



HRVATSKA POŠTANSKA BANKA

HPB Group Q1 2021

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.
- This presentation contains financial and non-financial information and statistical data relating 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, therefore HPB hereby expressly makes no representation of warranty of any kind, including, but not limited to the accuracy, completeness or reliability of the provided information and data. This presentation is for information purposes only and contains neither a recommendation to buy or sell nor an offer of sale or subscription to shares nor does it constitute an invitation to make an offer to sell shares.
- 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.

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 01 to March 31, 2021.

Original and official quarterly report is published in Croatian.

The report includes:

- Management report of HPB Group,
- Statement by persons responsible for compiling the report,
- 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 format and content of interim financial reports of issuers (NN 114/2018, 27/2021).

Type and name of prescribed information:	Quarterly consolidated financial statements for the period 01.01.2021 - 31.03.2021, HPB Group Q1 2021 Investor information and unaudited Financial statements
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva 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



Management report

HPB Group is, apart from the parent company – Hrvatska poštanska Banka p.l.c., HPB Invest (investment fund management) and HPB-nekretnine (real estate agency).

The HPB Group's net profit after tax is HRK 40.6 million. The Group's result relates largely to the results of the parent company, while HPB Invest made a net profit of HRK 195.1 thousand and HPB-Nekretnine a net profit of HRK 107.7 thousand.

Marko Badurina

President of the Management Board

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board

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 01 to March 31, 2021, 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:

Tea Bažant

Executive Head of finance division

Marko Badurina

President of the Management Board

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board

Annex 1

ISSUER'S GENERAL DATA

Reporting period: 1.1.2021 to 31.3.2021

Year: 2021

Quarter: 1

Quarterly financial statements

Registration number (MB): 03777928 Issuer's home Member State code: HRVATSKA

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 4

E-mail address: hpb@hpb.hr

Web address: www.hpb.hr

Number of employees (end of the reporting period): 1315

Consolidated report: KD (KN-not consolidated/KD-consolidated)

Audited: RN (RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS): Registered office: MB:

HPB Invest d.o.o.	Strojarska 20, 10000 Zagreb	01972278
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HPB-nekretnine d.o.o.	Amruševa 8, 10000 Zagreb	01972260
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Bookkeeping firm: No (Yes/No) (name of the bookkeeping firm)

Contact person: Tea Bažant (only name and surname of the contact person)

Telephone: 014804670

E-mail address: tea.bazant@hpb.hr

Audit firm: (name of the audit firm)

Certified auditor: (name and surname)

BALANCE SHEET
as at March 31, 2021

Submitter: Hrvatska poštanska banka p.l.c.

in HRK

Item	AOP code	Last day of the preceding business year	At the reporting date of the current period
1	2	3	4
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,662,500,484	4,546,196,054
Cash in hand	002	900,072,987	1,033,037,483
Cash balances at central banks	003	2,224,401,393	2,963,997,701
Other demand deposits	004	538,026,104	549,160,870
Financial assets held for trading (from 6 to 9)	005	719,257,423	721,603,434
Derivatives	006	-	34,781
Equity instruments	007	95,340,654	99,716,726
Debt securities	008	623,916,769	621,851,927
Loans and advances	009	-	-
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	38,865,901	37,264,386
Equity instruments	011	20,000,000	20,000,000
Debt securities	012	-	-
Loans and advances	013	18,865,901	17,264,386
Financial assets at fair value through profit or loss (15 + 16)	014	-	-
Debt securities	015	-	-
Loans and advances	016	-	-
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	4,158,015,469	4,232,585,894
Equity instruments	018	49,027,711	53,933,089
Debt securities	019	4,108,987,758	4,178,652,805
Loans and advances	020	-	-
Financial assets at amortised cost (22 + 23)	021	16,413,935,375	16,525,672,695
Debt securities	022	1,978,784	3,163,091
Loans and advances	023	16,411,956,591	16,522,509,604
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	027	326,574,638	337,181,273
Intangible assets	028	91,824,941	92,806,132
Tax assets	029	2,797,956	1,557,858
Other assets	030	49,114,278	39,342,233
Fixed assets and disposal groups classified as held for sale	031	-	-
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	25,462,886,508	26,534,210,002
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	21,172	-
Derivatives	034	21,172	-
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	040	-	-
Debt securities issued	041	-	-
Other financial liabilities	042	-	-
Financial liabilities measured at amortised cost (from 44 to 46)	043	22,680,817,227	23,608,836,584
Deposits	044	22,561,546,458	23,485,989,223
Debt securities issued	045	-	-
Other financial liabilities	046	119,270,769	122,847,361
Derivatives - hedge accounting	047	-	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	-	-
Provisions	049	125,688,739	161,805,341
Tax liabilities	050	25,697,310	49,128,740
Share capital repayable on demand	051	-	-
Other liabilities	052	151,759,203	190,868,818
Liabilities included in disposal groups classified as held for sale	053	-	-
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	22,983,983,651	24,010,639,483
Equity			
Initial capital	055	1,214,775,000	1,214,775,000
Share premium	056	-	-
Equity instruments issued other than capital	057	-	-
Other equity instruments	058	-	-
Accumulated other comprehensive income	059	264,974,555	268,998,898
Retained profit	060	204,798,039	388,182,234
Revaluation reserves	061	-	-
Other reserves	062	611,448,069	611,448,069
(-) Treasury shares	063	(477,000)	(477,000)
Profit or loss attributable to owners of the parent	064	183,384,194	40,643,318
(-) Interim dividends	065	-	-
Minority interests [non-controlling interests]	066	-	-
Total equity (from 55 to 66)	067	2,478,902,857	2,523,570,519
Total equity and liabilities (54 + 67)	068	25,462,886,508	26,534,210,002

STATEMENT OF PROFIT AND LOSS
for the period January 01, 2021 to March 31, 2021

Submitter: Hrvatska poštanska banka p.l.c.

in HRK

Item	AOP code	Same period of the previous year		Current period	
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
Interest income	001	150,216,013	150,216,013	143,774,898	143,774,898
(Interest expenses)	002	13,918,245	13,918,245	9,993,797	9,993,797
(Expenses on share capital repayable on demand)	003	-	-	-	-
Dividend received	004	200,613	200,613	-	-
Fees and commissions income	005	112,416,823	112,416,823	106,111,901	106,111,901
(Fees and commissions expenses)	006	67,582,504	67,582,504	62,157,773	62,157,773
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	23,870,392	23,870,392	93,829	93,829
Gains or (-) losses on financial assets and liabilities held for trading, net	008	(5,416,693)	(5,416,693)	14,760,520	14,760,520
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	102,393	102,393	1,360,042	1,360,042
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	010	-	-	-	-
Gains or (-) losses from hedge accounting, net	011	-	-	-	-
Exchange rate differences [gain or (-) loss], net	012	(4,831,938)	(4,831,938)	(3,295,984)	(3,295,984)
Gains or (-) losses on derecognition of non-financial assets, net	013	-	-	-	-
Other operating income	014	2,187,791	2,187,791	2,715,605	2,715,605
(Other operating expenses)	015	10,270,728	10,270,728	2,349,243	2,349,243
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 14 – 15)	016	186,973,917	186,973,917	191,019,998	191,019,998
(Administrative expenses)	017	94,512,689	94,512,689	94,937,843	94,937,843
(Contributions in cash rehabilitation committees and Deposit Insurance Schemes)	018	2,250,000	2,250,000	2,741,250	2,741,250
(Depreciation)	019	20,765,646	20,765,646	17,178,795	17,178,795
Modification gains or (-) losses, net	020	(29,391)	(29,391)	(3,309,564)	(3,309,564)
(Provisions or (-) reversal of provisions)	021	884,318	884,318	3,212,236	3,212,236
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	022	28,708,700	28,708,700	20,271,678	20,271,678
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	023	-	-	-	-
(Impairment or (-) reversal of impairment on non-financial assets)	024	-	-	-	-
Negative goodwill recognised in profit or loss	025	-	-	-	-
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	026	-	-	-	-
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	027	-	-	-	-
Profit or (-) loss before tax from continuing operations (16 – 17 – 18 + 19 – from 20 to 23 + from 24 to 26)	028	39,823,173	39,823,173	49,368,632	49,368,632
(Tax expense or (-) income related to profit or loss from continuing operations)	029	3,902,891	3,902,891	8,725,315	8,725,315
Profit or (-) loss after tax from continuing operations (27 – 28)	030	35,920,282	35,920,282	40,643,317	40,643,317
Profit or (-) loss after tax from discontinued operations (31 – 32)	031	-	-	-	-
Profit or (-) loss before tax from discontinued operations	032	-	-	-	-
(Tax expense or (-) income related to discontinued operations)	033	-	-	-	-
Profit or (-) loss for the year (29 + 30; 34 + 35)	034	35,920,282	35,920,282	40,643,317	40,643,317
Attributable to minority interest [non-controlling interests]	035	-	-	-	-
Attributable to owners of the parent	036	35,920,282	35,920,282	40,643,317	40,643,317
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	037	35,920,282	35,920,282	40,643,317	40,643,317
Other comprehensive income (38 + 50)	038	(103,225,082)	(103,225,082)	4,024,343	4,024,343
Items that will not be reclassified to profit or loss (from 39 to 45) + 48 + 49)	039	-	-	(457,723)	(457,723)
Tangible assets	040	-	-	-	-
Intangible assets	041	-	-	-	-
Actuarial gains or (-) losses on defined benefit pension plans	042	-	-	-	-
Fixed assets and disposal groups classified as held for sale	043	-	-	-	-
Share of other recognised income and expense of entities accounted for using the equity method	044	-	-	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income	045	-	-	-	-
Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	046	-	-	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	047	-	-	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	048	-	-	-	-
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	049	-	-	-	-
Income tax relating to items that will not be reclassified	050	-	-	(457,723)	(457,723)
Items that may be reclassified to profit or loss (from 51 to 58)	051	(103,225,082)	(103,225,082)	4,482,066	4,482,066
Hedge of net investments in foreign operations [effective portion]	052	-	-	-	-
Foreign currency translation	053	-	-	-	-
Cash flow hedges [effective portion]	054	-	-	-	-
Hedging instruments [not designated elements]	055	-	-	-	-
Debt instruments at fair value through other comprehensive income	056	(125,884,247)	(125,884,247)	5,465,934	5,465,934
Fixed assets and disposal groups classified as held for sale	057	-	-	-	-
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	058	-	-	-	-
Income tax relating to items that may be reclassified to profit or (-) loss	059	22,659,165	22,659,165	(983,868)	(983,868)
Total comprehensive income for the current year (36 + 37; 60 + 61)	060	(67,304,800)	(67,304,800)	44,667,660	44,667,660
Attributable to minority interest [non-controlling interest]	061	-	-	-	-
Attributable to owners of the parent	062	(67,304,800)	(67,304,800)	44,667,660	44,667,660

STATEMENT OF CASH FLOW
for the period January 01, 2021 to March 31, 2021

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)	003	-	-
(Fees and commissions paid)	004	-	-
(Operating expenses paid)	005	-	-
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	-	-
Other receipts	007	-	-
(Other expenditures)	008	-	-
Operating activities - indirect method			
Profit/(loss) before tax	009	228,612,358	49,368,632
Adjustments:		-	-
Impairment and provisions	010	174,933,719	26,793,478
Depreciation	011	76,278,177	17,178,795
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	(73,479,009)	(12,918,407)
(Profit)/loss from the sale of tangible assets	013	-	-
Other non-cash items	014	(537,334,753)	(133,781,101)
Promjene u imovini i obvezama iz poslovnih aktivnosti			
Deposits with the Croatian National Bank	015	(280,916,192)	(739,596,308)
Deposits with financial institutions and loans to financial institutions	016	258,280,921	(11,134,766)
Loans and advances to other clients	017	(1,316,595,951)	(134,134,255)
Securities and other financial instruments at fair value through other comprehensive income	018	468,611,329	(45,780,726)
Securities and other financial instruments held for trading	019	(65,609,242)	12,080,083
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	-	-
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	-	-
Securities and other financial instruments at amortised cost	022	2,326,911	(1,184,307)
Other assets from operating activities	023	3,106,512	9,772,043
Deposits from financial institutions	024	105,943,541	(45,589,059)
Transaction accounts of other clients	025	1,255,559,114	1,480,641,804
Savings deposits of other clients	026	720,175,408	349,512,555
Time deposits of other clients	027	(928,046,118)	(209,650,769)
Derivative financial liabilities and other liabilities held for trading	028	5,952,655	3,555,420
Other liabilities from operating activities	029	(2,589,926)	79,572,309
Interest received from operating activities [indirect method]	030	588,918,099	143,774,898
Dividends received from operating activities [indirect method]	031	3,280,842	-
Interest paid from operating activities [indirect method]	032	(51,583,346)	(9,993,797)
(Income tax paid)	033	-	-
Net cash flow from operating activities (from 1 to 33)	034	635,825,049	828,486,522
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	(60,106,596)	(28,766,621)
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	-	-
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	-	-
Dividends received from investing activities	038	2,326,911	(1,184,307)
Other receipts/payments from investing activities	039	-	-
Net cash flow from investing activities (from 35 to 39)	040	(57,779,685)	(29,950,928)
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	475,822,595	1,862,296
Net increase/(decrease) in debt securities issued	042	-	-
Net increase/(decrease) in Tier 2 capital instruments	043	-	-
Increase in share capital	044	-	-
(Dividends paid)	045	-	-
Other receipts/(payments) from financing activities	046	-	-
Net cash flow from financing activities (from 41 to 46)	047	475,822,595	1,862,296
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	1,053,867,959	800,397,890
Cash and cash equivalents at the beginning of period	049	3,046,578,558	4,084,192,801
Effect of exchange rate fluctuations on cash and cash equivalents	050	(8,624,819)	(3,295,984)
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	4,091,821,698	4,881,294,707

STATEMENT OF CHANGES IN EQUITY
for the period January 01, 2021 to March 31, 2021

in HRK

Item	AOP code	Attributable to owners of the parent											Non-controlling interest		Total
		Equity	Share premium	Equity instruments issued other than capital	Other equity instruments	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	1,214,775,000	-	-	-	264,974,555	204,798,039	-	611,448,069	(477,000)	183,384,194	-	-	-	2,478,902,857
Effects of error corrections	002	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	003	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance [current period] (1 + 2 + 3)	004	1,214,775,000	-	-	-	264,974,555	204,798,039	-	611,448,069	(477,000)	183,384,194	-	-	-	2,478,902,857
Ordinary shares issue	005	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Preference shares issue	006	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issue of other equity instruments	007	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exercise or expiration of other equity instruments issued	008	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Conversion of debt to equity	009	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital reduction	010	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends	011	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchase/sale of treasury shares	012	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale or cancellation of treasury shares	013	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from equity to liability	014	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	015	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity instruments	016	-	-	-	-	-	183,384,195	-	-	(183,384,195)	-	-	-	-	-
Share based payments	017	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease of equity instruments	018	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the current year	019	-	-	-	-	4,024,343	-	-	-	-	40,643,319	-	-	-	44,667,662
Equity instruments increase or (-) decrease resulting from business combinations	020	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance [current period] (from 4 to 20)	021	1,214,775,000	-	-	-	268,998,898	388,182,234	-	611,448,069	(477,000)	40,643,318	-	-	-	2,523,570,519

Note: Decision of the General Assembly on net profit distribution in 2020 has not been made yet. Net profit will be distributed by capital positions (retained earnings and other reserves) after making above decision.

Notes to financial statements

1) INTEREST INCOME					in HRK	
AOP 001		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
	Cumulative	Quarter	Cumulative	Quarter		
Debt securities	22,027,279	22,027,279	19,496,752	19,496,752		
Loans and advances	127,938,311	127,938,311	124,277,820	124,277,820		
Other assets	249,014	249,014	-	-		
Deposits	1,409	1,409	326	326		
Other liabilities	-	-	-	-		
Total	150,216,013	150,216,013	143,774,898	143,774,898		
2) INTEREST EXPENSE					in HRK	
AOP 002		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
Debt securities	-	-	-	-		
Loans and advances	531,838	531,838	605,058	605,058		
Other assets	-	-	-	-		
Deposits	12,933,460	12,933,460	9,387,175	9,387,175		
Other liabilities	452,947	452,947	1,564	1,564		
Total	13,918,245	13,918,245	9,993,797	9,993,797		
3) FEE AND COMMISSION INCOME					in HRK	
AOP 005		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
Securities	-	-	712,761	712,761		
Asset management	73,995	73,995	11,505	11,505		
Custody [according to the type of client]	1,121,542	1,121,542	1,229,951	1,229,951		
Loan commitments	1,269,446	1,269,446	11,393	11,393		
Other	109,951,840	109,951,840	104,146,292	104,146,292		
Total	112,416,823	112,416,823	106,111,901	106,111,901		
4) FEE AND COMMISSION EXPENSE					in HRK	
AOP 006		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
Bank clearing and settlement	368,965	368,965	446,254	446,254		
Other	67,213,539	67,213,539	61,711,519	61,711,519		
Total	67,582,504	67,582,504	62,157,773	62,157,773		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES					in HRK	
AOP 007		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
Debt securities	23,870,392	23,870,392	-	-		
Loans and advances	-	-	-	-		
Deposits	-	-	-	-		
Debt Securities issued	-	-	-	-		
Other financial liabilities	-	-	93,829	93,829		
Total	23,870,392	23,870,392	93,829	93,829		
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING					in HRK	
AOP 008		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
Equity instruments	(11,294,858)	(11,294,858)	4,329,892	4,329,892		
Debt securities	(7,587,117)	(7,587,117)	(1,324,176)	(1,324,176)		
FX transactions and derivatives	13,465,282	13,465,282	11,754,803	11,754,803		
Total	(5,416,693)	(5,416,693)	14,760,520	14,760,520		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS					in HRK	
AOP 009		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
Equity instruments	-	-	-	-		
Debt securities	-	-	-	-		
Loans and advances	102,393	102,393	1,360,042	1,360,042		
Total	102,393	102,393	1,360,042	1,360,042		
8) OPERATING EXPENSES					in HRK	
AOP 015 & AOP 017 & AOP 018		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
Other operating expenses	10,270,728	10,270,728	2,349,243	2,349,243		
Administrative expenses	94,512,689	94,512,689	94,937,843	94,937,843		
Employee expenses	56,090,953	56,090,953	58,692,177	58,692,177		
Other administrative expenses	38,421,736	38,421,736	36,245,665	36,245,665		
(Contributions in cash rehabilitation committees and Deposit Insurance)	2,250,000	2,250,000	2,741,250	2,741,250		
Amortization	20,765,646	20,765,646	17,178,795	17,178,795		
Property, plant and equipment	11,299,203	11,299,203	10,991,911	10,991,911		
Investment property	-	-	-	-		
Other intangible assets	9,466,444	9,466,444	6,186,885	6,186,885		
Total	127,799,063	127,799,063	117,207,131	117,207,131		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES					in HRK	
AOP 019 & AOP 020 & AOP 021 & AOP 023		Same period of the previous year 01.01.- 31.03.2020.		Current period 01.01. – 31.03.2021.		
Modification gains or (-) losses, net	(29,391)	(29,391)	(3,309,564)	(3,309,564)		
Financial assets at fair value through other comprehensive income	-	-	-	-		
Financial assets at amortized cost	(29,391)	(29,391)	(3,309,564)	(3,309,564)		
(Provisions or (-) reversal of provisions)	884,318	884,318	3,212,236	3,212,236		
(Liabilities and Guarantees)	339,153	339,153	2,914,535	2,914,535		
(Other Provisions)	545,166	545,166	297,701	297,701		
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss)	28,708,699	28,708,699	20,271,678	20,271,678		
(Financial assets at fair value through other comprehensive income)	(1,127,923)	(1,127,923)	331,751	331,751		
(Financial assets at amortized cost)	29,836,623	29,836,623	19,939,926	19,939,926		
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates)	-	-	-	-		
(Impairment or (-) reversal of impairment off non-financial assets)	-	-	-	-		
(Property, plant and equipment)	-	-	-	-		
(Investment property)	-	-	-	-		
(Goodwill)	-	-	-	-		
(Other intangible assets)	-	-	-	-		
(Other)	-	-	-	-		
Total	29,622,409	29,622,409	26,793,478	26,793,478		
10) LOANS AND ADVANCES					in HRK	
AOP 023		31.12.2020.		31.03.2021.		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Central banks	1,219,156,918	-	-	1,252,705,881	-	-
Gross loans	1,219,156,918	-	-	1,252,705,881	-	-
Allowance	-	-	-	-	-	-
Government	2,513,669,837	10,294,601	-	2,488,559,337	4,899	-
Gross loans	2,520,514,249	10,456,303	-	2,497,840,637	5,308	-
Allowance	(6,844,412)	(161,702)	-	(9,281,301)	(409)	-
Credit institutions	368,510,087	-	-	318,147,009	-	-
Gross loans	57,300	-	-	62,424	-	-
Allowance	27	-	-	-	-	-
Deposits	368,996,913	-	-	319,566,863	-	-
Allowance	(544,154)	-	-	(1,482,278)	-	-
Other financial institutions	178,937,655	3,893	-	160,914,640	1,307	-
Gross loans	168,353,095	3,983	-	150,329,215	1,377	-
Allowance	(584,453)	(90)	-	(535,431)	(70)	-
Deposits	11,262,954	-	-	11,831,110	-	-
Allowance	(93,941)	-	-	(710,255)	-	-
Non - financial institutions	3,626,597,766	422,197,574	636,986,564	3,498,367,129	560,502,924	642,806,763
Gross loans	3,753,026,824	480,885,197	1,456,527,825	3,614,155,845	633,893,816	1,462,015,554
Allowance	(126,429,057)	(58,687,623)	(819,541,261)	(115,788,716)	(73,390,892)	(819,208,791)
Retail	7,022,395,635	251,126,985	162,079,076	7,131,589,899	291,742,342	177,167,474
Gross loans	7,060,888,859	272,846,699	688,049,269	7,169,840,316	313,449,244	721,567,183
Allowance	(38,493,224)	(21,719,714)	(525,970,193)	(38,250,416)	(21,706,902)	(544,399,709)
Total	14,929,267,898	683,623,053	799,065,640	14,850,283,894	852,251,472	819,974,238
11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS					in HRK	
AOP 013		31.12.2020.		31.03.2021.		
Central banks	-	-	-	-		
Local state	-	-	-	-		
Credit institutions	-	-	-	-		
Other financial institutions	-	-	-	-		
Non - financial institutions	5,093,283	3,519,082				
Retail	13,772,618	13,745,304				
Total	18,865,901	17,264,386				
12) DEPOSITS					in HRK	
AOP 044		31.12.2020.		31.03.2021.		
Government	400,000,000	401,036,192				
Local state	5,325,746,428	5,814,181,681				
Credit institutions	209,013,088	390,151,159				
Other financial institutions	1,391,175,468	1,353,463,695				
Non - financial institutions	3,161,262,055	3,389,664,533				
Retail	12,074,349,419	12,137,491,963				
Total	22,561,546,458	23,485,989,223				