



HRVATSKA POŠTANSKA BANKA d.d.

Management Board

Jurišićeva 4, HR-10000 Zagreb

Phone: +385 1 4804 400, 4804 409

Fax: +385 1 4810 773

HPB-R-A

ISIN: HRHPB0RA0002

Zagreb Stock Exchange – Official Market

Zagreb, 21th November 2016

Docket number: E01-116/16-LAT

Zagreb Stock Exchange

Croatian Financial Services Supervisory Agency (HANFA)

OTS HINA

**Subject: HRVATSKA POŠTANSKA BANKA, dioničko društvo
- Notice in Accordance with the Article 459 of the Capital Markets Act**

In accordance with the article 459 of the Capital Markets Act (Official Gazette No. 88/08, 146/08, 74/09, 54/13, 159/13, 18/15 and 110/15) Hrvatska Poštanska Banka, plc („the Bank“ hereafter) informs investment community that has been decided to sell a part of non-performing retail and corporate loans

Accordingly, on November 18 2016 Bank has signed a Memorandum of Understanding with B2 KAPITAL d.o.o., which constitutes a part of the group B2 HOLDING ASA, with regard to the sale of non-performing retail loans. Likewise, Memorandum of Understanding has been signed between the Bank and APS Delta S.A., fund vehicle belonging to APS Holding a.s group, with regard to the sale of non-performing corporate loans.

Under the abovementioned memorandums of understanding, Bank and respective investors are committed, upon obtaining the approval by Croatian National Bank, to conclude the portfolio sale and purchase agreements in order to close the abovementioned transactions. Upon receiving CNB's Resolution on this matter, as well as upon closing the transactions, Bank will publish more detailed information, as well as on all further activities, timely report to the investment community.

Hrvatska Poštanska Banka, dioničko društvo