



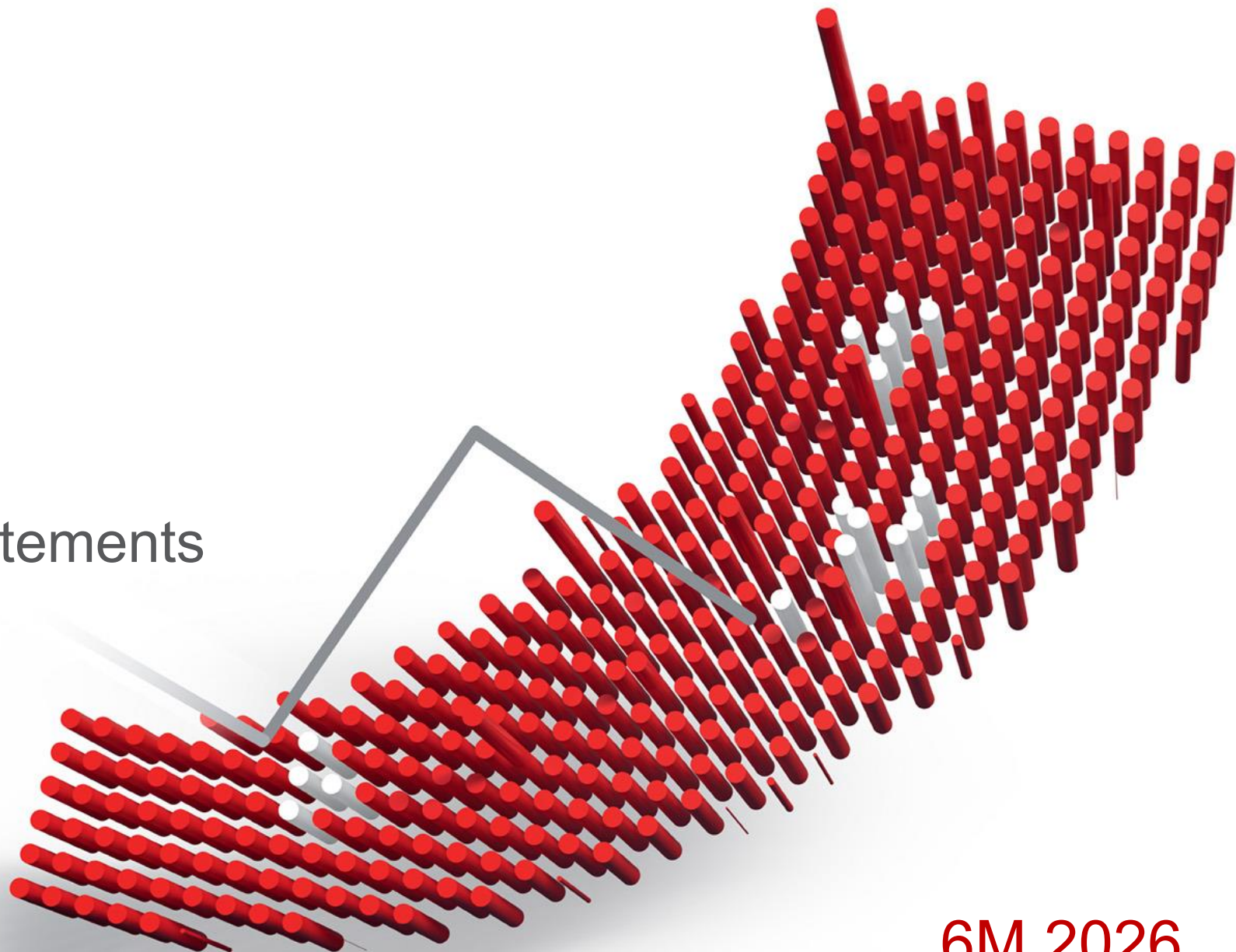
HRVATSKA POŠTANSKA BANKA

HPB Group

Unaudited financial statements

July 2026

6M 2026



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. 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.

Type and name of prescribed information:	Financial statements for the period 1.1.2026 - 30. 6.2026 HPB Group 6M 2026 Unaudited Financial statements for the period 1.1. – 30. 6.2026
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., 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 code (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. (hereinafter referred to as HPB or Bank), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from 1. 1. - 30.6.2026.

Original and official report is published in Croatian.

The report includes:

- ☑ Management report of HPB Group
- ☑ Statement by persons responsible for compiling the report of HPB Group
- ☑ Unaudited set of consolidated financial statements (balance sheet, profit or loss statement, statement of changes in equity, cash flow statement)
- ☑ Notes to the financial statements.

Management report of HPB Group

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

The HPB Group's profit after tax amounts EUR 36.39 million. Net profit of the parent company amounts to EUR 36.21 million, HPB Invest realized a net profit of EUR 123.95 thousand and HPB-nekretnine a net profit of EUR 46.32 thousand.

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Statement by persons responsible for compiling the report of HPB Group

Pursuant to the provisions of the Capital Market Act, to the best of our knowledge half year financial statements of HPB Group, prepared in accordance with International Financial Reporting Standards adopted in European Union, gives a true and objective view of assets and liabilities, financial position, profit and loss, and contain an objective presentation of the development and business operations and position of HPB Group.

On behalf of HPB p.l.c., the parent company of HPB Group:

Marko Badurina
President of the Management Board

Tadija Vrdoljak
Member of the Management Board

Ivan Soldo
Member of the Management Board

Josip Majher
Member of the Management Board

Anto Mihaljević
Member of the Management Board



HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.

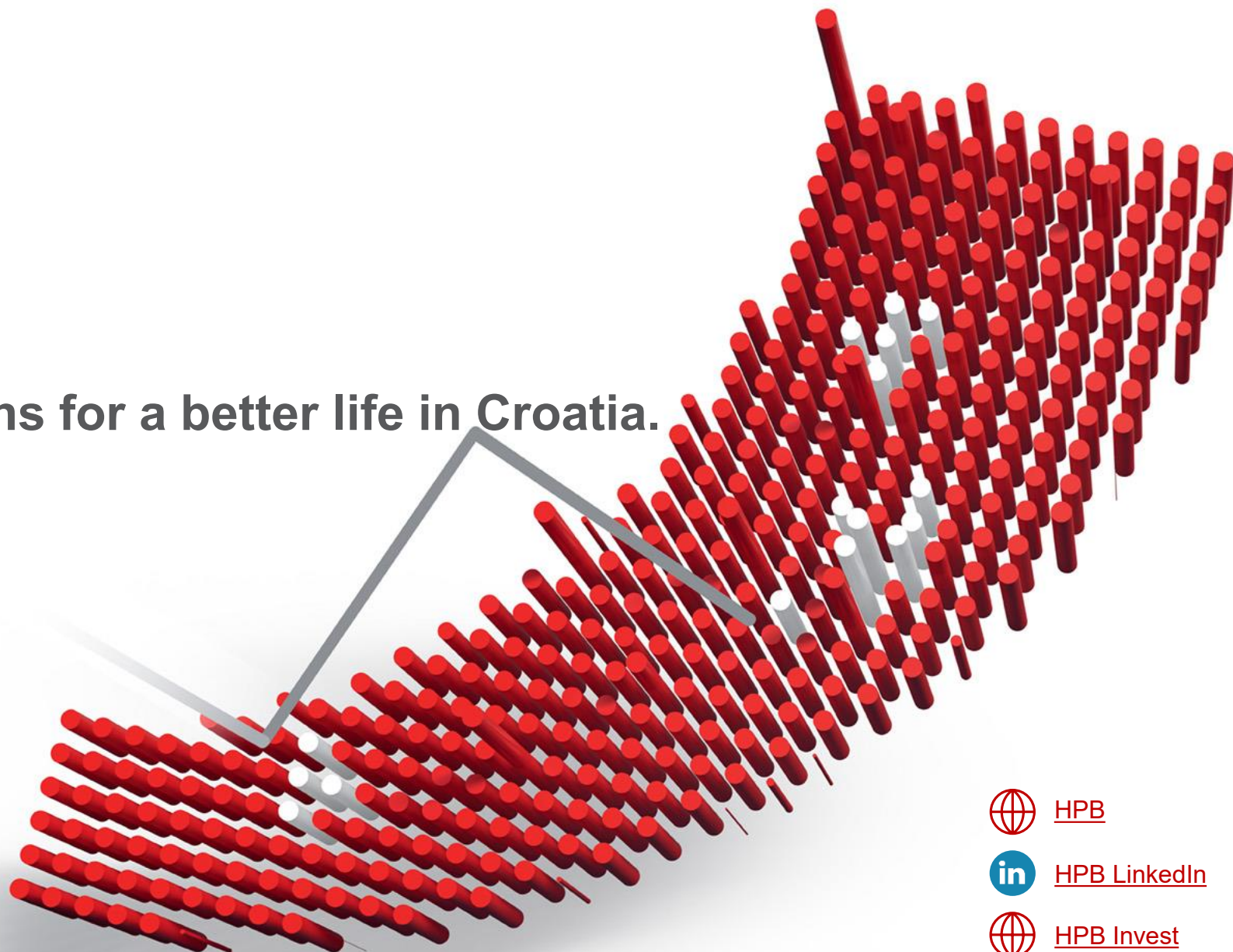
HEADQUATER

Address: Jurišićeva ulica 4
HR-10000 Zagreb

Telephones: 072 472 472
0800 472 472
+385 1 4805 057

Fax: +385 1 4810 773

E-mail: hpb@hpb.hr



Annex 1**ISSUER'S GENERAL DATA**

Reporting period:

1.1.2026

to

30.6.2026

Year:

2026

Quarter:

2

Quarterly financial statements

Registration number (MB):

03777928

Issuer's home Member

State code:

CROATIA

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 ULICA 4

E-mail address: hpb@hpb.hr

Web address: www.hpb.hr

Number of employees
(end of the reporting

1787

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.

Jurišićeva ulica 4, 10000 Zagreb

1972278

HPB-nekretnine d.o.o.

Jurišićeva ulica 4, 10000 Zagreb

1972260

Bookkeeping firm:

No

(Yes/No)

(name of the bookkeeping firm)

Contact person: Maja Škara

(only name and surname of the contact person)

Telephone: 0800472472

E-mail address: maja.skara@hpb.hr

Audit firm:

(name of the audit firm)

Certified auditor:

(name and surname)

BALANCE SHEET
balance as at 30.06.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Last day of the preceding business year	Current period
1	2	3	4
ASSETS			
Cash in hand and balances at central banks	001	2,387,794,079	2,097,972,059
Treasury bills and other short-term securities eligible for refinancing with central banks (003 + 004):	002	652,199,503	446,116,701
(a) Treasury bills and similar securities	003	652,199,503	446,116,701
(b) Other short-term securities	004	0	0
Loans and advances to credit institutions (006 + 007):	005	15,144,127	23,937,248
(a) Repayable on demand	006	12,520,654	11,785,516
(b) Other loans and advances	007	2,623,473	12,151,732
Loans and advances to customers	008	3,702,180,347	3,811,732,569
Debt securities, including fixed-income securities (010 + 011):	009	1,580,305,451	1,583,824,501
(a) Issued by public bodies	010	1,528,693,082	1,522,341,136
(b) Other debt securities	011	51,612,369	61,483,365
Shares and other variable-yield securities	012	35,358,835	36,355,549
Participating interests	013	0	0
Investments in associates	014	0	0
Intangible assets	015	19,662,069	20,898,260
Tangible assets (017+ 018):	016	61,716,559	62,180,934
(a) Property, plant and equipment	017	57,130,520	57,228,020
(b) Investment in real estate	018	4,586,039	4,952,914
Tax assets (020+ 021):	019	4,666,858	3,958,092
(a) Current tax assets	020	709,745	6,397
(b) Deferred tax assets	021	3,957,113	3,951,695
Other assets	022	93,828,406	18,058,857
Prepayments and accrued income	023	9,553,435	12,067,861
Fixed assets held for sale and discontinued operations	024	0	0
TOTAL ASSETS (from 001 to 024)	025	8,562,409,669	8,117,102,631
LIABILITIES AND EQUITY			
Amounts owed to credit institutions (027 + 028):	026	441,128,891	213,713,980
(a) Repayable on demand	027	17,354,316	893,369
(b) With agreed maturity dates or periods of notice	028	423,774,575	212,820,611
Amounts owed to customers (030 + 033):	029	7,404,810,357	7,180,607,486
(a) savings deposits (031 + 032):	030	4,269,353,380	4,251,252,901
(aa) Repayable on demand	031	2,567,149,366	2,587,833,408
(ab) With agreed maturity dates or periods of notice	032	1,702,204,014	1,663,419,493
(b) Other amounts owed to customers (034 + 035):	033	3,135,456,977	2,929,354,585
(ba) Repayable on demand	034	1,620,739,493	1,447,783,949
(bb) With agreed maturity dates or periods of notice	035	1,514,717,484	1,481,570,636
Debt securities issued	036	0	0
Other liabilities	037	94,504,973	62,171,563
Accruals and deferred income	038	4,784,494	4,747,899
Provisions (040+ 041):	039	41,402,431	41,945,452
(a) Provisions for pensions and similar obligations	040	0	0
(b) Other provisions	041	41,402,431	41,945,452
Tax liabilities (043 + 044):	042	24,759	1,826,512
(a) Current tax liabilities	043	24,759	1,826,512
(b) Deferred tax liabilities	044	0	0
Liabilities included in disposal groups classified as held for sale	045	0	0
Subordinated liabilities	046	0	0
Capital (048 + 049):	047	161,970,000	161,970,000
(a) Paid-in capital	048	161,970,000	161,970,000
(b) Unpaid capital which has been called up	049	0	0
Share premium	050	0	0
Other equity	051	0	0
(–) Treasury shares	052	-10,540	-10,540
Reserves (054 + 055 + 056 + 057):	053	89,677,716	89,677,716
(a) Legal reserves	054	8,098,500	8,098,500
(b) Statutory reserves	055	0	0
(c) Reserves for treasury shares	056	594,200	594,200
(d) Other reserves	057	80,985,016	80,985,016
Revaluation reserves	058	0	0
Accumulated other comprehensive income	059	11,162,218	11,034,549
Retained profit	060	254,185,388	313,024,343
Profit or loss for the year	061	58,768,982	36,393,671
Minority interests	062	0	0
TOTAL LIABILITIES AND EQUITY (from 026 to 062)	063	8,562,409,669	8,117,102,631
Off-balance sheet items			
Loan commitments given	064	1,247,382,941	1,159,965,147
Financial guarantees given	065	371,442,165	419,143,666
Other commitments given	066	1,228,859	2,298,173
TOTAL OFF-BALANCE SHEET ITEMS (from 064 to 066)	067	1,620,053,965	1,581,406,986

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2026 to 30.06.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Same period of the previous year		Current period	
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
Interest receivable and similar income	001	114,197,091	54,486,521	120,229,008	60,614,648
of which: income from fixed-income securities	002	20,774,632	12,132,944	27,658,959	13,810,183
Interest payable and similar charges	003	36,651,785	17,273,349	39,921,474	19,779,091
Income from securities (005 + 006 + 007):	004	229,192	222,612	236,500	230,012
(a) Income from shares and other variable-yield securities	005	229,192	222,612	236,500	230,012
(b) Income from participating interests	006	0	0	0	0
(c) Income from shares in affiliated undertakings	007	0	0	0	0
Commissions receivable	008	38,172,077	19,693,696	38,879,682	20,167,284
Commissions payable	009	19,590,467	10,246,042	19,012,233	9,984,433
Net profit or net loss on financial operations	010	3,017,876	1,778,319	2,086,395	2,882,383
Other operating income	011	742,986	359,058	1,261,691	2,043,451
of which: gains and losses on derecognition of financial assets measured at amortised cost	012	0	0	0	0
General administrative expenses (014 + 015):	013	53,553,826	27,442,213	59,513,522	29,978,650
(a) Employee expenses	014	28,678,486	14,992,739	32,213,803	16,274,713
(b) Other administrative expenses	015	24,875,340	12,449,474	27,299,719	13,703,937
Impairment or reversal of impairment of tangible and non-tangible assets	016	0	0	760	0
Other operating expenses	017	2,282,363	994,890	1,725,130	624,001
Provisions or reversal of provisions (019 + 020):	018	4,301,946	2,770,910	2,877,129	1,939,633
(a) Provisions for commitments and guarantees given	019	3,781,700	2,344,798	795,539	908,213
(b) Other provisions	020	520,246	426,112	2,081,590	1,031,420
Impairment or reversal of impairment of loans and advances	021	-4,291,235	-7,726,428	-4,802,927	-2,231,681
Impairment or reversal of impairment of securities and participating interests and shares in affiliated undertakings	022	0	0	0	0
Profit or loss before tax from continuing operations (001 – 003 + 004 + 008 – 009 + 010 + 011 – 013 – 016 – 017 – 018 – 021 – 022)	023	44,270,070	25,539,230	44,445,955	25,863,651
Tax expense or income related to profit or loss from continuing operations	024	7,997,550	4,599,151	8,052,284	4,705,969
Profit or loss after tax from continuing operations (023 – 024)	025	36,272,520	20,940,079	36,393,671	21,157,682
Profit or (-) loss before tax from discontinued operations	026	0	0	0	0
Tax expense or (-) income related to discontinued operations	027	0	0	0	0
Profit or loss after tax from discontinued operations (026 – 027)	028	0	0	0	0
Profit or loss for the current year (025 + 028; 030 + 031)	029	36,272,520	20,940,079	36,393,671	21,157,682
Attributable to minority interest [non-controlling interests]	030	0	0	0	0
Attributable to owners of the parent	031	36,272,520	20,940,079	36,393,671	21,157,682
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	001	36,272,520	20,940,079	36,393,671	21,157,682
Other comprehensive income (003 + 015)	002	90,214	-257,281	-127,669	997,211
Items that will not be reclassified to profit or loss (from 004 to 010 + 013 + 014)	003	90,214	-257,281	-127,669	997,211
Tangible assets	004	0	0	-70,883	0
Intangible assets	005	0	0	0	0
Actuarial gains or (-) losses on defined benefit pension plans	006	0	0	0	0
Fixed assets and disposal groups classified as held for sale	007	0	0	0	0
Share of other recognised income and expense of entities accounted for using the equity method	008	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	009	141,356	-282,418	-69,084	1,216,112
Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	010	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	011	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	012	0	0	0	0
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	013	0	0	0	0
Income tax relating to items that will not be reclassified	014	-51,142	25,137	12,298	-218,901
Items that may be reclassified to profit or loss (from 016 to 023)	015	0	0	0	0
Hedge of net investments in foreign operations [effective portion]	016	0	0	0	0
Foreign currency translation	017	0	0	0	0
Reserve for cash flow hedge [effective portion]	018	0	0	0	0
Hedging instruments [not designated elements]	019	0	0	0	0
Debt instruments at fair value through other comprehensive income	020	0	0	0	0
Fixed assets and disposal groups classified as held for sale	021	0	0	0	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	022	0	0	0	0
Income tax relating to items that may be reclassified to profit or (-) loss	023	0	0	0	0
Total comprehensive income for the current year (001 + 002; 025 + 028)	024	36,362,734	20,682,798	36,266,002	22,154,893
Attributable to minority interest [non-controlling interest]	025	0	0	0	0
Attributable to owners of the parent	026	36,362,734	20,682,798	36,266,002	22,154,893

STATEMENT OF CASH FLOWS
for the period 01.01.2026 to 30.06.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Same period of the previous year	At the reporting date of the current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts	001	0	0
Fees and commissions received	002	0	0
(Interest paid and similar expenditures)	003	0	0
(Fees and commissions paid)	004	0	0
(Operating expenses paid)	005	0	0
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	0	0
Other receipts	007	0	0
(Other expenditures)	008	0	0
Operating activities - indirect method			
Profit/(loss) before tax	009	44,270,070	44,445,955
Adjustments:		0	0
Impairment and provisions	010	10,711	-1,926,558
Depreciation	011	6,677,451	7,306,842
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-3,032,334	-2,086,395
(Profit)/loss from the sale of tangible assets	013	-97,173	-24,654
Other non-cash items	014	-74,793,802	-79,789,533
Changes in assets and liabilities from operating activities			
Deposits with the Croatian National Bank	015	0	0
Deposits with financial institutions and loans to financial institutions	016	0	0
Loans and advances to other clients	017	-370,909,136	-119,091,653
Securities and other financial instruments at fair value through other comprehensive income	018	-143,482	70,936
Securities and other financial instruments held for trading	019	-467,136	-778,504
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	0	0
Securities and other financial instruments mandatorily at fair value through statement of profit and loss	021	-3,110	11,173
Securities and other financial instruments at amortised cost	022	-844,266,681	202,322,932
Other assets from operating activities	023	-1,034,581	74,858,020
Deposits from financial institutions	024	46,144,555	-39,103,449
Transaction accounts of other clients	025	-372,515,627	-164,822,337
Savings deposits of other clients	026	-2,402,108	-2,739,033
Time deposits of other clients	027	-129,015,299	-15,484,970
Derivative financial liabilities and other liabilities held for trading	028	-55,224	67,094
Other liabilities from operating activities	029	8,997,320	12,762,521
Interest received from operating activities [indirect method]	030	114,197,091	117,310,765
Dividends received from operating activities [indirect method]	031	222,612	230,012
Interest paid from operating activities [indirect method]	032	-36,651,785	-36,644,637
(Income tax paid)	033	-11,786,133	-5,541,767
Net cash flow from operating activities (from 001 to 033)	034	-1,626,653,801	-8,647,240
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-8,069,728	-8,445,810
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	0	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	0	0
Net cash flow from investing activities (from 035 to 039)	040	-8,069,728	-8,445,810
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-27,334,800	-229,270,848
Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	-48,387,179	-44,193,260
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 041 to 046)	047	-75,721,979	-273,464,108
Net increase/(decrease) in cash and cash equivalents (034 + 040 + 047)	048	-1,710,445,508	-290,557,158
Cash and cash equivalents at the beginning of period	049	3,798,726,463	2,400,314,733
Effect of exchange rate fluctuations on cash and cash equivalents	050	0	0
Cash and cash equivalents at the end of period (048 + 049 + 050)	051	2,088,280,955	2,109,757,575

STATEMENT OF CHANGES IN EQUITY
for the period from to **30.6.2026**

in EUR

Sources of changes in equity	ADP code	Attributable to owners of the parent											Non-controlling interest		Total
		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	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	161,970,000	0	0	0	11,162,218	254,185,388	0	89,677,716	-10,540	58,768,982	0	0	0	575,753,764
Effects of error corrections	002	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effects of changes in accounting policies	003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance [current period] (001 + 002 + 003)	004	161,970,000	0	0	0	11,162,218	254,185,388	0	89,677,716	-10,540	58,768,982	0	0	0	575,753,764
Ordinary shares issue	005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Preference shares issue	006	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of other equity instruments	007	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exercise or expiration of other equity instruments issued	008	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of debt to equity instruments	009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital reduction	010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends	011	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of treasury shares	012	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sale or cancellation of treasury shares	013	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from equity to liability	014	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from liability to equity	015	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers among components of equity	016	0	0	0	0	0	58,768,982	0	0	0	-58,768,982	0	0	0	0
Equity increase or (-) decrease resulting from business combinations	017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share based payments	018	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other increase or (-) decrease in equity	019	0	0	0	0	0	69,973	0	0	0	0	0	0	0	69,973
Total comprehensive income for the current year	020	0	0	0	0	-127,669	0	0	0	0	36,393,671	0	0	0	36,266,002
Closing balance [current period] (from 004 to 020)	021	161,970,000	0	0	0	11,034,549	313,024,343	0	89,677,716	-10,540	36,393,671	0	0	0	612,089,739

Notes to financial statements

NOTES TO FINANCIAL STATEMENTS – QFS (drawn up for quarterly periods)

Name of the issuer: Hrvatska poštanska banka d.d.

Personal identification number (OIB): 87939104217

Reporting period: 01.01.-30.06.2026

Notes to financial statements for quarterly periods include:

a) explanation of business events relevant to understanding changes in the statement of financial position and financial performance for the reporting quarterly period of the issuer with respect to the last business year; information is provided regarding these events and relevant information published in the last annual financial statement is updated (paragraphs 15 to 15c of IAS 34 – Interim Financial Reporting)
The Bank publishes quarterly reports of the HPB Group on its website.

b) information on the access to the latest annual financial statements, for the purpose of understanding information published in the notes to financial statements drawn up for the quarterly reporting period
The Bank publishes annual reports of the HPB Group on its website.

c) a statement explaining that the same accounting policies are applied while drawing up financial statements for the quarterly reporting period as in the latest annual financial statements or, in the case where the accounting policies have changed, a description of the nature and effect of the changes (paragraph 16A(a) of IAS 34 – Interim Financial Reporting)
The Bank and HPB Group apply the same accounting policies in quarterly and annual reports. There were no changes in accounting policies in the reporting period.

d) a description of the financial performance in the case of the issuer whose business is seasonal (paragraphs 37 and 38 of IAS 34 – Interim Financial Reporting)
HPB Group operates throughout the year.

e) other disclosures prescribed by IAS 34 – Interim Financial Reporting, and
The Bank and HPB Group have disclosed the most significant information in accordance with the requirements of IAS 34 within these notes.

f) in the notes to financial statements drawn up for the quarterly reporting period, in addition to the information stated above, information in respect of the following matters shall be disclosed:

1. issuer's name, registered office (address), legal form, country of establishment, entity's registration number and, if applicable, the indication whether the issuer is undergoing liquidation, bankruptcy proceedings, shortened termination proceedings or extraordinary administration

HRVATSKA POŠTANSKA BANKA d.d.
Jurišićeva ulica 4
10000 Zagreb
Republic of Croatia
MBS: 080010698
OIB: 87939104217

2. adopted accounting policies (only an indication of whether there has been a change relative to the previous period)
There were no changes in accounting policies in the reporting period.

3. the total amount of any financial commitments, guarantees or contingencies that are not included in the balance sheet, and an indication of the nature and form of any valuable security which has been provided; any commitments concerning pensions of the issuer within the group or company linked by virtue of participating interest shall be disclosed separately
HPB Group has no financial obligations, guarantees or unforeseen expenses that are not included in the balance sheet.

4. the amount and nature of individual items of income or expenditure which are of exceptional size or incidence
Details of significant income and expense items are presented in the additional notes below.

5. amounts owed by the issuer and falling due after more than five years, as well as the total debts of the issuer covered by valuable security furnished, with an indication of the nature and form of the security
As at reporting day HPB Group has EUR 295 mn liabilities with an original maturity of more than 5 years.
As of the reporting date, HPB Group has no liabilities arising from repo loans that are collateralised by valuable security.

6. average number of employees during the current period
The average number of employees during the period is 1791

7. where, in accordance with the regulations, the issuer capitalised on the cost of salaries in part or in full, information on the amount of the total cost of employees during the year broken down into the amount directly debiting the costs of the period and the amount capitalised on the value of the assets during the period, showing separately the total amount of net salaries and the amount of taxes, contributions from salaries and contributions on salaries

in EUR thousands			
	Amount of expense charged to period	Capitalized expense	Total employee expenses
Net Salaries	17,468	417	17,885
Taxes and Contributions from Salaries	7,856	201	7,856
Contributions on salaries	4,005	96	4,101
Other	3,086	0	3,086
Total	32,214	714	32,928

8. where a provision for deferred tax is recognised in the balance sheet, the deferred tax balances at the end of the financial year, and the movement in those balances during the financial year
The amount of deferred tax assets at the reporting date is EUR 3.953 thousand.

9. the name and registered office of each of the companies in which the issuer, either itself or through a person acting in their own name but on the issuer's behalf, holds a participating interest, showing the proportion of the capital held, the amount of capital and reserves, and the profit or loss for the latest financial year of the company concerned for which financial statements have been adopted; the information concerning capital and reserves and the profit or loss may be omitted where the company concerned does not publish its balance sheet and is not controlled by another company

On the reporting date the Bank holds a 100% equity interests in the following companies:
HPB Invest Ltd., Jurišićeva ulica 4, 10000 Zagreb, (share capital EUR 863,610)
HPB-nekretnine Ltd., Jurišićeva ulica 4, 10000 Zagreb, (share capital EUR 631,860)

10. the number and the nominal value or, in the absence of a nominal value, the accounting par value of the shares subscribed during the financial year within the limits of the authorised capital
Share capital of the Bank amounts to EUR 161,970,000.00 EUR divided into 2,024,625 ordinary shares each in the nominal value of EUR 80 and paid in full.
There were no changes in share capital in the reporting period.

11. the existence of any participation certificates, convertible debentures, warrants, options or similar securities or rights, with an indication of their number and the rights they confer
HPB Group does not participate in the described arrangements.

12. the name, registered office and legal form of each of the companies of which the issuer is a member having unlimited liability
HPB Group has no shares in companies other than those listed in point 9 above.

13. the name and registered office of the company which draws up the quarterly consolidated financial statements of the largest group of companies of which the issuer forms part as a controlled group member
The Bank does not participate in any group of entrepreneurs as a controlled member of the group. The Bank, HPB-nekretnine Ltd. and HPB Invest Ltd. make together the HPB Group.

14. the name and registered office of the company which draws up the quarterly consolidated financial statements of the smallest group of companies of which the issuer forms part as a controlled group member and which is also included in the group of companies referred to in point 13
The Bank does not participate in any group of companies as a controlled group member. The Bank, HPB-nekretnine Ltd. and HPB Invest Ltd. make together the HPB Group.

15. the place where copies of the quarterly consolidated financial statements referred to in points 13 and 14 may be obtained, provided that they are available
The Bank publishes quarterly consolidated reports of HPB Group on its website.

16. the nature and business purpose of the issuer's arrangements that are not included in the balance sheet and the financial impact on the issuer of those arrangements, provided that the risks or benefits arising from such arrangements are material and in so far as the disclosure of such risks or benefits is necessary for the purposes of assessing the financial position of the issuer
HPB Group has no business arrangements that are not included in the balance sheet.

17. the nature and the financial effect of material events arising after the balance sheet date which are not reflected in the profit and loss account or balance sheet
On July 13, 2026 the Bank issued a bond with a face value of 150 million EUR with a 3-year maturity period (the Bank retains a call option in the final year).
On July 16, 2026, the Croatian Competition Agency issued merger clearance to the Bank regarding the acquisition of a 100% stake in the share capital of Croatia banka p.l.c
The approval process by the European Central Bank (ECB) for the transaction is currently ongoing.

Additional notes

1) Interest receivable and similar income		in EUR		in EUR	
AOP 001		Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
		Cumulative	Quarter	Cumulative	Quarter
Debt securities		20,862,908	12,224,625	27,658,959	13,810,183
Loans and advances		61,650,933	31,258,033	76,124,368	39,225,588
Other assets		31,680,613	11,003,100	16,445,681	7,578,877
Deposits		2,637	763	-	-
Other liabilities		-	-	-	-
Total		114,197,091	54,486,521	120,229,008	60,614,648
2) Interest payable and similar charges		in EUR		in EUR	
AOP 003		Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
		Cumulative	Quarter	Cumulative	Quarter
Debt securities		-	-	-	-
Loans and advances		1,350	50	3,850	1,311
Other assets		-	-	-	-
Deposits		36,643,633	17,268,973	39,859,603	19,766,223
Other liabilities		6,802	4,326	58,021	11,557
Total		36,651,785	17,273,349	39,921,474	19,779,091
3) Commissions receivable (Fee and commission income)		in EUR		in EUR	
AOP 008		Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
		Cumulative	Quarter	Cumulative	Quarter
Payment transactions		21,712,856	11,243,989	20,384,249	10,288,621
Account and package fees		5,954,349	2,999,381	5,620,200	2,794,065
Card business		2,339,812	1,240,495	2,352,491	1,242,368
Mobile and Internet banking		1,211,637	616,506	1,114,878	468,951
Other		6,953,423	3,593,324	9,407,865	5,373,279
Total		38,172,077	19,693,696	38,879,682	20,167,284
4) Commissions payable (Fee and commission expense)		in EUR		in EUR	
AOP 009		Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
		Cumulative	Quarter	Cumulative	Quarter
Payment transactions		13,243,408	6,817,751	12,320,487	6,169,360
Other		6,347,059	3,428,291	6,891,746	3,815,073
Total		19,590,467	10,246,042	19,012,233	9,984,433
5) Net profit or net loss on financial operations		in EUR		in EUR	
AOP 010		Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
		Cumulative	Quarter	Cumulative	Quarter
Trading equity instruments		1,354,523	849,514	849,785	1,713,941
Trading debt securities		549,712	686,244	354,687	697,028
Trading foreign exchange and derivatives related to foreign exchange a		1,113,641	232,662	881,923	471,413
Total		3,017,876	1,778,320	2,086,395	2,882,383
6) Other operating income		in EUR		in EUR	
AOP 011		Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
		Cumulative	Quarter	Cumulative	Quarter
Gains or (-) losses on derecognition of financial assets and liabilities no		-	-	-	-
Gains or (-) losses on non-trading financial assets mandatorily at fair va		14,458	28,350	-	-
Gains or (-) losses on financial assets and liabilities designated at fair v		-	-	-	-
Gains or (-) losses from hedge accounting		124,841	124,841	(332,133)	392,260
Exchange differences (gain or (-) loss), net		476,289	672,180	64,854	45,960
Gains or (-) losses on derecognition of investments in subsidiaries, join		-	-	-	-
Gains or (-) losses on derecognition of non-financial assets, net		97,173	32,977	24,654	6,315
Other operating income		3,487,210	1,725,154	1,991,538	1,558,384
Modification gains or (-) losses, net		(3,456,985)	(2,224,444)	(487,222)	40,532
Total		742,986	359,059	1,261,691	2,043,451
7) Other operating charge		in EUR		in EUR	
AOP 017		Previous period 01.01. - 31.03.2025		Current period 1.1. - 30.6.2026	
		Cumulative	Quarter	Cumulative	Quarter
Expenses on share capital repayable on demand		-	-	-	-
Other operating expenses		2,282,363	994,889	1,725,130	624,001
Cash contributions to resolution funds and deposit guarantee schemes		-	-	-	-
Total		2,282,363	994,889	1,725,130	624,001
8) Loans and advances to customer		in EUR		in EUR	
AOP 008		31.12.2025		30.6.2026	
		Loans and advances at amortized cost		Loans and advances mandatory measured at fair value through profit and loss	
		Stage 1	Stage 2	Stage 3	
Government		515,160,571	2,014,395	6,011,388	
Gross loans		516,342,428	2,044,847	6,086,815	
Allowance		(1,181,856)	(30,452)	(675,426)	
Other financial institutions		68,378,987	640,828	117	
Gross loans		68,795,561	695,570	131	
Allowance		(416,574)	(54,742)	(14)	
Non - financial institutions		996,798,189	182,862,201	19,218,959	
Gross loans		1,009,505,690	192,667,127	63,118,212	
Allowance		(12,707,500)	(9,804,926)	(43,899,253)	
Retail		1,628,415,122	256,367,586	25,811,587	500,416
Gross loans		1,632,029,309	273,024,543	126,582,868	
Allowance		(3,614,187)	(16,656,958)	(100,771,280)	
Total		3,208,752,870	441,885,009	51,042,052	500,416
		in EUR		in EUR	
		30.6.2026		30.6.2026	
		Loans and advances at amortized cost		Loans and advances mandatory measured at fair value through profit and loss	
		Stage 1	Stage 2	Stage 3	
Government		504,176,492	1,214,799	5,499,660	
Gross loans		504,926,451	1,229,741	6,214,697	
Allowance		(749,959)	(14,942)	(715,036)	
Other financial institutions		60,739,956	535,358	465	
Gross loans		61,151,103	594,440	485	
Allowance		(412,047)	(59,081)	(21)	
Non - financial institutions		1,065,930,825	178,646,554	17,780,862	
Gross loans		1,078,881,720	186,901,144	61,268,996	
Allowance		(12,950,895)	(8,254,590)	(43,488,134)	
Retail		1,641,534,346	311,313,863	23,981,346	489,243
Gross loans		1,647,153,125	324,917,829	126,239,159	
Allowance		(5,628,778)	(13,604,265)	(102,357,812)	
Total		3,272,370,719	491,710,274	47,162,333	489,243