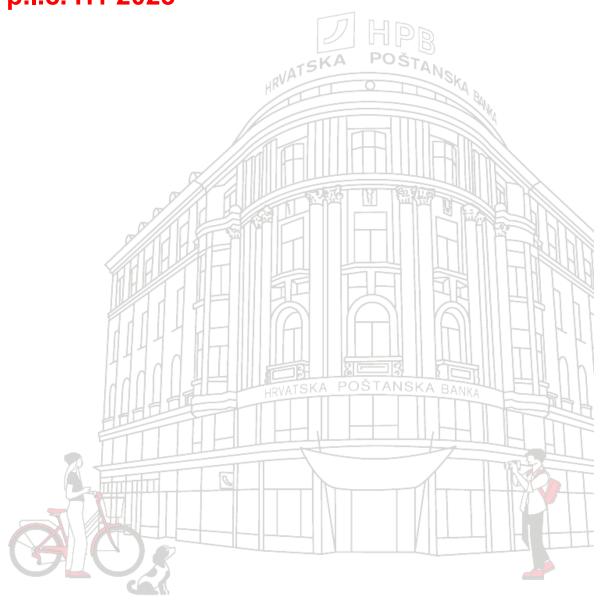


HPB p.l.c. H1 2023



Unaudited Financial Statements for the period from January 1 to June 30, 2023



Financial statements for the period 1.1.2023 - 30.6.2023,

Type and name of prescribed information: HPB p.l.c. H1 2023 Unaudited Financial statements for period from

January 1 to June 30, 2023

Company, headquarter and address:

Hrvatska poštanska banka public listed company, 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 exchange identifier (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. publishes unaudited financial statements for the period from January 1 to June 30, 2023.

#### The report includes:

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

Financial statements and notes have been compiled in accordance with instructions defined in Rulebook on the content and structure of the issuer's reports for periods during the year (NN 114/2018, 27/2021, 26/2022, 32/2023).

Original and official report is published in Croatian.

From January 1, 2023 the euro was introduced as the official currency in the Republic of Croatia, and for the purposes of this presentation, the previous periods are prepared using a fixed HRK/EUR conversion rate where EUR 1 = HRK 7.53450.



#### FINANCIAL RESULTS

The legal merger process of NHB was completed as of July 3, 2023, whereby NHB and HPB continue to operate as one, stronger bank - HPB. The integration of NHB has strengthened the client base and portfolio, which brings HPB closer to the goal of entering the TOP 5 banks in Croatia. In addition to the completion of the legal merger, the resources of both banks became one team, this event releases part of the resources, which HPB continues with development activities aimed at continuing to strengthen the already strong and modern bank that follows trends and new technologies and provides its clients with a fast, simple, and secure user experience through all channels for access to the Bank.

HPB continues with organic growth in the first half of 2023 with an increase in assets by EUR 270.18 mn in 2023. At the same time, the quality of the credit portfolio improved, leading to the historically lowest NPL ratio of 5.34%. Coverage ratio stands at 75.05%, and is significantly above the market level.

The realized net profit in the amount of EUR 42.37 mn not only represents a new record for the half-year period, but also represents the best result recorded on an annual basis since the establishment of the Bank, due to the quadrupling of operating profit, which amounts to almost EUR 39.74 mn.

The main driver of operating profit growth relates to net interest income, which increased by an impressive 63.69 %, mostly due to movements in interest rates on the financial market (ECB). This completely exceeded the slight increase on the side of operating expenses, leading to a significant improvement of the cost-to-income indicator, which for the first time in recent history is below 50 % (=47.91%, -30.67 p.p. compared to H1 2022).

The Bank has no exposure to entities in Belarus, and minimal exposure to entities in Russia and Ukraine. The Bank implements all measures and continues to monitor changes in EU restrictive measures (sanctions), especially in financial services.



#### Key financials - Income statement

		H1 2022	H1 2023	$\Delta$ y-o-y
Net interest income	EUR mn	33.81	55.34	21.53
Net fee income	EUR mn	12.64	13.00	0.36
Net trading (loss)/gain	EUR mn	(3.68)	2.18	5.86
Net other income	EUR mn	0.87	5.77	4.91
Operating income	EUR mn	43.63	76.29	32.66
Operating expense	EUR mn	(34.29)	(36.55)	2.27
Operating profit	EUR mn	9.34	39.74	30.39 🔺
Provisioning	EUR mn	(1.66)	7.03	8.69
Net profit	EUR mn	7.68	42.37	34.70
Cost-to-income ratio	%	78.58	47.91	(30.67)

The Bank's record half-yearly net profit is the result of strong growth in all components of business income, especially in the part of net interest income, with simultaneous active management of expenses.

The growth of total interest income in the first half of 2023 (+ 71.08%) is primarily the result of interest income realized from funds kept on account with the European Central Bank, as well as due to the continuous acquisition activities of the Bank. The aforementioned growth in income, in combination with a slightly milder increase in interest costs (+ EUR 3.65 mn) due to the still expressed preference of clients towards the availability of funds, i.e. only slight indications of the overflow of funds from transaction accounts to term deposits, resulted in an increase in net interest income by EUR 21.53 mn, which is the key driver of the achieved semi-annual profit.

Cash payment transactions and card operations have the highest contribution to **net fees and commission income** (+ 2.87%).

**Net profit from trading in the amount of EUR 2.18 mn** consists of EUR 1.32 mn realized through valuation of debt securities portfolio in the bank's portfolio with market prices, while in the segment of FX trading, the Bank recorded a gain in the amount of EUR 855.36 ths in H1 2023.

The slight increase in operating costs is mainly the result of an increase in the price level of external services used by HPB, as well as an increase in expenses for employees due to inflation, i.e. the still ubiquitous trend of general cost growth.

In H1 2023, income from reversal of provision was realized on the performing loans as a result of decrease of exposure and improving the credit quality of the performing loans. The movement of provisions for NPLs continues the positive trends from 2022 and in the first half of 2023 is on the level of total net income from provisions exclusively due to the significant effects of collections and the recovery of part of the portfolio, due to which it occurs an income from reversal of provision of value corrections, which neutralized the increase in provisions on the existing portfolio and the new entry of NPLs. The realized income from provisions did not have a negative impact on the coverage, which is still significantly above the market average (31 March 2023, the market coverage of NPLs is 67.76%).

In the segment of other provisions, income from reversal of provisions for legal cases was recorded in the amount of EUR 330.42 ths, and mostly refers the legal cases adjudicated in the bank's favor.



### Key financials - Balance sheet

		31. 12. 2022	31. 6. 2023	Δ ytd	
Assets	EUR mn	4,563.21	4,833.39	270.18	•
Gross loans	EUR mn	2,298.28	2,269.68	(28.60)	•
Deposits	EUR mn	3,925.26	4,046.05	120.79	•
Equity	EUR mn	347.00	389.62	42.62	•
Regulatory capital	EUR mn	344.64	340.01	(4.63)	•
Loan/deposit ratio	%	53.60	56.56	2.96	•
ROAE	%	5.27	22.98	17.71	•
ROAA	%	0.43	3.30	2.87	•
NPL ratio	%	5.90	5.34	(0.56)	•
NPL ratio excluding government guarantees	%	5.72	5.12	(0.60)	•
NPL coverage	%	78.18	75.05	(3.13)	•
NPL coverage excluding government guarantees	%	80.69	78.31	(2.38)	•
Loss allowance for loans	EUR mn	(208.98)	(191.51)	(17.00)	•

The Bank's assets amount to EUR 4.83 bn, which represents an increase of 5.92% compared to December 31, 2022, especially in the segment of liquid assets (+ EUR 247.58 mn) and securities (+ EUR 29.04 mn).

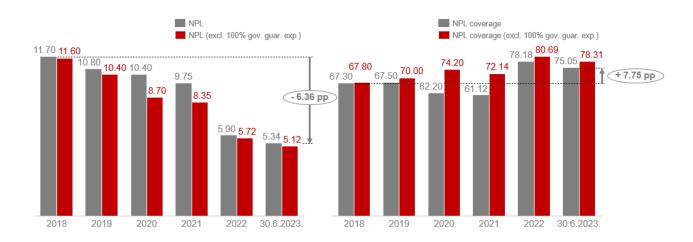
The gross loan portfolio of the retail segment recorded a growth of about EUR 4.64 mn, with the largest contribution to the growth coming from the portfolio of housing loans (growth of housing loans in the mentioned period by approximately EUR 16.13 mn). On the other hand, cash loans, did not increase in the reporting period, with a slight drop of almost EUR 10 mn, which actually represents a trend that applies not only to the Bank but also to the market in general, and which is reflected in the caution of citizens in borrowing due to the rise in interest rates and the general rise in prices.

In the first half of 2023, there is a visible increase in corporate segment loans compared to the end of 2022, primarily in financing of large companies and local and regional government (+ EUR 21.24 mn), while a slight decrease was recorded for the central government segment (- EUR 32.28 mn), given that this segment is characterized by continuous repayments of long-term placements and borrowing in the form of other instruments (bonds and similar).. The increase in loans in the segment of large companies is the result of intensive acquisition activities throughout 2022, which continue in 2023, with a focus on creditworthy clients and financing of working capital. Local and regional government segment and companies owned by local self-government units, also recorded a slight increase in the movement of loans.

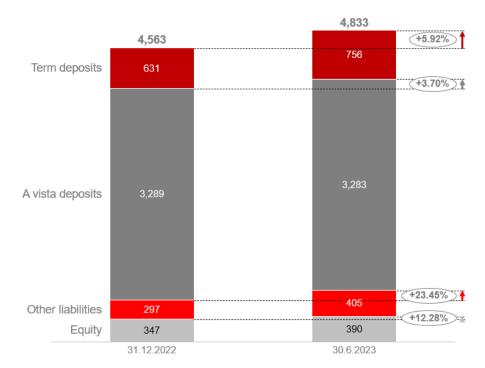
In the movement of the gross loan portfolio in the SME segment, a part of clients, in accordance with their growth and change in categorization, internally migrated to large corporate and public sector segment. Excluding the aforementioned transition effect, the SME segment recorded an increase of 3.50 % as a result of monitoring of the financing to clients from the existing portfolio and activities in the part of acquiring quality clients and financing them through high-quality transaction risk assessment and insurance, paying attention to the quality of the portfolio and the risk weighted average (RWA).



In 2023, the now perennial trend of reducing the level of NPL exposure and the NPL ratio continued, which, through efficient collection, recovery of part of the portfolio, write-off of uncollectible exposures with exhausted collection possibilities and growth in assets, represents the lowest level of the ratio ever. The coverage of NPL exposures continues to be at levels above the sector average.



On the liabilities and equity side, deposits continue to represent the primary and dominant source of HPB financing, with a share of 91.82% and a growth of 3.08% compared to December 31, 2022. In 2023, despite the challenging environment of rising interest rates, the continuation of the growth trend of sources of funds is visible, which consequently results in the improvement of the LCR indicator, which as of June 30, 2023 is 194.34%.





The retail segment, after the decline in the first quarter, which was mainly due to investments in government bonds, has returned to a long-term growth trend, with signs of a change in depositors' preferences, i.e. an overflow of a vista deposits into term deposits. Accordingly, demand deposits recorded a slight decrease of EUR 18.77 mn, while term deposits grew by EUR 21.28 mn. Total deposits of this segment therefore grew in the amount of EUR 2.52 mn, with an upward correction of interest rates on term deposits, which is the general trend in the market, which also ensures the stability of the balance sheet.

In the segment of large companies and the public sector, there is an evident growth of total deposits in June 30, 2023 compared to December 31, 2022, in the amount EUR 68.40 mn, especially in the part of term deposits, which is in accordance with a greater number of clients in the first half of 2023 compared to last year.

Decline in deposit level in the segment of small and medium enterprises (SME) in the amount of EUR 22.86 mn is the result of the operational use of liquidity by clients in conditions of inflation, i.e. the consumption of their own funds for expenditures and investments in fixed capital.

Other obligations refer to the stable structure of received loans from foreign financial institutions, HBOR, CNB - repo placements and MREL instruments that started contracting in the previous year.

The Bank's capital adequacy is 22.76%. The same indicator on a pro forma basis, including H1 2023 profit, amounts to 25.70%. The Bank's MREL as of June 30, 2022 is 37.31% and is above the level of the regulatory MREL requirement (27.08%).



Management report of Hrvatska poštanska Banka p. contained in the previous section of this material.	l.c. for the period from January 1 to June 30, 2023 is
Marko Badurina	Anto Mihaljević
President of the Management Board	Member of the Management Board
	Ivan Soldo
	Member of the Management Board

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



In accordance with the Capital Market Act, the Management Board of HPB plc., states that according to their best knowledge the set of unaudited financial statements for the period from January 1 to June 30, 2023, 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.

Marko Badurina
Chief Executive Officer
Anto Mihaljević
Member of the Management Board
Ivan Soldo

Member of the Management Board

#### Annex 1

#### **ISSUER'S GENERAL DATA**

Reporting period:		1.1.2023.	do	30.6.2023.	
Year:		2023			
Quarter:		2			
	Quarterl	y financial stateme	nts		
Registration number (MB):	03777928	Issuer's ho	ome Member State code:	HRVATSKA	
Entity's registration number (MBS):					
Personal identification number (OIB):	8/93910421/		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	1340				
Consolidated report:	KN (F	(N-not consolidated/KD-con	solidated)		
Audited:	RN	(RN-not audited/RD-audited	d)		
Names of subsidiaries	(according to IFRS):		Registered of	fice:	MB:
Bookkeeping firm:	No	(Yes/No)	(name of the l	pookkeeping firm)	
Contact person:	Filip Siladi (only name and surname	e of the contact person)			
Telephone:	014804670				
E-mail address:	filip.siladi@hpb.hr				
Audit firm:	(name of the audit firm)				
Certified auditor:					

Submitter: Hrvatska poštanska banka p.l.c.			in EU
tem	AOP code	Last day of the preceding business year	At the reporting date of the current period
	2	3	
ssets			
ash, cash balances at central banks and other demand deposits (from 2 to 4)	001	1,316,506,298	1,629,835,822
ash in hand	002	126,110,085	167,373,957
Cash balances at central banks	003	1,179,043,853	1,446,556,428
Other demand deposits inancial assets held for trading (from 6 to 9)	004	11,352,360	15,905,437
Derivatives	005 006	54,714,278 48,141	56,498,64
Equity instruments	007	12.505.659	13,758,63
Debt securities	008	42,160,478	42,730,26
Loans and advances	009	-	-
Ion-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	908,193	547,568
Equity instruments  Debt securities	011 012		-
Loans and advances	012	908,193	547,568
inancial assets at fair value through profit or loss (15 + 16)	014	-	-
Debt securities	015	-	-
Loans and advances	016		
inancial assets at fair value through other comprehensive income (from 18 to 20)	017	3,788,891	4,120,741
Equity instruments	018	3,788,891	4,120,741
Debt securities Loans and advances	019 020		
inancial assets at amortised cost (22 + 23)	020	3,104,467,730	3,055,520,444
Debt securities	022	722,976,345	749,897,743
Loans and advances	023	2,381,491,385	2,305,622,701
Derivatives - hedge accounting	024	-	-
air value changes of the hedged items in portfolio hedge of interest rate risk	025		
nvestments in subsidiaries, joint ventures and associates  angible assets	026 027	13,418,985 42,278,803	10,718,806 51,226,534
ntangible assets	027	13,269,613	11,679,977
ax assets	029	3,006,236	4,960,575
Other assets	030	10,851,336	8,514,691
Fixed assets and disposal groups classified as held for sale	031	-	-
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	4,563,210,363	4,833,623,803
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	70,801	335,827
Derivatives	034	70,801	335,827
Short positions Deposits	035		-
Deposits			
Debt securities issued	036 037	-	_
Debt securities issued Other financial liabilities	037 038	-	-
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42)	037	·	
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits	037 038 039 040		
Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued	037 038 039 040 041		-
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued  Other financial liabilities	037 038 039 040 041 042	4 162 401 754	
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued  Other financial liabilities  Financial liabilities measured at amortised cost (from 44 to 46)	037 038 039 040 041 042	4,163,491,754 4 152,678,064	
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  Financial liabilities measured at amortised cost (from 44 to 46)  Deposits	037 038 039 040 041 042 043	4,163,491,754 4,152,678,064	
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued  Other financial liabilities  Financial liabilities measured at amortised cost (from 44 to 46)	037 038 039 040 041 042	, , , , , , , , , , , , , , , , , , , ,	4,380,468,841
Other financial liabilities  financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  riancial liabilities measured at amortised cost (from 44 to 46)  Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting	037 038 039 040 041 042 043 044 045 046 047	4,152,678,064	4,380,468,841
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  -inancial liabilities  Deposits  Debt securities issued Other financial liabilities  Debt securities issued Other financial liabilities  Derivatives - hedge accounting  Fair value changes of the hedged items in portfolio hedge of interest rate risk	037 038 039 040 041 042 043 044 045 046 047	4,152,678,064 - 10,813,690 -	4,380,468,841 - 10,861,227 - -
Other financial liabilities  financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits Debt securities issued Other financial liabilities  financial liabilities measured at amortised cost (from 44 to 46)  Deposits Debt securities issued Other financial liabilities Deit securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions	037 038 039 040 041 042 043 044 045 046 047 048	4,152,678,064 - 10,813,690 - 19,199,035	4,380,468,84* - 10,861,227 - - 16,203,36*
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  Tenancial liabilities measured at amortised cost (from 44 to 46)  Deposits  Debt securities issued Other financial liabilities Derivatives - hedge accounting  Fair value changes of the hedged items in portfolio hedge of interest rate risk  Provisions  Tax liabilities	037 038 039 040 041 042 043 044 045 046 047 048 049	4,152,678,064 - 10,813,690 -	4,380,468,84* - 10,861,227 - - 16,203,36*
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  Financial liabilities measured at amortised cost (from 44 to 46)  Deposits  Debt securities issued Other financial liabilities Debt securities issued Other financial liabilities Derivatives - hedge accounting  Fair value changes of the hedged items in portfolio hedge of interest rate risk  Provisions  Tax liabilities  Share capital repayable on demand	037 038 039 040 041 042 043 044 045 046 047 048 049 050	4,152,678,064 10,813,690 - - - 19,199,035 1,469,513	10,861,22 16,203,36 4,548,95
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities inancial liabilities Deposits Debt securities issued Other financial liabilities Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Fax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale	037 038 039 040 041 042 043 044 045 046 047 048 049	4,152,678,064 10,813,690 - 19,199,035 1,469,513 31,984,098	4,380,468,84* 10,861,22* 16,203,36* 4,548,95*
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities inancial liabilities Deposits Debt securities issued Other financial liabilities Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Fax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051	4,152,678,064 10,813,690 - - - 19,199,035 1,469,513	4,380,468,84* 10,861,22* 16,203,36* 4,548,95*
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities inancial liabilities Deposits Debt securities issued Other financial liabilities Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting air value changes of the hedged items in portfolio hedge of interest rate risk Provisions Fax liabilities Share capital repayable on demand Other liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Fax liabilities Debts dead items in portfolio hedge of interest rate risk Provisions Debts de	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052	4,152,678,064 10,813,690 - 19,199,035 1,469,513 31,984,098	4,380,468,84 10,861,22 16,203,36 4,548,95 31,588,28
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities inancial liabilities Deposits Debt securities issued Other financial liabilities Debt securities issued Other financial liabilities Derivatives - hedge accounting	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052	4,152,678,064 10,813,690 - 19,199,035 1,469,513 31,984,098	4,380,468,84* 10,861,22* 16,203,36* 4,548,95* 31,588,28*
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42)  Deposits Debt securities issued Other financial liabilities inancial liabilities measured at amortised cost (from 44 to 46)  Deposits Debt securities issued Other financial liabilities Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Labilities included in disposal groups classified as held for sale  ciquity Capital Share premium	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064 10,813,690 19,199,035 1,469,513 31,984,098 4,216,215,201	4,380,468,84* 10,861,22* 16,203,36* 4,548,95* 31,588,28* 4,444,006,496
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities inancial liabilities Deposits Debt securities issued Other financial liabilities Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting air value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Dither liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53)  Equity Capital Share premium Equity instruments issued other than capital	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064 10,813,690 19,199,035 1,469,513 31,984,098 4,216,215,201	4,380,468,84* 10,861,22* 16,203,36* 4,548,95* 31,588,28* 4,444,006,496
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities inancial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064 10,813,690 	4,380,468,84* 10,861,22: 16,203,36* 4,548,95* 31,588,28; 4,444,006,496*
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42)  Deposits Debt securities issued Other financial liabilities inancial liabilities measured at amortised cost (from 44 to 46)  Deposits Debt securities issued Other financial liabilities Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53)  Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064  10,813,690  19,199,035 1,469,513 31,984,098  4,216,215,201  161,228,350 8,020,695	4,380,468,84* 10,861,22: 16,203,36* 4,548,95* 31,588,28: 4,444,006,49:
Other financial liabilities inancial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities inancial liabilities Deposits Debt securities issued Other financial liabilities Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting air value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Dither liabilities Liabilities included in disposal groups classified as held for sale otal liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064 10,813,690 	4,380,468,84 10,861,22' 16,203,36 4,548,95' 31,588,28: 4,444,006,49! 161,228,35!
Other financial liabilities  inancial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  Deposits  Debt securities issued Other financial liabilities Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Fax liabilities Share capital repayable on demand Other liabilities Icabilities (33 + 39 + 43 + from 47 to 53)  Equity  Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064  10,813,690  19,199,035 1,469,513 31,984,098  4,216,215,201  161,228,350 8,020,695	4,380,468,84* 10,861,22: 16,203,36: 4,548,95: 31,588,28: 4,444,006,49i  161,228,35( 8,394,12: 89,761,88:
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  Inancial liabilities  Deposits  Debt securities issued Other financial liabilities Debt securities issued Other financial liabilities Derivatives - hedge accounting  Fair value changes of the hedged items in portfolio hedge of interest rate risk  Provisions  Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale  Total liabilities (33 + 39 + 43 + from 47 to 53)  Equity  Capital Share premium  Equity instruments issued other than capital Other equity Accumulated other comprehensive income  Retained profit  Revaluation reserves Other reserves (-) Treasury shares	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064	4,380,468,84*  10,861,227  16,203,36* 4,548,957  31,588,283  4,444,006,496  161,228,350  8,394,126 89,761,885
Other financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  Deposits  Debt securities issued Other financial liabilities  Debt securities issued Other financial liabilities  Debt securities issued Other financial liabilities  Derivatives - hedge accounting  Fair value changes of the hedged items in portfolio hedge of interest rate risk  Provisions  Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale  Fotal liabilities (33 + 39 + 43 + from 47 to 53)  Equity  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	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064  10,813,690  19,199,035 1,469,513 31,984,098  4,216,215,201  161,228,350	4,380,468,841 10,861,227 16,203,361 4,548,957 31,588,283 4,444,006,496 161,228,350 8,394,125 89,761,887
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  -inancial liabilities measured at amortised cost (from 44 to 46)  Deposits  Debt securities issued Other financial liabilities Derivatives - hedge accounting  Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions  Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale  Fotal liabilities (33 + 39 + 43 + from 47 to 53)  Equity  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	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064	4,380,468,841 10,861,227 16,203,361 4,548,957 31,588,283 4,444,006,496 161,228,350 8,394,125 89,761,887
Other financial liabilities  Financial liabilities at fair value through profit or loss (from 40 to 42)  Deposits  Debt securities issued Other financial liabilities  -inancial liabilities measured at amortised cost (from 44 to 46)  Deposits  Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions  Tax liabilities Share capital repayable on demand Other liabilities Liabilities (33 + 39 + 43 + from 47 to 53)  Equity  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	037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	4,152,678,064	4,391,330,068 4,380,468,841 10,861,227 16,203,361 4,548,957 31,588,283 4,444,006,496 161,228,350 8,394,125 89,761,887 87,859,803 42,373,142

Submitter: Hrvatska poštanska banka p.l.c.					in EUR
Item	AOP	Same period of t	he previous	Current p	eriod
	code	year	Quarter	-	Quarter
1	2	Cumulative 3	Quarter 4	Cumulative 5	Guarter 6
Interest income	001	35,432,377	17,946,133	60,617,029	33,056,039
(Interest expenses)	002	1,889,960	976,637	5,502,750	3,228,303
(Expenses on share capital repayable on demand) Dividend income	003 004	222,494	218,717	973,377	893,554
Fees and commissions income	005	31,359,230	17,317,606	32,109,824	16,653,019
(Fees and commissions expenses)  Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through	006	18,718,916	10,435,669	19,107,228	9,519,342
profit or loss, net	007	303,411	-	=	-
Gains or (-) losses on financial assets and liabilities held for trading, net	800	(3,962,602)	(1,983,130)	2,176,440	1,269,262
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	16,467	7,624	454,131	491,117
Gains or (-) losses on derecognition of 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	(564,533)	(125,202)	(3,203)	5,778
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	013 014	-	-	-	-
Gains or (-) losses on derecognition of non-financial assets, net Other operating income	015	2,288,229	1,856,698	6,364,967	6,067,513
(Other operating expenses)	016	1,102,528	716,629	3,279,062	2,387,676
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)  (Administrative expenses)	<b>017</b> 018	43,383,669 27,783,665	23,109,511 14,322,027	<b>74,803,525</b> 31,606,572	43,300,961 16,277,279
(Cash contributions to resolution boards and deposit guarantee schemes )	019	1,541,183	1,079,429	50,000	(313,060)
(Depreciation)	020	4,698,418	2,346,527	4,673,084	2,330,829
Modification gains or (-) losses, net (Provisions or (-) reversal of provisions)	021 022	(486,621) 2,475,897	(116,225) 1,847,988	(193,042) (2,800,400)	(41,112) 389,512
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or	023				(4.074.000)
loss) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	(1,282,012)	(247,148)	(5,680,963)	(4,071,809)
(Impairment or (-) reversal of impairment on non-financial assets)	025	=	-	-	=
Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for	026	=	-	-	-
using the equity method	027	-	-	-	-
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	7,679,897	3,644,463	46,762,190	28,647,098
(Tax expense or (-) income related to profit or loss from continuing operations)	030	4,018	(90,183)	4,389,048	4,257,874
Profit or (-) loss after tax from continuing operations (29 – 30)	031		(00,100)	.,,.	
Profit or (-) loss after tax from discontinued operations (33 – 34)	032	7,675,879	3,734,646	42,373,142	24,389,224
Profit or (-) loss before tax from discontinued operations	033				<del></del>
(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]	<b>035</b> 036	7,675,879	3,734,646	42,373,142	24,389,224
Attributable to owners of the parent	037	7,675,879	3,734,646	42,373,142	24,389,224
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year Other comprehensive income (40 + 52)	038 039	7,675,879	3,734,646 (16,439,474)	42,373,142 373,429	24,389,224 373,429
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	(46,206,518)	(10,439,474)	373,429	373,429
Tangible assets	041		_		
Intangible assets	042	-	-	-	-
Actuarial gains or (-) losses on defined benefit pension plans Fixed assets and disposal groups classified as held for sale	043 044	-	-	-	-
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	046	=	-	456,662	456,662
Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive	047				
income, net Fair value changes of equity instruments measured at fair value through other comprehensive income	0.40	-	-	-	-
[hedged item] Fair value changes of equity instruments measured at fair value through other comprehensive income	048	=	-	=	-
[hedging instrument]	049	-	-	-	-
Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk	050	_	_	_	_
Income tax relating to items that will not be reclassified	051		-	(83,233)	(83,233)
Items that may be reclassified to profit or loss (from 53 to 60)  Hedge of net investments in foreign operations [effective portion]	052 053	(46,206,518)	(16,439,474)	-	
Foreign currency translation	054	-	-	-	-
Cash flow hedges [effective portion]	055	=	-	-	-
Hedging instruments [not designated elements]  Debt instruments at fair value through other comprehensive income	056 057	(56,416,800)	(21,112,210)	-	-
Fixed assets and disposal groups classified as held for sale	058			=	-
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	059				
Income tax relating to items that may be reclassified to profit or (-) loss	060	10,210,282	4,672,736		
Total comprehensive income for the current year (38 + 39; 62 + 63)	061	(38,530,639)	(12,704,828)	42,746,571	24,762,653
Attributable to minority interest [non-controlling interest] Attributable to owners of the parent	062 063	(38,530,639)	(12,704,828)	42,746,571	24,762,653
·					

Submitter: Hrvatska poštanska banka p.l.c.			in EUR
ltem	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)  Net gains/losses from financial instruments at fair value through statement of profit or loss	005 006	-	-
Other receipts	008	-	-
(Other expenditures)	008		
Operating activities - indirect method	000	7,070,000	40.700.400
Profit/(loss) before tax Adjustments:	009	7,679,898	46,762,190
Impairment and provisions	010	1,680,505	(8,288,321)
Depreciation	011	4,698,418	4,673,084
.,			
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	3,642,724	(2,630,571)
(Profit)/loss from the sale of tangible assets	013	-	-
Other non-cash items	014	(16,572,921)	(55,114,279)
Promjene u imovini i obvezama iz poslovnih aktivnosti			
Deposits with the Croatian National Bank	015	(2,944,387)	-
Deposits with financial institutions and loans to financial institutions	016	-	-
Loans and advances to other clients	017	(370,401,482)	81,356,605
Securities and other financial instruments at fair value through other comprehensive income	018	151,501,263	(3,222,364)
Securities and other financial instruments held for trading Securities and other financial instruments at fair value through statement of profit or loss, not traded	019 020	22,151,332	1,206,829
Securities and other financial instruments mandatorily at fair value through statement of profit or loss.	020	-	-
Securities and other financial instruments at amortised cost	021	(271,601,740)	(26,921,398)
Other assets from operating activities	023	(721,732)	2,336,644
Deposits from financial institutions	024	38,066,848	119,807,193
Transaction accounts of other clients	025	39,136,706	683,252,405
Savings deposits of other clients	026	321,314,637	(1,002,224,920)
Time deposits of other clients	027	(53,269,477)	150,872,379
Derivative financial liabilities and other liabilities held for trading	028	1,268,292	312,563
Other liabilities from operating activities	029	(1,244,201)	236,731,389
Interest received from operating activities [indirect method]	030	17,486,244	60,617,029
Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method]	031	222,494	973,377
(Income tax paid)	032 033	(913,323)	(5,502,750)
Net cash flow from operating activities (from 1 to 33)	033	(767,445) (109,587,347)	284,997,084
Investing activities	034	(109,367,347)	204,997,004
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	(5,678,915)	(9,455,427)
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	(9,423,319)	-
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	-	-
Other receipts/payments from investing activities	039		
Net cash flow from investing activities (from 35 to 39)	040	(15,102,234)	(9,455,427)
Financing activities  Net increase/(decrease) in loans received from financing activities	041	6,778,374	37,736,969
Net increase/(decrease) in debt securities issued	041	0,770,374	37,730,909
Net increase/(decrease) in Tier 2 capital instruments	043	-	_
Increase in share capital	044	-	-
(Dividends paid)	045	-	-
Other receipts/(payments) from financing activities	046	90,464	
Net cash flow from financing activities (from 41 to 46)	047	6,868,838	37,736,969
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	(117,820,743)	313,278,626
Cash and cash equivalents at the beginning of period	049	874,237,686	1,325,718,840
Effect of exchange rate fluctuations on cash and cash equivalents	050	(564,533)	(3,203)
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	755,852,410	1,638,994,263

STATEMENT OF CHANGES IN EQUITY for the period January 01, 2023 to June 30, 2023 Submitter: Hrvatska poštanska banka p.l.c.															in EUR
						Attributab	le to owners of the	e parent					Non-contro interes		
Item	AOP code	Equity	Share premium		Other equity	Accumulated other comprehensive income	Retained profit R	tevaluation reserves	Other reserves	() Treasury shares	Profit or ( - ) loss attributable to wners of the parent	dividends	Accumulat ed other omprehen Otl sive income	her items	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	161,228,350	-	-		8.020.695	72,286,496		87.859.803	-	17.599.819		-		346,995,163
Effects of error corrections	002					-	-			-	-		-	-	
Effects of changes in accounting policies	003					-		-				-	-	-	
Opening balance [current period] (1 + 2 + 3)	004	161,228,350	-			8.020.695	72,286,496	-	87.859.803		17,599,819		-		346,995,163
Ordinary shares issue	005					-	-		-	-	-		-		
Preference shares issue	006		-	-	-	-	-	-	-	-	-	-	-	-	-
Issue of other equity instruments	007		-	-	-			-		-	-	-	-	-	
Exercise or expiration of other equity instruments issued	800		-	-	-			-		-	-	-	-	-	
Conversion of receviables to equity instruments	009			-	-		-	-		-		-	-	-	-
Capital reduction	010		-	-	-			-		-	-	-	-	-	
Dividends	011		-	-	-	-	-	-	-	-	-	-	-	-	
Purchase 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	016			-	-	-	17,599,819	-	-	-	(17,599,819)	-	-	-	-
Equity increase or ( - ) decrease resulting from business combinations	017	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	018			-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	019		-	-	-	-	(124,428)	-	-	-	-	-	-		(124,428)
Total comprehensive income for the current year	020		-	-	-	373,430		-	-	-	42,373,142	-	-		42,746,572
Closing balance [current period] (from 4 to 20)	021	161,228,350	-			8,394,125	89,761,887		87,859,803	-	42,373,142		-	-	389,617,307

Notes to financial statements						
Submitter: Hrvatska poštanska banka p.l.c.						in EUR
1) INTEREST INCOME						
AOP 001	30.06	previous year 01.01 6.2022.		od 01.01. – 30.06.2023.		
Debt securities	Cumulative 4,824,357	Quarter 2,485,621	Cumulative 6,888,495			
Loans and advances Other assets	30,605,761 2,260	15,459,356 1,156	40,020,316 13,708,218	20,423,467 8,718,268		
Other labilities	2,200	1,130	13,700,216	0,710,200		
Total	35,432,377	17,946,133	60,617,029	33,056,039		
2) INTEREST EXPENSE						
AOP 002	Same period of the 30.06	previous year 01.01 6.2022.	Current perio	od 01.01. – 30.06.2023.		
Debt securities	Cumulative	Quarter	Cumulative	Quarter		
Loans and advances Other assets	287,369	168,795	3,539	1,020		
Deposits	1,597,686 4,905	806,508 1.334	5,494,474 4,736	3,224,204 3,079		
Other liabilities Total	1,889,960	976,637	5,502,750	3,228,303		
3) FEE AND COMMISSION INCOME						
AOP 005	Same period of the 30.00	previous year 01.01 6.2022.		od 01.01. – 30.06.2023.		
Securities	Cumulative 177,141	Quarter 76,067	Cumulative 137,508	Quarter 68,385		
Asset management Custody [according to the type of client]	1,636 334,304	809 167,647	1,338 294,396	(2,495) 152,595		
Loan commitments Other	1,909 30.844.239	1,251 17,071,832	2,975 31,673,607	1,762 16,432,771		
Total	31,359,230	17,317,606	32,109,824	16,653,019		
4) FEE AND COMMISSION EXPENSE						
AOP 006	30.06	previous year 01.01 6.2022.		od 01.01. – 30.06.2023.		
Bank clearing and settlement	Cumulative 275,657	Quarter 191,349	Cumulative 153,880	Quarter 77,369		
Other Total	18,443,259 18,718,916	10,244,321 10,435,669	18,953,348 19,107,228	9,441,973 9,519,342		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LI		,		3,0.0,0.0		
AOP 007	Same period of the	previous year 01.01 6.2022.	Current peri	od 01.01. – 30.06.2023.		
	Cumulative	5.2022. Quarter	Cumulative	Quarter		
Debt securities Loans and advances	281,119	-	-	-		
Deposits Debt Securities issued	-	-	-	-		
Other financial liabilities Total	22,292 303,411	<del></del>				
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR T						
AOP 008	Same period of the	previous year 01.01	Current peri	od 01.01. – 30.06.2023.		
	Cumulative	6.2022. Quarter	Cumulative	Quarter		
Equity instruments Debt securities	(1,507,234) (6,388,956)	(1,054,436) (3,131,854)	1,252,977 68,106	692,005 63,960		
FX transactions and derivatives Total	3,933,588	2,203,161	855,357 2.176,440	513,297 1,269,262		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY A	AT FAIR VALUE THRO	LIGH PROFIT OR LOSS		,, .		
AOP 009	Same period of the	previous year 01.01 6.2022.	Current peri	od 01.01. – 30.06.2023.		
	Cumulative	Quarter	Cumulative	Quarter		
Equity instruments Debt securities	-	(8,843)	-			
Loans and advances Total	16,467 16,467	(8,843)	454,131 454,131	491,117 491,117		
8) OPERATING EXPENSES		(4)4-10)				
AOP 015 & AOP 017 & AOP 018	Same period of the	previous year 01.01	Current peri	od 01.01. – 30.06.2023.		
	Cumulative	5.2022. Quarter	Cumulative	Quarter		
Other operating expenses Administrative expenses	1,102,528 27,783,665	716,629 14,322,027	3,279,062 31,606,572	2,387,676 16,277,279		
Employee expenses Other administrative expenses	16,558,137 11,225,529	8,577,994 5,744,033	18,345,191 13,261,381	9,540,885 6,736,394		
(Contributions in cash rehabilitation committees and Deposit Insurance Schem Amortization		1,079,429 2,346,527	50,000 4,673,084	(313,060) 2,330,829		
Property, plant and equipment Investment property	2,631,493	1,302,357	2,775,756	1,204,455		
Other Intangible assets Total	2,066,924	1,044,170	1,897,327	1,126,374		
•	35,125,795	18,464,611	39,608,717	20,682,723		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023	Same period of the	previous year 01.01	Current next	od 01.01. – 30.06.2023.		
AOP 019 & AOP 020 & AOP 021 & AOP 023	30.06 Cumulative	6.2022. Quarter	Current perio	Quarter		
Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income	(486,621)	(116,225)	(193,042)	(41,112)		
Financial assets at amortized cost	(486,621)	(116,225) 1,847,988	(193,042)	(41,112)		
(Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems	2,475,897	-	(2,800,400)	389,512		
(Liabilities and Guarantees) (Other Provisions)	1,588,262 887,635	952,651 895,336	(2,469,984) (330,416)	(128,084) 517,596		
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss)	(1.282.012)	(247.148)	(5,680,963)	(4.071.809)		
(Financial assets at fair value through other comprehensive income) (Financial assets at amortized cost)	(1,722,161) 440,148	(979,060) 731,911	(5,680,963)	(4,071,809)		
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates)	440,140	701,011	(0,000,000)	(4,071,000)		
(Impairment or (-) reversal of impairment off non-financial assets)						
(Property, plant and equipment) (Investment property)	-	-		-		
(Goodwill) (Other intanoible assets)	-	-	-	-		
(Other) Total	1,680,505	1,717,064	(8,288,320)	(3,641,185)		
10) LOANS AND ADVANCES						
AOP 023	Stage 1	31.12.2022. Stage 2	Stage 3	Stage 1	30.06.2023. Stage 2	Stage 3
Central banks	2,931	Stage 2	Stage 3	4,063,763	Stage 2	Stage 3
Gross loans Allowance		-	-		-	-
Deposits Allowance	2,931	-	-	4,063,763	-	-
Government Gross loans	466,044,303 467,561,947	<b>4,392,479</b> 4,427,815	67 12,279	456,104,452 457,116,256	2,096,201 2,101,496	2,840,773 2,911,124
Allowance Credit institutuions	(1,517,644) 262,570,725	(35,337)	(12,213)	(1,011,804) 187,387,242	(5,296)	(70,350)
Gross loans	13,203			19,244	-	
Allowance			-	188,265,090 (897,007)	-	-
Allowance Deposits	263,814,761					292
Allowance Deposits Allowance Other financial institutions	263,814,761 (1,257,236) 35,618,897	68	436	41,183,301	129	309
Alowance Deposits Alowance Other financial institutions Gross loans Alowance	263,814,761 (1,257,236) 35,618,897 33,757,620 (308,941)	68 69 (2)	436 66,817 (66,381)	41,183,301 39,473,386 (406,335)	129 132 (2)	(17)
Alowance Deposits Alowance Other financial institutions Gross loans Alowance Deposits Alowance	263,814,761 (1,257,236) <b>35,618,897</b> 33,757,620 (308,941) 2,235,401 (65,183)	69 (2)	66,817 (66,381) -	41,183,301 39,473,386 (406,335) 2,179,812 (63.562)	132	(17)
Alcownice Deposits Alcownice Deposits Alcownice Gress forms Alcownice Deposits Alcownice Deposits Alcownice Deposits Alcownice Deposits Alcownice Deposits D	263,814,761 (1,257,236) 35,618,897 33,757,620 (308,941) 2,235,401 (65,183) 409,318,331 417,468,373	69 (2) - - 120,208,881 126,213,825	66,817 (66,381) - - 29,957,286 114,286,065	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013	132 (2) - - 68,794,297 72,475,766	(17) - 34,276,381 104,110,795
Allowance Deposits Allowance Other financial institutions Gross Jones Allowance Allowance Allowance Allowance Non-inancial institutions	263,814,761 (1,257,236) 35,618,897 33,757,620 (308,941) (65,183) 409,318,331 417,468,373 (8,150,041) 911,884,973	69 (2) 120,208,881 126,213,825 (6,004,943) 123,410,939	66,817 (66,381) - 29,957,286 114,286,065 (84,328,779) 18,281,069	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320	132 (2) - 68,794,297 72,475,766 (3,681,469) 124,596,838	34,276,381 104,110,795 (69,834,414) 15,620,192
Allowance Deposits Allowance Other financial institutions Gross cans Allowance Deposits Non-financial institutions Gross cans Allowance Occupations Allowance Allowance Allowance Allowance Allowance	263,814,761 (1,257,236) 35,618,897 33,757,620 (308,941) 2,235,401 (65,183) 409,318,331 417,468,373 (8,150,041) 911,684,973 917,701,708 (6,016,736)	69 (2) 120,208,881 126,213,825 (6,004,943)	66,817 (66,381) - - 29,957,286 114,286,065 (84,328,779)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493)	132 (2) - - 68,794,297 72,475,766 (3,681,469)	34,276,381 104,110,795 (69,834,414)
Allowance Deposits Allowance Deposits Gross leans Allowance Deposits Non-financial institutions Gross leans Allowance Deposits Non-financial institutions Gross leans Allowance Retail	263,814,761 (1,257,236) 35,618,897 33,757,620 (308,941) 2,235,401 (65,183) 409,318,331 417,468,373 (8,150,041) 911,684,973 917,701,708	69 (2) 120,208,881 126,213,825 (6,004,943) 123,410,939 134,874,095	66,817 (66,381) - 29,957,286 114,286,065 (84,328,779) 18,281,069	41,183,301 39,473,386 (406,335) 2,179,812 (63,552) 46,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562	132 (2) - 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934	34,276,381 104,110,795 (69,834,414) 15,620,192
Alcowance Deposits Alcowance Deposits Alcowance Deposits Alcowance Deposits Alcowance Alcowance Alcowance Resist Goods Commission Alcowance Alcowance Total Till Till Till Till Till Till Till Til	263.814.761 (1,257.236) 35,618,897 33,757,620 (308,941) 2,235,401 (65,183) 409,318,331 417,468,373 (8,150,041) 911,684,973 917,701,708 (6,016,736) 2,085,240,161	69 (2) 120,208,881 126,213,825 (6,004,943) 123,410,939 134,874,095 (11,463,156) 248,012,367	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Allowance Deposits Allowance Disposits Allowance Disposits Allowance Deposits Allowance Deposits Allowance Gress Caris Gress Caris Gress Caris Allowance Total Jin Non-Trabing Financial assets measured at Fair Value Through Cortes Caris Gress Caris Gress Caris Allowance Total Jin Non-Trabing Financial assets measured at Fair Value Through AGP 013	263.814.761 (1,257,236) 35,618,897 33,757,620 (308,941) 2,235,401 (65,183) 409,318,331 417,468,373 (8,150,041) 911,684,973 917,701,708 (6,016,736) 2,085,240,161	69 (2) 120,208,881 126,213,825 (6,004,943) 123,410,939 134,874,095 (11,463,156)	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Allowance Deposits Allowance Deposits Allowance Other financial institutions Other standard and and and and and and and and and an	263.814.761 (1,257.236) 35,618,897 33,757,620 (308,941) 2,235,401 (65,183) 409,318,331 417,468,373 (8,150,041) 911,684,973 917,701,708 (6,016,736) 2,085,240,161	69 (2) 120,208,881 126,213,825 (6,004,943) 123,410,939 134,874,095 (11,463,156) 248,012,367	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Allowance Deposits Allowance Deposits Allowance Other financial institutions Clares care Description Description Allowance Allowance Retail Allowance Retail Allowance Total  11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH- Court is barels Court is barels Court is barels Court is description Court is description Description Other financial institutions Other financial institutions Other financial institutions Other financial institutions	283,814,761 (1,227,239) 35,518,887 33,757,820 (308,941) 2,235,401 (65,183) 417,488,373 (8,150,041) 911,584,973 917,701,708 (6,016,739) 2,085,240,161 4 PROFIT OR LOSS 31,172,2022	69 (2) 120,208,881 126,213,825 (6,004,943) 123,474,039 134,874,039 (11,465,150) 246,012,367	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Alcowance Deposits Alcowance Deposits Alcowance Dober financial institutions Other financial institutions Other financial institutions Alcowance Deposits Alcowance Cross Coarse Resial Gross Soans Alcowance Total  In NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH Control banks Local state Coeff institutions Other financial institutions Other financial institutions Other financial institutions	283,814,761 (1,257,239) 35,518,897 33,757,820 (305,841) 2,651 309,318,331 407,486,373 (4,150,041) 911,864,373 917,701,709 (6,075,789) (6,075,789) 31,12,2022 31,12,2022 324,420 585,773	69 (2) 120,208,881 126,213,825 16,004,925 114,874,095 (11,483,156) 248,012,367 30,06,2023	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Allowance Deposits Allowance Deposits Allowance Dober financial institutions Other financial institutions Other financial institutions Other financial institutions Gross John Allowance Deposits Allowance Gross John Allowance Total Total Total Total Total Town-Trading Financial Assets Measured At Fair Value Through Other financial institutions Other financial institutions Other financial institutions Non-Terracial institutions Total Total	283,814,761 (1,227,239) 35,518,887 33,757,820 (308,941) 2,235,401 (65,183) 417,488,373 (8,150,041) 911,584,973 917,701,708 (6,016,739) 2,085,240,161 4 PROFIT OR LOSS 31,172,2022	69 (2) 120,208,881 126,213,825 (6,004,943) 123,474,039 134,874,039 (11,465,150) 246,012,367	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Allowance Deposits Allowance Deposits Allowance Gross lains Allowance Deposits Allowance Deposits Allowance Deposits Allowance Todas Allowance Allowance Todas Allowance Todas	283,814,761 (1,287,728) 33,787,878 33,787,878 33,787,878 31,787,878 40,318,333 40,318,333 41,486,441 811,684,973 917,701,703 917,703 917,7	69 (2) (2) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Result Gross Isaans Allowance Totals  131 NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH ACT ONLY DEPOSITS ACT ONLY TOTAL  132 DEPOSITS ACT ONLY TOTAL  133 DEPOSITS ACT ONLY TOTAL  134 DEPOSITS ACT ONLY TOTAL  135 DEPOSITS ACT ONLY TOTAL  136 DEPOSITS ACT ONLY TOTAL  137 DEPOSITS ACT ONLY TOTAL  138 DEPOSITS ACT ONLY TOTAL  139 DEPOSITS ACT ONLY TOTAL  140 DEPOSITS ACT ONLY TOTAL  150 DEPOSITS ACT	283,814,761 (1,257,236) 35,618,897 33,777,827 33,777,827 33,777,827 33,777,827 340,318,331 407,486,373 417,486,373 417,486,373 417,486,373 417,486,373 417,486,373 417,486,373 417,571,571 417,571,571 417,571,571 417,571,571 417,571,571 417,571,571 417,571,571 417,571,571 417,571,571 417,571,571 417,571	69 (2) (2) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Alcowance Deposits Alcowance Alcowance Retail Gross loans Alcowance Cortical Deposits Alcowance Cortical Deposits Alcowance Cortical Deposits Alcowance Deposits Alco	283,814,761 (1,257,236) 35,518,897 33,777,620) (0,275,601) (0,275,	69 (2) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Allowance Deposits Allowance Deposits Allowance Dober financial institutions Other financial institutions Other financial institutions Other financial institutions Allowance Deposits Allowance Total  In Mon-Transit institutions Gross boars Allowance Total  In Non-Transit institutions Cortes and C	283,814,761 (1,227,239) 35,518,897 (1)20,521 (	69 (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)
Allowance Deposits Allowance Deposits Allowance Gooss loans Allowance Deposits Allowance Deposits Allowance Deposits Allowance Todas Allowance Todas Allowance Todas Allowance Todas	283,814,761 (1,287,728) 33,778,740 33,778,740 10,218,740 10,518,33 409,318,333 417,462,43 417,462,43 417,462,43 417,462,43 417,462,43 417,462,43 417,761,763 417,761 417,7	69 (2) (2) (2) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	66,817 (66,381) 29,957,286 114,286,065 (84,328,779) 18,281,069 108,431,633 (90,150,564)	41,183,301 39,473,386 (406,335) 2,179,812 (63,562) 446,967,519 455,160,013 (8,192,493) 921,691,320 927,287,562 (5,596,242)	132 (2) 68,794,297 72,475,766 (3,681,469) 124,596,838 137,633,934 (13,037,096)	(17) 34,276,381 104,110,795 (69,834,414) 15,620,192 104,204,889 (88,584,697)