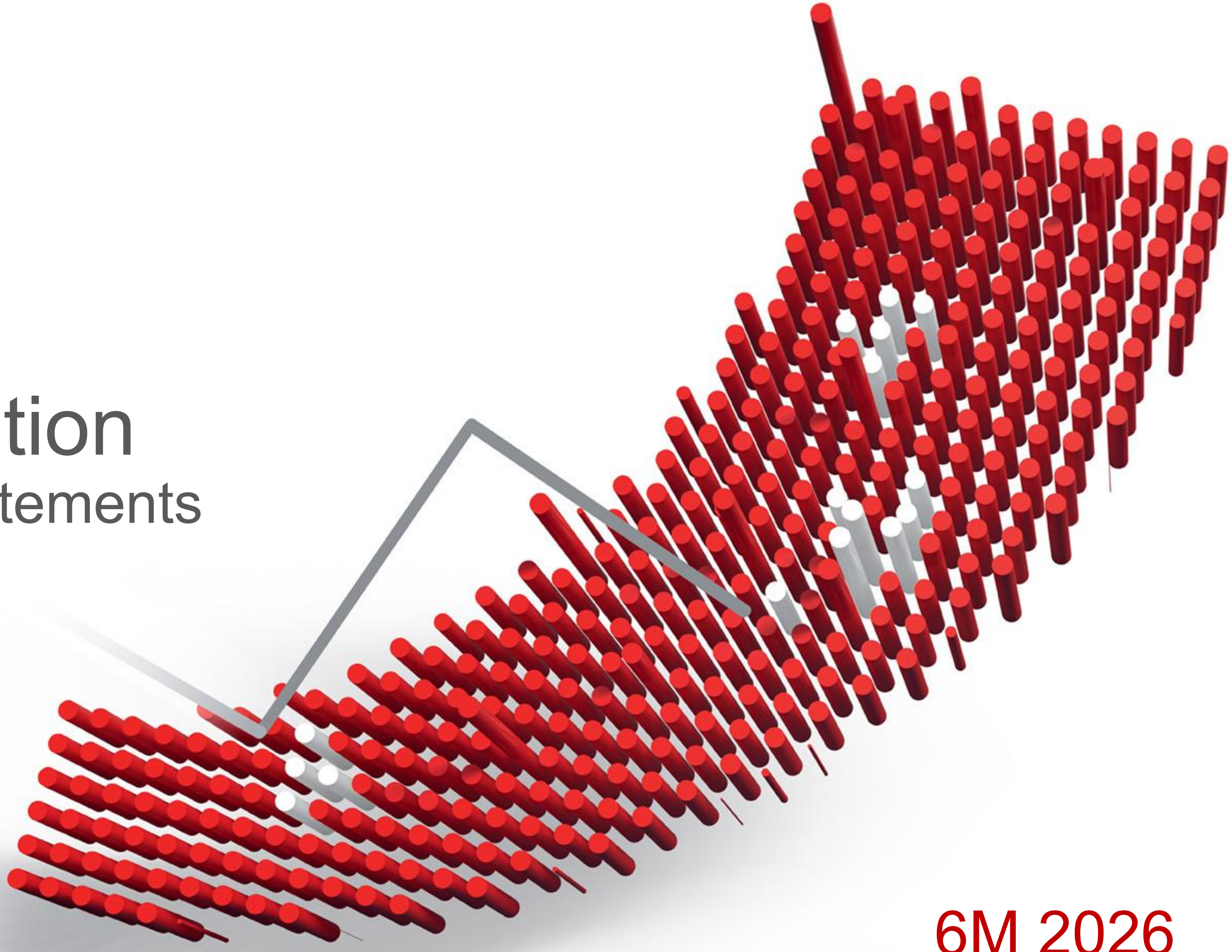
HRVATSKA POŠTANSKA BANKA

Investor information

Unaudited financial statements



July 2026

6M 2026

Limitation of liability

- The information and data contained in this presentation are intended as general background information on Hrvatska poštanska banka p.l.c. (hereinafter referred to as the Bank or HPB) and its activities. They are provided in summary form and therefore do not necessarily represent complete information. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may," "will," "should," "expects," "plans," " contemplates," "intends," "anticipates," "estimates," "potential" or "continues" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
- Financial and other information regarding HPB is based on data available to the Bank as of the date of this presentation, whereas HPB cannot guarantee the completeness, accuracy, or timeliness of information obtained from publicly available sources. This presentation is for information purposes only and does not contain a recommendation to buy or sell or an offer to sell or subscribe for shares, nor does it constitute an invitation to make an offer to sell shares.
- This presentation has been prepared and the information in it has been checked with the greatest possible care. Nevertheless, rounding and transmission cannot be excluded. When adding up rounded amounts and percentages, differences may appear.

Statement of the President of the Management Board

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

„In the first half of 2026, Hrvatska poštanska banka has achieved growth in operating income, thereby successfully offsetting the increase in investments in employees and digital transformation. As a result, we maintained profitability at the level of the previous year and confirmed the resilience of our business model in an environment that requires significant strategic investments. At the same time, our lending activity continues to grow with simultaneous further improvements in portfolio quality, demonstrating our consistent approach to risk management and our focus on sustainable growth.

Following the reporting period, we issued HPB's first international bond amounting to EUR 150 million, further strengthening our funding structure and successfully making our debut on the international capital market.

The remainder of the year will be focused on continued strengthening of our market position, with 2026 being particularly significant for HPB due to the ongoing acquisition of Croatia banka d.d., through which we continue to build a solid foundation for the Bank's future sustainable growth."

Key events and indicators – H1 2026

Profit after tax	Assets
36.2 EUR mn + 0.4% Y-o-Y	8.1 EUR bn + 9.8% Y-o-Y

Gross loans	Deposits
4.0 EUR bn + 16.6% Y-o-Y	7.0 EUR bn + 11.0% Y-o-Y

Acquisition of the Croatia banka d.d.

On March 4, 2026, the Bank has signed a Share purchase Agreement to purchase 100% ownership stake in share capital of Croatia banka d.d. for a transaction amount of EUR 15 mn. The Croatian Competition Agency (CCA) approved the concentration on 16 July 2026. The approval process by the European Central Bank (ECB) for the transaction is currently ongoing.

Senior preferred bond issuance

On 30 April 2026, HPB initiated the issuance of Senior Preferred Bond to meet MREL requirements.
The notes were successfully issued in the amount of EUR 150 million and listed on the Luxembourg Stock Exchange on 13 July 2026.

HPB successfully entered the international capital market

- HPB successfully issued its first international bond in the amount of EUR 150 million, listed on the EURO MTF market of the Luxembourg Stock Exchange on 13 July 2026.
- Through this issuance, the Bank further strengthens its capital structure in line with European regulatory standards (MREL), enhances its financial stability, and becomes a participant in the international capital market for the first time.

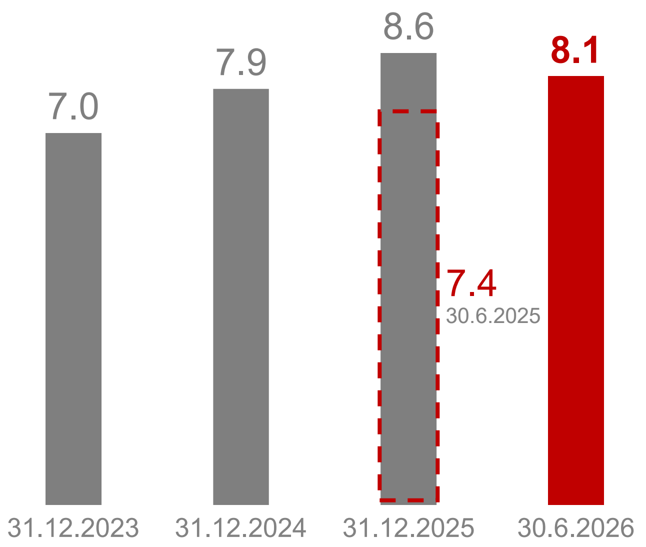
Reference data	
Issue Type	Fixed-rate bond
Issue Amount	EUR 150,000,000
Listing Date	13.07.2026
First Trading Date	13.07.2026
Maturity Date	13.07.2029
Coupon Rate	4.125 %
Interest Payment Frequency	Annual
Redemption Price	100 %

LUXEMBOURG STOCK EXCHANGE

ORIGIN

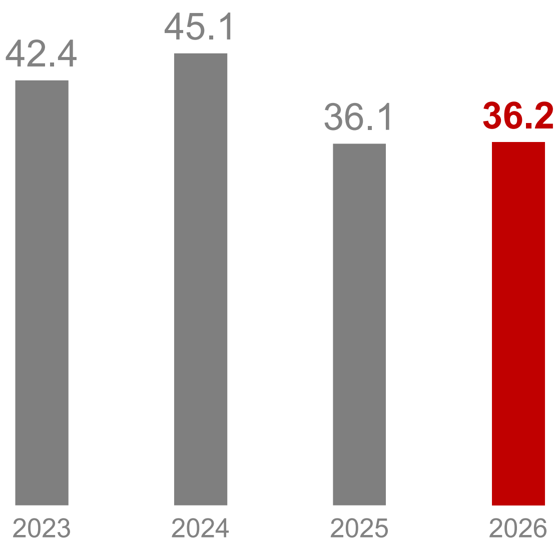
Capital accumulation creates strength for future growth

Assets



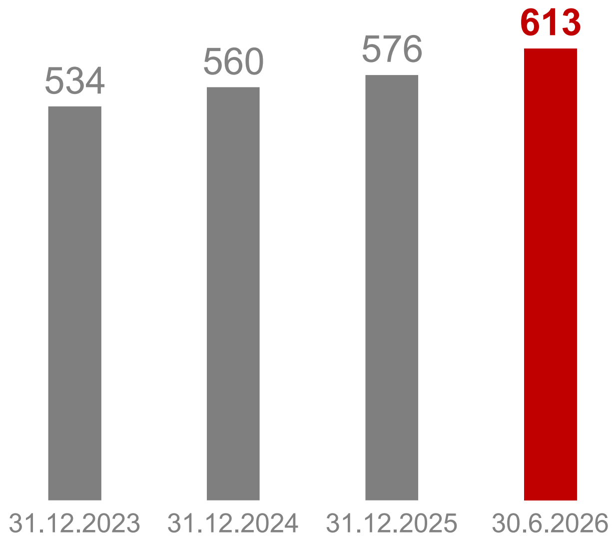
Total assets (EUR bn)

Profitability



Profit after tax 6M (EUR mn)*

Financial stability



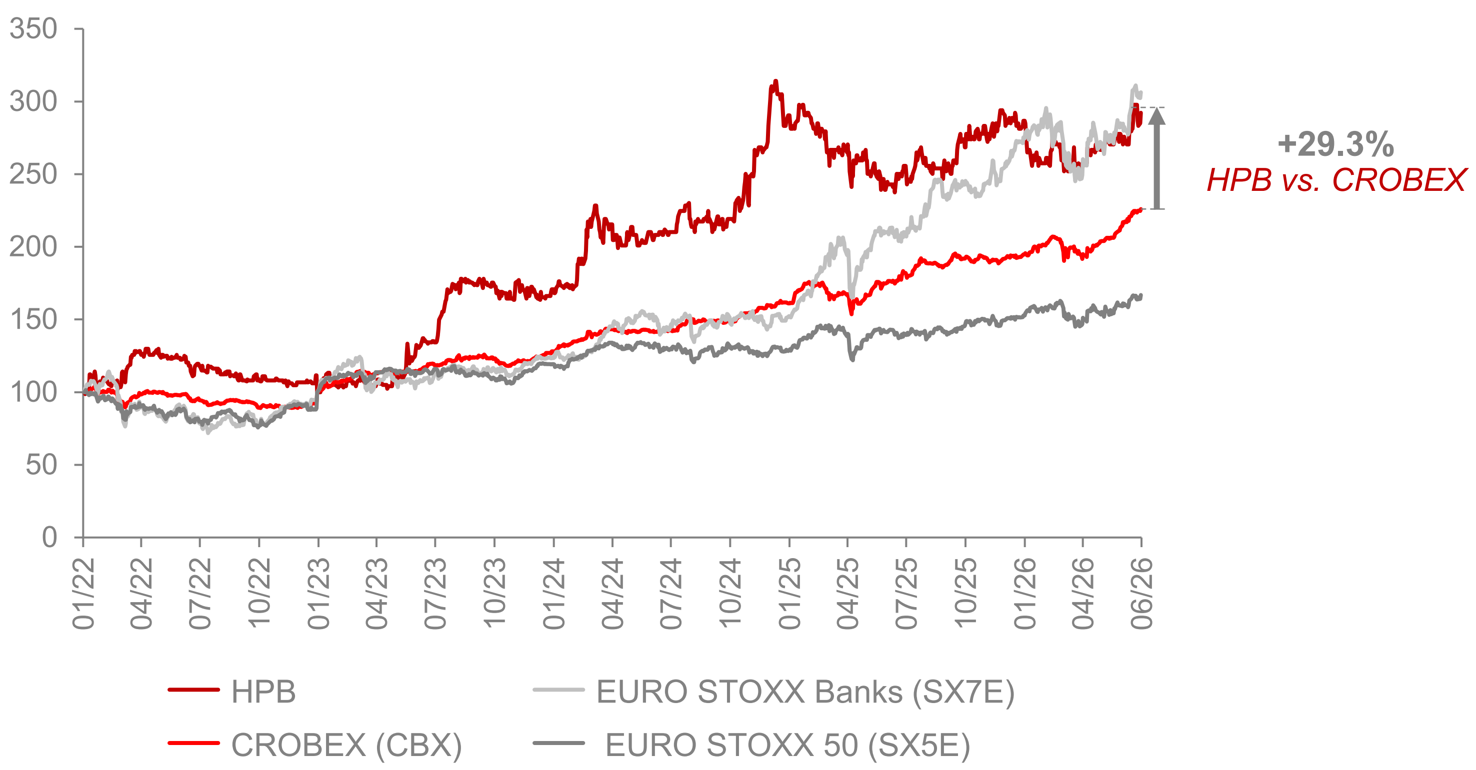
Equity and reserves (EUR mn)

** Net profit is presented for the first half of each year (6M). Profit and loss account positions in this presentation for 2023 include the result of HPB on a stand-alone basis, while in the following periods (2024, 2025 and 2026) it includes the result of integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023*

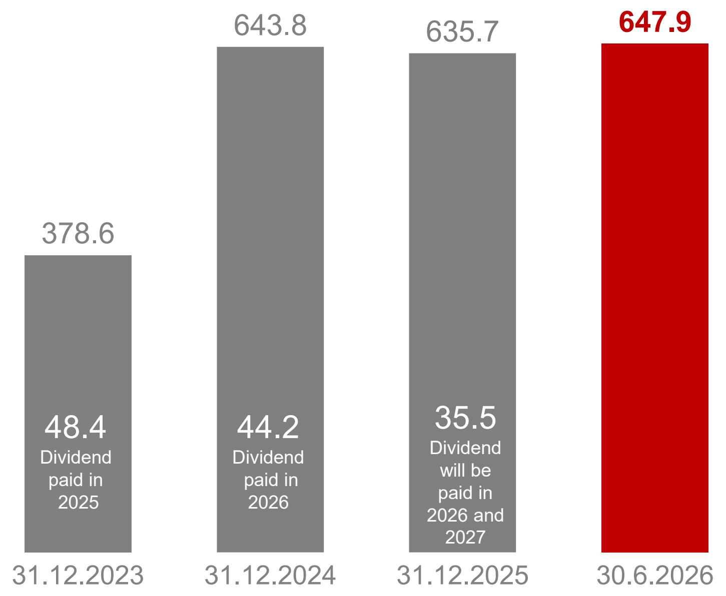
Source: Regulatory report

HPB share demonstrates market confidence

HPB share price movement index and CROBEX, EURO STOXX 50 and EURO STOXX Banks indices
Base index, 12 / 2022 = 100



Market capitalisation and dividend
(EUR mn)

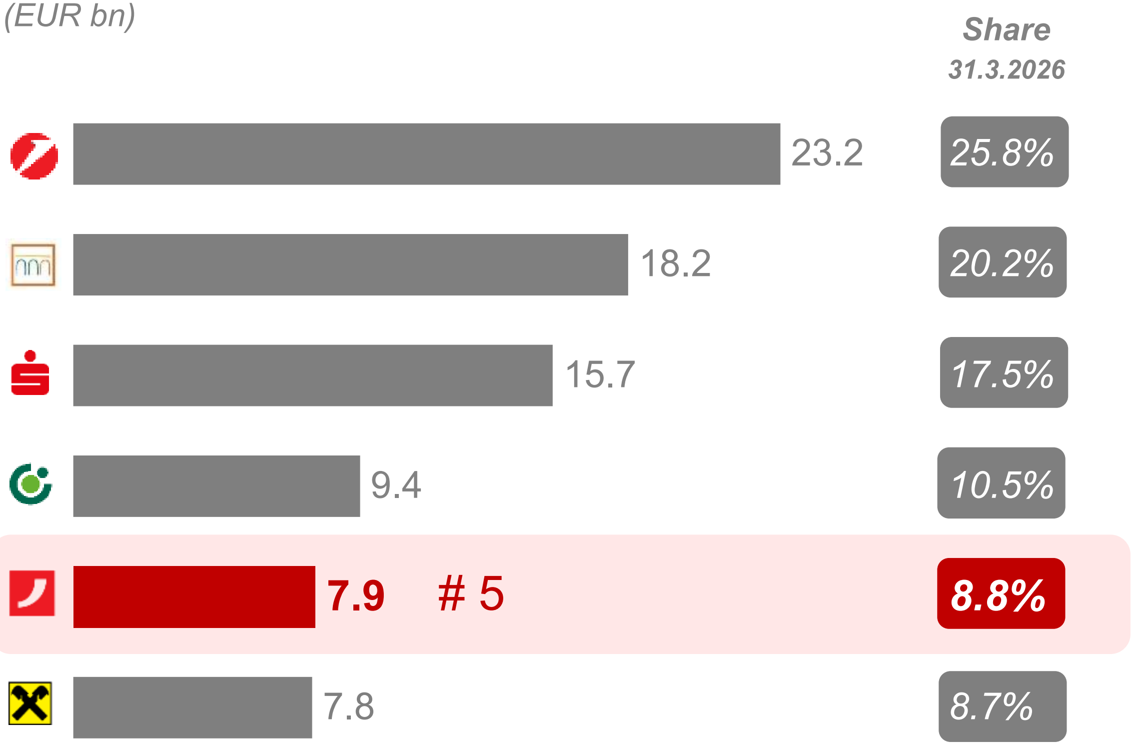


- HPB share price increased during the reporting period following strong 2025 earnings and expectations of dividend distribution based on the General Assembly decision scheduled for 24 July 2026

Source: Zagreb Stock Exchange and Bloomberg

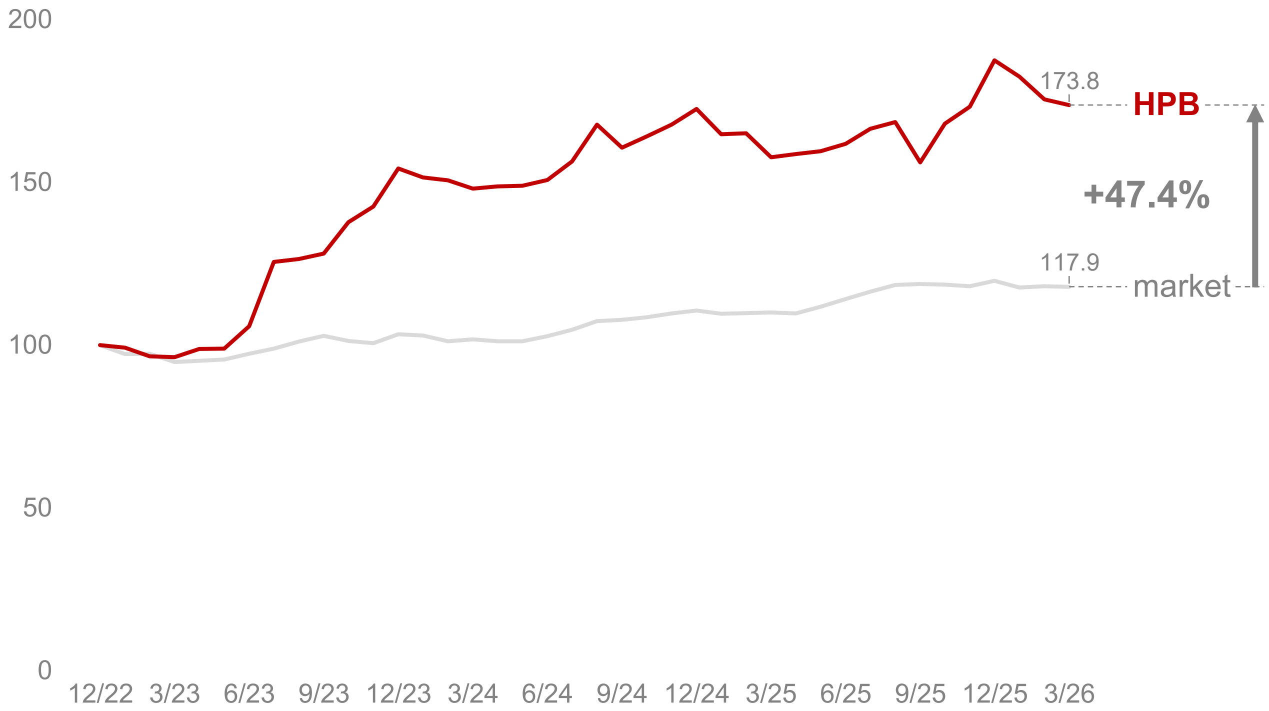
Strong financial position maintains scope for further organic and inorganic growth

Total assets
(EUR bn)



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

Total assets development
Base index, 12 / 2022 = 100



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

Source: CNB statistics, SV1 Data on the operations of credit institutions, as at 31 March 2026 (preliminary, unaudited)

Stable profitability supported by revenue growth and improved asset qualitiy

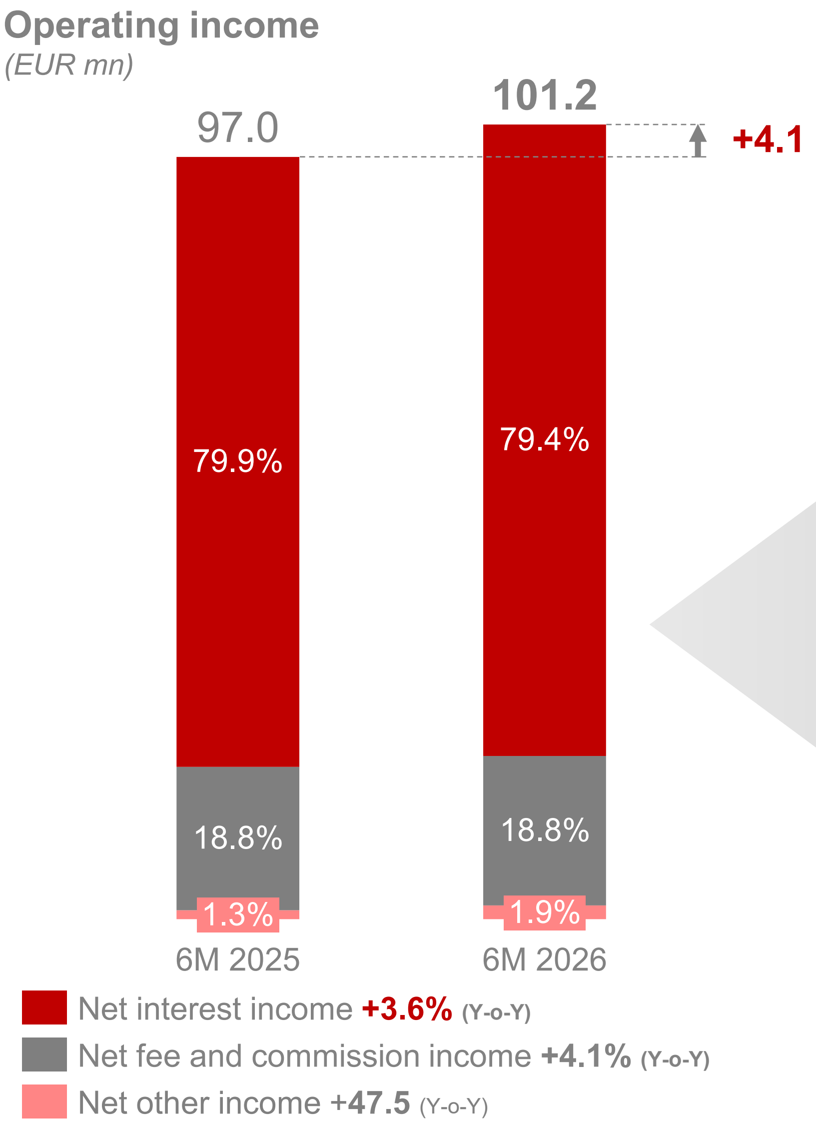
Profit and loss account *(EUR mn)*	**6M 2025***	**6M 2026**	Y-o-Y	Y-o-Y%
Net interest income	77.5	80.3	+2.8	+3.6
Net fee and commission income	18.2	19.0	+0.8	+4.1
Net other income	1.3	1.9	+0.6	+47.5
Operating income	97.0	**101.2**	+4.1	+4.2
Employee expenses	(28.2)	(31.7)	+3.5	+12.4
Administrative expenses	(18.1)	(19.9)	+1.7	+9.5
Depreciation	(6.7)	(7.3)	+0.6	+8.9
Operating expenses	(53.0)	**(58.8)**	+5.8	+11.0
Operating profit	44.0	**42.3**	(1.7)	(3.9)
Income from reversal of provisions	0.0	1.9	+1.9	-
Tax	(8.0)	(8.0)	-	-
Profit after tax	36.1	**36.2**	+0.1	+0.4

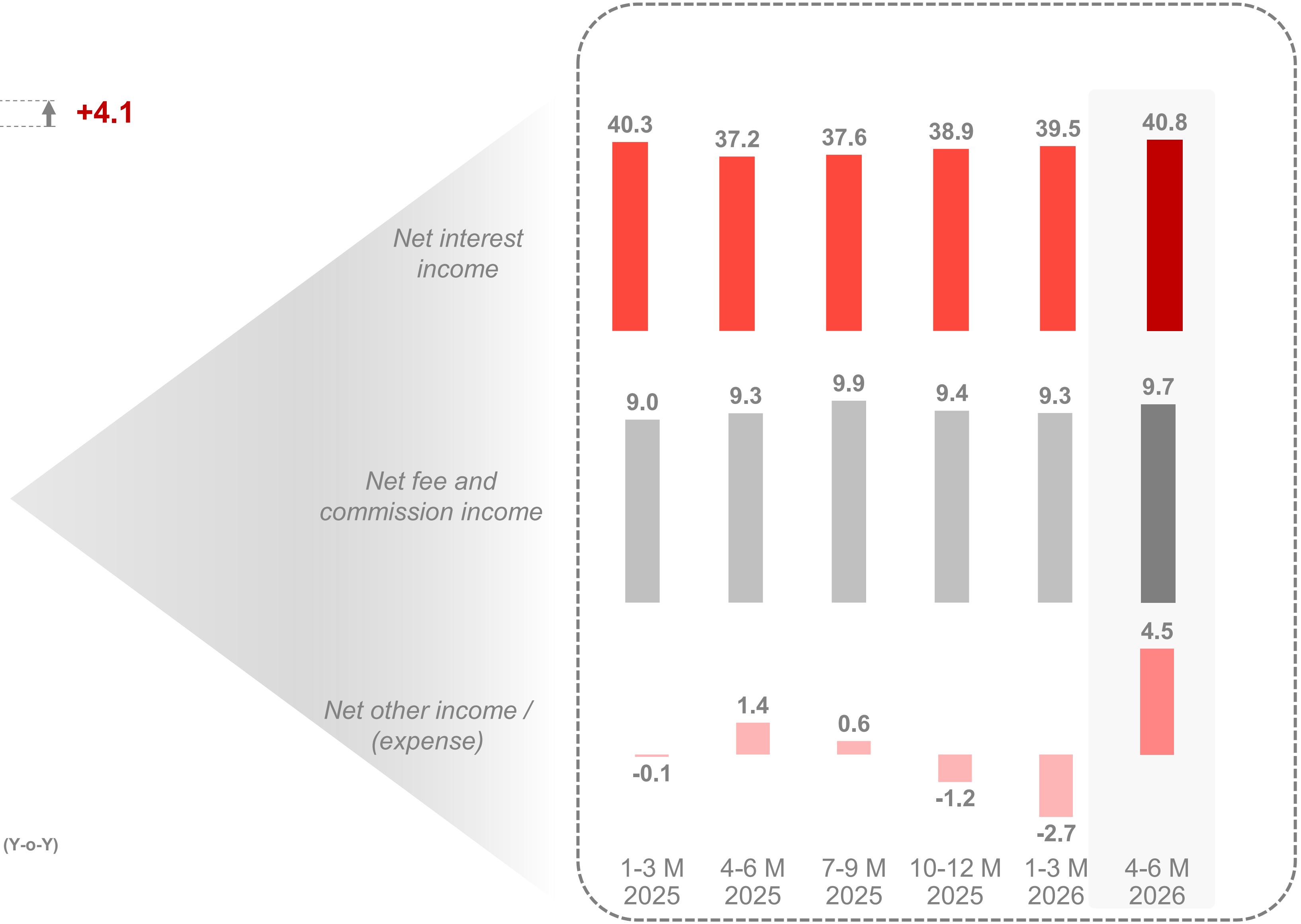
- Net interest income increased by 3.6% year-on-year which is reflection of balance sheet transformation (strong growth of credit activity and increased investment in securities) during 2025.
- Net fee and commission income increased by 4.1% in the observed period primarily due to higher customer activity.
- Net other expenses increased in Q2 2026, mainly due to stabilisation of bond prices (following declines in Q1 2026).
- Operating expenses increased by EUR 5.8 mn in the observed period as a result of investments in employees, digitalisation and inflationary pressures.
- Continued high collection and recovery rates of impaired exposures resulted in an income from reversal of provisions.

** To ensure data comparability, the comparative period (6M 2025) has been aligned with the change in data source applied from 6M 2026 onwards. In prior periods, income statement items were based on management reports, whereas from 6M 2026, the presentation is based on regulatory reports. The adjustments involve the reclassification of certain income and expense items and have no impact on net profit.*

Source: Regulatory report

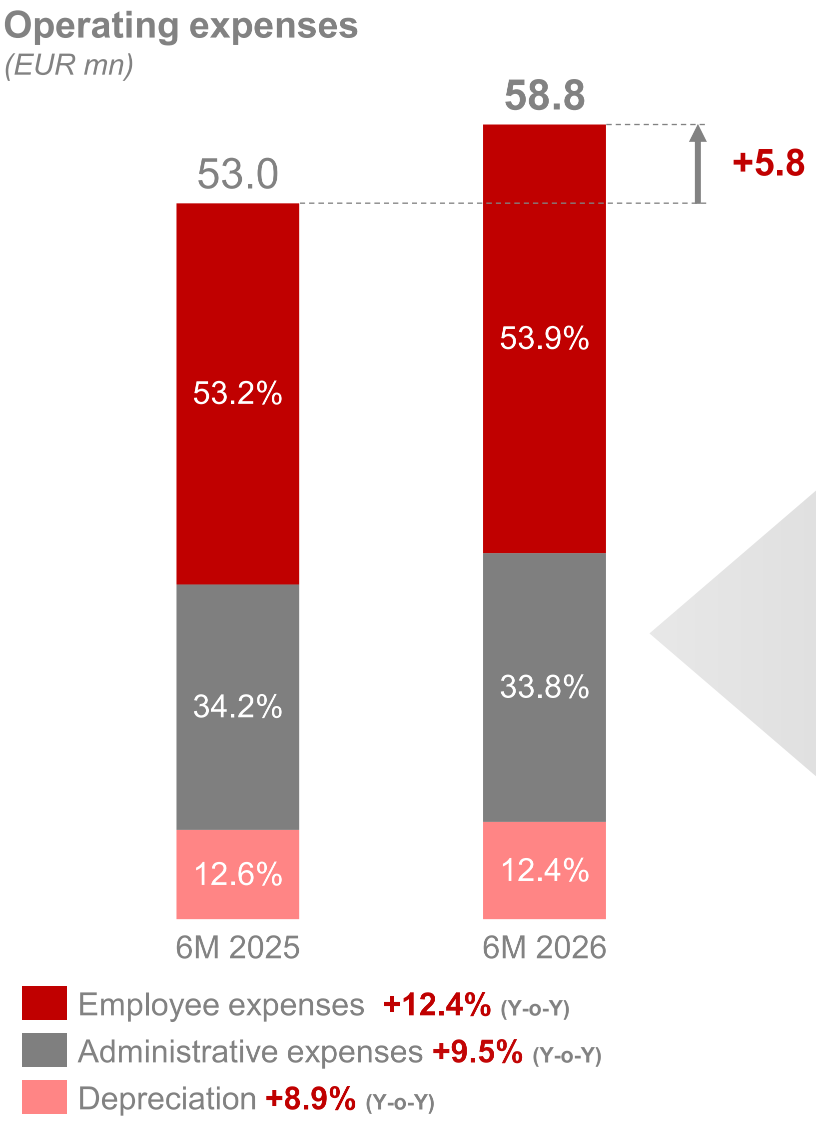
Fourth consecutive quarter of growth in net interest income

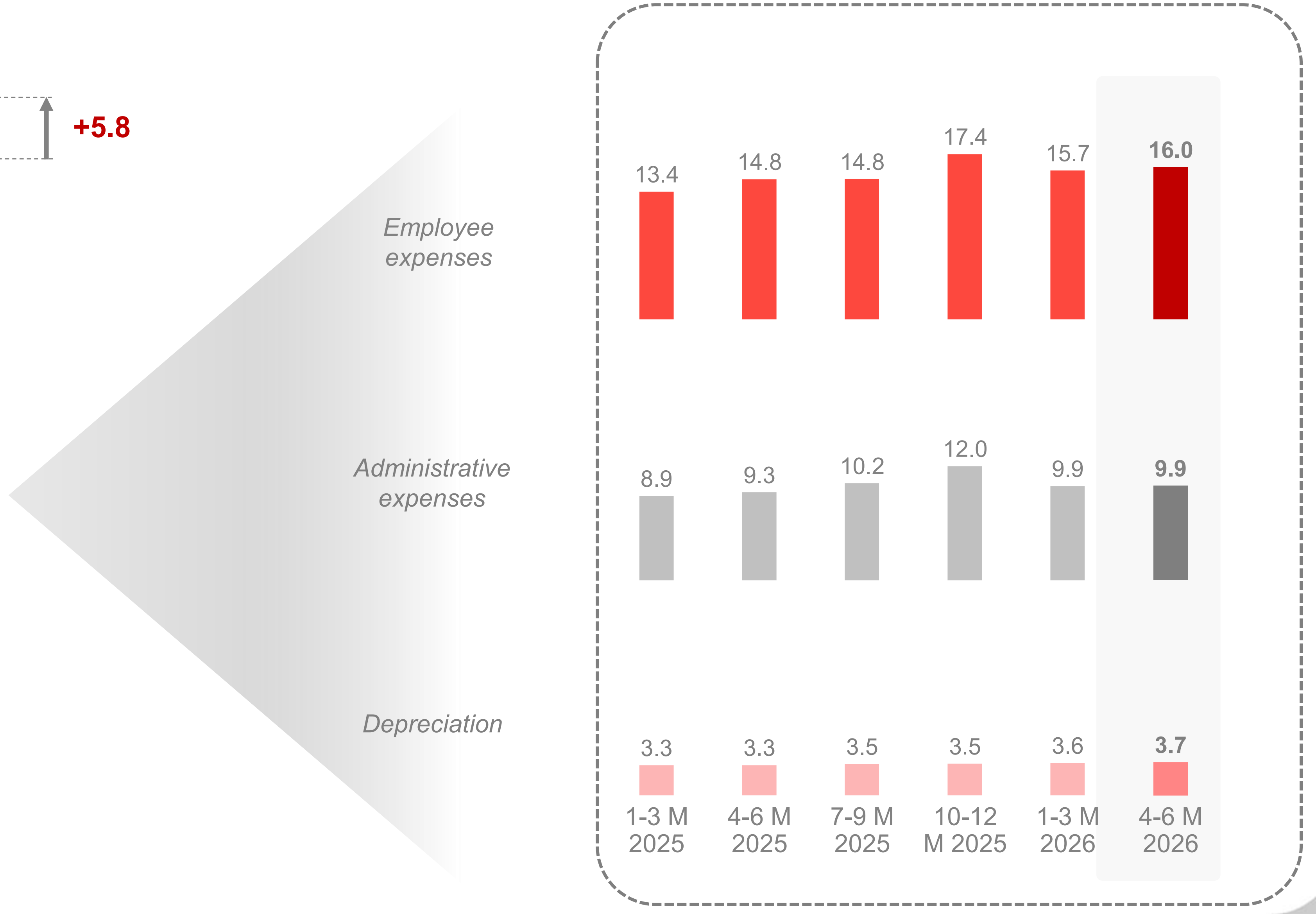




 Source: Regulatory report

Strategic investments support future growth and efficiency





 Source: Regulatory report

Loan portfolio growth with seasonal deposit trends

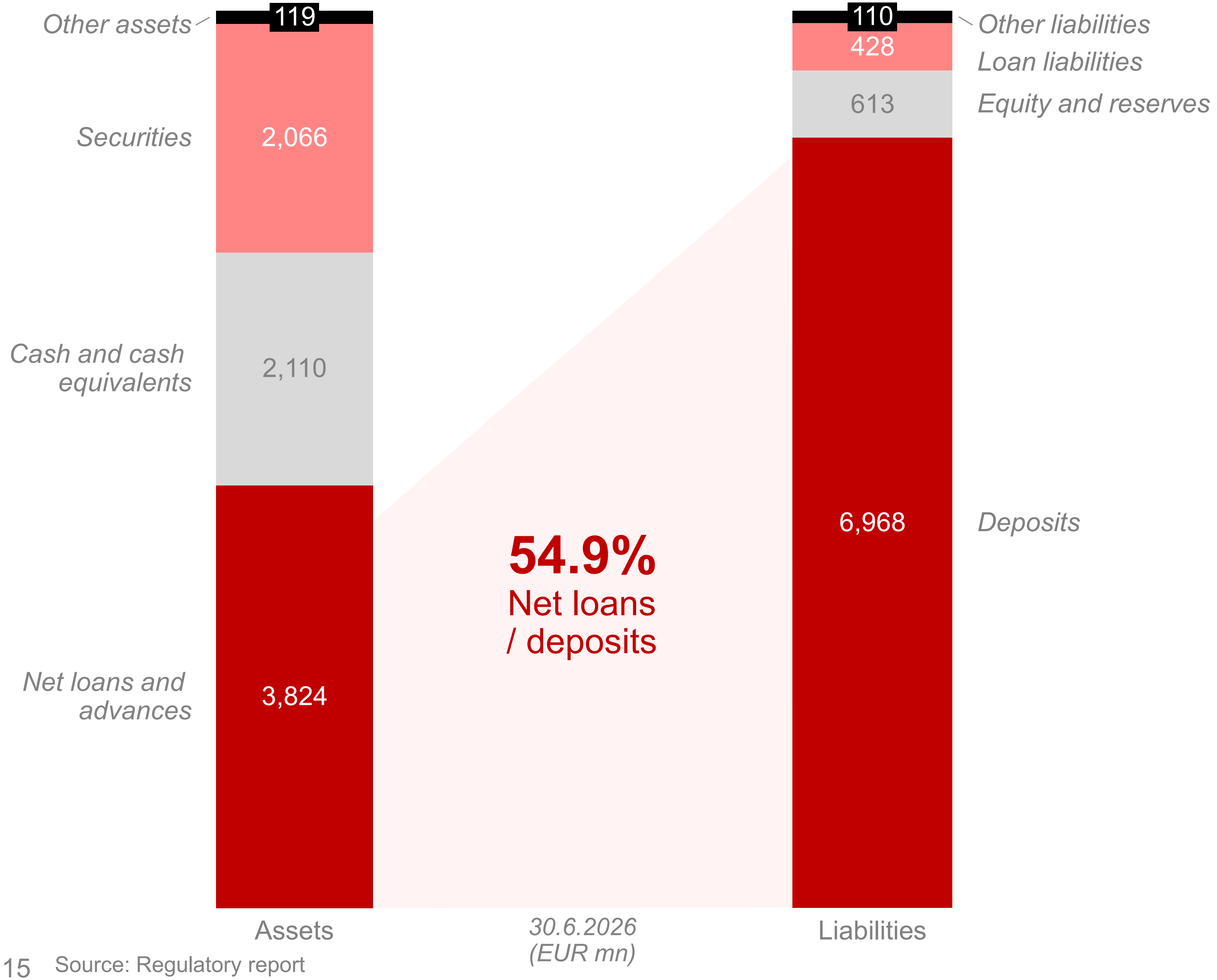
Balance sheet (EUR mn)	**31.12.2025***	**30.6.2026**	YTD	YTD %
Cash and cash equivalents	2,400	2,110	(291)	(12)
Securities and other instruments	2,268	2,066	(201)	(9)
Net loans and advances	3,705	3,824	+119	+3
Other assets	191	119	(72)	(38)
Total assets	**8,564**	**8,119**	(445)	(5)
Deposits	7,190	6,968	(222)	(3)
Loan liabilities	657	428	(229)	(35)
Other liabilities	140	110	(30)	(21)
Total liabilities	**7,987**	**7,506**	(481)	(6)
Total equity and reserves	**576**	**613**	+36	+6

- Excess liquidity was used to finance seasonal deposit outflows and loan portfolio growth.
- The securities portfolio declined primarily due to maturities during the reporting period. A portion of the funds is expected to be reinvested after the reporting date.
- Loans increased by 3.2% across all business segments with disciplined risk management.
- Deposits in line with the seasonal volume trend in the first quarter, while in the second quarter an expected growth of deposits by 2.3% was recorded in all business segments.
- Loan liabilities decreased due to repayments and matured repo liabilities.
- Equity position further strengthened (+ 6.3%), creating preconditions for the Bank's further organic and inorganic growth additionally supported by the EUR 150 million bond issued in July 2026.
- Compared with the related party disclosures presented in the Annual Report for 2025, there were no significant changes in the scope of related parties during the first half of 2026, nor were there any significant new transactions with related parties that would require additional disclosure.

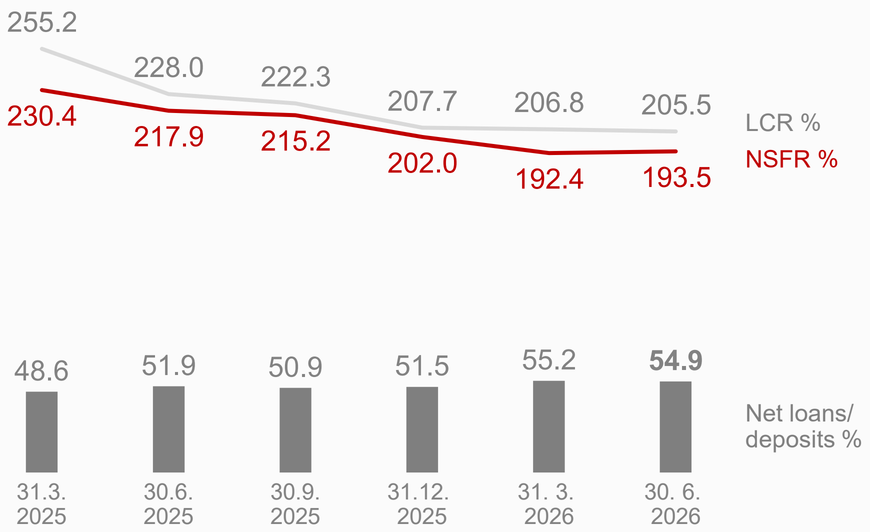
**To ensure comparability of data, the balance sheet as of December 31, 2025 is aligned with the regulatory reports, which as of June 30, 2026 are the basis for the presentation of balance sheet in this presentation. In previous periods, the source of data for presenting balance sheet was management reports. Adjustments do not affect total assets, total liabilities or total capital and reserves.*

Source: Regulatory report

Strong liquidity and stable funding sources



Liquidity profile



LCR and NSFR above regulatory requirements (= 100%) and market (LCR: 199.1 %; NSFR: 169.3%**).*

**Data as of March 31, 2026, source: CNB statistics, SV1 Data on operations of credit institutions, as at 31 March 2026 (preliminary, unaudited)*

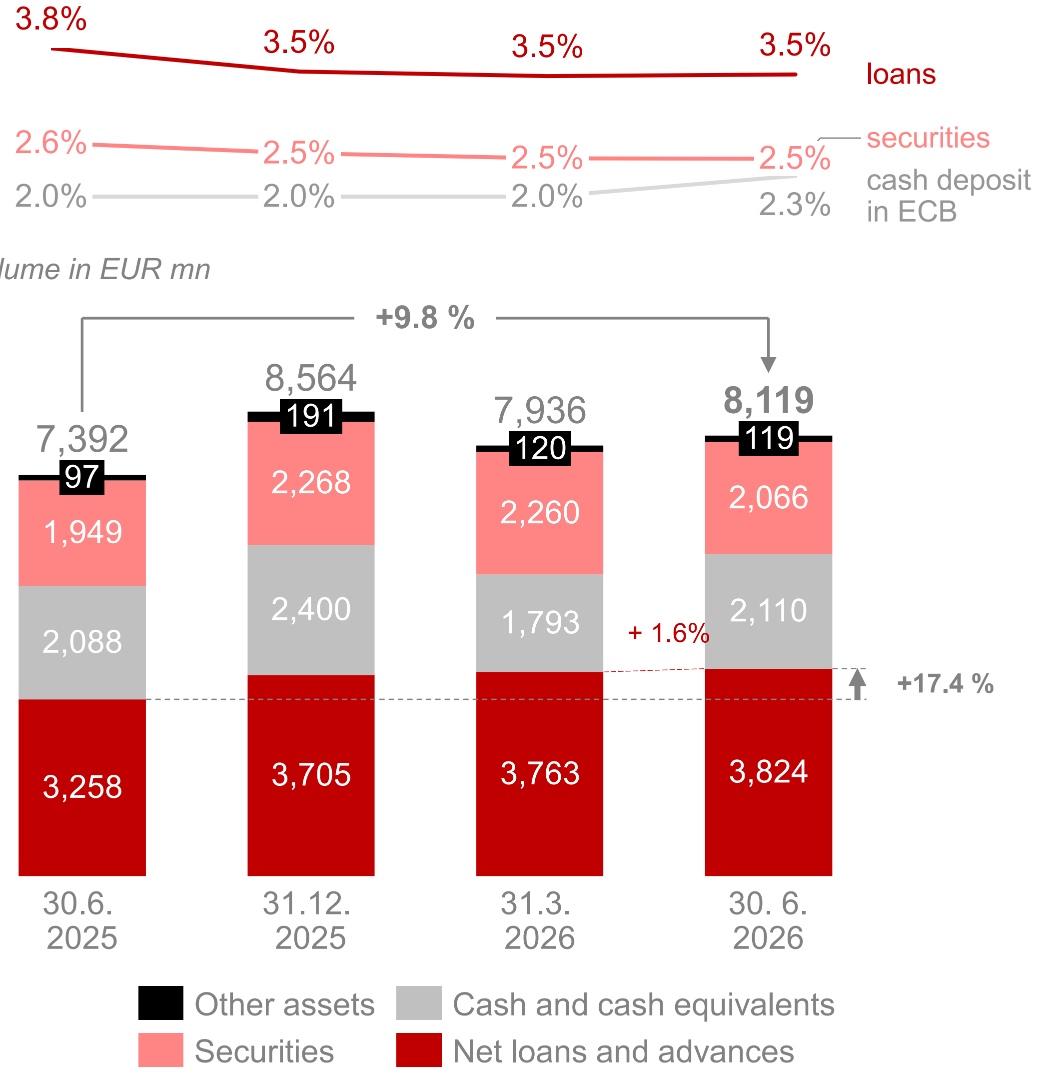
***Data as of December 31, 2025, source: CNB Semi-annual Information on the Financial Condition, the Degree of Price Stability Achieved and the Implementation of Monetary Policy in the Second Half of 2025*

Source: Regulatory report

Balance sheet structure focused on higher-yield assets

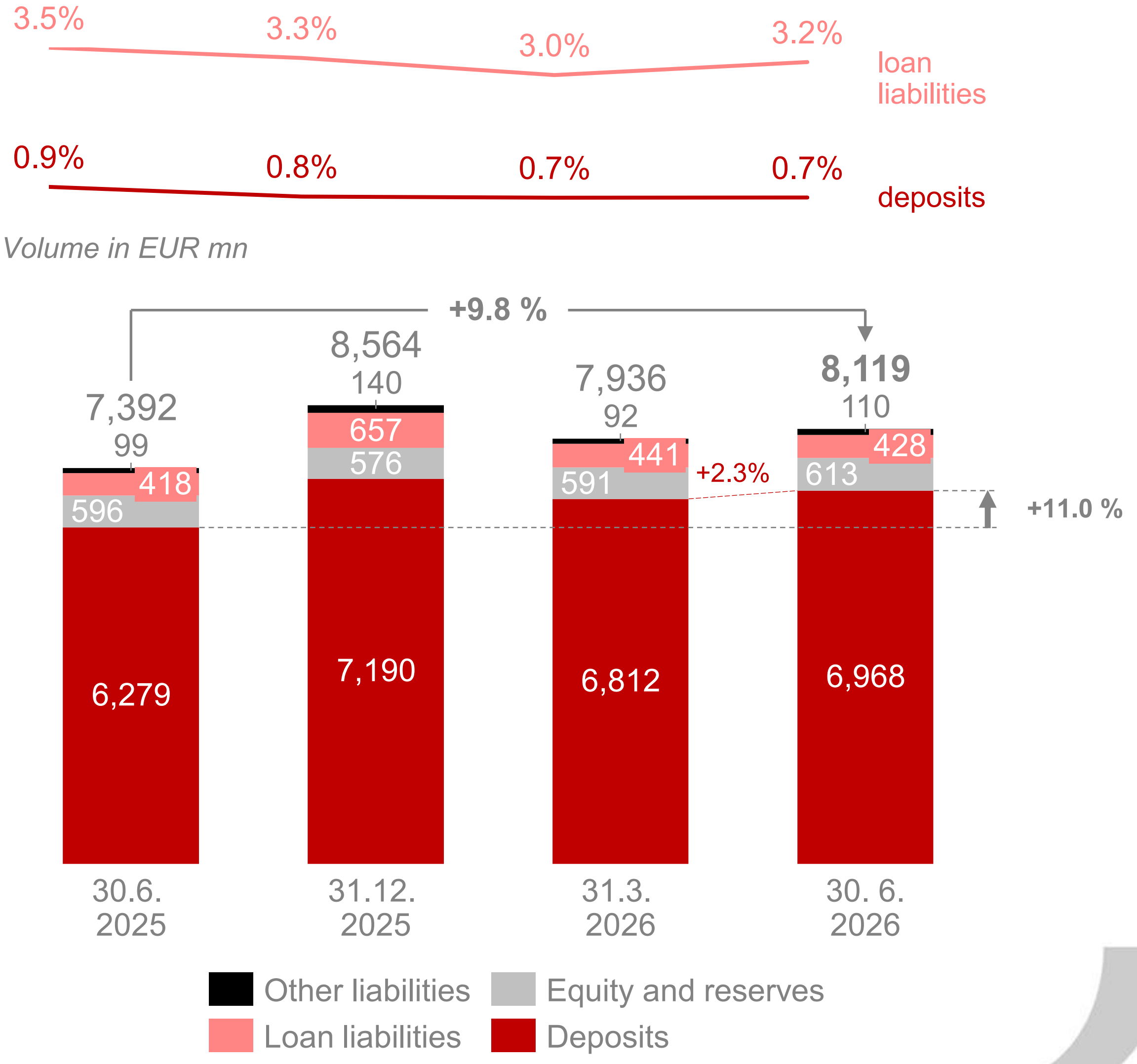
Assets

Average half-year interest rates



Liabilities and equity

Average half-year interest rates

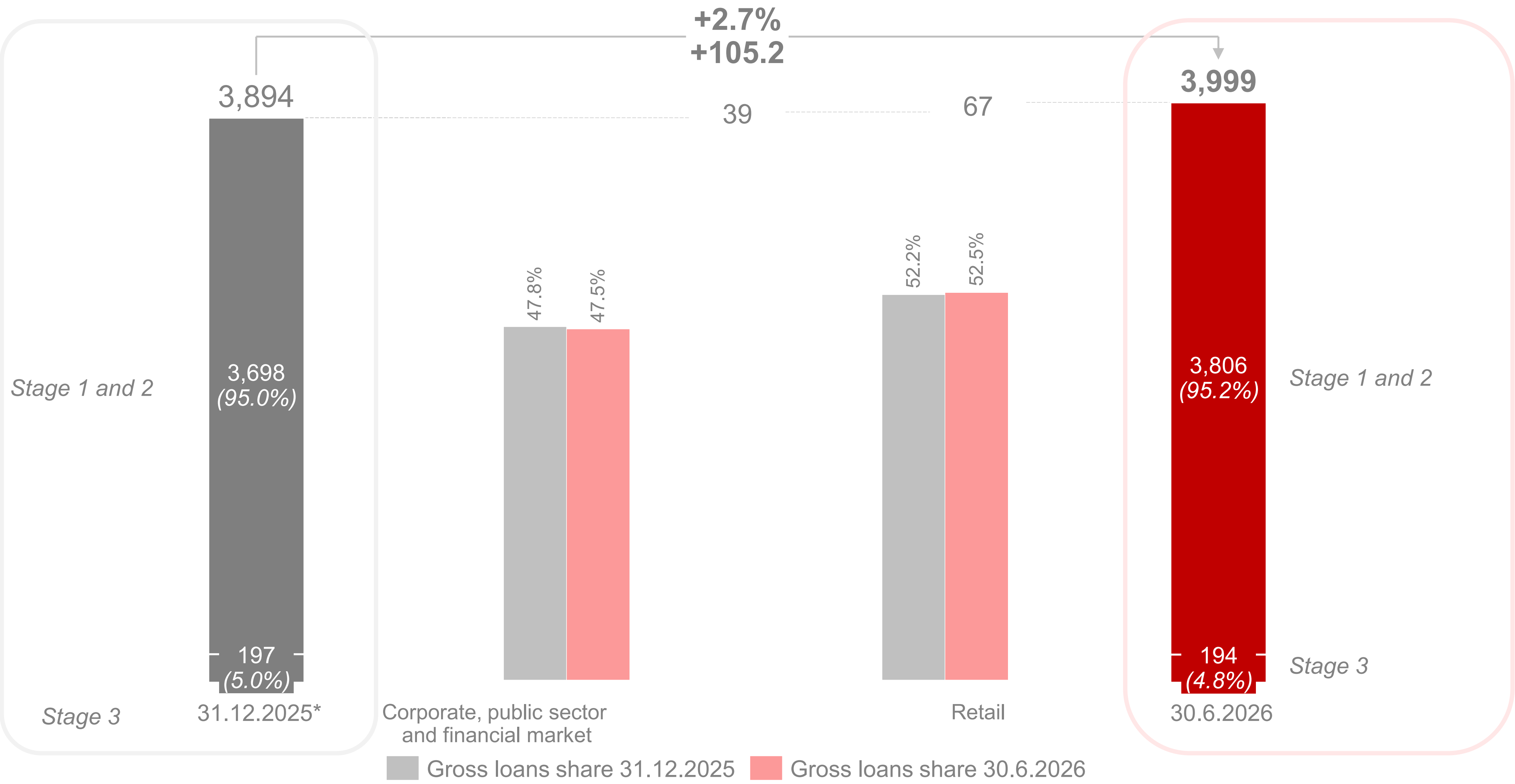


Source: Regulatory and management report

Continued loan growth with improved portfolio quality

Gross loans – principal, receivables from banks, other receivables

(EUR mn)

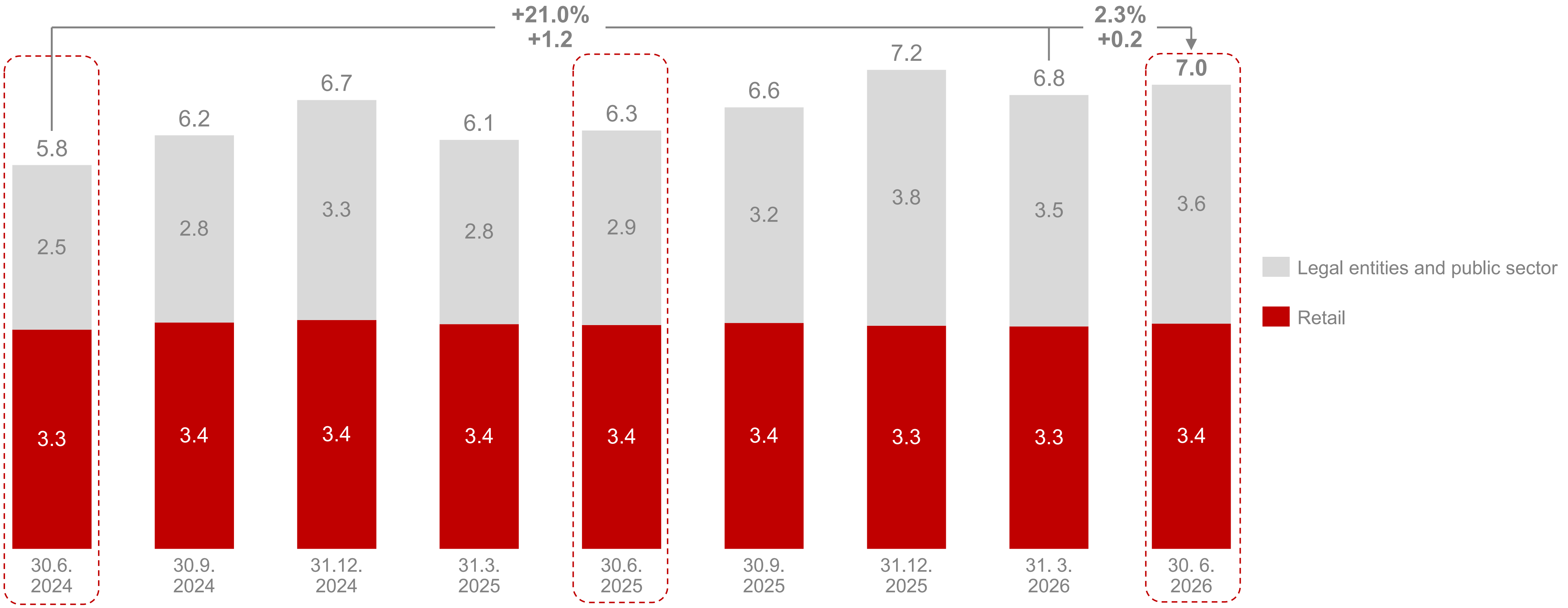


**To ensure comparability of data, gross loans as of 31.12.2025 were aligned with regulatory reports which, as of 30.6.2026, represent the basis for presentation in this presentation. In previous periods, the source of data for displaying the balance sheet was management reports, and gross loans included the value of the principal.*

Source: Regulatory report

Stable deposit growth despite seasonal fluctuations

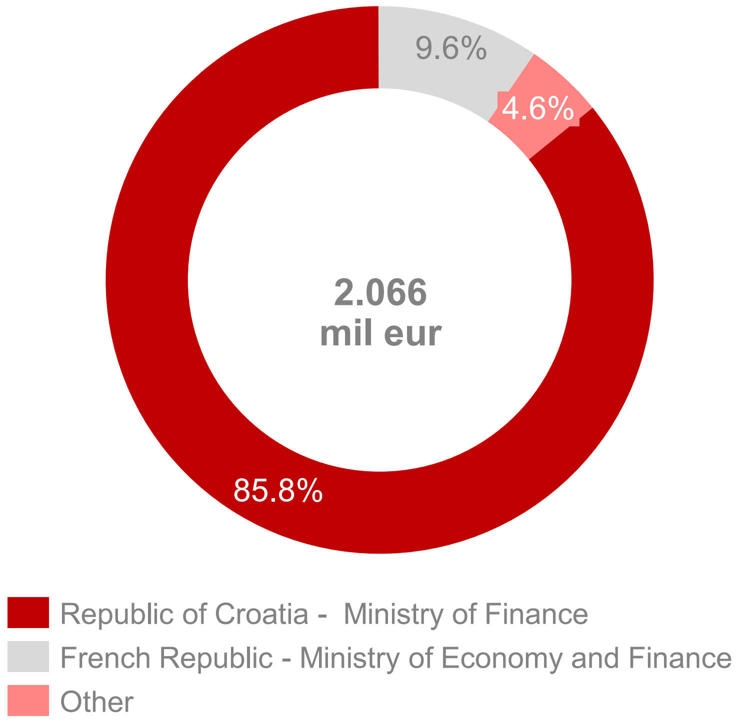
Deposit development
(EUR bn)



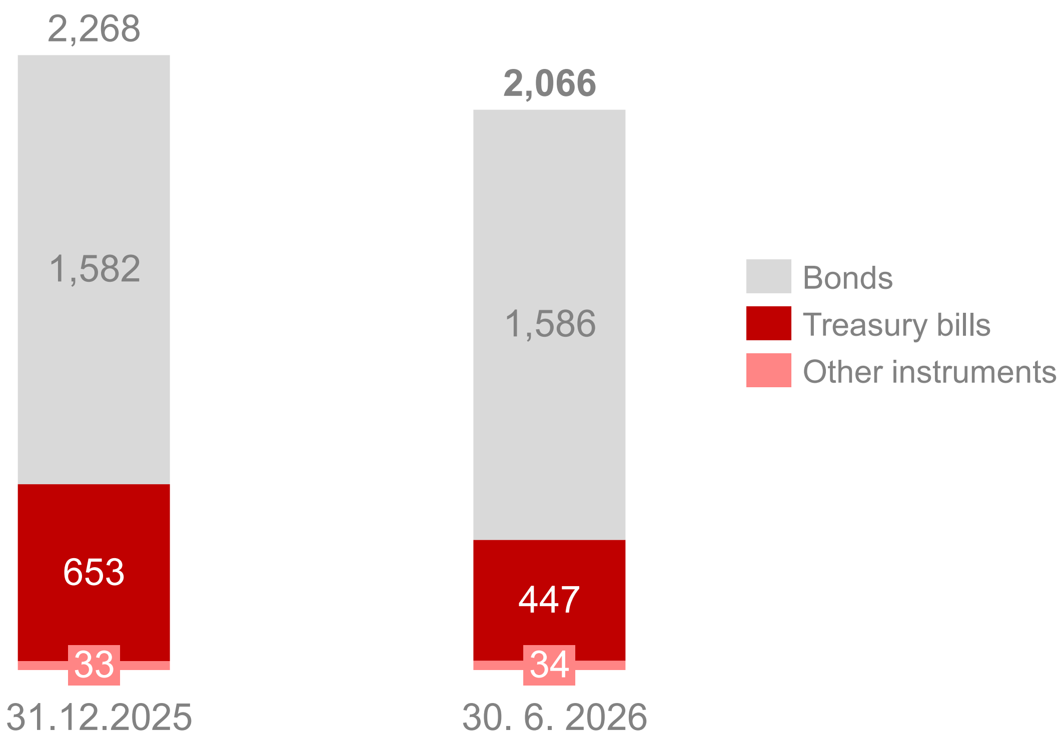
 Source: Regulatory report

Investments in securities constitute significant liquidity reserve for the Bank

Securities* by issuer 30.6.2026



Movement of securities and other instruments



- The securities portfolio consists of 76.7 % bonds, with dominant exposure to Croatian government bonds and treasury bills.

Source: Regulatory report

1. EXECUTIVE SUMMARY

2. FINANCIALS

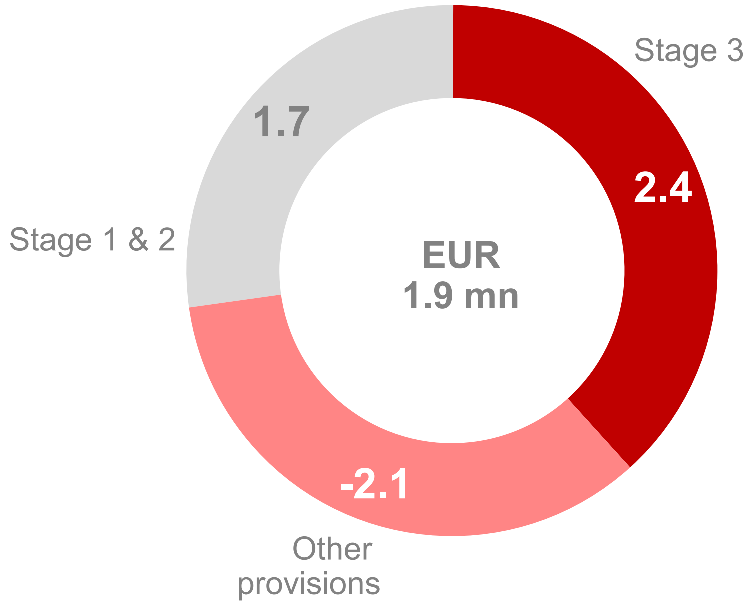
3. **RISK MANAGEMENT**

4. ADDITIONAL INFORMATION

Loan expansion with lower level of non-performing exposures

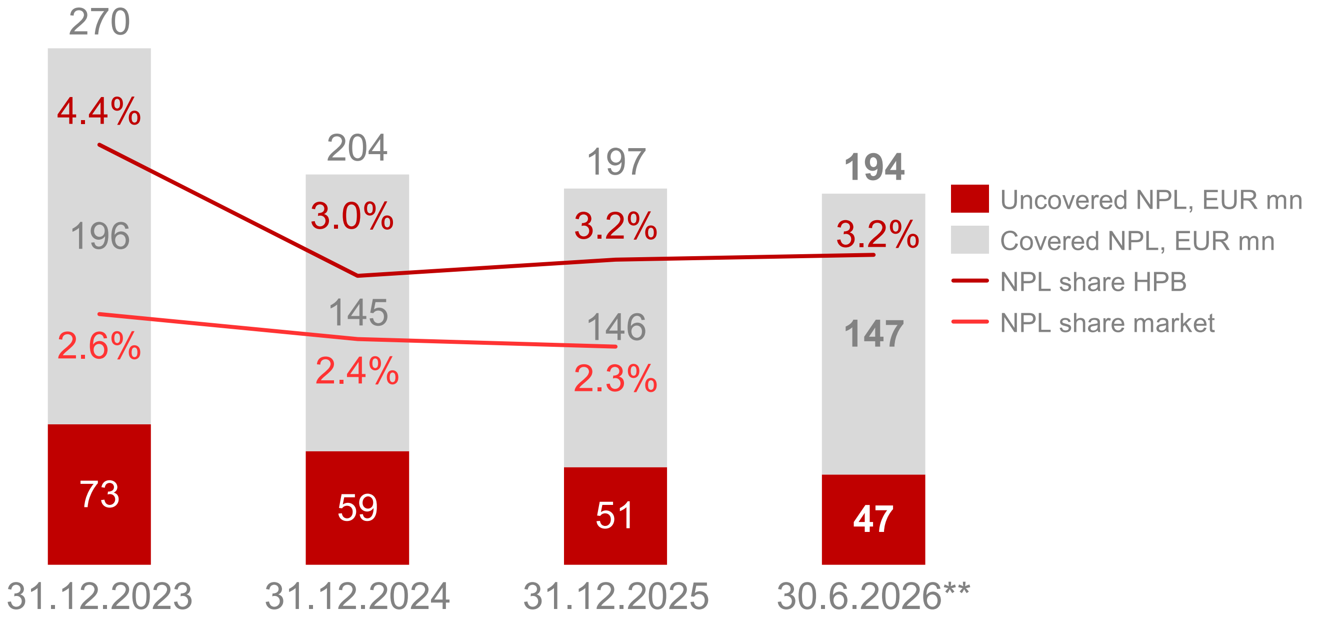
Income from reversal of provisions/(provision expenses)

30.6.2026



Source: Regulatory report

NPL ratio* chart – HPB vs market



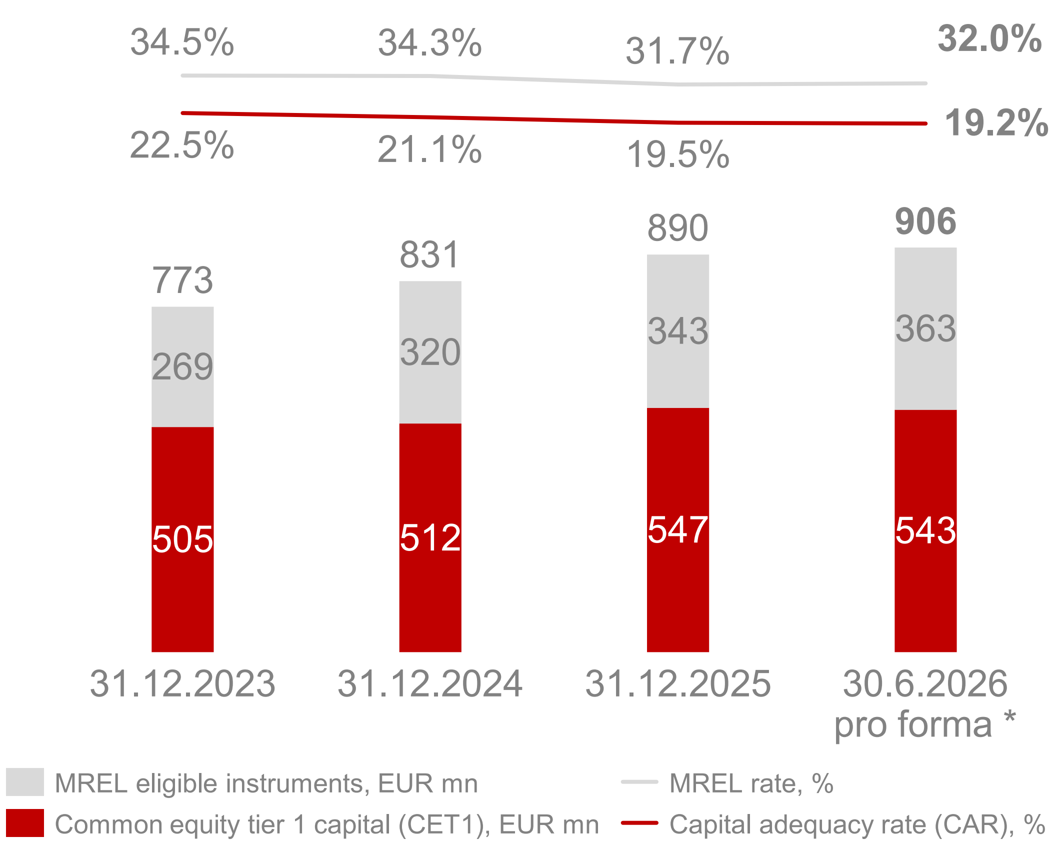
Source: HPB: FINREP regulatory report, market: CNB statistics,SV2 Selected indicators of the structure, concentration and operations of credit institutions

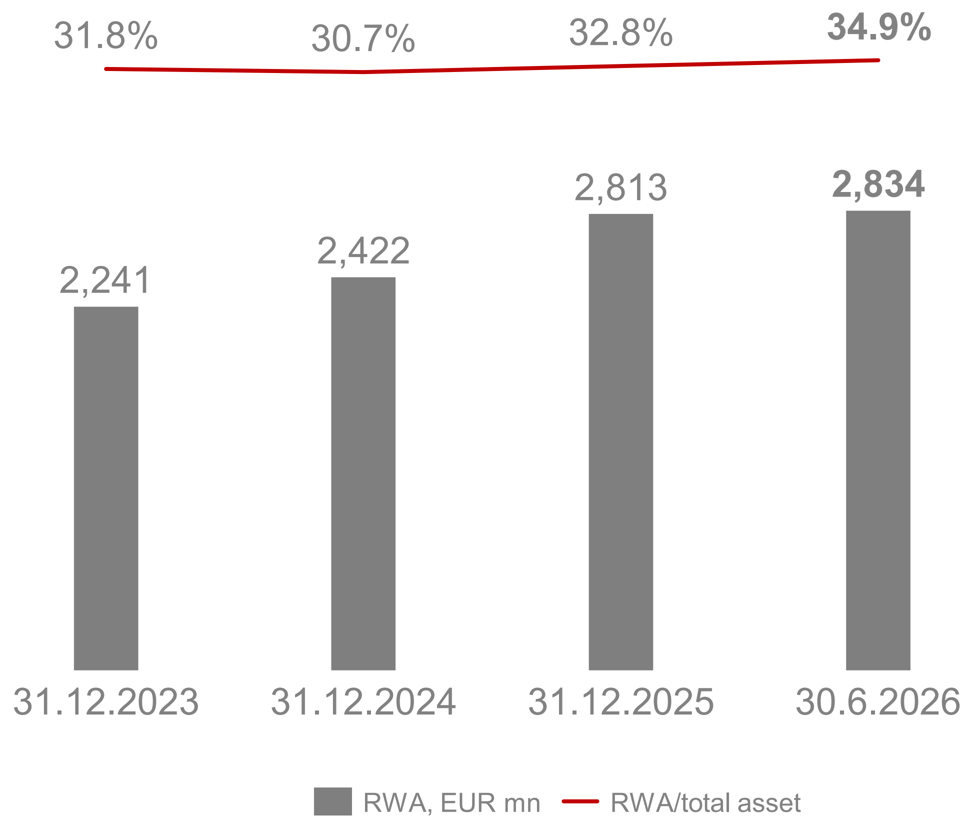
** NPL ratio is calculated in accordance with the CNB methodology*

*** Based on the preliminary amounts of non-performing expousers*

- Income from the reversal of provisions on the performing loan porfolio (Stage 1 and 2) in line with the improvement in the risk profile.
- Collection effects exceeded the expenses of new and additional provisions on NPL exposures, resulting in net income of EUR 2.4 million from the reversal of provisions on the non-performing portfolio.
- Other provisions increase relates primarily to legal disputes.
- Lower level of NPL exposure, alongside continued growth of the loan portfolio, resulted in a reduction of the NPL ratio to 3.2% (Q1=3.5%), returning to the level recorded at the end of 2025. At the same time, the high level of NPL coverage confirms the quality and resilience of the loan portfolio.

Strong capital base supports further business growth





** The pro forma CET1 capital as at 30 June 2026 assumes allocation of 2025 profit in accordance with the Croatian Government decision regarding transfers of funds from state-owned entities to the State Budget for 2026 in accordance with the General Assembly decision from July 24, 2026 and inclusion of 40% of H1 2026 profit in regulatory capital, subject to prior approval by the CNB*

Source: Regulatory report

Sustainable business – Q2 2026

Key highlights

- **Sustainability integrated into strategy, risk management and reporting**
- ESG as a management standard, not an initiative

- **A solid foundation for goals, action plans and sustainable financing has been laid**
- A robust ESG data foundation enables the transition from compliance to value creation and sustainable growth

- **Business operations aligned with the ESG regulatory framework**
- Reduced regulatory risk through a systematic approach to sustainability

Activities in Q2 2026

Strengthening climate strategy and emissions management

- **More reliable data on greenhouse gas emissions**
- Strengthening controls, process automation and implementing more advanced methodologies for calculating GHG emissions across all three scopes.

↓

More than 10 methodological and data improvements in progress

5 key improvements: 3 at 80%, 1 at 60% and 1 at 40% completion

- **A more advanced sustainability KPI framework**
- Expansion of annual indicators for monitoring emissions and transition progress

↓

More precise monitoring of Scope 2 emissions through the introduction of a two-component KPI:

- absolute emission reduction (tCO2e)

Realisation 2024	Goal 2025	Realisation 2025	Goal 2026
706.39	669.40	463.42 (-34%)	440.25 (- 5%)

- reduction in the intensity of electricity consumption (kWh/m2)

Realization 2025	Goal 2026
78.69	74.75 (-5%)

- **Strengthening the culture of energy efficiency**
- Employee training modules are being implemented to support the achievement of climate goals.

↓

77% of employees have completed all educational modules so far

100% planned by the end of the year

Focus in 2026

- **Sustainable financing**
- Further allocating financing to sustainable activities (target of EUR 30 million of new volume of sustainable lending in 2026)

- **Development of the transition framework**
- Updating climate goals and measures to achieve long-term climate resilience

- **Organizational culture**
- Further development of workforce competencies, diversity and resilience

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

Abbreviations

Abbreviation	Definition
CCA	The Croatian Competition Agency
CET 1	Common Equity Tier 1
CROBEX	Croatian Benchmark Stock Exchange Index
ECB	European Central Bank
ESG	Environmental, Social and Governance
EURO STOXX 50	Stock market index that includes the 50 largest and most liquid stocks within the eurozone
EURO STOXX Banks	Stock exchange index that includes shares of the largest banks within the eurozone
H1/6M	First half
CNB	Croatian National Bank
HPB	Hrvatska poštanska banka
ISIN	International Securities Identification Number
LCR	Liquidity Coverage Ratio
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
NSFR	Net Stable Funding Ratio
RH	Republic of Croatia
CAR	Regulatory capital ratio
Stage 1 and 2	Performing Loans
Stage 3 or NPL	Non-Performing Loans
Y-o-Y	Change compared to the corresponding period of the previous year (30 June 2026 vs. 30 June 2025 for balance sheet items, or 6M 2026 vs. 6M 2025 for profit and loss items)
YTD	Year to Date
ZSE	Zagreb Stock Exchange
Q2	Second quarter

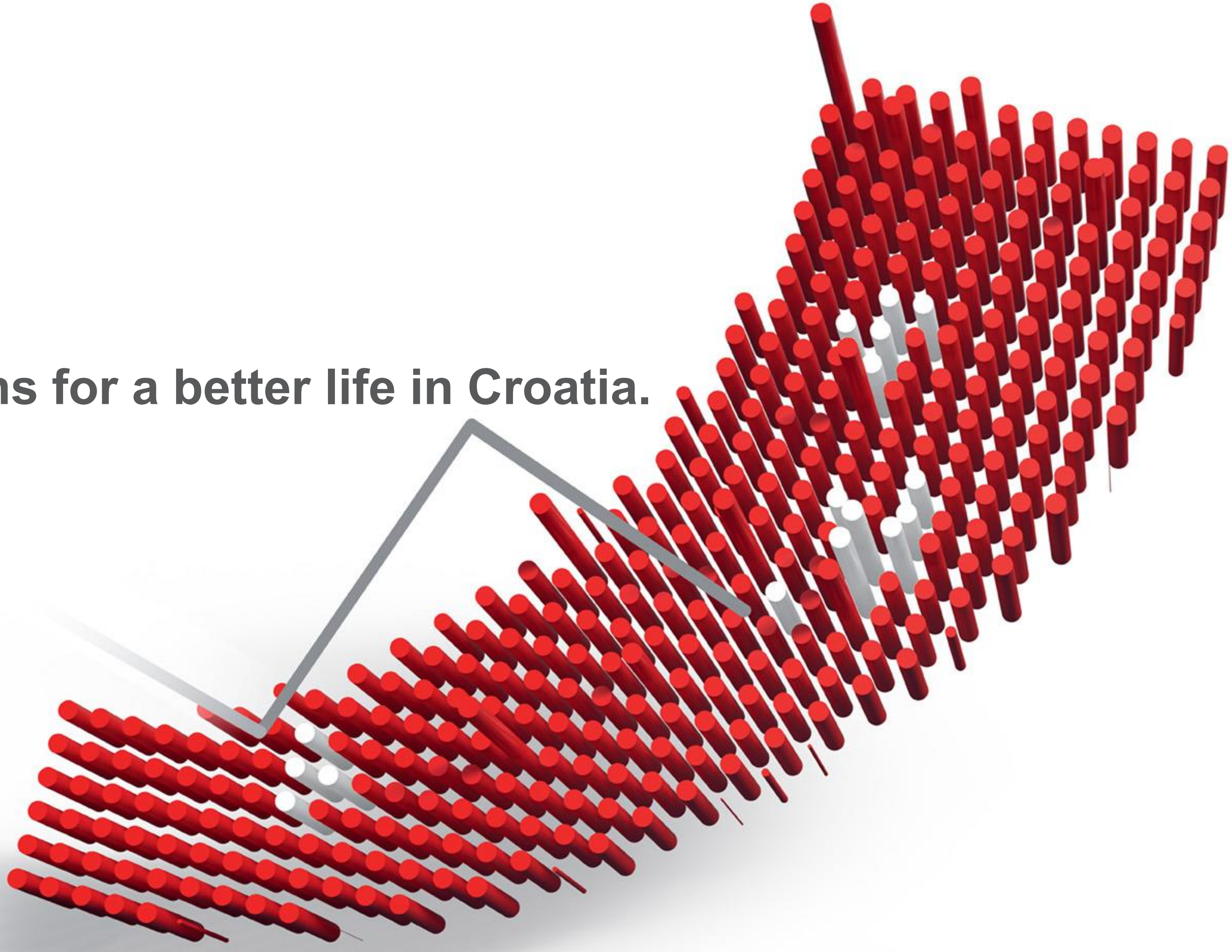
Indicies calculation

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

HPB

HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.



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