



HRVATSKA POŠTANSKA BANKA d.d.

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Matična država Republika Hrvatska
članica izdavatelja
ISIN HRHPB0RA0002
Burzovna oznaka HPB
Uređeno tržište/ Zagrebačka burza d.d.
segment Službeno tržište

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Subject: HRVATSKA POŠTANSKA BANKA, p.l.c.
- **Inside information**
- **HPB Credit rating outlook changed by Moody’s**

Hrvatska poštanska banka, p.l.c., Zagreb (hereinafter: HPB or the Bank) announces to investment public that [Moody’s](#) credit rating agency has changed the outlook on the Bank’s credit rating.

Moody's Investors Service has affirmed HPB's long-term deposit rating at Baa2, with a positive outlook, while the long-term senior unsecured/issuer rating has been affirmed at Baa3, with the outlook changed from stable to negative.

The change reflects the impact of amendments to the Bank Recovery and Resolution Directive (BRRD) and the Deposit Guarantee Schemes Directive (DGSD), which introduce full depositor preference and modify the creditor hierarchy and the expected loss given failure for holders of senior unsecured debt instruments.

HPB will inform the investment public of any future developments in a timely manner.

Hrvatska poštanska banka, p.l.c.