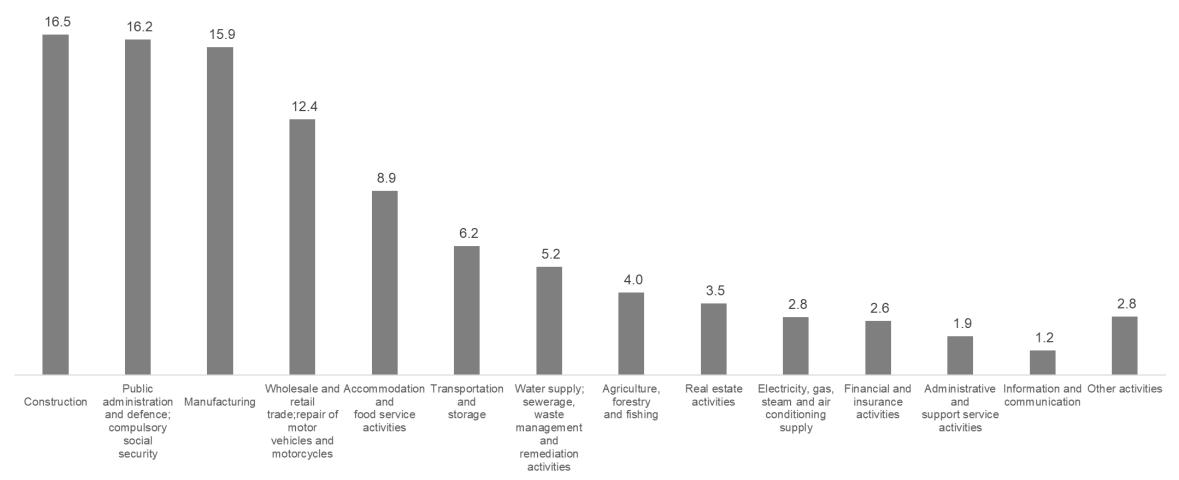


NHB has low exposure to entities in Russia, Ukraine and Belarus (balance sheet 0.03% and off-balance sheet 0.28%)



We follow and support the needs of the Croatian economy

Corporate gross loans per industry (in %) 30.9.2022

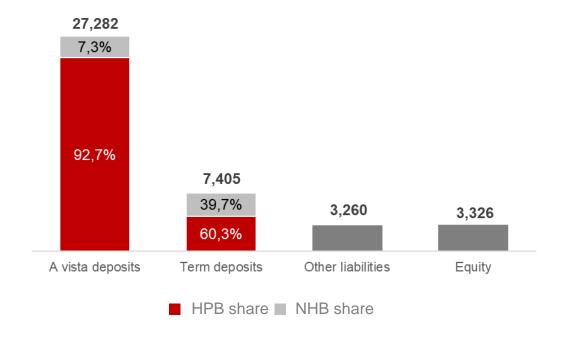


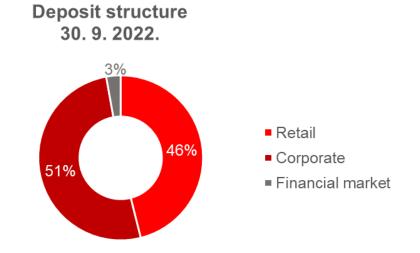
^{*} Hrvatske autoceste are included in construction industry, with a share of 56.1% in the total exposure



HPB Group is a safe and reliable partner in deposit business

Composition of equity and liabilities (in HRK mn) 30. 9. 2022.

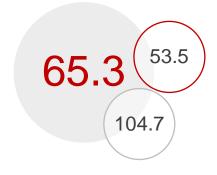




- Customer deposits are key financing source (84.0%); a vista deposits dominate in the structure of HPB's deposits (84.6%), while in the NHB's structure term deposits make up the majority (59.0%) due to longer fixed terms and attractive interest rates
- In the third quarter, a strong increase in deposits of HRK 3.7 billion (+12.0%) was recorded in all segments: corporate + HRK 3.0 billion (+20.7%), retail + HRK 525.9 million (+3.4%) and financial institutions + HRK 136.8 million (+16.2%)
- Other liabilities relate primarily to loans received from credit institutions CBRD, CNB repo loans and foreign financial institutions.

Financial and liquidity position in the HPB Group maintained stable

Loan/deposit ratio (in %)



LCR (in %)



O HPB O NHB

- Loan-to-deposit ratio decreased at the consolidated level by 5.3 p.p. compared to the previous quarter due to increased inflow of deposits after a temporary deposits outflow at the end of the first and beginning of the second quarter due to the impact of the geopolitical situation in Europe on NHB's
- Improved liquidity position of the Group with solid liquidity reserves and consolidated (HPB and NHB) liquidity coverage ratio of 149.0%
- Customer deposits dominate funding mix with a share of 84.0%



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

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of consolidated unaudited financial statements for the period from January 1 to September 30, 2022, are compiled in accordance with the accounting regulation applicable to credit institutions in Croatia, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c., as well as companies included in consolidation as a whole.

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

Marko Badurina

President of the Management Board

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board

Management report

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

The HPB Group's net profit after tax is HRK 1,123.1 million. The Group's result mostly relates to the gains from bargain purchase of Nova hrvatska banka in the amount of HRK 1,018.8 million. Individual result of the parent company amounts to HRK 126.4 million net profit. On individual basis Nova hrvatska banka realized a net loss of HRK 55.4 million, HPB Invest a net loss of HRK 156.5 thousand, HPB-Nekretnine a net profit of HRK 1.6 million and Pronam Nekretnine d.o.o. net profit of HRK 5.7 million.

Marko Badurina

President of the Management Board

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board

Annex 1					
	IS	SSUER'S GENERAL	DATA		
Reporting period:		1.1.2022	do	30.9.2022	
Year:		2022			
Quarter:		3			
	Quarterly	financial stateme	ents		
Registration number (MB):	03777928	Issuer's h	ome Member State code:	HRVATSKA	
Entity's registration number (MBS):					
Personal identification number (OIB):	87939104217		LEI:	529900D5G4V6THXC5P79	
Institution code:	319				
Name of the issuer:	HRVATSKA POŠTANSKA	BANKA, p.l.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	1804				
Consolidated report:	KD (K	N-not consolidated/KD-co	nsolidated)		
Audited:	RN (RN-not audited/RD-audite	ed)		
Names of subsidiaries	(according to IFRS):		Registered of	office:	MB:
HPB Invest d.o.o.		Strojarska 20, 10000 Za	igreb		01972278
HPB-nekretnine d.o.o.		Ulica Milana Amruša 8,	10000 Zagre	b	01972260
Nova hrvatska banka d.d.		Varšavska ulica 9, 1000	00 Zagreb		080126398
Pronam Nekretnine d.o.o.		Varšavska ulica 9, 1000	00 Zagreb		01600826
Bookkeeping firm:	No	(Yes/No)	Ī		
Contact person:	Filip Siladi		(name of the	bookkeeping firm)	
Telephone:	(only name and surname	of the contact person)			
E-mail address:	filip.siladi@hpb.hr				
Audit firm:					
Certified auditor:	(name of the audit firm)				
Sortinoa additor.	(name and surname)				

BALANCE SHEET as at September 30, 2022			
Submitter: Hrvatska poštanska banka p.l.c.			in HR
ltem	AOP code	Last day of the preceding business	At the reporting date of the current period
1		year	
ı Assets	2	3	•
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	6,177,641,914	9,500,951,59
Cash in hand	002	1,422,548,361	1,857,280,209
Cash balances at central banks	003	4,339,757,848	7,534,355,852
Other demand deposits	004	415,335,705	109,315,534
Financial assets held for trading (from 6 to 9)	005	616,670,614	497,702,019
Derivatives	006	-	2,285,706
Equity instruments Debt securities	007 008	105,639,274	90,939,262
Loans and advances	009	511,031,340	404,477,05
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	9,316,729	8,538,527
Equity instruments	011		
Debt securities	012	-	
Loans and advances	013	9,316,729	8,538,527
Financial assets at fair value through profit or loss (15 + 16)	014		
Debt securities Loans and advances	015	-	
Financial assets at fair value through other comprehensive income (from 18 to 20)	016	4 601 210 006	2.415.576.003
Equity instruments	017 018	4,601,319,906 48,896,784	3,415,576,093 29,120,553
Debt securities	019	4,552,423,122	3,386,455,540
Loans and advances	020	-,552,425,122	3,300,433,340
Financial assets at amortised cost (22 + 23)	021	15,955,565,325	26,929,142,293
Debt securities	022	454,371	2,165,271,610
Loans and advances	023	15,955,110,954	24,763,870,683
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	43	43
Tangible assets Intangible assets	027	311,192,057	436,268,208 235,458,176
Tax assets	028 029	93,395,736 642,640	157,167,690
Other assets	030	60,114,393	89,972,812
Fixed assets and disposal groups classified as held for sale	031	9,200,000	-
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	27,835,059,357	41,270,777,456
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033		777,882
Derivatives	034		777.882
Short positions	035	-	, , ,
Deposits	036	-	
Debt securities issued	037		
Other financial liabilities	038		
Financial liabilities at fair value through profit or loss (from 40 to 42)	039		
Deposits Debt securities issued	040 041	-	
Other financial liabilities	042		
Financial liabilities measured at amortised cost (from 44 to 46)	043	24,842,134,412	37,265,196,349
Deposits	044	24,747,710,461	37,117,294,371
Debt securities issued	045		
Other financial liabilities	046	94,423,951	147,901,978
Derivatives - hedge accounting	047	-	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048		
Provisions	049	89,416,940	354,614,420
Tax liabilities	050	64,392,779	26,354,124
Share capital repayable on demand Other liabilities	051 052	182,369,233	291,047,768
Liabilities included in disposal groups classified as held for sale	053	102,000,200	201,047,700
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	25,178,313,364	37,937,990,543
Equity			
Capital	055	1,214,775,000	1,214,775,000
Share premium	056		1,211,770,000
Equity instruments issued other than capital	057	-	
Other equity	058	-	
Accumulated other comprehensive income	059	240,193,702	(201,609,239)
Retained profit	060	297,151,162	534,492,251
Revaluation reserves	061		
Other reserves	062	702,479,141	661,979,726
(-) Treasury shares Profit or loss attributable to owners of the parent	063 064	(477,000)	1 100 140 170
() Interim dividends	065	202,623,988	1,123,149,175
		_	
Minority interests [non-controlling interests]	066		
Minority interests [non-controlling interests] Total equity (from 55 to 66)	066 067	2,656,745,993	3,332,786,913

Submitter: Hrvatska poštanska banka p.l.c.					in HRK
Item	AOP	Same period of t	he previous	Current	period
	code	year Cumulative	Quarter	Cumulative	Quarter
1 Interest income	2 001	3 424,995,365	137,985,219	5 559,665,462	215,459,190
(Interest expenses)	002	27,529,230	8,607,616	44,080,466	17,263,043
(Expenses on share capital repayable on demand) Dividend income	003	1 000 067	10.070	1 122 075	42.201
Fees and commissions income	004 005	1,090,067 377,253,242	12,372 154,111,615	1,132,975 446,257,273	42,291 186.078.258
(Fees and commissions expenses)	006	221,074,343	91,018,509	245,918,684	104,102,656
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	671,022	501,425	2,286,048	-
Gains or (-) losses on financial assets and liabilities held for trading, net	800	49,558,986	21,837,558	(16,715,423)	7,680,614
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	30,437,951	1,262,389	193,467	69,394
Gains or (\cdot) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net Gains or (\cdot) losses from hedge accounting, net	010 011	-	-	-	-
Exchange rate differences [gain or (-) loss], net	012	(6,156,096)	(2,040,786)	(15,938,214)	(4,810,884)
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	013	-	-	-	-
Gains or (-) losses on derecognition of non-financial assets, net	014	-	-	960	-
Other operating income (Other operating expenses)	015	8,429,974	2,255,444	40,525,680	19,141,185
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	016 017	8,385,063 629,291,875	2,678,394 213,620,717	20,811,051 706,598,027	13,451,457 288,842,892
(Administrative expenses)	018	291,086,496	94,591,073	433,293,601	166,276,645
(Cash contributions to resolution boards and deposit guarantee schemes)	019	10,437,268	3,479,089	17,292,045	2,373,901
(Depreciation) Modification gains or (-) losses, net	020 021	50,842,016 (1,978,555)	16,715,884 (520,601)	71,715,456 (2,859,520)	27,453,645 806,924
(Provisions or (-) reversal of provisions)	022	20,734,420	(1,738,386)	(1,804,920)	(15,462,812)
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or	023				
loss) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	1,696,368	26,689,259	65,451,537	37,581,192
(Impairment or (-) reversal of impairment or investments in subsidiaries, joint ventures and associates)	025	-	-	6,528,347	470,883
Negative goodwill recognised in profit or loss	026	-	-	1,013,130,658	(5,634,491)
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	027				
Using the equity mentor Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	028	-	-	-	-
Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from 26 to 28)	029	252,516,752	73,363,197	1,124,393,099	65,321,871
(Tax expense or (-) income related to profit or loss from continuing operations)	030	45,780,184	14,139,973	1,243,924	8,783,549
Profit or (-) loss after tax from continuing operations (29 – 30)	031				
Profit or (-) loss after tax from discontinued operations (33 – 34)	032	206,736,568	59,223,224	1,123,149,175	56,538,322
Profit or (-) loss before tax from discontinued operations	033	-	-	-	-
(Tax expense or (-) income related to discontinued operations)	034	-	-	-	-
Profit or (–) loss for the year (31 + 32; 36 + 37) Attributable to minority interest [non-controlling interests]	035 036	206,736,568	59,223,224	1,123,149,175	56,538,322
Attributable to owners of the parent	037	206,736,568	59,223,224	1,123,149,175	56,538,322
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	038	206,736,568	59,223,224	1,123,149,175	56,538,322
Other comprehensive income (40 + 52)	039	(6,738,213)	9,033,181	(441,802,941)	(103,028,994)
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	(457,723)	-	-	
Tangible assets Intangible assets	041 042	-	-	-	-
Actuarial gains or (-) losses on defined benefit pension plans	042	-	-	-	-
Fixed assets and disposal groups classified as held for sale	044	-	-	-	-
Share of other recognised income and expense of entities accounted for using the equity method	045	=	=	-	=
Fair value changes of equity instruments measured at fair value through other comprehensive income Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive	046	-	-	-	-
income, net	047	-	_	_	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	048	_	-	-	_
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	049	=	=	=	=
Fair value changes of financial liabilities measured at fair value through profit or loss attributable to	050				
changes in their credit risk		- (457 700)	-	-	-
Income tax relating to items that will not be reclassified Items that may be reclassified to profit or loss (from 53 to 60)	051 052	(457,723)	9.033.181	(441,802,941)	(103,028,994)
Hedge of net investments in foreign operations [effective portion]	053	(0,200,400)	-	(,502,541)	(100,020,004)
Foreign currency translation	054	-	-	-	-
Cash flow hedges [effective portion] Hedging instruments [not designated elements]	055	-	-	-	-
Debt instruments at fair value through other comprehensive income	056 057	(7,659,135)	11,016,073	(539,737,494)	(126,090,803)
Fixed assets and disposal groups classified as held for sale	058	(7,000,100)	- 1,010,010	(300,707,704)	-
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	059				
associates Income tax relating to items that may be reclassified to profit or (-) loss	060	1,378,645	(1,982,892)	97,934,553	23,061,809
Total comprehensive income for the current year (38 + 39; 62 + 63)	061	199,998,355	68,256,405	681,346,234	(46,490,672)
Attributable to minority interest [non-controlling interest]	062	100 000 057		004 040 05	/40 400 075
Attributable to owners of the parent	063	199,998,355	68,256,405	681,346,234	(46,490,672)

Submitter: Hrvatska poštanska banka p.l.c.			in HRK
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) (Fees and commissions paid)	003 004	-	-
(Operating expenses paid)	004	-	-
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	-	-
Other receipts	007	_	-
(Other expenditures)	800	-	-
Operating activities - indirect method	,		
Profit/(loss) before tax	009	252,516,752	1,124,393,099
Adjustments:		-	-
Impairment and provisions	010	24,409,343	66,506,137
Depreciation	011	50,842,016	71,715,456
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	(80,667,959)	14,235,908
(Profit)/loss from the sale of tangible assets	013		
Other non-cash items	013	(397,466,135)	(515,584,996)
Promjene u imovini i obvezama iz poslovnih aktivnosti	014	(337,400,133)	(313,304,330)
Deposits with the Croatian National Bank	015	(00 500 004)	455.054.400
Deposits with financial institutions and loans to financial institutions	015 016	(90,596,684)	455,954,460
Loans and advances to other clients	016	217,447,288	(9,610,714,854)
Securities and other financial instruments at fair value through other comprehensive income	017	(119,875,202)	550,419,291
Securities and other financial instruments held for trading	019	215,789,573	103,224,841
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	20,000,000	-
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	(948,647)	(2,164,817,239)
Other assets from operating activities	023	9,004,299	(31,039,932)
Deposits from financial institutions	024	39,760,243	353,656,123
Transaction accounts of other clients	025	744,912,975	8,166,573,990
Savings deposits of other clients Time deposits of other clients	026 027	1,752,877,622	4,486,816,740 (453,268,678)
Derivative financial liabilities and other liabilities held for trading	027	(707,349,518) (20,089,720)	54,255,909
Other liabilities from operating activities	029	215,011,912	111,682,060
Interest received from operating activities [indirect method]	030	386,395,751	559,665,462
Dividends received from operating activities [indirect method]	031	1,090,067	1,132,975
Interest paid from operating activities [indirect method]	032	(27,529,230)	(44,080,466)
(Income tax paid)	033		(5,782,313)
Net cash flow from operating activities (from 1 to 33)	034	2,485,534,746	3,294,943,973
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint	035	(45,810,222)	(329,654,047)
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	(948,647)	-
Other receipts/payments from investing activities	039	-	-
Net cash flow from investing activities (from 35 to 39)	040	(46,758,869)	(329,654,047)
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	70,985,216	199,565,990
Net increase/(decrease) in debt securities issued	042	-	-
Net increase/(decrease) in Tier 2 capital instruments Increase in share capital	043	-	-
(Dividends paid)	044 045	-	-
Other receipts/(payments) from financing activities	045 046	-	681,600
Net cash flow from financing activities (from 41 to 46)	046	70.985.216	200.247.590
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	2,509,761,093	3,165,537,516
Cash and cash equivalents at the beginning of period	049	4,091,821,698	6.509.079.497
Effect of exchange rate fluctuations on cash and cash equivalents	050	(6,156,096)	(15,938,214)
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	6,595,426,695	9,658,678,799
· · · · · · · · · · · · · · · · · · ·			-,,,

Equity 3 1,214,775,000 -1,214,775,000	Share premium 4	instruments issued other than capital	Other equity 6	Accumulated other comprehensive income 7 240,193,702	Retained profit is 8 297.151.162 (5,782,313) 291.368.849	Revaluation reserves	Other reserves 10 702,479,141	() Treasury shares of (477,000)	Profit or (-) loss attributable to sweers of the parent 12 202,623,987	(-) Interim dividends	Non-contro interes comulat ed other mprehen Oth sive income	t	2,65
3 1,214,775,000	4	instruments issued other than capital	6	7 240,193,702	8 297,151,162 (5,782,313)	9 -	10 702,479,141	shares o	attributable to owners of the parent	dividends Acco	ed other mprehen Oth sive income		2,65 (5
1,214,775,000	-	- 1	-	-	297,151,162 (5,782,313)		702,479,141				14	15	
	-	- 1		-	(5,782,313)	:	- :	(477,000)	202,623,987	- :	-	=	
1,214,775,000	-	-	- :	240.193.702		-		- :	- :	- :	-		(5
1,214,775,000		-	-	240.193.702	-		-	-	-			-	
1,214,775,000			-	240,193,702									
					291,368,849	-	702,479,141	(477,000)	202,623,987			-	2,65
		-	-			-						-	
	-	-		-	-	-	-	-	-	-		-	
	-	-		-	-	-	-	-	-	-		-	
	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	(204,600)	-	-	-	-	
	-	-		-	-	-	-	-	-	-		-	
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	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-		-	-	-	-	-	-	-		-	
	-	-		-	243,123,402	-	(40,499,415)	-	(202,623,989)	-		-	
	-	-	-		-	-	-				-	-	
		-	-		-		-			-			
			-										
			-			-		-		-			681 3,332
	1,214,775,000				- (441,802,941)	(441,802,941)	243,123,402	243,123,402 (40,499,415)	- 243,123,402 (40,499,415) - 681,600	243,123,402 (40,499,415) (202,623,969) 681,500 (441,802,941) 1,1/23,146,175	243,123,402 (40,499,415) (202,623,989) 681,500 (441,802,941) - 1,123,149,175	243,123,402 (40,499,415) (202,623,999) 681,600 (441,602,941) 1,123,149,175	243.123.402 (40,499,415) (202.823.989) 681,800 (441,802.941) 1,122,149,175

Notes to financial statements						
1) INTEREST INCOME				in HRK		
AOP 001	Same period of the 01.0130.0	previous year 9.2021.	Current period 01.01	- 30.09.2022.		
Debt securities -	Cumulative 55,780,241	Quarter 16,439,775	Cumulative 60,095,690	Quarter 21,380,839		
Loans and advances Other assets	369,205,257 9,298	121,539,764 5.438	499,355,945 134,684	194,027,014		
Other assets Other liabilities	568	242	79,143	51,330		
Total	424,995,365	137,985,219	559,665,462	215,459,190		
2) INTEREST EXPENSE	Same period of the	previous was		in HRK		
AOP 002	01.0130.0	9.2021.	Current period 01.01			
Debt securities -	Cumulative -	Quarter	Cumulative -	Quarter		
Loans and advances Other assets	2,605,710	1,284,221	5,759,489	2,172,318		
Deposits Other liabilities	24,914,895 8,624	7,319,952 3,444	38,070,095 250,882	15,023,615 67,111		
Total	27,529,230	8,607,616	44,080,466	17,263,043		
3) FEE AND COMMISSION INCOME AOP 005	Same period of the	previous year		in HRK		
AOP 005	01.0130.0 Cumulative	9.2021. Quarter	Current period 01.01. Cumulative	- 30.09.2022. Quarter		
Securities Asset management	2,265,503 28,468	808,236 6.826	2,646,732 18.312	954,899 5.983		
Custody [according to the type of client] Loan commitments	3,960,593 21,182	1,374,375 3,887	3,766,352 1,237,124	1,247,538 721,964		
Other Total	370,977,496 377,253,242	151,918,292	438,588,752 446,257,272	183,147,874 186,078,258		
4) FEE AND COMMISSION EXPENSE	3//,253,292	154,111,015	446,257,272	in HRK		
AOP 006	Same period of the	previous year	Current period 01.01			
	01.0130.0 Cumulative	Quarter	Cumulative	Quarter		
Bank clearing and settlement Other	1,538,376 219,535,967	555,896 90,462,613	10,351,115 235,567,569	4,864,761 99,237,895		
Total	221,074,343	91,018,509	245,918,683	104,102,656		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIA AOP 007	ABILITIES Same period of the	previous year	0	in HRK		
NO. 00.	01.0130.0 Cumulative	9.2021. Quarter	Current period 01.01 Cumulative	– 30.09.2022. Quarter		
Debt securities Loans and advances	-	-	2,118,089	-		
Loans and advances Deposits Deht Sequirities issued	-	-				
Deor Securities issued Other financial liabilities Total	671,022 671,022	501,425 501,425	167,959 2,286,048			
-		501,425	2,206,048	in HRK		
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR T AOP 008	Same period of the		Current period 01.01			
	01.0130.0 Cumulative	Quarter	Cumulative	Quarter		
Equity instruments Debt securities	8,457,589 (2,602,689)	1,320,872 1,484,968	(14,748,204) (64,729,783)	(3,391,953) (12,790,707)		
FX transactions and derivatives Total	43,704,086 49,558,986	19,031,718 21,837,558	62,762,564 (16,715,424)	23,863,274 7,680,614		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY A						
AOP 009	Same period of the 01.0130.0	previous year	Current period 01.01	- 30.09.2022.		
	Cumulative	9.2021. Quarter	Cumulative	Quarter		
Equity instruments Debt securities	30,800,000					
Loans and advances Total	(362,049) 30,437,951	1,262,389 1,262,389	193,467 193,467	69,394 69,394		
8) OPERATING EXPENSES				in HRK		
AOP 015 & AOP 017 & AOP 018	Same period of the 01.0130.0	previous year 9.2021.	Current period 01.01	- 30.09.2022.		
Other operating expenses	Cumulative 8,385,064	Quarter 2,678,393	Cumulative 23,375,705	Quarter 16,016,111		
Administrative expenses Employee expenses	291,086,496 175,136,993	94,591,075 57.013.655	430,850,544 240,971,270	163,833,587 89.916.435		
Other administrative expenses	115,949,503 10,437,268	37,577,420 3,479,089	189,879,274 17,292,045	73,917,152 2,373,901		
(Contributions in cash rehabilitation committees and Deposit Insurance Schem Amortization	50,842,016	16,715,884	71,593,858	27,332,047		
Property, plant and equipment Investment property	32,092,333	10,415,069	39,429,579	14,498,007		
Other intangible assets Total	18,749,682 360,750,843	6,300,814 117,464,440	32,164,279 543,112,152	12,834,041 209,555,647		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES				in HRK		
AOP 019 & AOP 020 & AOP 021 & AOP 023	Same period of the 01.0130.0	previous year 9.2021	Current period 01.01	- 30.09.2022.		
Modification release (Alexan						
	Cumulative	Quarter	Cumulative (2.859.520)	Quarter 806 924		
Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income	(1,978,555)	(520,600)	(2,859,520)	806,924		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions)	Cumulative	Quarter				
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities and Quarantees)	Cumulative (1,978,555) - (1,978,555) 20,734,420 - 4,668,180	(520,600) (520,600) (1,738,386) (2,410,406)	(2,859,520) (2,859,520) (1,804,921) 15,651,195	806,924 806,924 (15,462,813) (5,294,579)		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or () reversal of provisions) Labellities towards resolution committees and deposit insurance systems (Library Provisions) (Unter Provisions) (Unter Provisions)	Cumulative (1,978,555) (1,978,555) 20,734,420 - 4,668,180 16,066,240	(520,600) (520,600) (1,738,386) (2,410,406) 672,020	(2,859,520) (2,859,520) (1,804,921) 15,651,195 (17,456,115)	806,924 (15,462,813) (5,294,579) (10,168,233)		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or () reversal of provisions) Labilities towards resolution committees and deposit insurance systems (Labilities and Guarantees) (Other Provisions)	Cumulative (1,978,555) (1,978,555) 20,734,420 4,668,180 16,066,240	(520,600) (520,600) (1,738,386) (2,410,406) 672,020 26,689,260 (358,966)	(2,859,520) (2,859,520) (1,804,921) 15,651,195 (17,456,115) 65,451,537	806,924 806,924 (15,462,813) (5,294,579)		
Financial assets at fair value through other comprehensive income Financial assets at amonized cost (Provisions or c) reversal of provisions) Labilities varies resolution committees and deposit insurance systems (Labilities and Guarantees) (Other Provisions) (Interpretation of c) reversal of Impairment on financial assets that are not (Impairment or c) reversal of Impairment on financial assets that are not (Financial assets at fair value through other comprehensive income) (Financial assets at amonized cost) (Impairment or c) reversal of Impairment of of Investments in subsidiaries, joint (Impairment or c) reversal of Impairment of of Investments in subsidiaries, joint	Cumulative (1,978,555) (1,978,555) 20,734,420 - 4,668,180 16,066,240	(520,600) (520,600) (1,738,386) (2,410,406) 672,020	(2,859,520) (2,859,520) (1,804,921) 15,651,195 (17,456,115)	806,924 806,924 (15,462,813) (5,294,579) (10,168,233) 37,581,192		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or c) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities and Guisranies) (Other Provisions) (Interpretations) (Interpretations) (Interpretations) (Financial assets) at law lawle through profit or loss) (Financial assets) at law lawle through profit or loss)	Cumulative (1,978,555) (1,978,555) 20,734,420 4,668,180 16,066,240 1,696,368 (1,732,177)	(520,600) (520,600) (1,738,386) (2,410,406) 672,020 26,689,260 (358,966)	(2,859,520) (2,859,520) (1,804,921) 15,651,195 (17,456,115) 65,451,537 (14,007,059)	806,924 806,924 (15,462,813) (5,294,579) (10,168,233) 37,581,192 (986,235)		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or c) reversal of provisions) Labilities towards resolution committees and deposit insurance systems (Cited Provisions) (Impairment or c) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through profit or loss) (Financial assets at fair value through profit or loss) (Financial assets at anonized cost) (Impairment or () reversal of impairment of of investments in subsidiaries, joint (Impairment or () reversal of impairment of financial assets) (Property, Justin and equipment)	Cumulative (1,978,555) (1,978,555) 20,734,420 4,668,180 16,066,240 1,696,368 (1,732,177)	(520,600) (520,600) (1,738,386) (2,410,406) 672,020 26,689,260 (358,966)	(2,859,520) (2,859,520) (1,804,921) 15,651,195 (17,456,115) 65,451,537 (14,007,059) 79,458,596	806,924 806,924 (15,462,813) (5,294,579) (10,168,233) 37,581,192 (986,235) 38,567,427		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or () reversal of provisions) Liabilities owner resolution committees and deposit insurance systems (Liabilities and Custamitees) (Liabilities and Custamitees) (Impairment or () reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at amortized cost) (Inpairment or () reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Property, plant and equipment) (Investment propenty) (Investment propenty)	Cumulative (1,978,555) (1,978,555) 20,734,420 4,668,180 16,066,240 1,696,368 (1,732,177)	(520,600) (520,600) (1,738,386) (2,410,406) 672,020 26,689,260 (358,966)	(2,859,520) (2,859,520) (1,804,921) -15,651,195 (17,456,115) 65,461,537 (14,007,059) 79,458,596 -6,528,347 1,081,611 -4,975,853	806,924 806,924 (15,462,813) (5,294,579) (10,168,233) 37,581,192 (986,235) 38,567,427		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) (Inabilities and Causannies) (Cliber Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at amortized cost) (Impairment or (-) reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment of financial assets) (Properly, plant and costingtions)	Cumulative (1,978,555) (1,978,555) 20,734,420 4,688,180 15,066,540 1,986,388 (1,732,177) 3,428,546	Ouarter (520,600) (520,600) (1,738,386) (2,410,406) 672,020 26,689,260 (358,966) 27,048,226	(2,859,520) (2,859,520) (1,804,921) 15,651,195 (17,456,115) 65,451,537 (14,007,059) 79,458,596 6,528,347 1,081,611	806,924 806,924 (15,462,813) (5,294,579) (10,168,233) 37,581,192 (986,235) 38,567,427 470,883		
Financial assets at fair value through other comprehensive income Financial assets at moritated cost (Provisions or (-) reversal of provisions) (Incomprehensive incomprehensive incomprehens	Cumulative (1,978,555) (1,978,555) 20,734,420 4,668,180 16,066,240 1,696,368 (1,732,177)	(520,600) (520,600) (1,738,386) (2,410,406) 672,020 26,689,260 (358,966)	(2,859,520) (2,859,520) (1,804,921) 15,651,195 (17,456,115) 65,451,537 (14,007,099) 79,458,596 6,528,347 1,081,611	806,924 806,924 (15,462,613) (5,294,579) (10,168,233) 37,581,192 (986,235) 38,567,427 470,883		ic non
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities avaire resolution committees and deposit insurance systems (Liabilities are Guarantees) (Liabilities are Guarantees) (Liabilities are Guarantees) (Liabilities are Guarantees) (Inabilities are Guarantees) (Inabilities are Guarantees) (Inapilities)	Cumulative (1,978,555) (1,978,555) (2,973,420 4,668,180 15,065,240 4,732,177) 3,428,546 (1,732,177) 3,428,546	Guarter (\$20,600) (\$20,600) (\$1,738,386) (\$4,10,406) (\$672,020) 26,689,260 (\$55,996) 27,048,226	(2,859,520) (2,859,520) (1,864,921) (1,665,195 (17,456,115) (14,456,116) (14,456,166) (14,456,166) (14,675,866) (1,681,611) (1,681,611) (1,681,611)	806,924 806,924 15,462,813) (5,294,579) (10,168,233) 37,581,192 (986,235) 38,567,427 470,883 21,782,338	30.09.2022.	in HRK
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (;) reversal of provisions) (Liber Provisions) (Ingaliment or (;) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through profit or loss) (Ingaliment or (;) reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Impairment or (;) reversal of impairment off non-financial assets) (Property, plant and equipment) (Investiment property) (Iother intangible assets)	Cumulative (1,978,555) (1,978,555) (1,978,555) (2,9734,429 4,668,180 15,066,240 1,666,340 (1,732,177) 3,428,546 (1,732,177) 3,428,546 (1,732,177) 3,428,546 (1,732,177) (1,732	Quarter (\$20,600) (\$20,600) (\$1,788,386) (2,410,406) 672,020 26,689,260 (358,966) 27,046,226	(2,859,520) (2,859,520) (1,804,921) 15,651,195 (17,456,115) 65,451,537 (14,007,099) 79,458,596 6,528,347 1,081,611	806,924 906,924 15,462,813) (5,294,579) (10,168,233) 37,581,192 (986,235) 38,567,427 470,883 21,782,338	30.09.2022. Stage 2	in HRK Stage 3
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) (Labellites towards resolution committees and deposit insurance systems (Libre) (Cher Provisions) (Libre) (Cher Provisions) (Libre) (Cher Provisions) (Ingaliment or (-) reversal of impairment on financial assets that are not measured at fair value through profits or loss) (Financial assets at fair value through profits or loss) (Financial assets at fair value through profits or loss) (Financial assets at fair value through profits or loss) (Financial assets at at value through profits or loss) (Financial assets) (Inpairment or (-) reversal of impairment of financial assets) (Roperty, Plant and equipment) (Rocovill) (Cheri riangible assets) (Cheri financial assets) Total 10 LOANS AND ADVANCES AOP 023 Central banks Gross loans Allowance	Cumulative (1,978,555) (1,978,555) (1,978,555) (2,774,655) (2,774,655) (2,774,655) (1,596,546) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (1,732,	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$73,936) (\$2,410,405) (\$72,020 (\$58,956) (\$72,020 (\$58,956) (\$72,046,226 (\$74,474,474] \$1,12,2021.	(2,859,520) (2,859,520) (1,864,921) (1,665,195 (17,456,115) (14,456,116) (14,456,166) (14,456,166) (14,675,866) (1,681,611) (1,681,611) (1,681,611)	806,924 806,924 105,462,813) (5,294,579) (10,168,233) 37,581,192 (986,235) 38,567,427 470,883 21,782,338 Stage 1 1,037,509,646 (190,3614)	Stage 2	Stage 3
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) (Labilities and Causaranies) (Other Provisions) (Other Provisions) (Other Provisions) (Other Provisions) (Inpairment or (-) reversal of impairment on linancial assets that are not (Inpairment or (-) reversal of impairment on linancial assets that are not (Financial assets at fair value through other comprehensive income) (Financial assets at annotized cost) (Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventries, and assets at annotized cost) ((Impairment or (-) reversal of impairment off non-financial assets) ((Property, plant and equipment) ((Crocowin) (Cocowin) (Coc	Cumulative (1,978,555) (1,978,555) (2,973,455) (2,973,455) (2,973,455) (3,973,455) (4,668,180) (1,066,368) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (1,732,	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$1738,386) (\$2,410,406) \$72,020 (\$56,966) (\$27,048,226 (\$25,976) (\$27,048,226 (\$35,976)	(2,899,529) (2,899,529) (2,899,527) (1,699,527) (1,655,119) (5,651,195) (17,455,115) (6,407,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (17,653,596)	906,524 (15,462,181) (5,294,579) (10,168,235) 37,581,182 (986,235) 38,567,427 470,883 21,782,338 470,883 1,037,690,285 1,037,690	Stage 2 - - - 44,138,539 44,759,097	Stage 3 - - - 634 92.649
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) (Labilities and Causannies) (Other Provisions) ((Inpairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at amortized cost) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of for investments in subsidiaries, joint ventures, and association) ((Inpairment or (-) reversal of impairment off non-financial assets) ((Inpairment or (-) reversal of impairment off non-financial assets) ((Inpairment or (-) reversal of impairment off non-financial assets) ((Other) ((Cober) ((Cober) (Tobal)	Cumulative (1,978,555) (1,978,555) (1,978,555) (20,734,420) 4.668,180 (1,086,248) (1,732,177) 3.428,546 (1,732,177) 3.428,546 (1,732,177) 3.428,546 (1,732,177) 3.428,546 (1,732,177) (1,978,641,533) 3.442,887,361 (1,978,641,541,541,541,541,541,541,541,541,541,5	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$73,936) (\$2,410,405) (\$72,020 (\$58,956) (\$72,020 (\$58,956) (\$72,046,226 (\$74,474,474] \$1,12,2021.	(2,899,520) (2,859,520) (2,859,520) (1,694)521) (1,669,152) (15,651,15) (54,651,15) (54,651,55) (70,455,15) (54,651,56) (70,455,56) (70,683) (70,683) (70,683) (73,034,464) (Stage 3)	906,524 1(15,482,413) (15,245,779) (15,245,779) (10,168,235) 37,581,192 (966,235) 36,557,427 470,883 21,782,338 470,883 21,782,338 1,037,590,285 (190,361) 3,562,960,000 3,562,600 3,562,600 3,5	Stage 2 - - - - - - - - - - - - - - - - - - -	Stage 3
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or C) reversal of provisions) (Linear C) reversal of provisions) (Cher Provisions) (Cher Provisions) (Cher Provisions) (Cher Provisions) (Cher Provisions) (Inpairment or C) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair salue through other comprehensive income) (Impairment or C) reversal of impairment off of investments in subsidiaries, joint ventures, and associates) (Impairment or C) reversal of impairment off non-financial assets) (Popceyt, plant and equipment) (Coookin) (Coookin) (Coookin) (Cookin) (Co	Cumulative (1,978,555) (1,978,555) (1,978,555) (20,7734,620 4,666,180 15,065,240 4,666,180 15,065,240 4,686,180 17,32,177) (3,428,546 1,333 1,356,441,533 1,356,441,533 3,442,867,361 3,456,836,667 27,869,376 17,17,189,376 17,17,189	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$1738,386) (\$2,410,406) \$72,020 (\$56,966) (\$27,048,226 (\$25,976) (\$27,048,226 (\$35,976)	(2,899,529) (2,899,529) (2,899,527) (1,699,527) (1,655,119) (5,651,195) (17,455,115) (6,407,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (17,653,596)	906,524 1(5,462,517) (5,245,579) (5,245,579) (10,168,233) 37,581,192 (966,235) 38,567,427 470,833 21,762,338 470,833 21,762,338 53,627,427 (966,235) 470,833 21,762,338 470,833 21,762,338	Stage 2 - - - 44,138,539 44,759,097	Stage 3 - - - 634 92.649
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) (Labellites towards resolution committees and deposit insurance systems (Cither Provisions) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Ingaliment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Ingaliment and a fair value through profit or loss) (Ingaliment or (-) reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Ingaliment or (-) reversal of impairment of or investments in subsidiaries, joint ventures, and associates) (Ingaliment or (-) reversal of impairment off non-financial assets) (Poporty, plant and equipment) (Investment property) (Other intangible assets) (Other) (Other intangible assets) (Other) (Other) Otal 50. LOANS AND ADVANCES Cortal banks Gross Ioans Allowance Allowance Allowance Allowance	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,7734,420 (4,688,180) (1,686,588 (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (1,732,1	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$1,73,836) (\$2,410,405) (\$72,020 (\$68,960) (\$27,048,226 (\$58,960) (\$27,048,226 (\$58,960) (\$27,048,226 (\$58,960) (\$27,048,226 (\$58,960) (\$27,048,226 (\$58,960) (\$27,048,226 (\$58,960) (\$58,960) (\$27,048,236 (\$68,960) (\$6	(2,899,529) (2,899,529) (2,899,527) (1,699,527) (1,655,119) (5,651,195) (17,455,115) (6,407,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (17,653,596)	906,924 906,924 (15,462,813) (5,294,579) (10,168,23) 37,581,192 (96,23) 38,567,427 470,883 21,782,338 470,883 1,037,690,466 (190,331) 3,486,683,518 3,486,683,518 3,486,683,518 (190,331) 8,487,788 (190,3	Stage 2 - - - 44,138,539 44,759,097 (620,558)	Stage 3 634 92,649 (92,016)
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (;) reversal of provisions) (Liber Provisions) (Liber Provisions) (Liber Provisions) (Liber Provisions) (Liber Provisions) (Ingaliment or (;) reversal of limpairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at air value through profit or loss) (Financial assets at air value through profit or loss) (Financial assets at air value through profit or loss) (Financial assets at air value through profit or loss) (Financial assets at air value through profit or loss) (Financial assets at air value through profit or loss) (Financial assets at air value through profit or loss) (Financial assets at air value through profit or loss) (Financial assets) (Inpaliment or (;) reversal of impairment of financial assets) (Property, Patta and equipment) (Investiment property) (Other irrangible assets)	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,545) (2,774,545) (2,774,545) (2,774,545) (1,566,346) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (1,732,	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$1,783,386) (\$2,410,405) (\$72,000 (\$25,806) (\$27,046,226) (\$27,046,226) (\$27,046,226) (\$27,046,226) (\$27,244,597 (\$27,214,597 (\$	(2,899,529) (2,899,529) (2,899,527) (1,699,527) (1,655,119) (5,651,195) (17,455,115) (6,407,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (17,653,596)	906,624 (15,462,413) (15,462,413) (10,168,23) 37,581,192 (98,23) 38,567,427 470,883 21,762,338 470,883 1,037,980,466 (190,33) 3,466,653,518 3,502,880,038 (190,33) 1,103,72,88 (190,33) 1,103,72,88 (190,33) 1,103,72,88 (190,33) 1,103,72,88 (190,33) 1,103,72,88 (190,33) 1,103,72,88 (190,33) 1,103,72,88 (190,33) 1,103,72,88 (190,33) 1,103,72,88 (190,33)	Stage 2 - - - 44,138,539 44,759,097 (620,558) - - - - - - - - - - - - - - - - - - -	Stage 3 634 92,649 (92,016)
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or (-) reversal of provisions) (Labilities and Causanies) (Other Provisions) (Inpairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at amortized cost) (Inpairment or (-) reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Inpairment or (-) reversal of impairment of financial assets that are not received in the comprehensive income) (Inpairment or (-) reversal of impairment of of investments in subsidiaries, joint ventrues, and associational of impairment of financial assets) (Proporty, plant and equipment) (Inpairment) (Inpairment	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,9734,655) (2,9734,655) (2,9734,655) (3,978,555) (3,9	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$72,020 (\$6,800,60) (\$72,020 (\$6,800,60) (\$72,020 (\$6,800,60) (\$72,048,226 (\$72	(2,899,529) (2,899,529) (2,899,527) (1,699,527) (1,655,119) (5,651,195) (17,455,115) (6,407,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (17,653,596)	806,524 (15,462,613) (15,462,613) (10,166,23) 37,581,192 (882,23) 38,557,427 470,883 21,762,386 (10,760,236) 38,469,663,518 3,567,627 (10,760,236) 3,567,427 (10,760,236) 3,567,427 (10,760,236) 3,567,427 (10,760,236) 3,567,427 (10,760,236) 3,567,427 (10,760,236) (10	Stage 2 	Stage 3
Financial assets at fair value through other comprehensive income Financial assets at moritzed cost (Provisions or (-) reversal of provisions) (Labilities towards resolution committees and deposit insurance systems (Cibre-Provisions) (Cibre-Provisions) (Cibre-Provisions) (Cibre-Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through profit or loss) (Impairment or (-) reversal of impairment of financial assets) (Impairment or (-) reversal of impairment off or investments in subsidiaries, joint ventures, and association) (Impairment or (-) reversal of impairment off non-financial assets) (Property, plant and equipment) (Cibre)	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,774,420 4,668,195) (1,666,240 1,666,368 (1,732,177) 3,426,544 (1,333 3,442,887,381 1,326,444,133 3,442,887,381 (1,77,890,317) (1,77,890,317	Cuarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$72,020 (\$6,689,260) (\$55,966) (\$72,020 (\$72,020) (\$72,02	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,15) (54,451,537 (54,451,537 (7,459,596) (7,459,596) (7,459,596) (7,459,596) (8,229,347 (1,016,161) (4,975,853 (770,883 (73,034,484) (818,679,296)	006,624 (15,462,813) (15,462,813) (25,245,579) (10,168,23) 37,581,192 (198,235) 38,567,427 470,883 21,762,338 470,883 1,037,600,466 (190,331) 34,466,635,188 33,137,216 (190,331) 61,615,193 (190,331)	Stage 2 - - - 44,138,539 44,759,097 (620,558) - - - - - - - - - - - - - - - - - - -	Stage 3 634 92,649 (92,016) 730 1,248 (519) 255,594,213
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or (-) reversal of provisions) (Labilities and Causanies) (Other Provisions) (Unter Provisions) (Unter Provisions) (Inter Provisi	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,9734,655) (2,9734,655) (2,9734,655) (3,978,555) (3,9	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$2,410,405) (\$72,020 (\$85,960) (\$27,045,225] (\$27,045,225] (\$35,960) (\$27,045,225] (\$27	(2,899,529) (2,899,529) (2,899,527) (1,699,527) (1,655,119) (5,651,195) (17,455,115) (6,407,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (14,007,693) (17,653,596)	806,524 (15,462,613) (15,462,613) (10,166,23) 37,581,192 (882,23) 38,557,427 470,883 21,762,386 (10,760,236) 38,469,663,518 3,567,627 (10,760,236) 3,567,427 (10,760,236) 3,567,427 (10,760,236) 3,567,427 (10,760,236) 3,567,427 (10,760,236) 3,567,427 (10,760,236) (10	\$18ge 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531)	Stage 3 634 92,649 (92,016)
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or (-) reversal of provisions) (Labilities and Causantees) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Ingairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at amortized cost) (Impairment or (-) reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment of financial assets) (Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associational of impairment off non-financial assets) (Proporty, plant and equipment) (Cindowill) (Cither intangible assets) (Cither intangible assets) Total 10] LOANS AND ADVANCES ADP 023 Central banks Gross Ioans Allowance Covernment Allowance Covernment Allowance Corest institutions Gross Ioans Disposition Gross Ioans Corposition Other financial institutions Gross Ioans Disposition Gross Ioans Disposition Corposition Allowance Corposition Cor	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,9734,655) (2,9734,655) (2,9734,655) (3,978,655) (1,978,555) (1,978,536) (1,978,536) (1,978,536) (1,978,536) (1,978,536) (1,978,546) (1,9	Quarter (820,600) (520,600) (520,600) (520,600) (520,600) (520,600) (520,600) (672,020) (672,020) (589,966) (27,048,226) (28,471,474) (589,813) (598,813) (5	(2,899,529) (2,899,529) (2,899,529) (1,099,521) (1,5651,19) (15,651,19) (15,651,19) (16,607,565) (14,607,565) (14,075,655) (17,458,596) (17,458,596) (18,075,655) (19,075,655)	808,524 (15,462,613) (15,462,613) (17,462,613) (17,166,23) (18	Stage 2 44,138,539 44,738,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,766	Stage 3 634 92,649 (92,016) 730 1,248 (519) 255,594,213 971,178,867 (715,584,654) 244,298,282
Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions) (reversal of provisions) ((Other Provisions) ((Other Provisions) ((Inpairment or C) reversal of Impairment on financial assets that are not measured at fair value through profit for loss) ((Inpairment or C) reversal of Impairment of financial assets that are not measured at fair value through profit for loss) ((Inpairment or C) reversal of Impairment of Impairment of Comprehensive Income) ((Inpairment or C) reversal of Impairment of Innancial assets) ((Impairment or C) reversal of Impairment of Innancial assets) ((Impairment or C) reversal of Impairment of Innancial assets) ((Cher) ((Cher) (Innancial Comprehensive) ((Cher) (Innancial	Cumulative (1,978,555) (1,978,555) (1,978,555) (20,734,426) (4,668,180) (1,696,548) (1,732,177) (3,426,546) (3,732,177) (3,426,546) (3,732,177) (3,426,546) (3,732,177) (3,426,546) (3,732,177) (3,426,546) (3,732,177) (3,426,546) (3,732,177) (3,426,546) (3,732,177) (3,426,546) (3,732,176) (3,732	Cuarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$72,020 (\$6,600) (\$72,020 (\$6,600) (\$72,020 (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020) (\$72,020) (\$72,020) (\$72,020) (\$72,020) (\$73,	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,917,979,164 (69,991,398)	Stage 3 634 92,649 (92,016) 730 1,2488 (519) 255,594,213 971,178,867 (715,584,654) 244,298,281
Financial assets at fair visus through other comprehensive income Financial assets at fair visus through other comprehensive income (Provisions or C) reversal of provisions) (Incher Provisions) (Inpairment or C) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Inpairment or C) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Impairment or C) reversal of impairment of investments in subsidiaries, joint ventures, and associates) (Impairment or C) reversal of impairment off non-financial assets) (Property pilatt and equipment) (Iondowlin) (I	Cumulative (1,978,555) (1,978,555) (1,978,555) (2,0734,420) (4,686,180) (1,086,548) (1,086,548) (1,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,686,676,676) (2,732,177) (3,687,367,367,367,367,367,367,367,367,367,36	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$72,020 (\$6,689,260) (\$72,020 (\$6,898,260) (\$72,020 (\$72,020) (\$72,020 (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020) (\$72,020 (\$72,020) (\$	(2,599,529) (2,599,529) (2,599,529) (1,699,521) (1,699,521) (1,565,199) (17,465,15) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (14,007) (15,007)	006,624 (15,462,813) (15,462,813) (15,245,579) (10,168,23) 37,581,192 (198,235) 38,567,427 470,883 21,762,338 470,883 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 1,037,600,466 (190,331) 83,137,218 (190,331)	\$1,359 2 44,136,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 165,974,227) 740,987,766	\$tage 3 634 92,649 (92,016) 730 1,249 (519) 255,594,213 971,178,867 (715,846,854) 211,180,440,310 (396,142,028) 499,833,858
Financial assets at fair viable through other comprehensive income Financial assets at mortized cost (Provisions or C) reversal of provisions) (InterProvisions) (InterProvisi	Cumulative (1,978,555) (1,978,555) (1,978,555) (2,0734,420) (4,686,180) (1,086,548) (1,086,548) (1,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,686,676,676) (2,732,177) (3,687,367,367,367,367,367,367,367,367,367,36	Cuarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$72,020 (\$6,600) (\$72,020 (\$6,600) (\$72,020 (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020 (\$72,020) (\$72,020) (\$72,020) (\$72,020) (\$72,020) (\$72,020) (\$72,020) (\$73,	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,917,979,164 (69,991,398)	Stage 3 634 92,649 (92,016) 730 1,2488 (519) 255,594,213 971,178,867 (715,584,654) 244,298,281
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions) (reversal of provisions) (Labilities and Causantees) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Inpairment or () reversal of impairment on financial assets that are not (Financial assets at fair value through other comprehensive income) (Financial assets at amortized cost) (Impairment or () reversal of impairment of financial assets) (Impairment or () reversal of impairment of for investments in subsidiaries, joint veretimes, and associational of impairment of financial assets) (Proporty, plant and equipment) (Condowl)	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,774,420) (4,668,180) (1,668,240) (1,668,240) (1,732,177) (3,425,546) (2,746,41,535) (2,746,41,535) (3,442,837,811) (1,126,441,535) (1,368,346) (1,368,366,667) (13,949,306) (1,766,377) (1,766,377,666,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,666,377) (1,766,377,677,677) (1,766,377,677,677) (1,766,377,677,677) (1,766,377,677,677) (1,766,377,677,677) (1,766,377,677) (1,766,377,677,677) (1,766,377,677) (1,766,377,677) (1,766,377,677) (1,766,3	Quarter (820,600) (520,600	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,917,979,164 (69,991,398)	\$tage 3 634 92,649 (92,016) 730 1,249 (519) 255,594,213 971,178,867 (715,846,854) 211,180,440,310 (396,142,028) 499,833,858
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or (-) reversal of provisions) (Labilities and Causanties) (Cibre Provisions) (Cibre Provisions) (Cibre Provisions) (Cibre Provisions) (Cibre Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at amortized cost) (Impairment or (-) reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment of financial assets) (Impairment or (-) reversal of impairment of financial assets) (Property, plant and equipment) (Impairment of financial assets) (Property, plant and equipment) (Codewill)	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,7744,420) (4,668,180) (1,666,368) (1,732,177) (3,425,546) (3,425,441,533) (4,668,415,344) (4,687,415	Quarter (820,600) (520,600	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,810,079,164 (69,991,398)	\$tage 3 634 92,649 (92,016) 730 1,249 (519) 255,594,213 971,178,867 (715,846,854) 211,180,440,310 (396,142,028) 499,833,858
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or (-) reversal of provisions) (Labitice and Causannies) (Other Provisions) ((Inpairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) ((Inpairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) ((Inpairment or (-) reversal of impairment of innessions) ((Inpairment or (-) reversal of impairment of or investments in subsidiaries, joint ventures, and associates) ((Inpairment or (-) reversal of impairment of non-financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment of financial assets) ((Inpairment or (-) reversal of impairment or (-) reversal of impairment or (-) reversal of impairment or (-) reversal or (-) re	Cumulative (1,978,555) (1,978,555) (1,978,555) (20,734,420) (4,668,180) (1,696,548) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (3,428,546) (1,732,177) (1,732	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$20,600) (\$72,020 (\$60,600) (\$72,020 (\$60,600) (\$72,020 (\$60,600) (\$72,020 (\$60,600) (\$72,048,225 (\$72,048,225 (\$72,048,225 (\$72,048,225 (\$72,048,225 (\$72,048,225 (\$72,048,225 (\$72,048,225 (\$72,048,225 (\$72,048,172 (\$72,04	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,810,079,164 (69,991,398)	\$tage 3 634 92,649 (92,016) 730 1,249 (519) 255,594,213 971,178,867 (715,846,854) 211,180,440,310 (396,142,028) 499,833,858
Financial assets at fair value through other comprehensive income Financial assets at moritade cost (Provisions) (Provisions) (Cher Provisions) (Impairment or C) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets it amoritate docs) (Impairment or C) reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Impairment or C) reversal of impairment of or investments in subsidiaries, joint ventures, and associates) (Impairment or C) reversal of impairment off non-financial assets) (Propost) pallar designment) (Cocodwil) (Cher) (Cher) (Cher) (Cher) (Total 10) LOANS AND ADVANCES AOP 023 Central banks Coossi Joans Allowance Government Gross Ioans Allowance Oevernment Gross Ioans Other financial institutions Other financial institutions Other financial institutions Other Internacial institutions	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,774,420) (4,683,180) (1,686,368) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (1,732,	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$20,000) (\$20,000) (\$2,410,405) (\$72,020 (\$26,689,260) (\$25,8,965) (\$27,048,226) (\$27,048,226) (\$27,048,226) (\$27,048,226) (\$27,048,226) (\$27,244,597) (\$	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,810,079,164 (69,991,398)	\$tage 3 634 92,649 (92,016) 730 1,249 (519) 255,594,213 971,178,867 (715,846,854) 211,180,440,310 (396,142,028) 499,833,858
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or (-) reversal of provisions) (Labilities and Calazamaes) (Other Provisions) (Unter Provisions) (Unter Provisions) (Unter Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at amortized cost) (Impairment or (-) reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment of or investments in subsidiaries, joint ventrales, and associational of impairment of or investments in subsidiaries, joint ventrales, and associational of impairment of financial assets) (Proporty, plant and equipment) (Indeximent proporty) (Ideodowill) (Ideodowill	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,7744,420) (4,668,180) (1,668,348) (1,732,177) (3,425,546) (3,425,441,533) (4,668,415,344) (4,688,415	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$20,000) (\$20,000) (\$72,000 (\$72,000)	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,810,079,164 (69,991,398)	\$tage 3 634 92,649 (92,016) 730 1,248 (519) 255,594,213 971,178,867 (715,846,854) 211,180,440,310 (396,142,028) 499,833,858
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or (-) reversal of provisions) (Labilities and Causanties) (Other Provisions) (Unter Provisions) (Unter Provisions) (Unter Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profits or loss) (Financial assets at amortized cost) (Impairment or (-) reversal of impairment of financial assets that are not weather of the comprehensive income) (Financial assets at amortized cost) (Impairment or (-) reversal of impairment off or investments in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of Impairment off non-financial assets) (Impairment or (-) reversal of Impairment off non-financial assets) (Other) (Oth	Cumulative (1,973,555) (1,973,555) (1,973,555) (2,0734,426) (4,668,180) (1,096,548) (1,096,548) (1,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,546) (3,732,177) (3,428,746) (4,153	Quarter (820,600) (520,600) (520,600) (520,600) (520,600) (520,600) (520,600) (520,600) (520,600) (538,966) (2,410,406) (538,966) (27,048,226) (358,966) 27,048,226 (358,966) 27,048,226 (358,966) 27,048,226 (358,966) 27,048,226 (358,966) (358,966) (358,966) (358,966) (358,966) (358,966) (358,966) (358,966) (358,972,344) (358,972,344) (358,972,344) (358,972,344) (358,972,344) (358,972,344) (3598	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,810,079,164 (69,991,398)	Stage 3 634 634 636 62.016) 730 1,248 731 255,594,213 971,178,867 (715,984,654) 249,983,858 in HRK
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions) (Provisions) (Cher Provisions) (Impairment or () reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at amortized cost) (Impairment or () reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Impairment or () reversal of impairment off or loss) (Impairment or () reversal of impairment off non-financial assets) (Impairment or () reversal of impairment off non-financial assets) (Impairment or () reversal of impairment off non-financial assets) (Cheri Impairment or () reversal of impairment off non-financial assets) (Cheri (Cher intapible assets) (Cheri (Total) 10 LOANS AND ADVANCES AOP 023 Central banks Gross loans Allowance Government Gross loans Allowance Government Gross loans Allowance Deposits Allowance Deposits Allowance Retail Gross loans Allowance Goss loans Allowance Goss loans Allowance Total 11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH ACID Corestinations Other financial institutions Gross loans Corest loans	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,734,420) (4,688,180) (1,686,388) (1,732,177) (3,428,446,53) (1,732,177) (3,428,446,53) (1,732,177) (Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$2,410,405) (\$72,020 (\$6,89,96) (\$2,410,405) (\$72,020 (\$6,89,96) (\$27,045,205) (\$27,045,205] (\$27,045,205	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531 (54,451,537 (70,883 (70,883 (73,034,894 (92,006) (92,006) (92,006) (92,006) (92,006)	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,810,079,164 (69,991,398)	Stage 3 634 634 636 62.016) 730 1,248 731 255,594,213 971,178,867 (715,984,654) 249,983,858 in HRK
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or C) reversal of provisions) (Labilities and Calusarates) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets) (F	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,774,420) (4,683,180) (1,686,548) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (3,425,546) (1,732,177) (1,732,177) (1,732,177) (1,7320,477)	Quarter (\$20,600) (\$20,600) (\$20,600) (\$20,600) (\$20,000) (\$20,000) (\$20,000) (\$20,000) (\$210,400)	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531 (54,451,537 (70,883 (70,883 (73,034,894 (92,006) (92,006) (92,006) (92,006) (92,006)	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,810,079,164 (69,991,398)	Stage 3 634 634 636 62.016) 730 1,248 731 255,594,213 971,178,867 (715,984,654) 249,983,858 in HRK
Financial assets at fair value through other comprehensive income Financial assets at mortized cost (Provisions or (-) reversal of provisions) (Labilities and Calazamaes) (Other Provisions) (Unter Provisions) (Unter Provisions) (Unter Provisions) (Unter Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Innairment or (-) reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Innairment or (-) reversal of impairment of or investments in subsidiaries, joint ventrales, and associational of impairment of or investments in subsidiaries, joint ventrales, and associational of impairment of financial assets) (Properly, plant and equipment) (Incodavill) (Clockwill)	Cumulative (1,978,555) (1,978,555) (1,978,555) (1,978,555) (1,978,555) (2,7744,420) (4,668,180) (1,668,240) (1,668,240) (1,668,240) (1,668,240) (1,782,177) (3,425,546) (3,425,441,53) (4,	Quarter (820,600) (520,600	(2,899,520) (2,899,520) (2,899,520) (1,699,521) (1,699,521) (1,659,195) (17,459,115) (54,451,531 (54,451,537 (70,883 (70,883 (73,034,894 (92,006) (92,006) (92,006) (92,006) (92,006)	006,624 00.05.24 (15,462,813) (5,245,579) (10,168,23) 37,581,192 (862,23) 38,567,427 470,883 21,782,338 1,037,600,446 1,037,500,54	\$1,369 2 44,138,539 44,759,097 (620,558) 560,448 902,979 (342,531) 804,515,952 870,490,179 (65,974,227) 740,987,740,987,766,810,079,164 (69,991,398)	Stage 3 634 634 636 62.016) 730 1,248 731 255,594,213 971,178,867 (715,984,654) 249,983,858 in HRK