



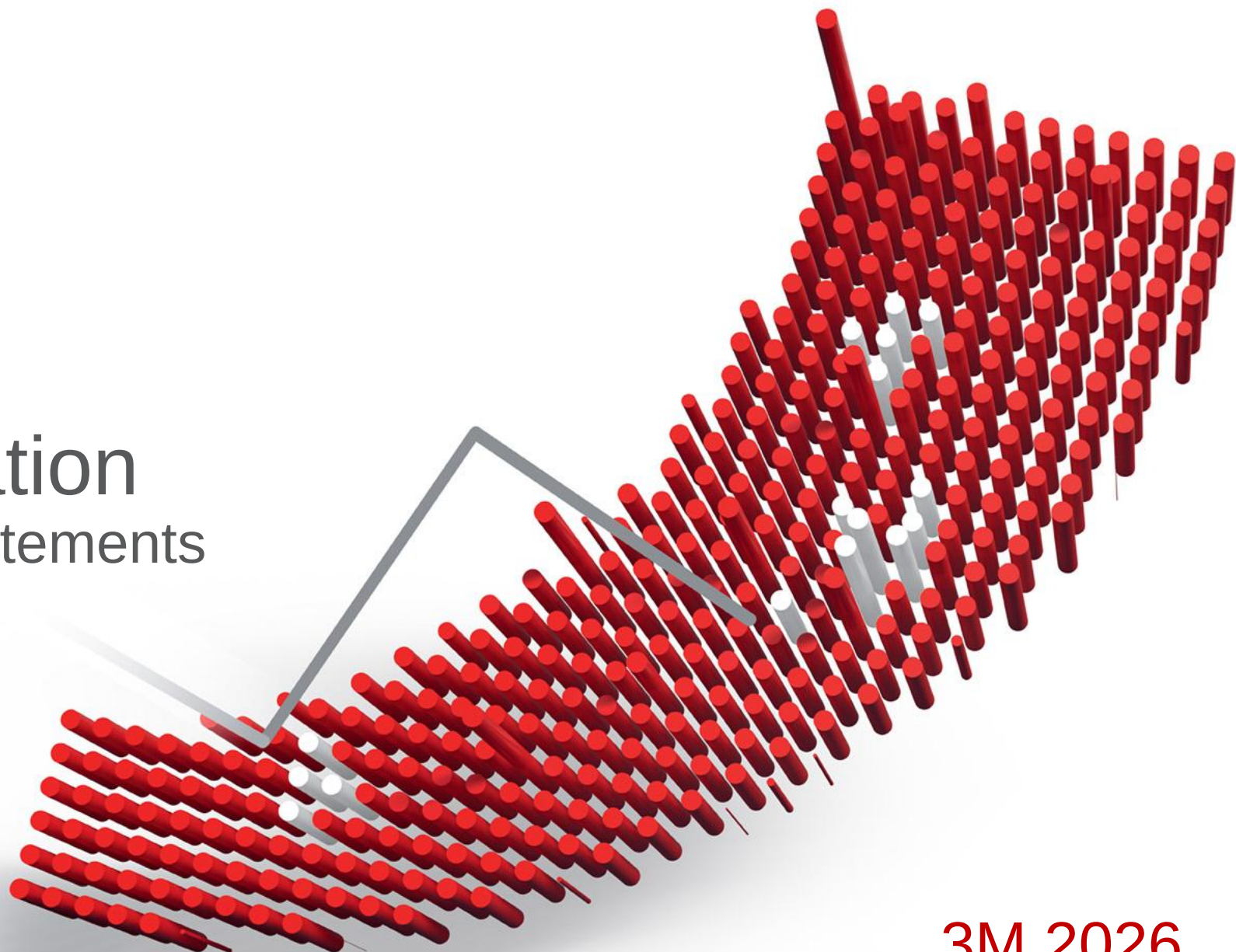
HRVATSKA POŠTANSKA BANKA

Investor information

Unaudited financial statements

April 2026

3M 2026



Limitation of liability

- ☒ The information and data contained in this presentation are intended as general background information on Hrvatska poštanska banka p.l.c. (hereinafter referred to as the Bank or HPB) and its activities. They are provided in summary form and therefore do not necessarily represent complete information. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may," "will," "should," "expects," "plans," "contemplates," "intends," "anticipates," "estimates," "potential" or "continues" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
- ☒ This presentation contains financial and non-financial information and statistical data related to HPB. Such information and data are presented for illustrative purposes only. This presentation may include information and data derived from publicly available sources that have not been independently verified, and therefore HPB hereby expressly makes no representation of warranty of any kind including, but not limited to the accuracy, completeness or reliability of the information and data provided. This presentation is for information purposes only and does not contain a recommendation to buy or sell or an offer to sell or subscribe for shares, nor does it constitute an invitation to make an offer to sell shares.
- ☒ This presentation has been prepared and the information in it has been checked with the greatest possible care. Nevertheless, rounding and transmission cannot be excluded. When adding up rounded amounts and percentages, differences may appear.

Type and name of prescribed information:	Financial statements for the period 1.1.2026 - 31.3.2026 HPB p.l.c. 3M 2026 Investor information and unaudited financial statements for the period 1.1. - 31.3.2026
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb
Issuer's Legal Entity Identifier (LEI)	529900D5G4V6THXC5P79
Home Member State:	Republic of Croatia
International Securities Identification Number (ISIN)	HRHPB0RA0002
Stock code (ticker):	HPB-R-A
Regulated market and segment:	Zagreb Stock Exchange, Official market

In accordance with the Capital Market Act, Hrvatska poštanska banka p.l.c. (hereinafter referred to as the HPB or Bank), publishes unaudited unconsolidated financial statements for the period from 1.1. - 31.3.2026.

Original and official report is published in Croatian.

The report includes:

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

Statement of the President of the Management Board



On the occasion of releasing the three-month financial results for 2026, **Marko Badurina, President of the Management Board of Hrvatska poštanska banka**, stated:

„Hrvatska poštanska banka delivered a profitable first quarter of 2026, with core revenues stabilizing on a solid footing.

Through balance sheet transformation and by growing moderately in lending activity over recent quarters, the Bank has stabilized net interest income at a level exceeding that of the prior four quarters. Net interest income came in only marginally below the same period of the prior year, a period in which base interest rates were higher by 79 basis points on average — confirming the resilience of the Bank's underlying business model.

Concurrently, in spite of increased lending volume, asset quality was preserved, reflecting the Bank's consistent and disciplined approach to risk management.

The Bank's capital position was further strengthened during the quarter, creating a sound foundation for continued growth.”

1.

EXECUTIVE SUMMARY

2.

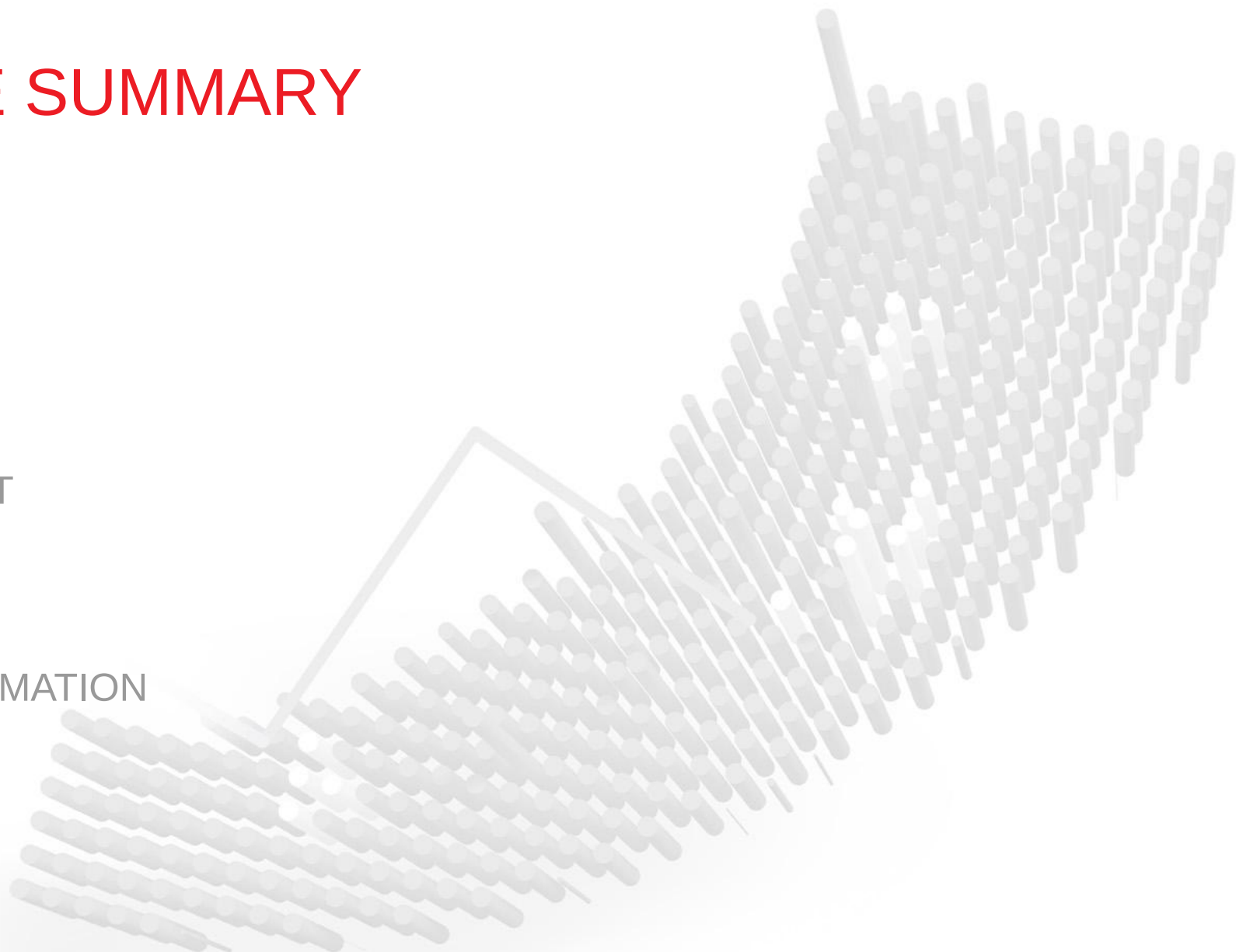
FINANCIALS

3.

RISK MANAGEMENT

4.

ADDITIONAL INFORMATION



Key events and indicators – Q1 2026

Profit after tax

15.2

EUR mn 0.0 % Y-o-Y

Assets

7.9

EUR bn 10.2 % Y-o-Y

Gross loans

3.9

EUR bn 24.0 % Y-o-Y

Deposits

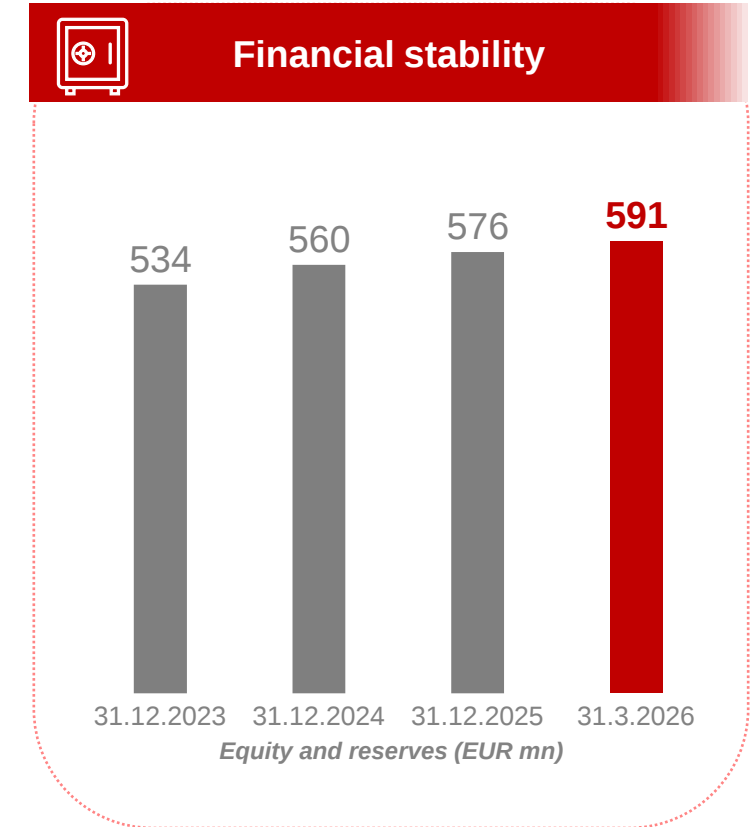
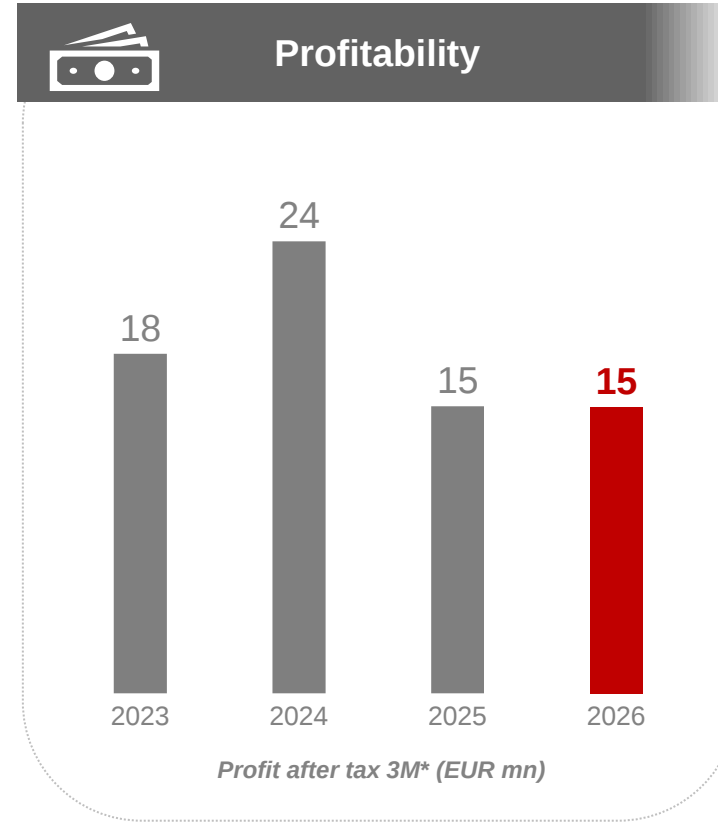
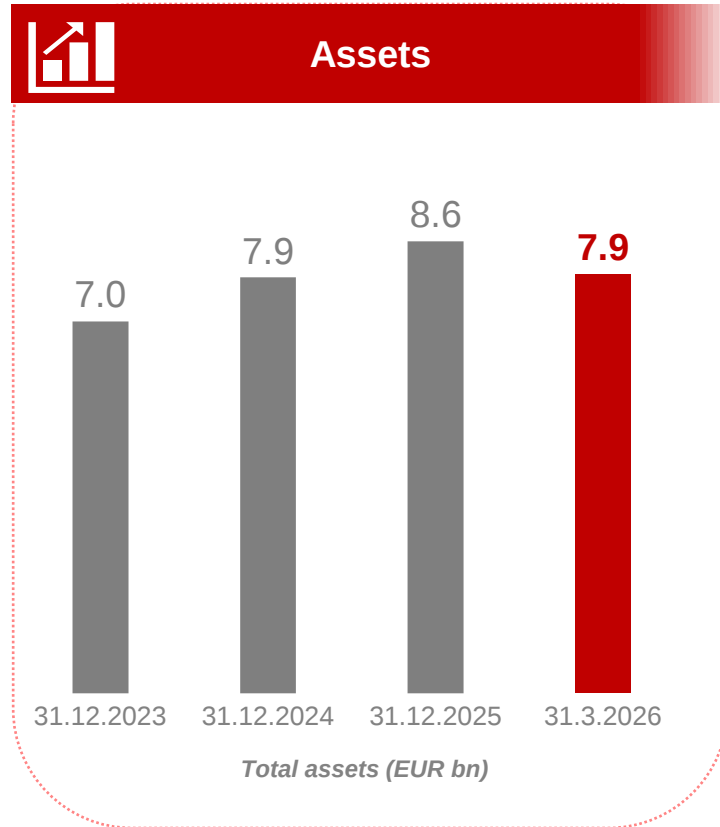
6.8

EUR bn 11.0 % Y-o-Y

Signed Share purchase Agreement of the Croatia banka d.d.

On March 4, 2026, the Bank has signed a Share purchase Agreement with the Croatian Deposit Insurance Agency, to purchase 100% ownership stake in share capital of Croatia banka d.d. for a transaction amount of EUR 15 mn. Closing of the transaction is subject to fulfilment of the condition's precedent.

Seasonal balance sheet reduction with stable profitability and financial strenght for further growth

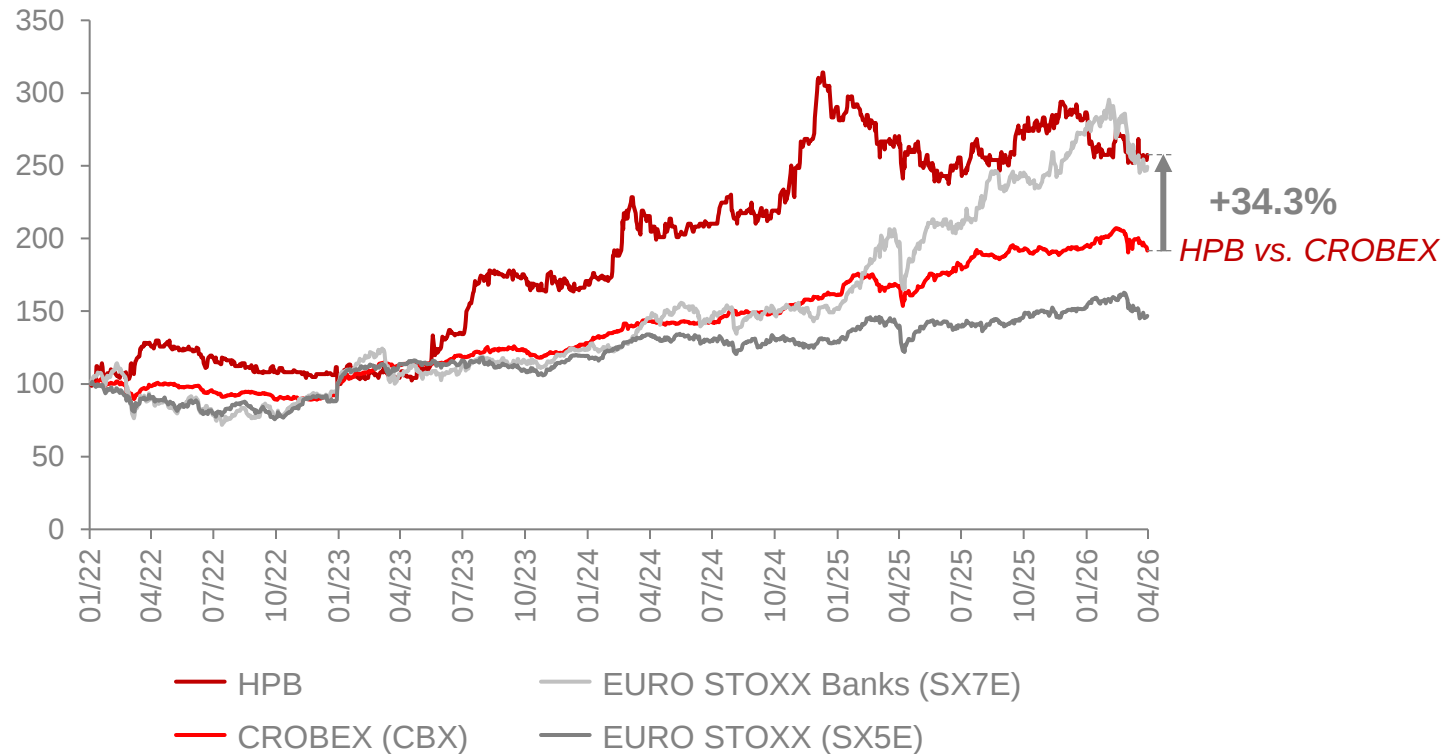


* Profit and loss account positions in this presentation for 2023 include the result of HPB on a stand-alone basis including the result of Nova hrvatska banka for the period from integration till reporting date (3.7.2023 – 31.12.2023) while in the following periods (2024, 2025 and 2026) it includes the result of integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023

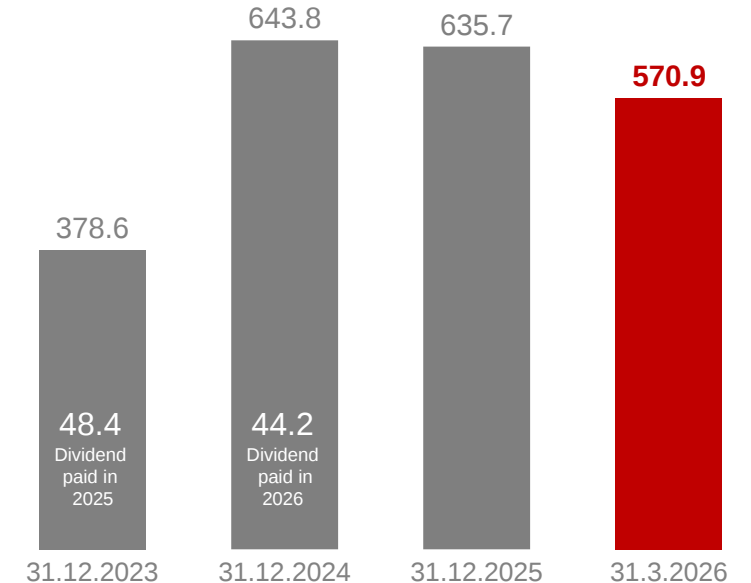
HPB share outperform relevant market indices

HPB share price movement index and CROBEX, EURO STOXX and EURO STOXX Banks indices

Base index, 12 / 2022 = 100



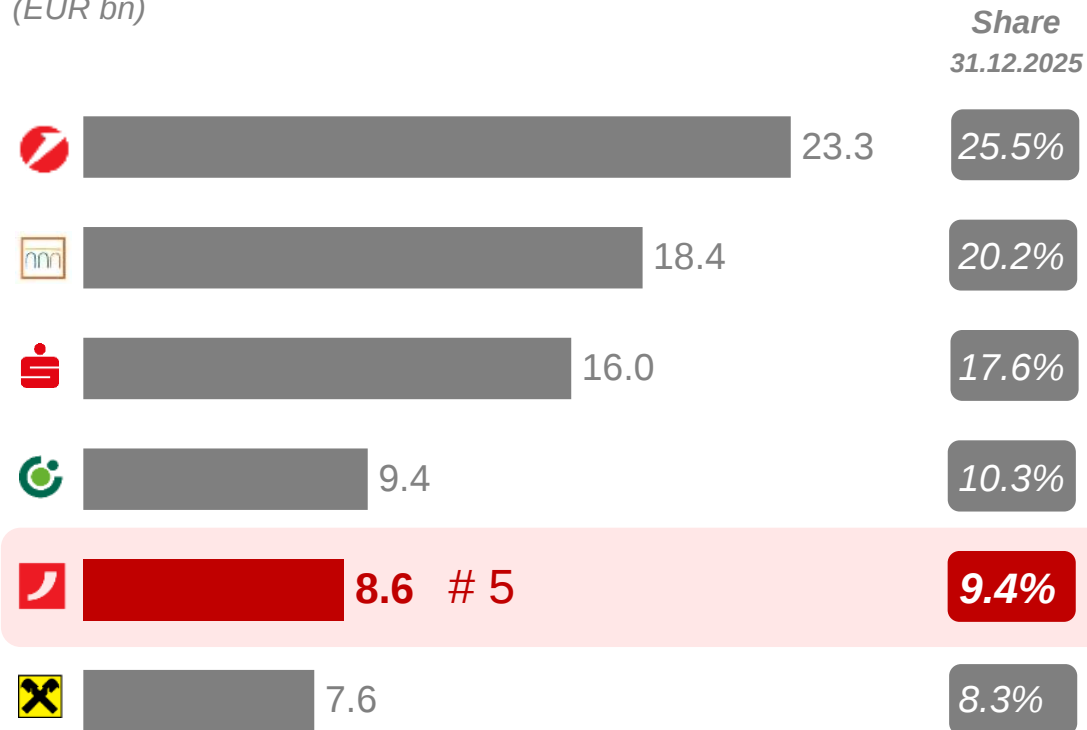
Market capitalisation and dividend (EUR mn)



- ☑ HPB share price movement during the reporting period followed broader financial market trends, influenced by geopolitical developments in the Middle East and the recent gross dividend payment of EUR 21.83 per share (ex-dividend date: 5 January 2026).

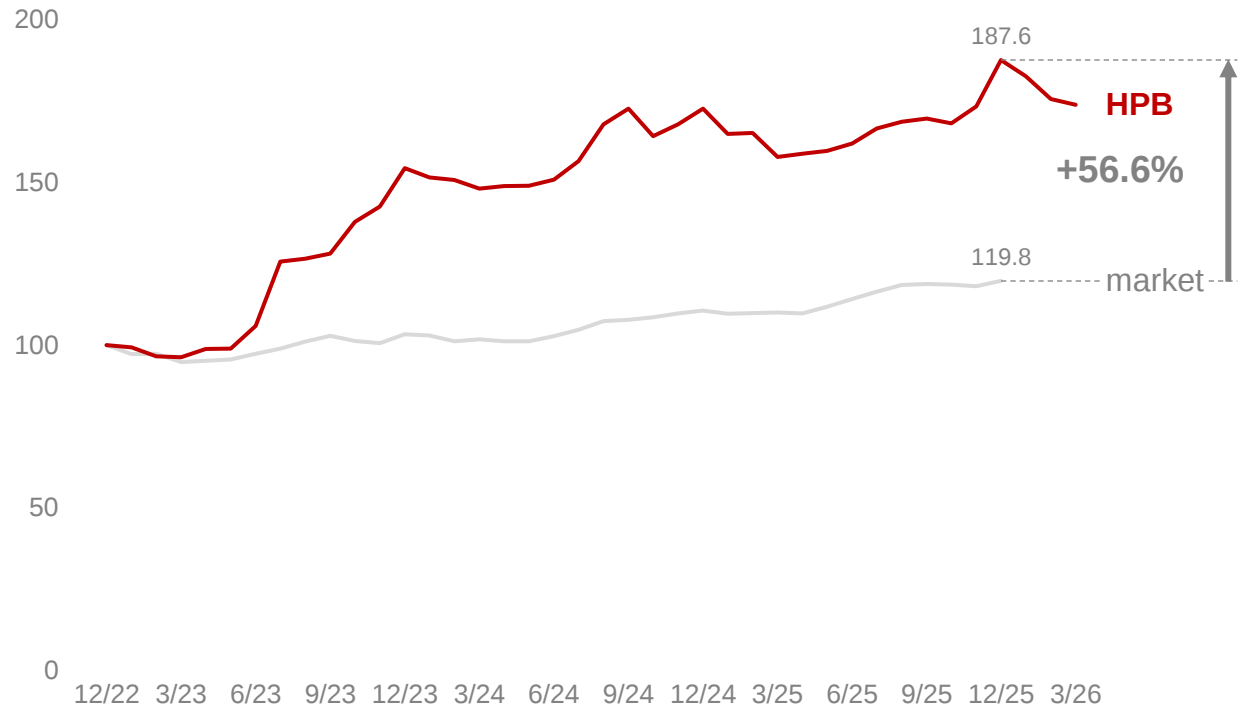
Strong position driven by organic and inorganic growth

Total assets (EUR bn)



HPB in the **TOP 5** banks by total assets.

Total assets development Base index, 12 / 2022 = 100



HPB's market position is confirmed by continuous asset growth above the sector average.

1.

EXECUTIVE SUMMARY

2.

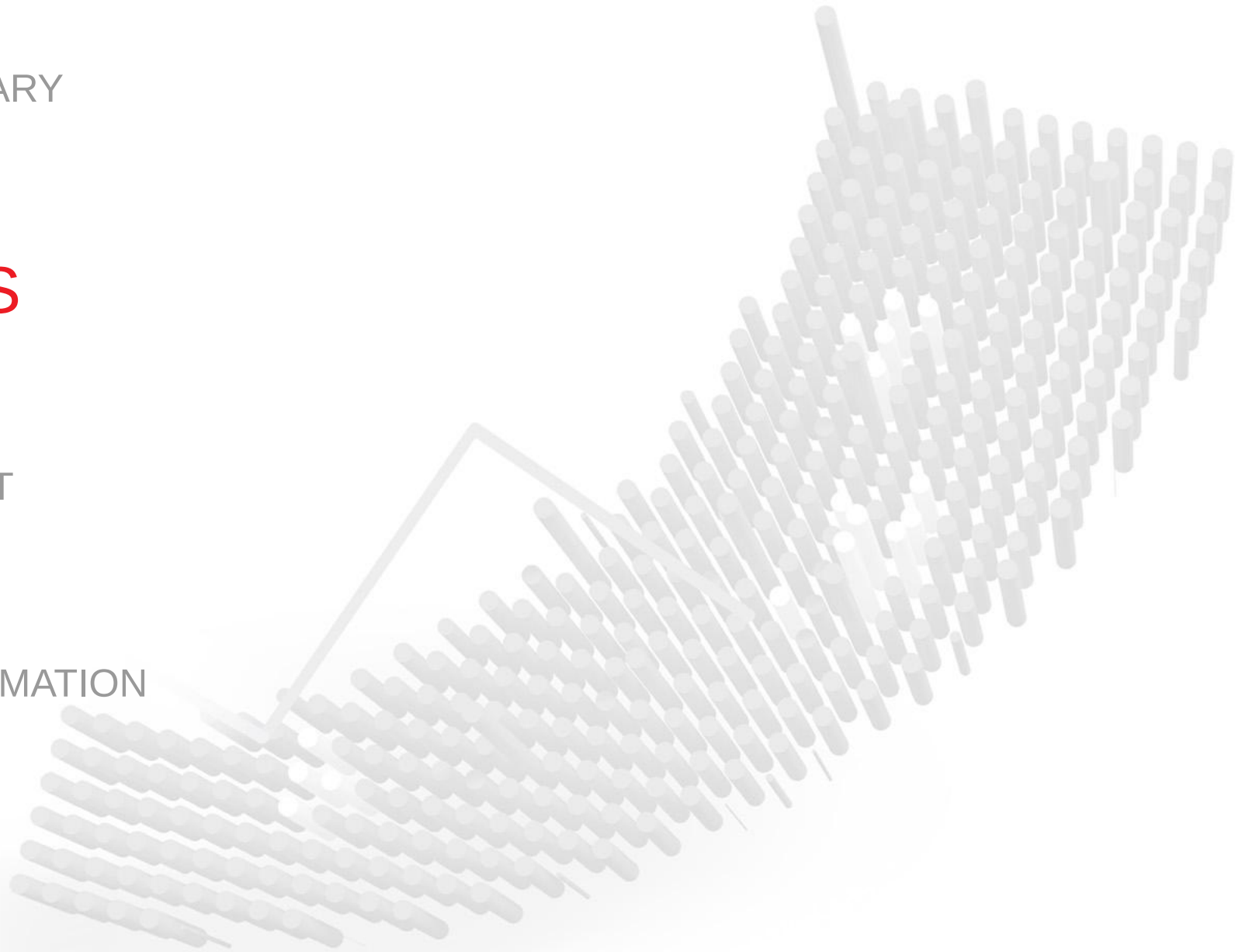
FINANCIALS

3.

RISK MANAGEMENT

4.

ADDITIONAL INFORMATION



Stable profit after tax supported by effective risk profile management

Profit and loss account (EUR mn)

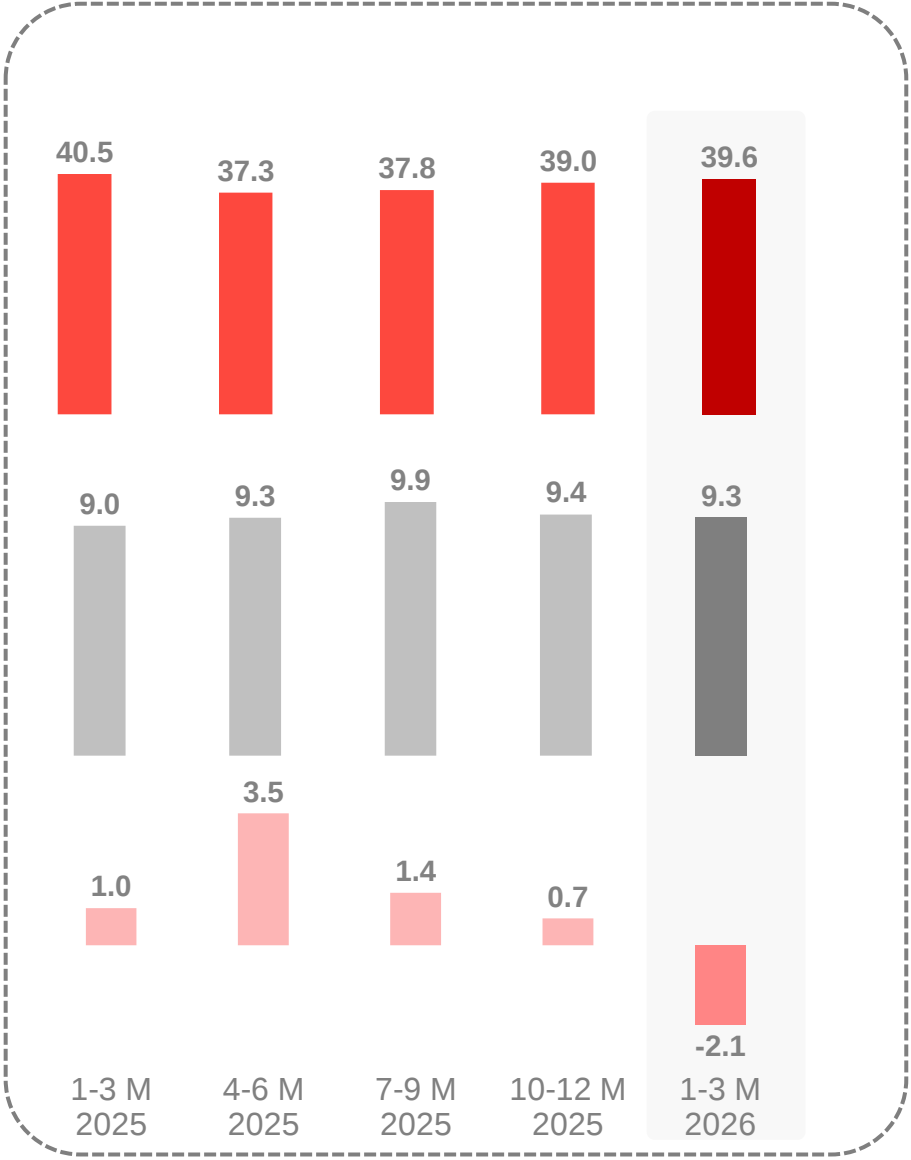
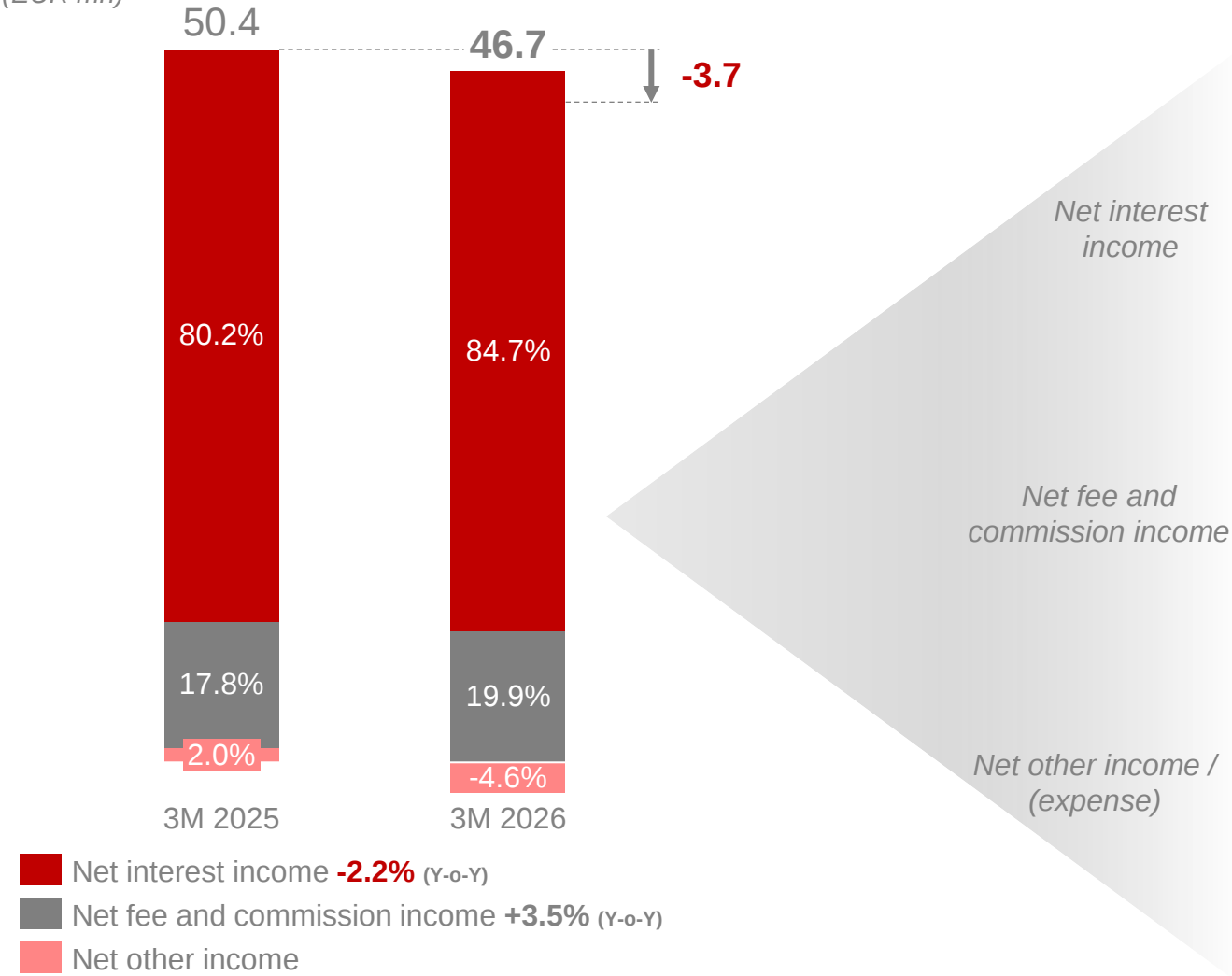
	3M 2025	3M 2026	Y-o-Y	Y-o-Y%
Net interest income	40.5	39.6	(0.9)	(2.2)
Net fee and commission income	9.0	9.3	0.3	3.5
Net other income/(expenses)	1.0	(2.1)	(3.1)	
Operating income	50.4	46.7	(3.7)	(7.4)
Employee expenses	(13.4)	(15.7)	2.2	16.7
Administrative expenses	(9.8)	(10.9)	1.1	11.6
Depreciation	(2.6)	(2.7)	0.1	5.6
Operating expenses	(25.8)	(29.3)	3.5	13.6
Operating profit	24.6	17.4	(7.2)	(29.3)
(Provisions) / Income from reversal of provisions	(6.1)	1.1	(7.2)	
Tax	(3.4)	(3.3)	(0.0)	(0.9)
Profit after tax	15.2	15.2	(0.0)	(0.2)

- ☑ **Net interest income** declined by 2.2% year-on-year, primarily due to lower average interest rate on overnight deposits (average weighted rate: Q1 2025 = 2.79 %, Q1 2026 = 2.00 %) and lower volume placed to central bank. After stabilization of reference interest rates net interest income is at highest in the last four quarters which is also reflection of balance sheet transformation (strong growth of credit activity and increased investment in securities) during 2025.
- ☑ **Net fee and commission income** increased by 3.5% in the observed period mostly in the payment transaction segment.
- ☑ **Net other expenses** – impact of the Middle east war carried over to the capital markets and reference interest rates hence the Bank recorded unrealized loss on securities in March 2026.

- ☑ **Operating expenses** increased by EUR 3.5 mn in the observed period, primarily due to investments in employees aimed at mitigating inflationary pressures, as well as intensified work on strategic projects (digital transformation programme), which led to growth in administrative expenses.
- ☑ **Operating profit** in the observed period decreased by EUR 7.2 mn due to increase of operating expenses and unrealized loss on securities portfolio which had negative effect on net other expenses.
- ☑ **Income from reversal of provisions** in the first quarter of 2026 due to improved risk profile of performing portfolio (EUR +1.8 mn) combined with effective collection activities in non-performing portfolio.

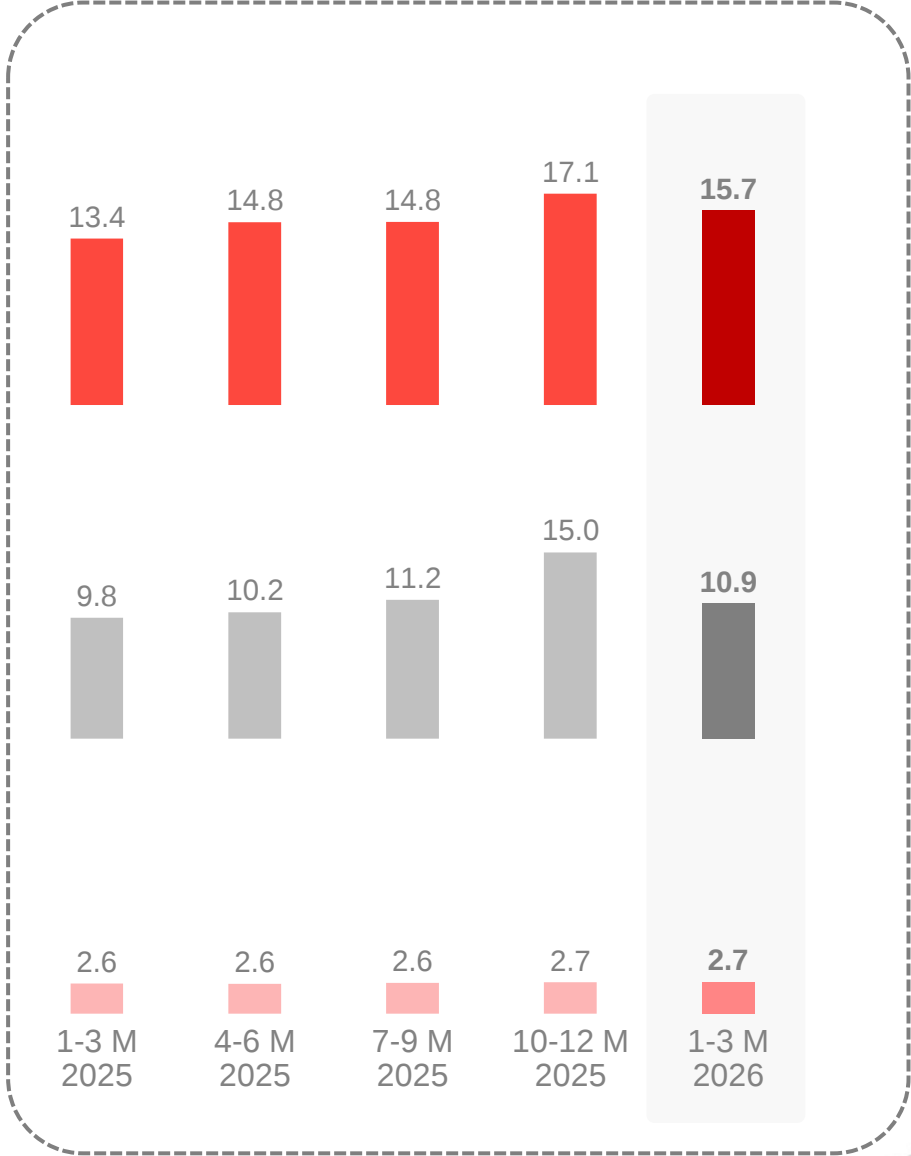
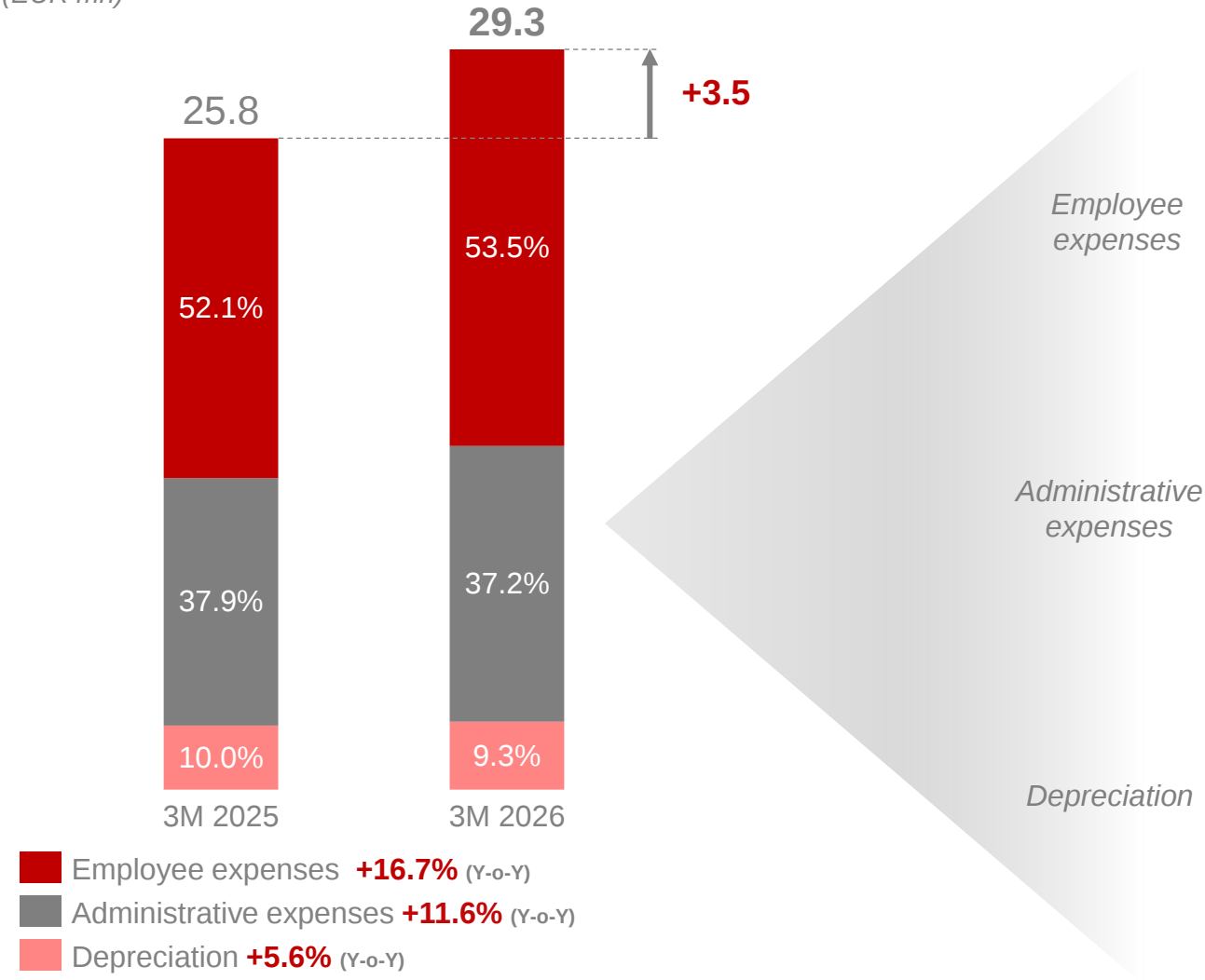
Fourth consecutive quarter of growth in net interest income

Operating income
(EUR mn)



Increase in expenses driven by investments in employees and digital transformation

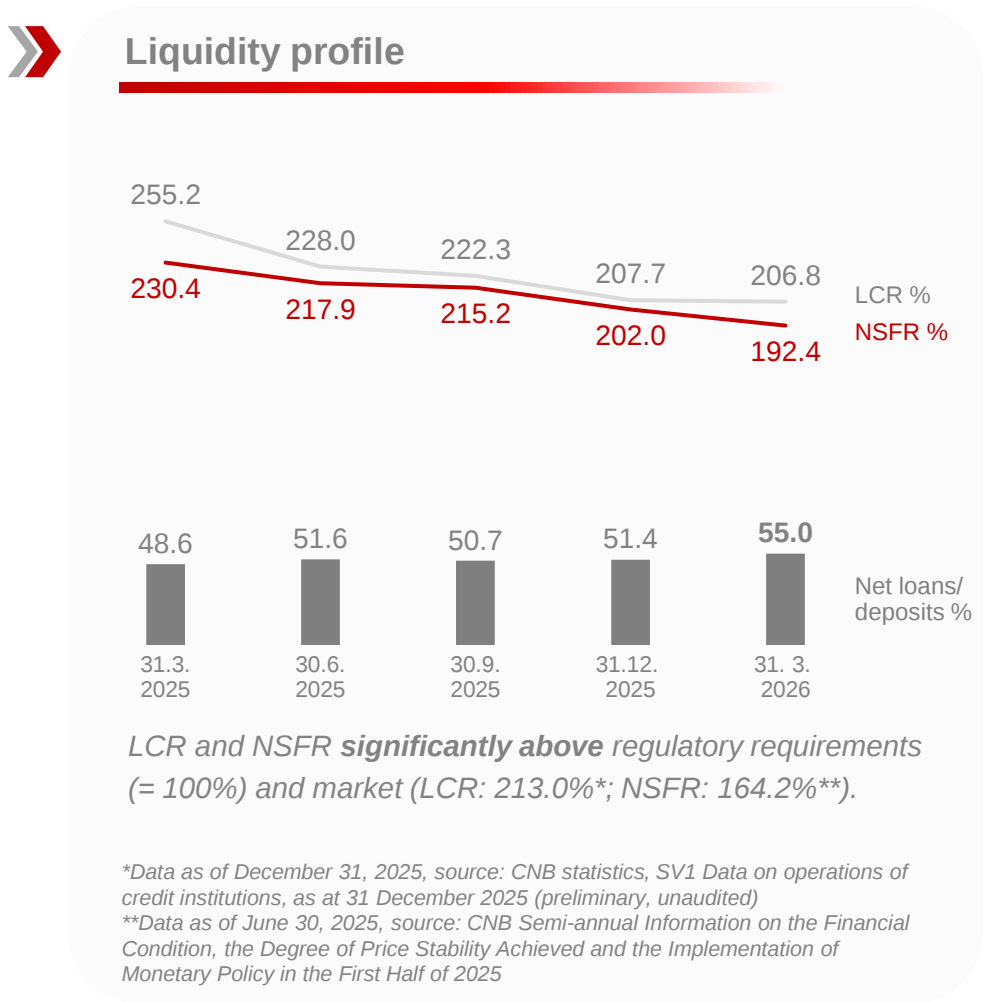
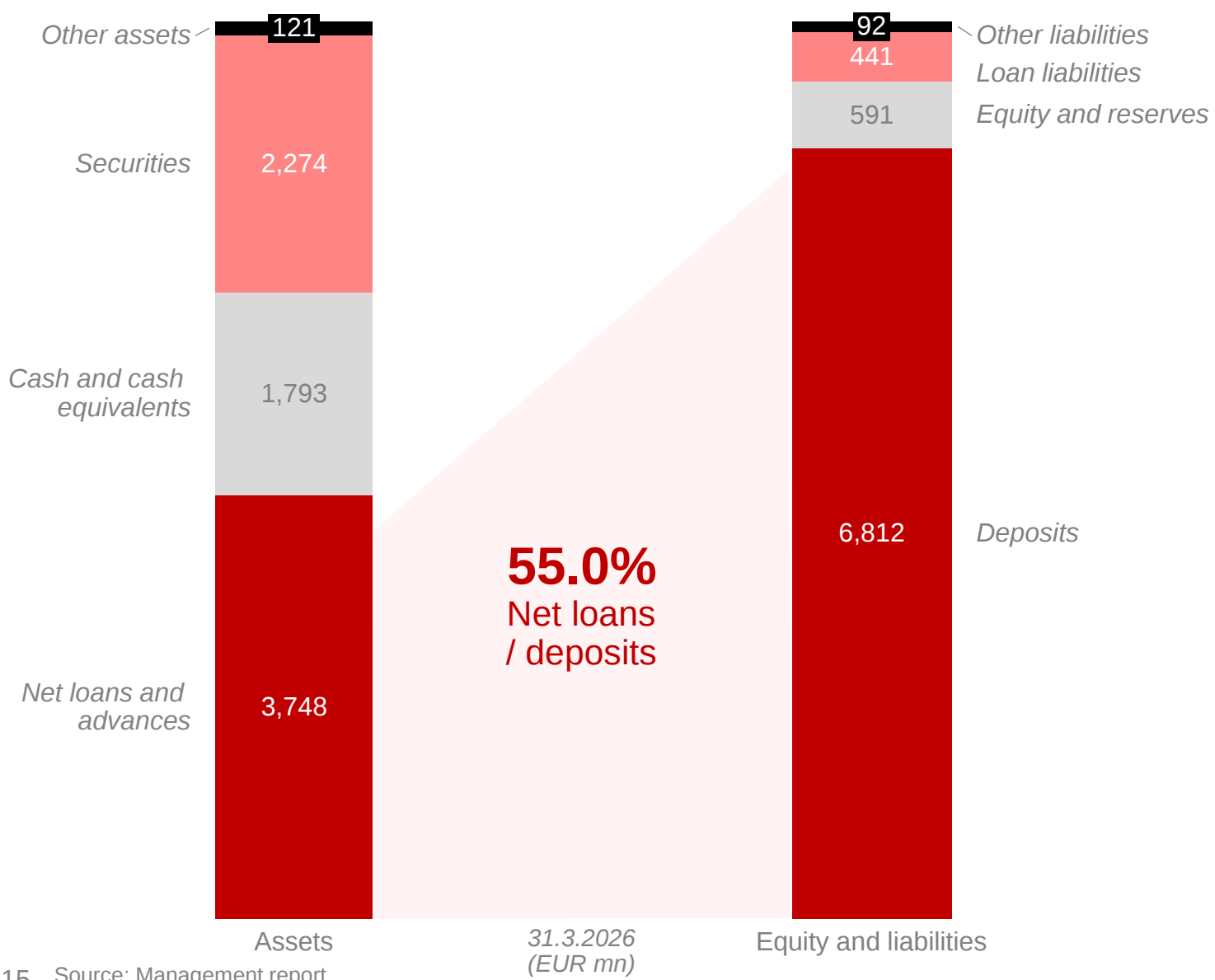
Operating expenses
(EUR mn)



Seasonal decline in deposits, ongoing loan growth on the assets side

Balance sheet (EUR mn)	31.12.2025	31.3.2026	YTD	YTD%	
Cash and cash equivalents	2,400	1,793	(607)	(25.3)	☒ The decrease in liquid assets is primarily driven by the outflow of a portion of relatively unfavourable deposits and other funding sources and partly seasonal deposits decline which is usual for first quarter. At the same time part of the liquidity was utilized for loan portfolio growth (1.5 % YTD).
Securities and other instruments	2,278	2,274	(3)	(0.1)	
Net loans and advances	3,693	3,748	55	1.5	
Other assets	192	121	(72)	(37.4)	
Total assets	8,564	7,936	(628)	(7.3)	
Deposits	7,190	6,812	(377)	(5.2)	☒ Loan liabilities decreased due to repayments and reduced repo position, which will result in lower interest expense in future periods.
Loan liabilities	657	441	(216)	(32.9)	
Other liabilities	140	92	(48)	(34.5)	
Total liabilities	7,987	7,346	(642)	(8.0)	☒ Capital position further strengthened (+ 2.4%), creating preconditions for the Bank's further organic and inorganic growth.
Total equity and reserves	576	591	14	2.4	

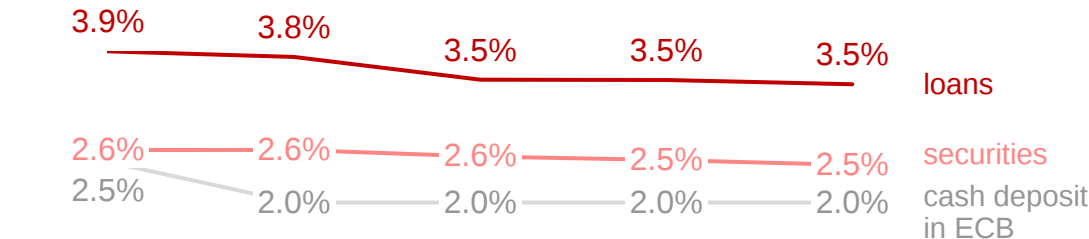
Balance sheet consolidation following strong growth in 2025 while maintaining intensive loan activity and a robust liquidity position



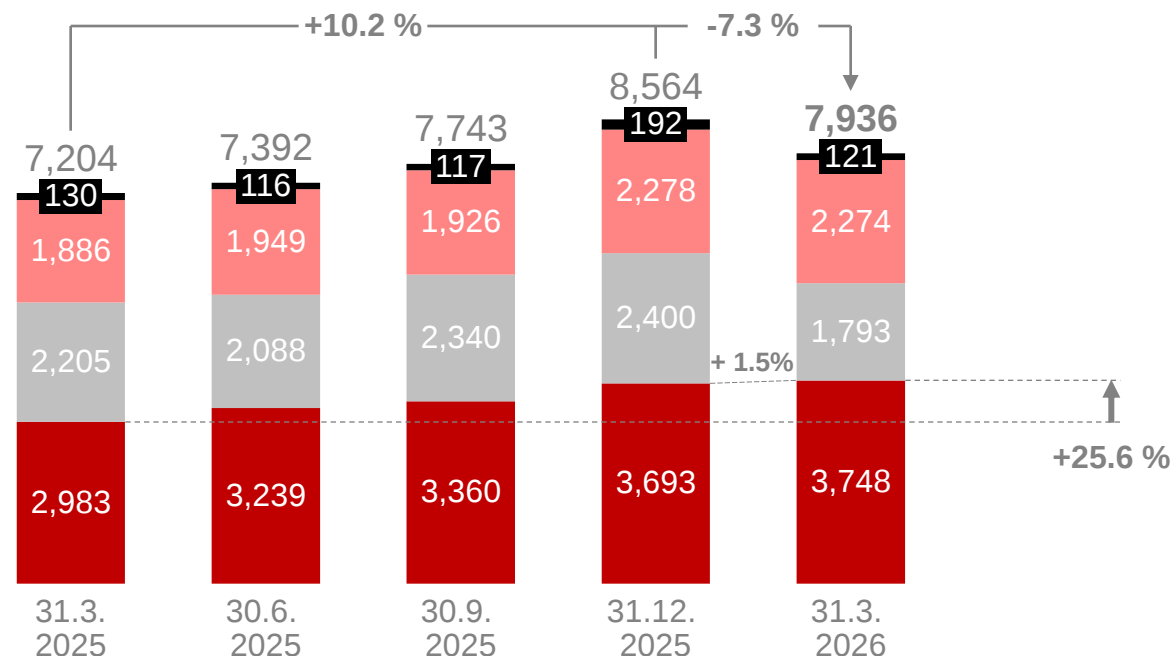
Balance sheet structure focused on higher-yield assets

Assets

Average half-year interest rates



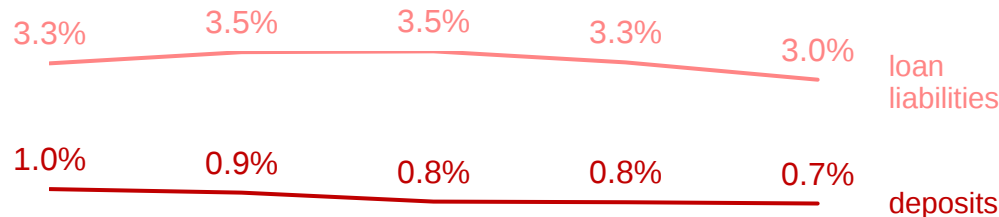
Volume in EUR mn



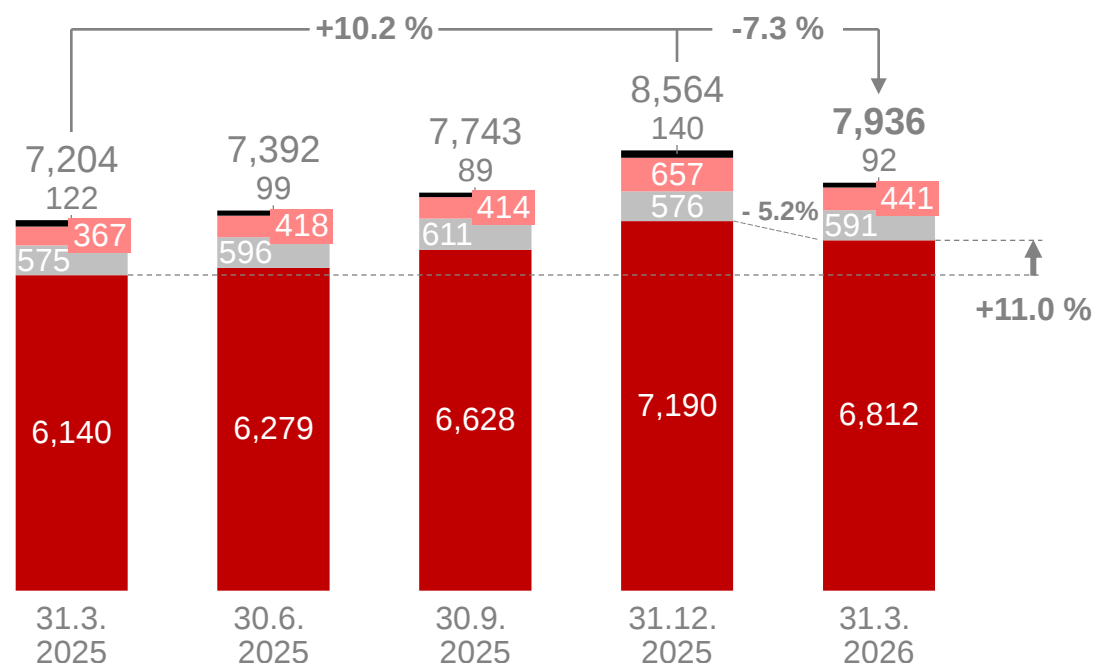
- Other assets
- Securities
- Cash and cash equivalents
- Net loans and advances

Liabilities and equity

Average half-year interest rates

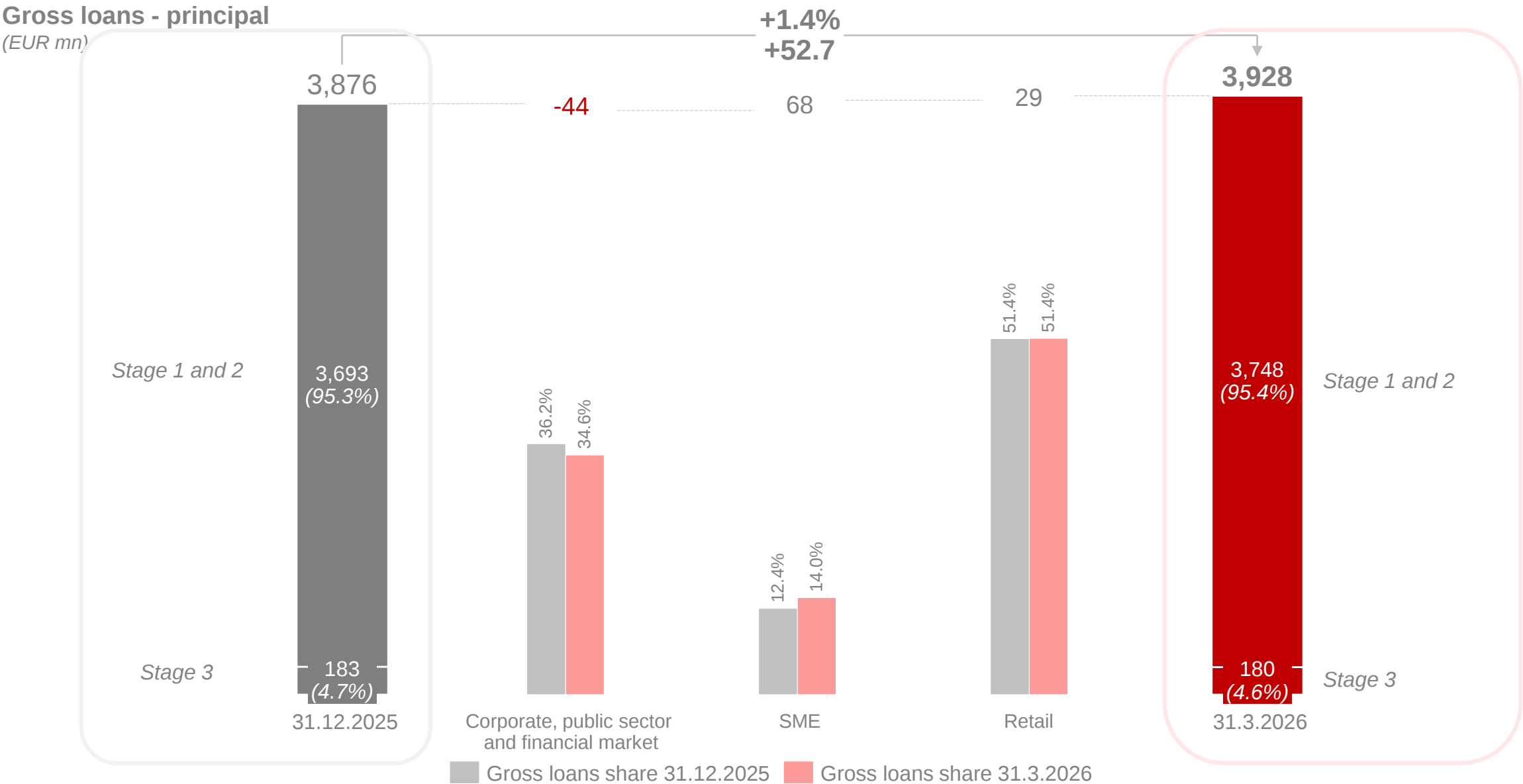


Volume in EUR mn



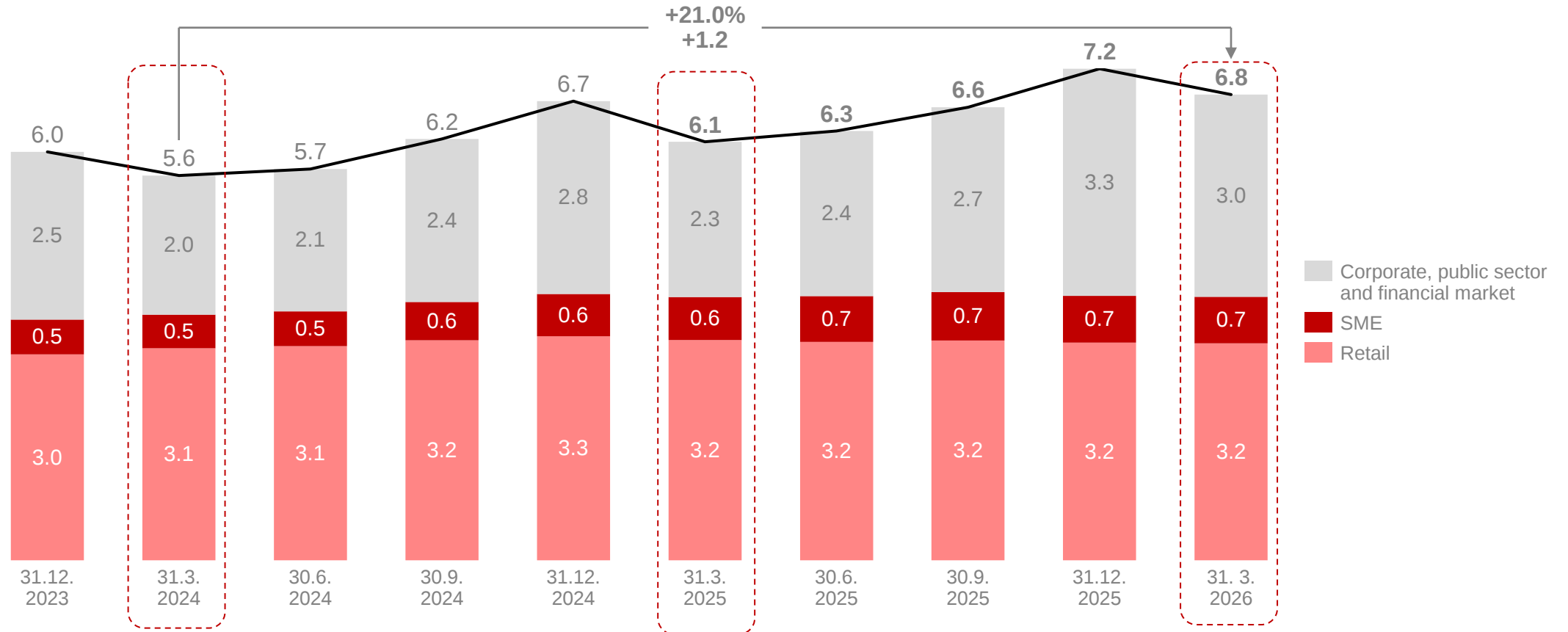
- Other liabilities
- Loan liabilities
- Equity and reserves
- Deposits

Moderate loan growth accompanied by improved portfolio quality



Structurally stable deposit base despite usual seasonal outflows

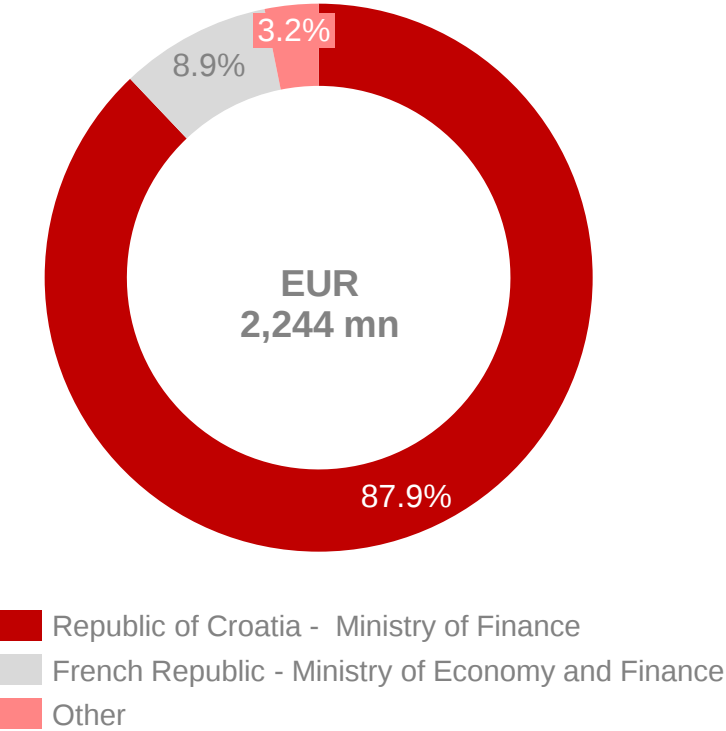
Deposit development
(EUR bn)



- ☑ Usual seasonal movements has resulted with decrease in deposits by 5.2% in the first quarter of 2026 with the return of excess liquidity to large corporate clients.

Investments in securities constitute significant liquidity reserve for the Bank

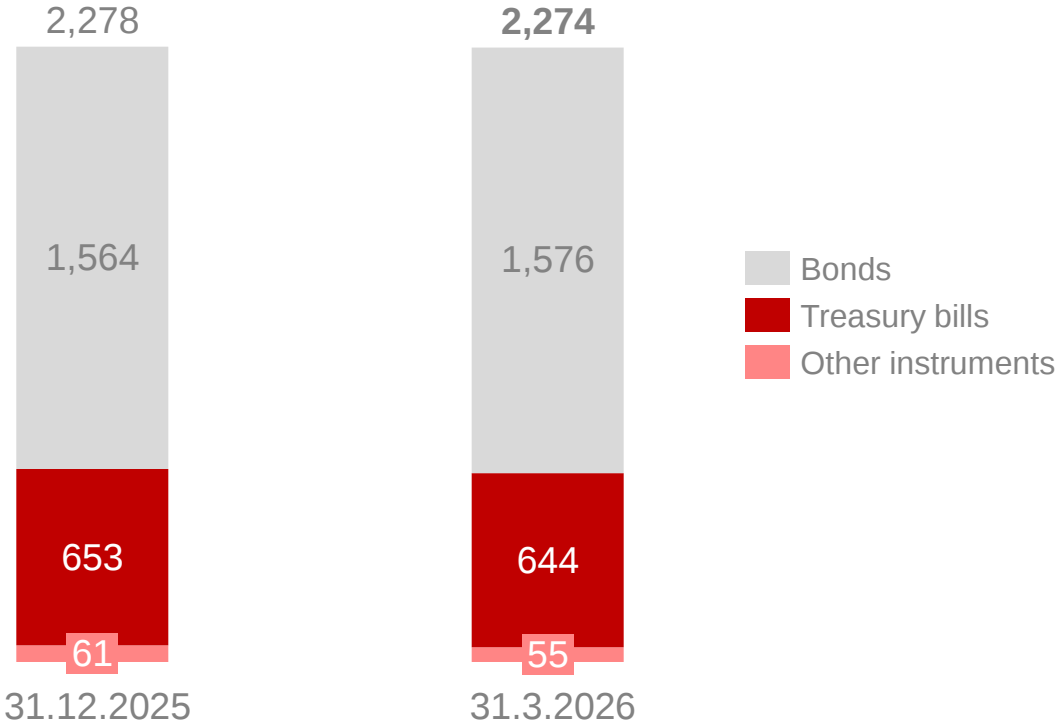
Securities* by issuer



*Securities are presented in nominal amount as of March 31, 2026

☑ The securities portfolio consists of 69.3 % bonds, with dominant exposure to Croatian government bonds and treasury bills.

Movement of securities and other instruments



1.

EXECUTIVE SUMMARY

2.

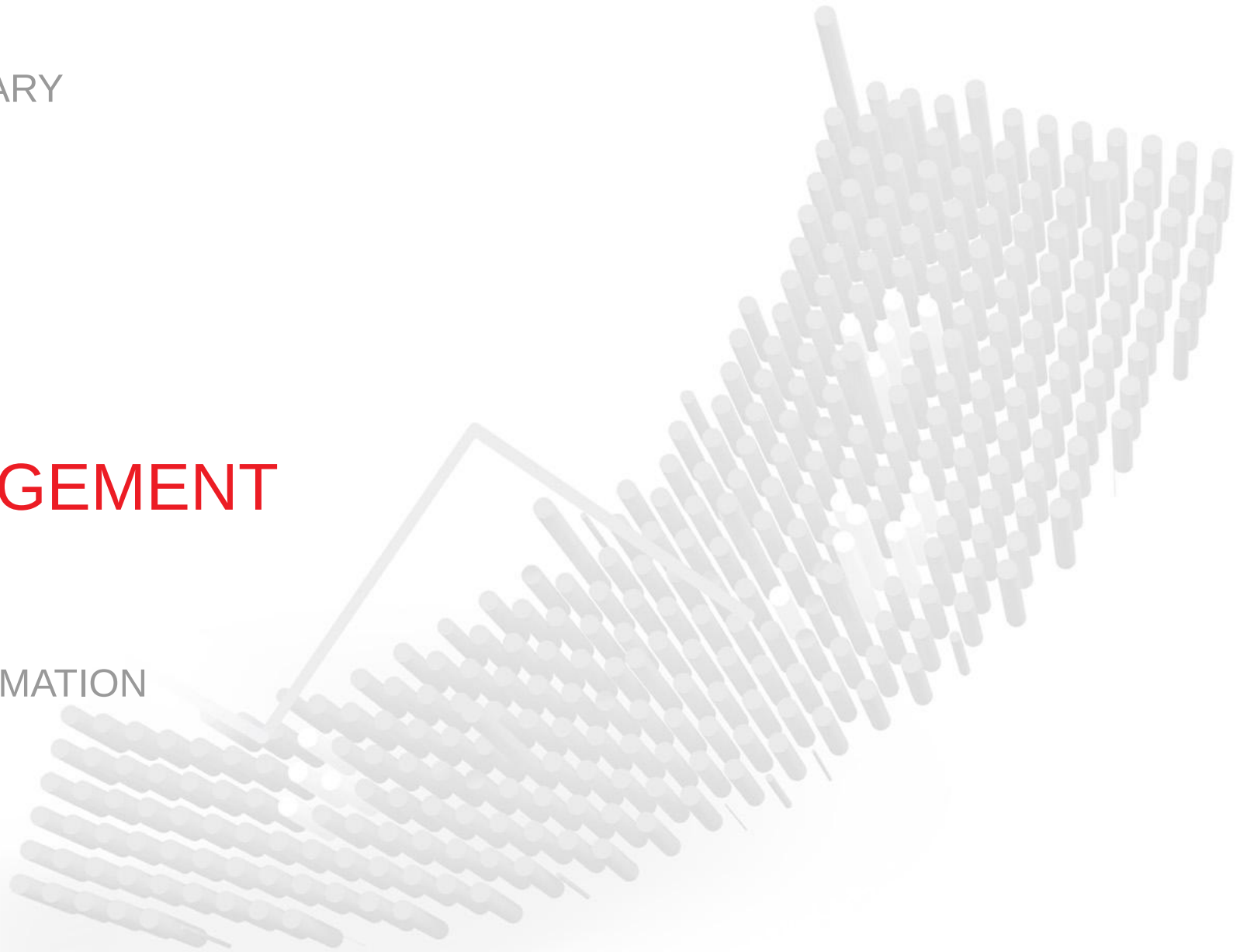
FINANCIALS

3.

RISK MANAGEMENT

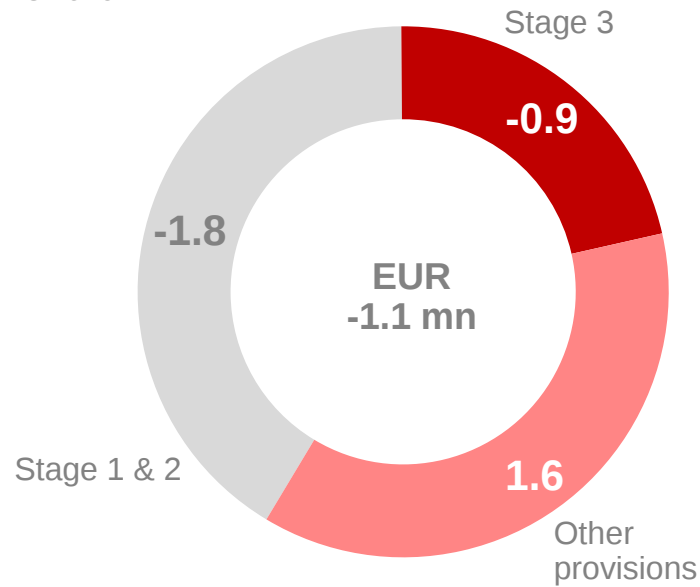
4.

ADDITIONAL INFORMATION



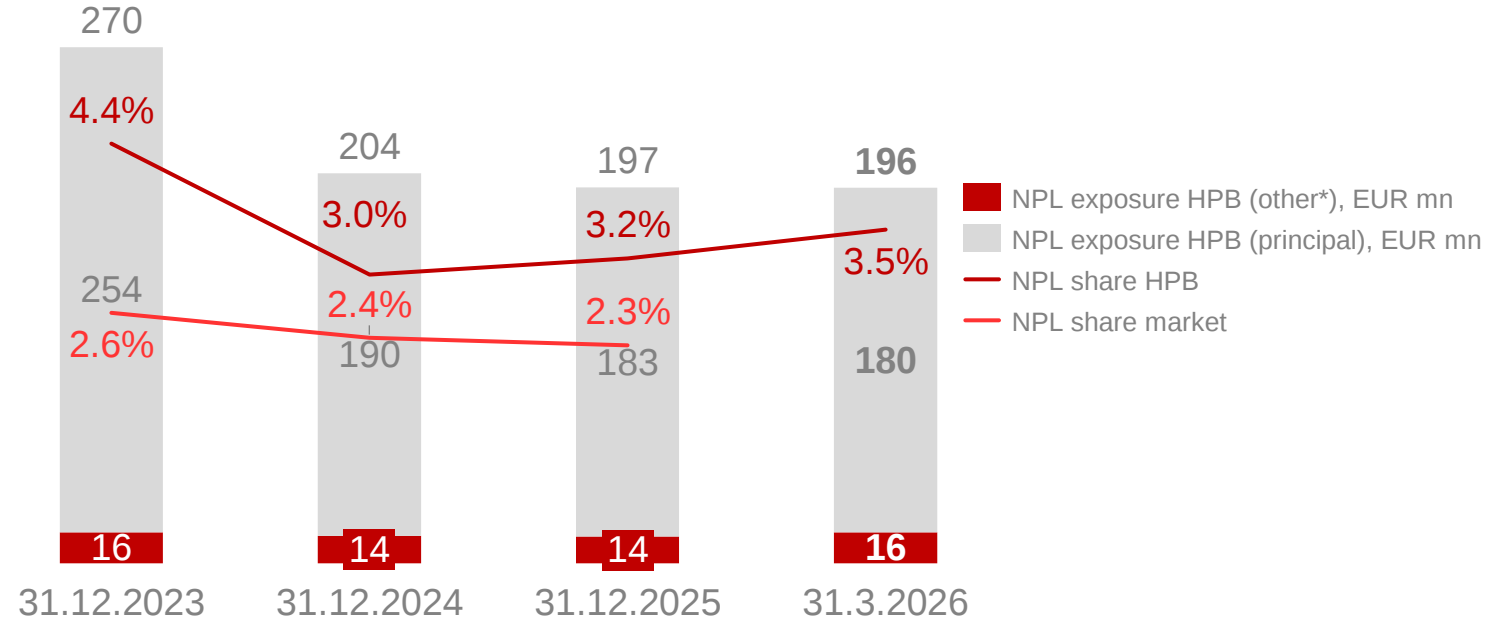
Loan expansion without taking excessive risk

(Income from reversal of provisions)/provision expenses
31.3.2026



Source: Management report

NPL ratio** chart – HPB vs market



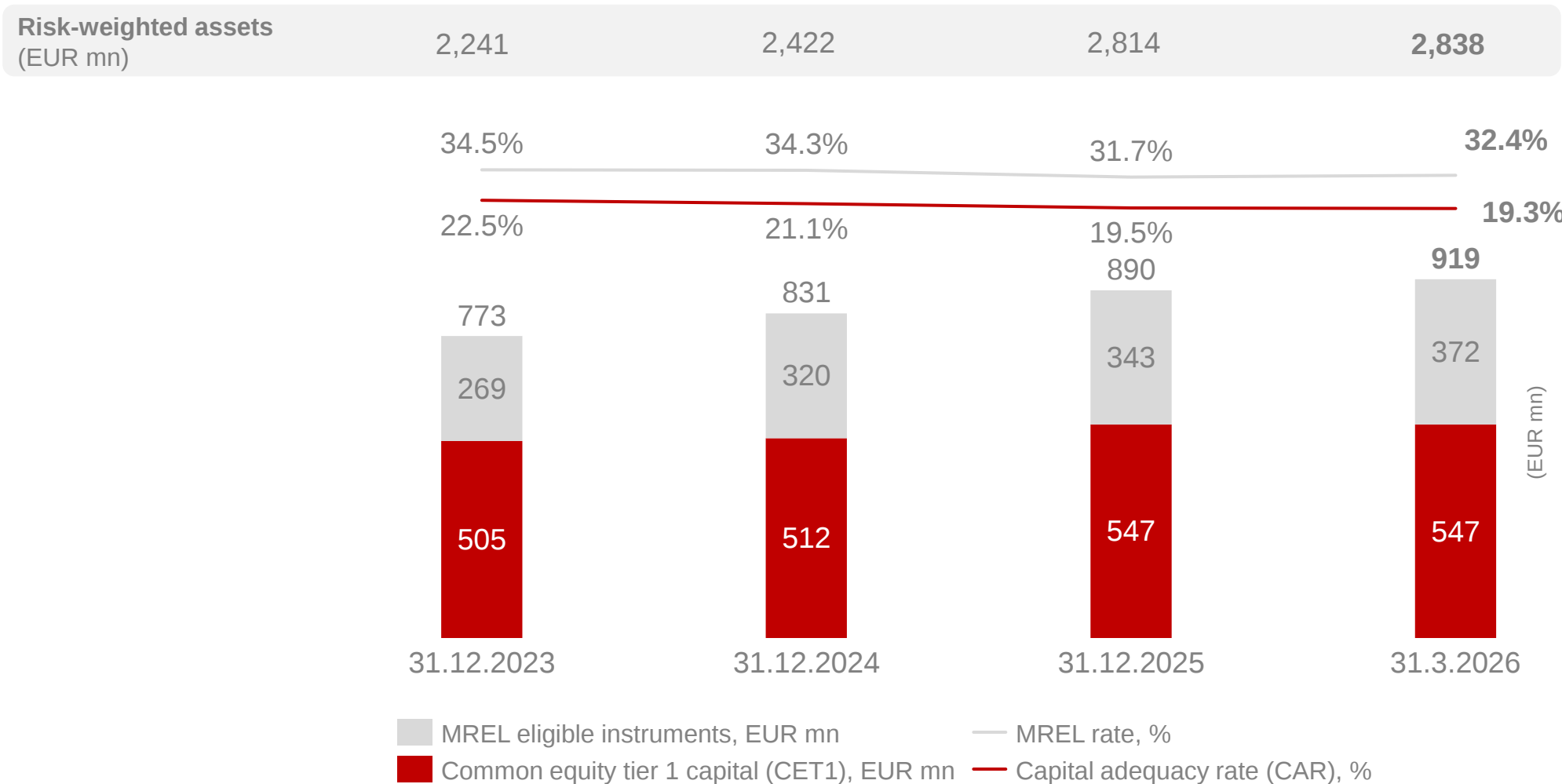
Source: HPB: FINREP regulatory report, market: CNB statistics, SV2 Selected indicators of the structure, concentration and operations of credit institutions

* Other includes interests, fees and other receivables

** NPL ratio is calculated in accordance with the CNB methodology and may therefore differ from figures calculated based on management reports

- ☑ Income from the reversal of provisions on the performing loan portfolio (Stage 1 and 2) in line with the improvement in the risk profile.
- ☑ During the first quarter 2026 income from the release of provisions of non-performing portfolio (Stage 3) was realized across all exposure segments as a result of efficient collection. All expenses of new non-performing portfolio entries are compensated by collection effects.
- ☑ Other provisions relate primarily to legal disputes and modification expenses.
- ☑ Despite decrease in the absolute amount of non-performing loans (Stage 3), NPL ratio recorded slight increase, primarily due to a mathematical effect resulting from decrease in total exposure (denominator), driven by lower balances with central banks, rather than a deterioration in loan portfolio quality.

Strong capital position



1.

EXECUTIVE SUMMARY

2.

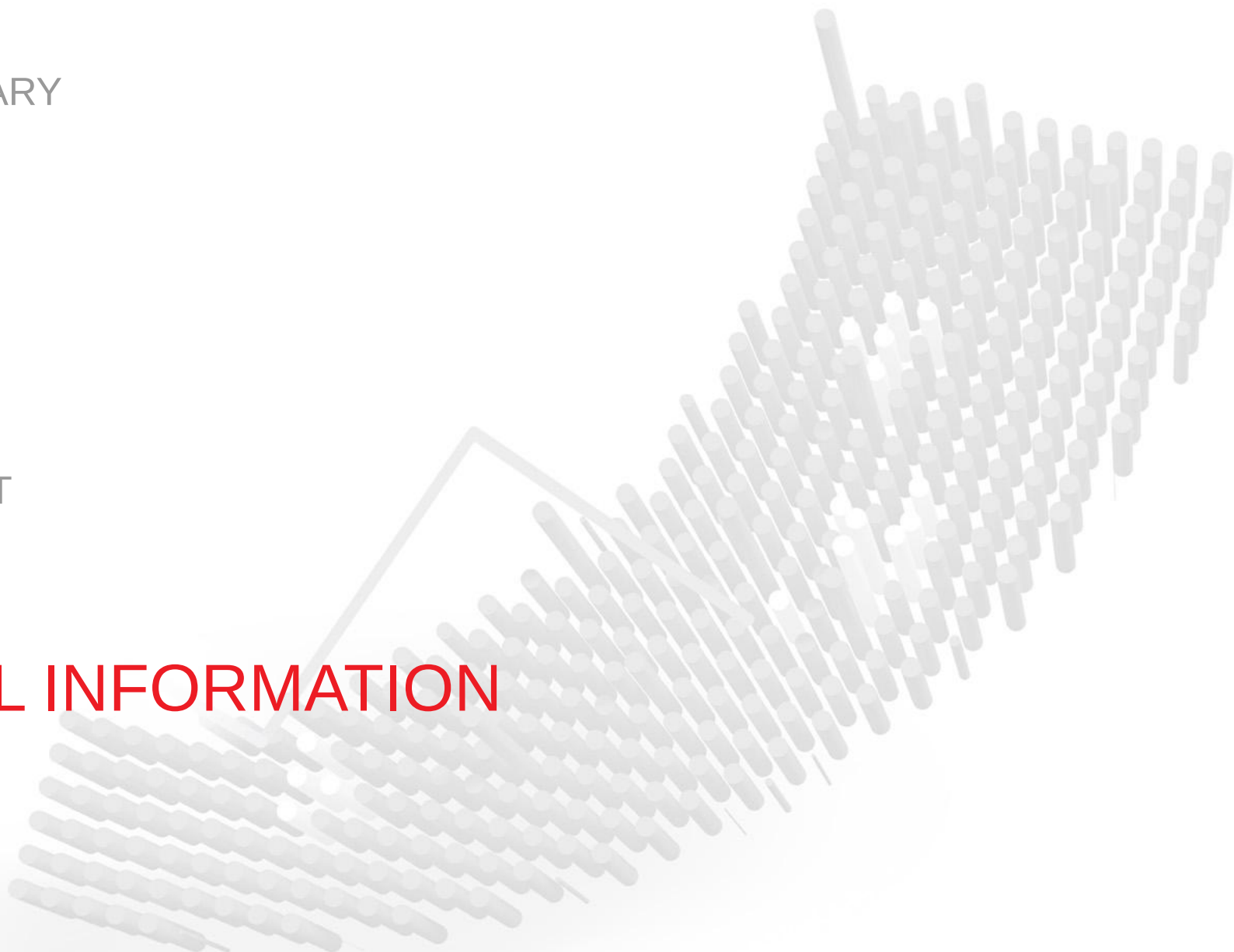
FINANCIALS

3.

RISK MANAGEMENT

4.

ADDITIONAL INFORMATION



Sustainable business – Q1 2026

Key highlights

- ☑ Sustainability integrated into strategy, risk management and reporting

- ☑ ESG embedded as a management standard, not a standalone initiative

- ☑ A solid foundation for goals, action plans and sustainable financing has been laid

- ☑ A quantitative ESG base enables the transition from compliance to management and growth

- ☑ Reporting and double materiality fully comply with the regulatory framework

- ☑ An important methodological step forward that increases transparency towards investors

Activities in the 1st quarter of 2026

The Sustainability Report for 2025 has been published



- ☑ The most comprehensive report yet

- ☑ Structure and scope fully compliant with ESRS standards → reduced regulatory risk

- ☑ All material topics covered

- ☑ Climate change (E1), Biodiversity and ecosystems (E4), Own workforce (S1), Consumers and end users (S4), Business conduct (G1)

- ☑ Extended and improved double materiality assessment

- ☑ Quantification of impacts, risks and opportunities → enabling more precise management of ESG risks

- ☑ ESRS consistent database

- ☑ Complete, comparable and ESRS-consistent database for the Bank and the Group → reliable basis for decision-making, objectives, and future reporting

- ☑ Focus on defining goals and action plans

- ☑ Active involvement of the Management Board and the Supervisory Board in defining and monitoring sustainability goals

- ☑ Focus on defining goals and action plans

- ☑ Active involvement of the Management Board and the Supervisory Board in defining and monitoring sustainability goals

Focus in 2026

- ☑ Sustainable financing

- ☑ Growth of sustainable lending while gradually reducing the portfolio's carbon footprint

- ☑ Climate strategy and risk management

- ☑ Further implementation of the objectives of the Climate Strategy and strengthening of climate risk management

- ☑ Organizational culture

- ☑ Further developing workforce competencies, diversity and resilience

- ☑ ESG transparency

- ☑ Enhancing the quality and transparency of ESG data in line with regulatory requirements



HPB - winner of the Regional ESG Leader Gold Award → confirmation of progress in ESG management and transparency

Abbreviations

Abbreviation	Definition
CET 1	Common Equity Tier 1
CROBEX	Croatian Benchmark Stock Exchange Index
ECB	European Central Bank
ESG	Environmental, Social and Governance
EURO STOXX	Stock market index that includes the 50 largest and most liquid stocks within the eurozone
EURO STOXX Banks	Stock exchange index that includes shares of the largest banks within the eurozone
Ex-dividend date	Start date of trading without right for dividend
CNB	Croatian National Bank
HPB	Hrvatska poštanska banka
ISIN	International Securities Identification Number
LCR	Liquidity Coverage Ratio
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
NSFR	Net Stable Funding Ratio
RH	Republic of Croatia
CAR	Regulatory capital ratio
Stage 1 and 2	Performing Loans
Stage 3 or NPL	Non-Performing Loans
Y-o-Y	Year-over-Year
YTD	Year to Date
ZSE	Zagreb Stock Exchange
3M/ Q1	Three months/first quarter

Indices calculation

Common Equity Tier 1 (CET1) ratio

Indicator	Calculation
Liquidity coverage ratio (LCR)	The ratio of liquid assets to net liquidity outflow
NPL ratio	Ratio of non-performing loans (gross loans – principal, interest, fees and other receivables) to total loans (gross loans and balances with central banks and other sight deposits)
Net stable funding ratio (NSFR)	Ratio of the available amount of stable funding relative to the required amount of stable funding
Loan to deposit ratio	Ratio of net loans to deposits as of the reporting date
Common Equity Tier 1 (CET 1)	Common Equity Tier 1 (CET1) capital to risk-weighted assets (RWA) ratio



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

Pursuant to the provisions of the Capital Market Act, to the best of our knowledge, the set of financial statements of HPB p.l.c., prepared in accordance with International Financial Reporting Standards adopted in European Union, gives a true and fair view of assets and liabilities, profit and loss, financial position and business operations of HPB p.l.c.

On behalf of HPB p.l.c.:

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Management report of HPB p.l.c.

Management report of Hrvatska poštanska Banka p.l.c. for the period from January 1 to March 31, 2026, is contained in the previous section of this material.

Marko Badurina

President of the Management Board

Ivan Soldo

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Tadija Vrdoljak

Member of the Management Board

Josip Majher

Member of the Management Board



HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.

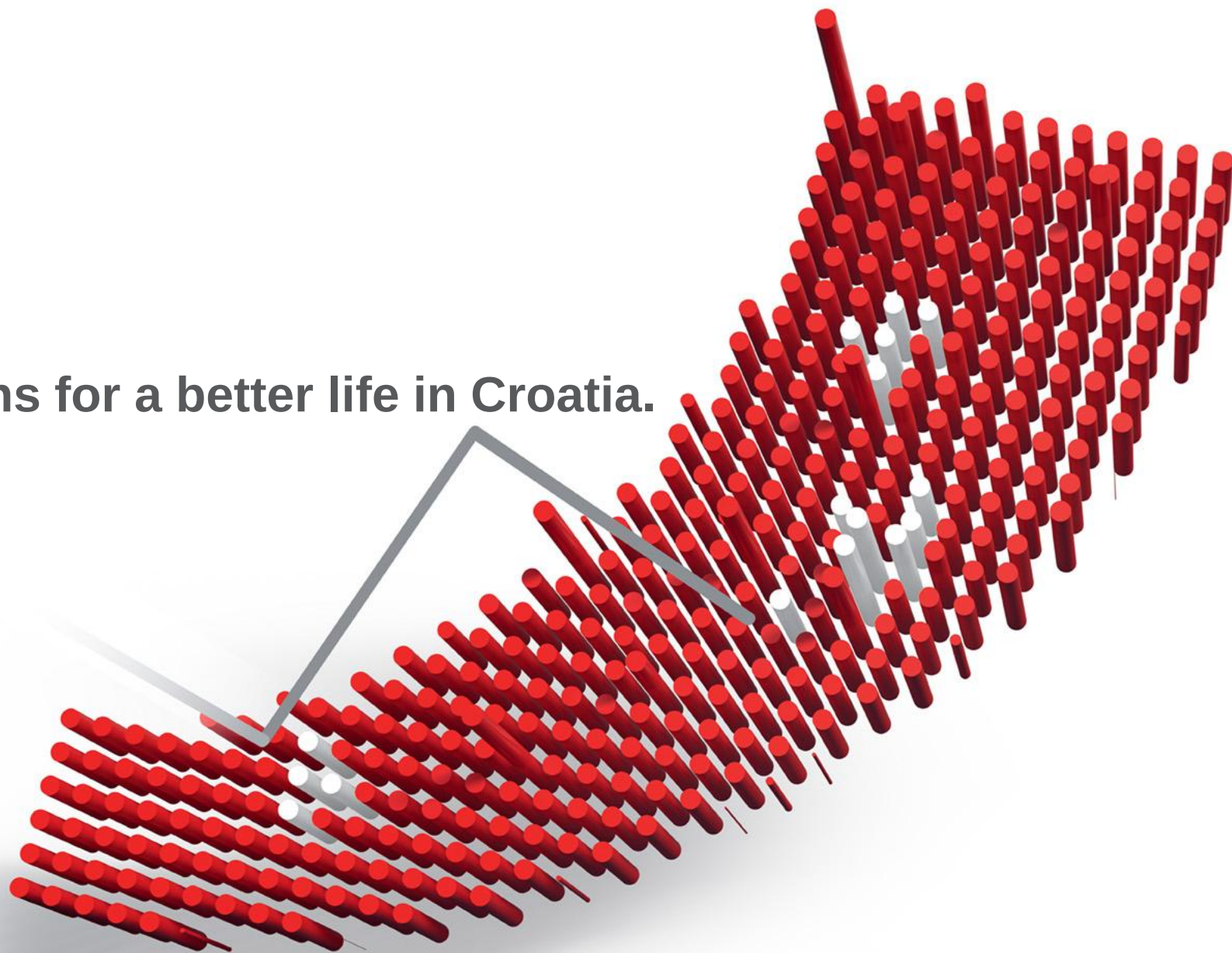
HEADQUARTER

Address: Jurišićeva ulica 4
HR-10000 Zagreb

Telephones: 072 472 472
0800 472 472
+385 1 4805 057

Fax: +385 1 4810 773

E-mail: hpb@hpb.hr



HPB



HPB LinkedIn

Annex 1**ISSUER'S GENERAL DATA**

Reporting period:

1.1.2026

to

31.3.2026

Year:

2026

Quarter:

1

Quarterly financial statements

Registration number (MB):

03777928

Issuer's home Member

State code:

CROATIA

Entity's registration
number (MBS):

080010698

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 ULICA 4

E-mail address:

hpb@hpb.hr

Web address:

www.hpb.hr

Number of employees
(end of the reporting

1762

Consolidated report:

KN

(KN-not consolidated/KD-consolidated)

Audited:

RN

(RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS):

Registered office:

MB:

Bookkeeping firm:

No

(Yes/No)

(name of the bookkeeping firm)

Contact person:

Maja Škara

(only name and surname of the contact person)

Telephone:

0800472472

E-mail address:

maja.skara@hpb.hr

Audit firm:

(name of the audit firm)

Certified auditor:

(name and surname)

BALANCE SHEET
balance as at 31.03.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Last day of the preceding business year	Current period
1	2	3	4
ASSETS			
Cash in hand and balances at central banks	001	2,387,794,079	1,781,790,430
Treasury bills and other short-term securities eligible for refinancing with central banks (003 + 004):	002	652,199,503	642,881,266
(a) Treasury bills and similar securities	003	652,199,503	642,881,266
(b) Other short-term securities	004	0	0
Loans and advances to credit institutions (006 + 007):	005	15,139,207	13,754,409
(a) Repayable on demand	006	12,515,734	11,204,104
(b) Other loans and advances	007	2,623,473	2,550,305
Loans and advances to customers	008	3,702,180,347	3,760,438,939
Debt securities, including fixed-income securities (010 + 011):	009	1,580,203,154	1,583,865,276
(a) Issued by public bodies	010	1,528,693,082	1,511,822,155
(b) Other debt securities	011	51,510,072	72,043,121
Shares and other variable-yield securities	012	35,358,835	33,205,642
Participating interests	013	0	0
Investments in associates	014	1,495,487	1,495,487
Intangible assets	015	19,659,934	19,711,306
Tangible assets (017+ 018):	016	61,607,852	62,560,748
(a) Property, plant and equipment	017	57,021,813	58,002,224
(b) Investment in real estate	018	4,586,039	4,558,524
Tax assets (020+ 021):	019	4,522,970	5,374,152
(a) Current tax assets	020	709,745	1,141,844
(b) Deferred tax assets	021	3,813,225	4,232,308
Other assets	022	94,120,944	19,866,404
Prepayments and accrued income	023	9,553,435	11,101,642
Fixed assets held for sale and discontinued operations	024	0	0
TOTAL ASSETS (from 001 to 024)	025	8,563,835,747	7,936,045,701
LIABILITIES AND EQUITY			
Amounts owed to credit institutions (027 + 028):	026	441,128,891	250,274,146
(a) Repayable on demand	027	17,354,316	1,467,407
(b) With agreed maturity dates or periods of notice	028	423,774,575	248,806,739
Amounts owed to customers (030 + 033):	029	7,405,829,913	7,003,305,230
(a) savings deposits (031 + 032):	030	4,269,353,380	4,163,126,077
(aa) Repayable on demand	031	2,567,149,366	2,507,262,624
(ab) With agreed maturity dates or periods of notice	032	1,702,204,014	1,655,863,453
(b) Other amounts owed to customers (034 + 035):	033	3,136,476,533	2,840,179,153
(ba) Repayable on demand	034	1,620,739,493	1,596,649,924
(bb) With agreed maturity dates or periods of notice	035	1,515,737,040	1,243,529,229
Debt securities issued	036	0	0
Other liabilities	037	94,344,354	45,996,957
Accruals and deferred income	038	4,784,494	4,789,155
Provisions (040+ 041):	039	41,329,431	41,144,715
(a) Provisions for pensions and similar obligations	040	0	0
(b) Other provisions	041	41,329,431	41,144,715
Tax liabilities (043 + 044):	042	0	0
(a) Current tax liabilities	043	0	0
(b) Deferred tax liabilities	044	0	0
Liabilities included in disposal groups classified as held for sale	045	0	0
Subordinated liabilities	046	0	0
Capital (048 + 049):	047	161,970,000	161,970,000
(a) Paid-in capital	048	161,970,000	161,970,000
(b) Unpaid capital which has been called up	049	0	0
Share premium	050	0	0
Other equity	051	0	0
(-) Treasury shares	052	-10,540	-10,540
Reserves (054 + 055 + 056 + 057):	053	89,677,700	89,677,700
(a) Legal reserves	054	8,098,500	8,098,500
(b) Statutory reserves	055	0	0
(c) Reserves for treasury shares	056	594,200	594,200
(d) Other reserves	057	80,985,000	80,985,000
Revaluation reserves	058	0	0
Accumulated other comprehensive income	059	11,162,218	10,037,338
Retained profit	060	254,490,401	313,690,929
Profit or loss for the year	061	59,128,885	15,170,071
Minority interests	062	0	0
TOTAL LIABILITIES AND EQUITY (from 026 to 062)	063	8,563,835,747	7,936,045,701
Off-balance sheet items			
Loan commitments given	064	1,247,382,941	1,242,526,314
Financial guarantees given	065	371,442,165	391,829,521
Other commitments given	066	1,228,859	6,017,320
TOTAL OFF-BALANCE SHEET ITEMS (from 064 to 066)	067	1,620,053,965	1,640,373,155

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2026 to 31.03.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Same period of the previous year		Current period	
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
Interest receivable and similar income	001	59,708,696	59,708,696	59,612,980	59,612,980
of which: income from fixed-income securities	002	8,641,688	8,641,688	13,848,776	13,848,776
Interest payable and similar charges	003	19,378,837	19,378,837	20,144,311	20,144,311
Income from securities (005 + 006 + 007):	004	6,580	6,580	6,488	6,488
(a) Income from shares and other variable-yield securities	005	6,580	6,580	6,488	6,488
(b) Income from participating interests	006	0	0	0	0
(c) Income from shares in affiliated undertakings	007	0	0	0	0
Commissions receivable	008	18,297,256	18,297,256	18,316,225	18,316,225
Commissions payable	009	9,339,046	9,339,046	9,042,939	9,042,939
Net profit or net loss on financial operations	010	1,239,557	1,239,557	-795,988	-795,988
Other operating income	011	-56,925	-56,925	-767,805	-767,805
of which: gains and losses on derecognition of financial assets measured at amortised cost	012	0	0	0	0
General administrative expenses (014 + 015):	013	25,649,545	25,649,545	29,194,323	29,194,323
(a) Employee expenses	014	13,441,770	13,441,770	15,682,679	15,682,679
(b) Other administrative expenses	015	12,207,775	12,207,775	13,511,644	13,511,644
Impairment or reversal of impairment of tangible and non-tangible assets	016	0	0	760	760
Other operating expenses	017	1,284,499	1,284,499	1,108,558	1,108,558
Provisions or reversal of provisions (019 + 020):	018	1,531,036	1,531,036	937,496	937,496
(a) Provisions for commitments and guarantees given	019	1,436,902	1,436,902	-112,674	-112,674
(b) Other provisions	020	94,134	94,134	1,050,170	1,050,170
Impairment or reversal of impairment of loans and advances	021	3,435,193	3,435,193	-2,571,246	-2,571,246
Impairment or reversal of impairment of securities and participating interests and shares in affiliated undertakings	022	0	0	0	0
Profit or loss before tax from continuing operations (001 – 003 + 004 + 008 – 009 + 010 + 011 – 013 – 016 – 017 – 018 – 021 – 022)	023	18,577,008	18,577,008	18,514,759	18,514,759
Tax expense or income related to profit or loss from continuing operations	024	3,376,384	3,376,384	3,344,688	3,344,688
Profit or loss after tax from continuing operations (023 – 024)	025	15,200,624	15,200,624	15,170,071	15,170,071
Profit or (-) loss before tax from discontinued operations	026	0	0	0	0
Tax expense or (-) income related to discontinued operations	027	0	0	0	0
Profit or loss after tax from discontinued operations (026 – 027)	028	0	0	0	0
Profit or loss for the current year (025 + 028; 030 + 031)	029	15,200,624	15,200,624	15,170,071	15,170,071
Attributable to minority interest [non-controlling interests]	030	0	0	0	0
Attributable to owners of the parent	031	15,200,624	15,200,624	15,170,071	15,170,071
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	001	15,200,624	15,200,624	15,170,071	15,170,071
Other comprehensive income (003 + 015)	002	347,495	347,495	-1,124,881	-1,124,881
Items that will not be reclassified to profit or loss (from 004 to 010 + 013 + 014)	003	347,495	347,495	-1,124,881	-1,124,881
Tangible assets	004	0	0	-70,883	-70,883
Intangible assets	005	0	0	0	0
Actuarial gains or (-) losses on defined benefit pension plans	006	0	0	0	0
Fixed assets and disposal groups classified as held for sale	007	0	0	0	0
Share of other recognised income and expense of entities accounted for using the equity method	008	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	009	423,774	423,774	-1,285,196	-1,285,196
Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	010	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	011	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	012	0	0	0	0
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	013	0	0	0	0
Income tax relating to items that will not be reclassified	014	-76,279	-76,279	231,198	231,198
Items that may be reclassified to profit or loss (from 016 to 023)	015	0	0	0	0
Hedge of net investments in foreign operations [effective portion]	016	0	0	0	0
Foreign currency translation	017	0	0	0	0
Reserve for cash flow hedge [effective portion]	018	0	0	0	0
Hedging instruments [not designated elements]	019	0	0	0	0
Debt instruments at fair value through other comprehensive income	020	0	0	0	0
Fixed assets and disposal groups classified as held for sale	021	0	0	0	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	022	0	0	0	0
Income tax relating to items that may be reclassified to profit or (-) loss	023	0	0	0	0
Total comprehensive income for the current year (001 + 002; 025 + 026)	024	15,548,119	15,548,119	14,045,190	14,045,190
Attributable to minority interest [non-controlling interest]	025	0	0	0	0
Attributable to owners of the parent	026	15,548,119	15,548,119	14,045,190	14,045,190

STATEMENT OF CASH FLOWS
for the period 01.01.2026 to 31.03.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Same period of the previous year	At the reporting date of the current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts	001	0	0
Fees and commissions received	002	0	0
(Interest paid and similar expenditures)	003	0	0
(Fees and commissions paid)	004	0	0
(Operating expenses paid)	005	0	0
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	0	0
Other receipts	007	0	0
(Other expenditures)	008	0	0
Operating activities - indirect method			
Profit/(loss) before tax	009	18,577,008	18,514,759
Adjustments:		0	0
Impairment and provisions	010	6,198,770	-1,632,989
Depreciation	011	3,331,317	3,598,226
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-1,225,665	795,988
(Profit)/loss from the sale of tangible assets	013	-64,195	-18,339
Other non-cash items	014	-40,140,549	-38,241,904
Changes in assets and liabilities from operating activities			
Deposits with the Croatian National Bank	015	0	0
Deposits with financial institutions and loans to financial institutions	016	0	0
Loans and advances to other clients	017	-132,634,616	-58,191,137
Securities and other financial instruments at fair value through other comprehensive income	018	-426,907	1,289,036
Securities and other financial instruments held for trading	019	-27,973,713	1,334,724
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	0	0
Securities and other financial instruments mandatorily at fair value through statement of profit and loss	021	-8,643	5,713
Securities and other financial instruments at amortised cost	022	-754,403,103	5,176,077
Other assets from operating activities	023	1,362,973	77,244,233
Deposits from financial institutions	024	4,625,004	-47,003,064
Transaction accounts of other clients	025	-541,777,519	-115,358,978
Savings deposits of other clients	026	-753,738	-1,649,481
Time deposits of other clients	027	-59,835,542	-213,432,128
Derivative financial liabilities and other liabilities held for trading	028	-324,663	114,337
Other liabilities from operating activities	029	-43,170	-11,040,081
Interest received from operating activities [indirect method]	030	59,708,696	56,694,737
Dividends received from operating activities [indirect method]	031	6,580	6,488
Interest paid from operating activities [indirect method]	032	-19,378,837	-16,867,474
(Income tax paid)	033	-2,987,140	-4,195,870
Net cash flow from operating activities (from 001 to 033)	034	-1,488,167,652	-342,857,127
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-3,309,459	-4,329,118
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	0	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	0	0
Net cash flow from investing activities (from 035 to 039)	040	-3,309,459	-4,329,118
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-78,311,274	-215,935,774
Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	-24,194,269	-44,193,260
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 041 to 046)	047	-102,505,543	-260,129,034
Net increase/(decrease) in cash and cash equivalents (034 + 040 + 047)	048	-1,593,982,654	-607,315,279
Cash and cash equivalents at the beginning of period	049	3,798,721,068	2,400,309,813
Effect of exchange rate fluctuations on cash and cash equivalents	050	0	0
Cash and cash equivalents at the end of period (048 + 049 + 050)	051	2,204,738,414	1,792,994,534

STATEMENT OF CHANGES IN EQUITY
for the period from to 31.3.2026

in EUR

Sources of changes in equity	ADP code	Attributable to owners of the parent											Non-controlling interest		Total
		Capital	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensive income	Other items	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	161,970,000	0	0	0	11,162,218	254,490,401	0	89,677,700	-10,540	59,128,884	0	0	0	576,418,663
Effects of error corrections	002	0	0	0	0	1	1	0	0	0	0	0	0	0	2
Effects of changes in accounting policies	003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance [current period] (001 + 002 + 003)	004	161,970,000	0	0	0	11,162,219	254,490,402	0	89,677,700	-10,540	59,128,884	0	0	0	576,418,665
Ordinary shares issue	005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Preference shares issue	006	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of other equity instruments	007	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exercise or expiration of other equity instruments issued	008	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of debt to equity instruments	009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital reduction	010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends	011	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of treasury shares	012	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sale or cancellation of treasury shares	013	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from equity to liability	014	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from liability to equity	015	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers among components of equity	016	0	0	0	0	0	59,128,884	0	0	0	-59,128,884	0	0	0	0
Equity increase or (-) decrease resulting from business combinations	017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share based payments	018	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other increase or (-) decrease in equity	019	0	0	0	0	0	71,643	0	0	0	0	0	0	0	71,643
Total comprehensive income for the current year	020	0	0	0	0	-1,124,881	0	0	0	0	15,170,071	0	0	0	14,045,190
Closing balance [current period] (from 004 to 020)	021	161,970,000	0	0	0	10,037,338	313,690,929	0	89,677,700	-10,540	15,170,071	0	0	0	590,535,498

Notes to financial statements

NOTES TO FINANCIAL STATEMENTS – QFS (drawn up for quarterly periods)

Name of the issuer: Hrvatska poštanska banka p.l.c

Personal identification number (OIB): 87939104217

Reporting period: 01.01.-31.03.2026

Notes to financial statements for quarterly periods include:

a) explanation of business events relevant to understanding changes in the statement of financial position and financial performance for the reporting quarterly period of the issuer with respect to the last business year: information is provided regarding these events and relevant information published in the last annual financial statement is updated (paragraphs 15 to 15c of IAS 34 – Interim Financial Reporting)

The Bank publishes quarterly reports on its website.

b) information on the access to the latest annual financial statements, for the purpose of understanding information published in the notes to financial statements drawn up for the quarterly reporting period

The Bank publishes annual reports on its website.

c) a statement explaining that the same accounting policies are applied while drawing up financial statements for the quarterly reporting period as in the latest annual financial statements or, in the case where the accounting policies have changed, a description of the nature and effect of the changes (paragraph 16A(a) of IAS 34 – Interim Financial Reporting)

The Bank applies the same accounting policies in quarterly and annual reports. There were no changes in accounting policies in the reporting period.

d) a description of the financial performance in the case of the issuer whose business is seasonal (paragraphs 37 and 38 of IAS 34 – Interim Financial Reporting)

The Bank operates throughout the year.

e) other disclosures prescribed by IAS 34 – Interim Financial Reporting, and

The Bank has disclosed the most significant information in accordance with the requirements of IAS 34 within these notes.

f) in the notes to financial statements drawn up for the quarterly reporting period, in addition to the information stated above, information in respect of the following matters shall be disclosed:

1. issuer's name, registered office (address), legal form, country of establishment, entity's registration number and, if applicable, the indication whether the issuer is undergoing liquidation, bankruptcy proceedings, shortened termination proceedings or extraordinary administration

HRVATSKA POŠTANSKA BANKA p.l.c

Jurišićeva ulica 4

10000 Zagreb

Republic of Croatia

MBS: 080010698

OIB: 87939104217

2. adopted accounting policies (only an indication of whether there has been a change relative to the previous period)

There were no changes in accounting policies in the reporting period.

3. the total amount of any financial commitments, guarantees or contingencies that are not included in the balance sheet, and an indication of the nature and form of any valuable security which has been provided; any commitments concerning pensions of the issuer within the group or company linked by virtue of participating interest shall be disclosed separately

The Bank has no financial commitments, guarantees or contingencies that are not included in the balance sheet.

4. the amount and nature of individual items of income or expenditure which are of exceptional size or incidence

Details of significant income and expense items are presented in the additional notes below.

5. amounts owed by the issuer and falling due after more than five years, as well as the total debts of the issuer covered by valuable security furnished, with an indication of the nature and form of the security

As at reporting day the Bank has EUR 262 mn liabilities with an original maturity of more than 5 years.

As at reporting date the Bank has no liabilities arising from repo loans that are collateralised by valuable security.

6. average number of employees during the current period

The average number of employees during the period is 1766

7. where, in accordance with the regulations, the issuer capitalised on the cost of salaries in part or in full, information on the amount of the total cost of employees during the year broken down into the amount directly debiting the costs of the period and the amount capitalised on the value of the assets during the period, showing separately the total amount of net salaries and the amount of taxes, contributions from salaries and contributions on salaries

	Amount of expense charged to period	Capitalized expense	in EUR thousands	
Net Salaries	8,601	231		8,832
Taxes and Contributions from Salaries	3,761	112		3,873
Contributions on salaries	1,969	53		2,022
Other	1,352			1,352
Total	15,683	397		16,080

8. where a provision for deferred tax is recognised in the balance sheet, the deferred tax balances at the end of the financial year, and the movement in those balances during the financial year

The amount of deferred tax assets at the reporting date is EUR 4,232 thousand.

9. the name and registered office of each of the companies in which the issuer, either itself or through a person acting in their own name but on the issuer's behalf, holds a participating interest, showing the proportion of the capital held, the amount of capital and reserves, and the profit or loss for the latest financial year of the company concerned for which financial statements have been adopted; the information concerning capital and reserves and the profit or loss may be omitted where the company concerned does not publish its balance sheet and is not controlled by another company

On the reporting date the Bank holds a 100% equity interests in the following companies:

HPB Invest Ltd., Jurišićeva ulica 4, 10000 Zagreb, (share capital EUR 863,610)

HPB-nekretnine Ltd., Jurišićeva ulica 4, 10000 Zagreb, (share capital EUR 631,860)

10. the number and the nominal value or, in the absence of a nominal value, the accounting par value of the shares subscribed during the financial year within the limits of the authorised capital

Share capital of the Bank amounts to EUR 161,970,000.00 EUR divided into 2,024,625 ordinary shares each in the nominal value of EUR 80 and paid in full.

There were no changes in share capital in the reporting period.

11. the existence of any participation certificates, convertible debentures, warrants, options or similar securities or rights, with an indication of their number and the rights they confer

The Bank does not participate in the described arrangements.

12. the name, registered office and legal form of each of the companies of which the issuer is a member having unlimited liability

The Bank has no shares in companies other than those listed in point 9 above.

13. the name and registered office of the company which draws up the quarterly consolidated financial statements of the largest group of companies of which the issuer forms part as a controlled group member

The Bank does not participate in any group of entrepreneurs as a controlled member of the group.

14. the name and registered office of the company which draws up the quarterly consolidated financial statements of the smallest group of companies of which the issuer forms part as a controlled group member and which is also included in the group of companies referred to in point 13

The Bank does not participate in any group of companies as a controlled group member.

15. the place where copies of the quarterly consolidated financial statements referred to in points 13 and 14 may be obtained, provided that they are available

Not applicable.

16. the nature and business purpose of the issuer's arrangements that are not included in the balance sheet and the financial impact on the issuer of those arrangements, provided that the risks or benefits arising from such arrangements are material and in so far as the disclosure of such risks or benefits is necessary for the purposes of assessing the financial position of the issuer

The Bank has no business arrangements that are not included in the balance sheet.

17. the nature and the financial effect of material events arising after the balance sheet date which are not reflected in the profit and loss account or balance sheet

There were no significant changes after the balance sheet date.

Additional notes

1) Interest receivable and similar income		in EUR		in EUR	
AOP 001	Previous period 1.1. - 31.3.2025		Current period 1.1. - 31.3.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Debt securities	8,638,283	8,638,283	13,848,776	13,848,776	
Loans and advances	30,392,900	30,392,900	36,898,780	36,898,780	
Other assets	20,677,513	20,677,513	8,865,424	8,865,424	
Deposits	-	0	-	-	
Other liabilities	-	0	-	-	
Total	59,708,696	59,708,696	59,612,980	59,612,980	
2) Interest payable and similar charges		in EUR		in EUR	
AOP 003	Previous period 1.1. - 31.3.2025		Current period 1.1. - 31.3.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Debt securities	-	-	-	-	
Loans and advances	1,300	1,300	2,539	2,539	
Other assets	-	-	-	-	
Deposits	19,374,660	19,374,660	20,093,380	20,093,380	
Other liabilities	2,877	2,877	48,392	48,392	
Total	19,378,837	19,378,837	20,144,311	20,144,311	
3) Commissions receivable (Fee and commission income)		in EUR		in EUR	
AOP 008	Previous period 1.1. - 31.3.2025		Current period 1.1. - 31.3.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Payment transactions	10,468,867	10,468,867	10,095,628	10,095,628	
Account and package fees	2,954,967	2,954,967	2,826,135	2,826,135	
Card business	1,099,317	1,099,317	1,110,123	1,110,123	
Mobile and Internet banking	595,131	595,131	645,926	645,926	
Other	3,178,973	3,178,973	3,638,413	3,638,413	
Total	18,297,256	18,297,256	18,316,225	18,316,225	
4) Commissions payable (Fee and commission expense)		in EUR		in EUR	
AOP 009	Previous period 1.1. - 31.3.2025		Current period 1.1. - 31.3.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Payment transactions	6,425,656	6,425,656	6,151,127	6,151,127	
Other	2,913,390	2,913,390	2,891,812	2,891,812	
Total	9,339,046	9,339,046	9,042,939	9,042,939	
5) Net profit or net loss on financial operations		in EUR		in EUR	
AOP 010	Previous period 1.1. - 31.3.2025		Current period 1.1. - 31.3.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Trading equity instruments	505,009	505,009	(864,156)	(864,156)	
Trading debt securities	(146,531)	(146,531)	(342,341)	(342,341)	
Trading foreign exchange and derivatives related to foreign	881,079	881,079	410,510	410,510	
Total	1,239,557	1,239,557	(795,988)	(795,988)	
6) Other operating income		in EUR		in EUR	
AOP 011	Previous period 1.1. - 31.3.2025		Current period 1.1. - 31.3.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Gains or (-) losses on derecognition of financial assets and liabilities	0	0	0	0	
Gains or (-) losses on non-trading financial assets and liabilities	(13,892)	(13,892)	0	0	
Gains or (-) losses on financial assets and liabilities design	0	0	0	0	
Gains or (-) losses from hedge accounting	0	0	(724,393)	(724,393)	
Exchange differences [gain or (-) loss], net	(195,890)	(195,890)	18,894	18,894	
Gains or (-) losses on derecognition of investments in sub	0	0	0	0	
Gains or (-) losses on derecognition of non-financial asset	64,195	64,195	18,339	18,339	
Other operating income	1,321,203	1,321,203	447,109	447,109	
Modification gains or (-) losses, net	(1,232,541)	(1,232,541)	(527,754)	(527,754)	
Total	(56,925)	(56,925)	(767,895)	(767,895)	
7) Other operating expenses		in EUR		in EUR	
AOP 017	Previous period 1.1. - 31.3.2025		Current period 1.1. - 31.3.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Expenses on share capital repayable on demand	0	0	0	0	
Other operating expenses	1,284,499	1,284,499	1,108,558	1,108,558	
Cash contributions to resolution funds and deposit guaran	0	0	0	0	
Total	1,284,499	1,284,499	1,108,558	1,108,558	
8) Loans and advances to customer		in EUR		in EUR	
AOP 008	31.12.2025				
	Loans and advances at amortized cost		Loans and advances mandatory measured at fair value through profit and loss		
	Stage 1	Stage 2	Stage 3		
Government	515,160,571	2,014,395	6,011,388		
Gross loans	516,342,428	2,044,847	6,686,815		
Allowance	(1,181,856)	(30,452)	(675,426)		
Other financial institutions	68,378,987	640,828	117		
Gross loans	66,666,831	695,570	131		
Allowance	(371,197)	(54,742)	(14)		
Deposits	2,128,730	-	-		
Allowance	(45,377)	-	-		
Non - financial institutions	996,798,189	182,862,201	19,218,959		
Gross loans	1,009,505,690	192,667,127	63,118,212		
Allowance	(12,707,500)	(9,804,926)	(43,899,253)		
Retail	1,628,415,122	256,367,586	25,811,587		500,416
Gross loans	1,632,029,309	273,024,543	126,582,868		
Allowance	(3,614,187)	(16,656,958)	(100,771,280)		
Total	3,208,752,870	441,885,009	51,042,052		500,416
		in EUR		in EUR	
	31.3.2026				
	Loans and advances at amortized cost		Loans and advances mandatory measured at fair value through profit and loss		
	Stage 1	Stage 2	Stage 3		
Government	512,676,684	1,894,770	5,882,003		
Gross loans	513,682,776	1,921,503	6,533,796		
Allowance	(1,006,092)	(26,732)	(651,793)		
Other financial institutions	64,902,304	626,499	309		
Gross loans	62,758,584	696,259	327		
Allowance	(362,102)	(69,760)	(17)		
Deposits	2,560,330	-	-		
Allowance	(54,508)	-	-		
Non - financial institutions	1,035,057,725	178,761,720	18,573,707		
Gross loans	1,048,438,775	187,496,295	62,159,804		
Allowance	(13,381,050)	(8,734,575)	(43,586,097)		
Retail	1,677,026,355	238,909,399	25,632,762		494,703
Gross loans	1,680,822,424	254,213,185	127,527,569		
Allowance	(3,796,069)	(15,303,786)	(101,894,807)		
Total	3,289,663,667	420,192,388	50,088,781		494,703