



Investor information and unaudited financial statements



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.
- This presentation contains financial and non-financial information and statistical data related to HPB. Such information and data are presented for illustrative purposes only. This presentation may include information and data derived from publicly available sources that have not been independently verified, and therefore HPB hereby expressly makes no representation of warranty of any kind including, but not limited to the accuracy, completeness or reliability of the information and data provided. 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.

Financial statements for the period 1.1.2024 - 31.3.2024, Type and name of prescribed information:

HPB p.l.c. 3M 2024 Investor information and unaudited Financial statements for the period

1.1.2024 - 31.3.2024

Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb Issuer name, headquarter and address:

Issuer's Legal Entity Identifier (LEI) 529900D5G4V6THXC5P79

Home Member State: Republic of Croatia

International Securities Identification Number HRHPB0RA0002

(ISIN)

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 the Bank or HPB), publishes unaudited unconsolidated financial statements for the period from January 1 to March 31, 2024.

Original and official report is published in Croatian.

The report includes:

- Management report of HPB p.l.c.,
- Statement by persons responsible for compiling the report of HPB p.l.c.,
- 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 (OG 114/2018, 27/2021, 26/2022 and 32/2023).



Statement of the President of the Management Board



Marko Badurina, President of the Management Board

"I am proud that the HPB team continues with achieving record results in 2024. For us this period is marked with consolidation after record growth in the previous year. Quarterly net profit of EUR 24 million represents a confirmation of the trend that we have been in for a long time, and also represents a significant addition to capital and our potential for growth in the future."

Executive Summary

Macroeconomic Environment

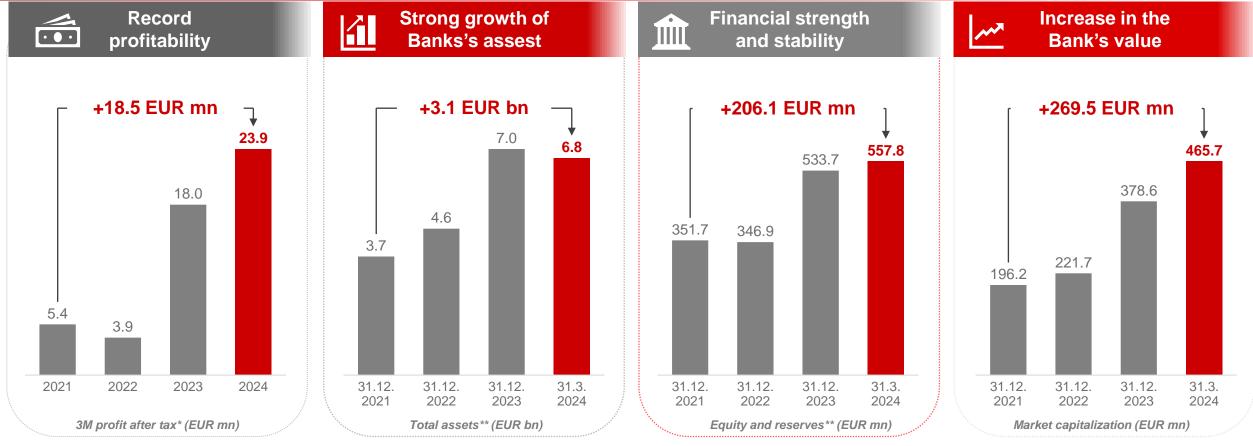
Financials

Risk Management

Additional information



The most profitable quarter in the Bank's history



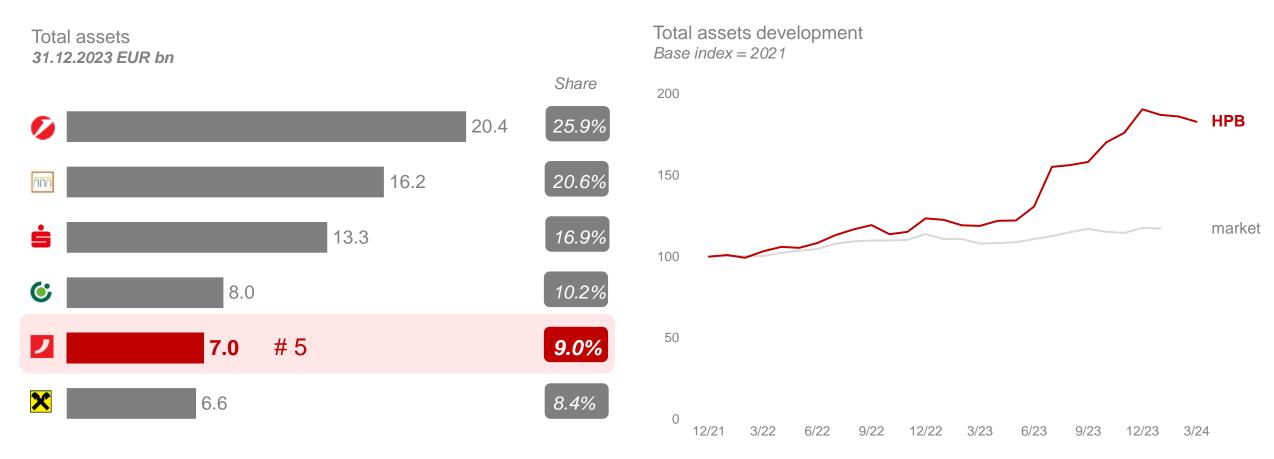
^{*} Profit and loss account positions in this presentation for the first quarter of 2021-2023 show the result of HPB on a stand-alone basis, while the first quarter (3M) of 2024 includes the result of integrated Bank (HPB + NHB) in accordance with the merger of NHB in July 2023

^{**} The balance sheet positions in this presentation on the reporting dates 31.12.2021 and 31.12.2022 show the result of HPB on a stand-alone basis, while the reporting dates 31.12.2023 and 31.3.2024 include results of an integrated Bank (HPB + NHB) in accordance with the merger of NHB in July 2023



We are creating conditions for a better life in Croatia.

Fastest growing Bank in Croatia



For the first time, HPB becomes 5th largest bank by market share.



Executive Summary

Macroeconomic Environment

Financials

Risk Management

Additional information



Macroeconomic indicators







Croatia

Mar 24: 4.9%

Mar 23: 10.5%

Feb 24: 6.0%

Feb 23: 6.3%

Euro area €

Mar 24: 2.4% Mar 23: 6.9%

Interest rate on deposits with agreed maturity

Financial investment growth quarterly



Interest rate on loans

Q4 23: 8.2% Q4 22: 10.9%

Croatia

Feb 24: 2.0%

Feb 23: 1.1%

Feb 24: 3.4%

Feb 23: 1.7%

Q4 23: 6.6%

Q422: 5.1%

Feb 24: 5.0%

Feb 23: n/a

Feb 24: 3.7%

Feb 23: 3.2%

Feb 24: 3.8% Feb 23: 3.3%

Feb 24: 5.2% Feb 23: 3.9%

Euro area €

Feb 24: 3.2% Households Feb 23: 1.9%

Feb 24: 3.6% **Corporations** Feb 23: 2.3%

Households 04 23: 1.9% Q4 22: 2.5%

Q4 23: 1.4% **Corporations** Q422: 3.1%

Households' Feb 24: 7.9% consumption Feb 23: 7.1%

> Households' home

Feb 24: 5.0% Feb 23: 3.8%

purchase

Corporations

Q4 23: 4.3% Q4 22: 3.3%

Q4 23: 0.1% Q4 22: 1.9%

Feb 24: 6.5%

Feb 23: 6.6%

Executive Summary

Macroeconomic Environment

Financials

Risk Management

Additional information



Interest income growth leads to record quarterly profit after tax

Profit and loss account (EUR mn)	3M 2023*	3M 2024*	Y-o-Y	Y-o-Y %
Net interest income	25.4	46.6	21.2	83.6
Net fee and commission income	5.9	7.6	1.7	29.4
Net other income	1.3	0.9	(0.3)	(26.9)
Operating income	32.5	55.2	22.6	69.5
Employee expenses	(8.9)	(13.3)	4.4	49.7
Administrative expenses	(8.5)	(10.4)	1.9	21.9
Depreciation	(1.7)	(2.9)	1.2	74.2
Operating expenses	(19.0)	(26.5)	7.5	39.4
Operating profit	13.5	28.6	15.1	111.9
Provisions	4.6	0.2	(4.4)	(95.3)
Tax	(0.1)	(5.0)	4.8	3,699.8
Profit after tax	18.0	23.9	5.9	32.7

^{* 3}M in 2023 includes the result of the Bank's operations on a stand-alone basis, while 3M in 2024 includes the result of the integrated Bank (HPB + NHB) in accordance with the merger of NHB in July 2023

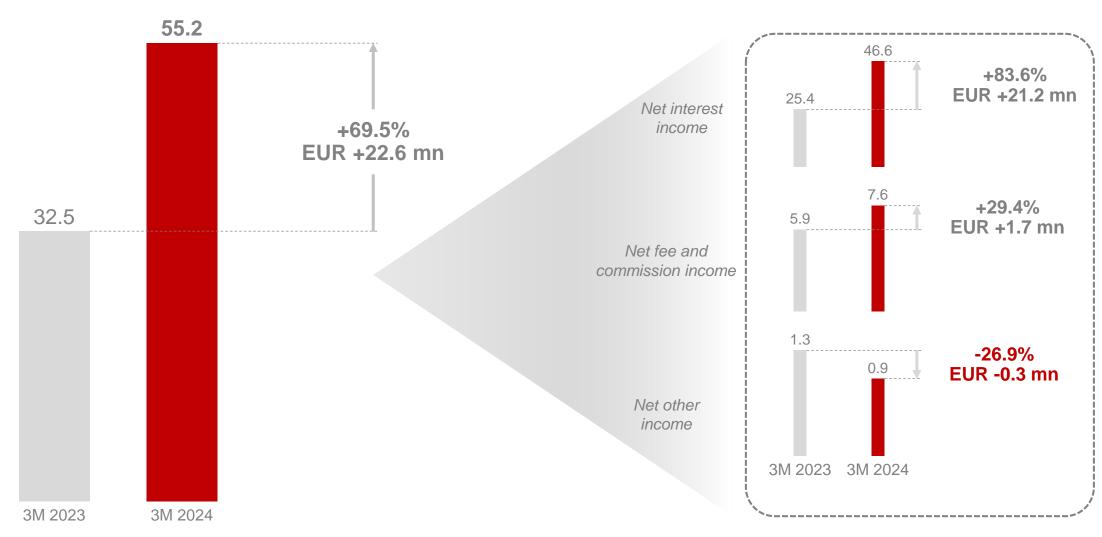
- Record quarterly profit after tax is the result of strong interest income growth
- In accordance with the movement of the ECB's reference interest rates and an average larger volume of liquid assets, net interest income almost doubled
- Net fee and commission income recorded a growth of EUR 1.7 mn in the observed period due to higher income from payment transactions in almost all business segments
- A significant increase in interest income neutralized the increase in operating expenses, which significantly improved the CIR indicator, which is 48.9% (3M 2023: 58.5%)

- Relative increase in employee expenses primarily due to the impact of the merger of NHB in 2023, and to the lesser extent by labor and service price adjustments due to the inflationary environment and other factors
- Operating expenses in the first quarter of 2024 are higher compared to the same period of the previous year due to the merger of NHB, a general increase in expenses due to inflation, and an increase in depreciation due to the activation of newly acquired assets
- Improvement of the performing portfolio credit quality due to the positive economic trends neutralized provisions on the NPL portfolio and resulted in income from the reversal of provisions in the total amount of EUR 0.2 mn

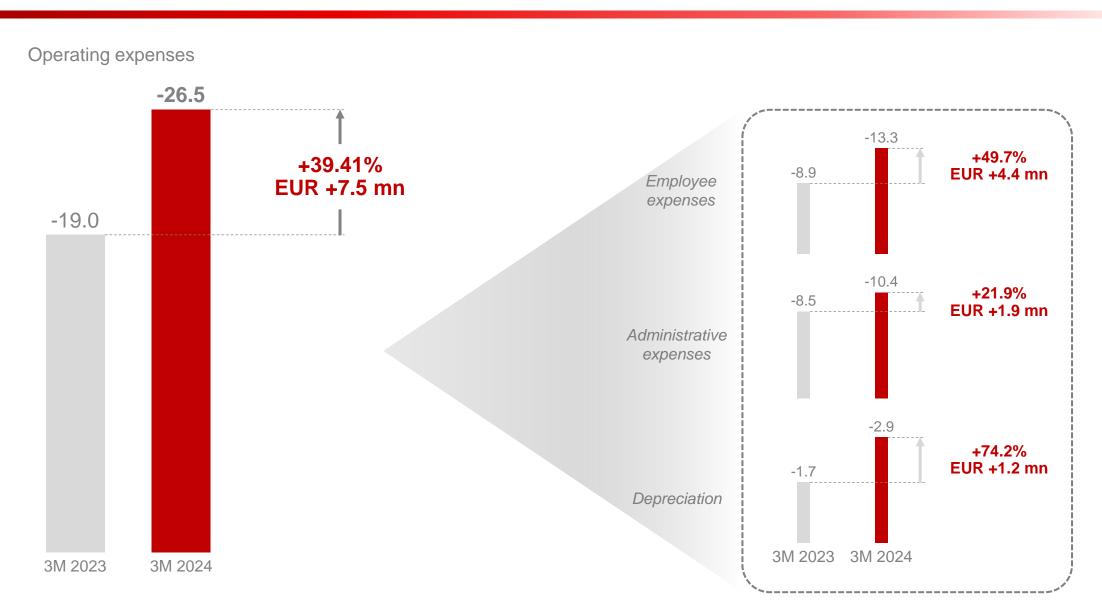
Interest income is the key driver of realized operating profit

Operating profit amounts EUR 28.6 mn





Higher level of expenses according to merger was completely offset by significantly higher income **CIR** at 49.8%

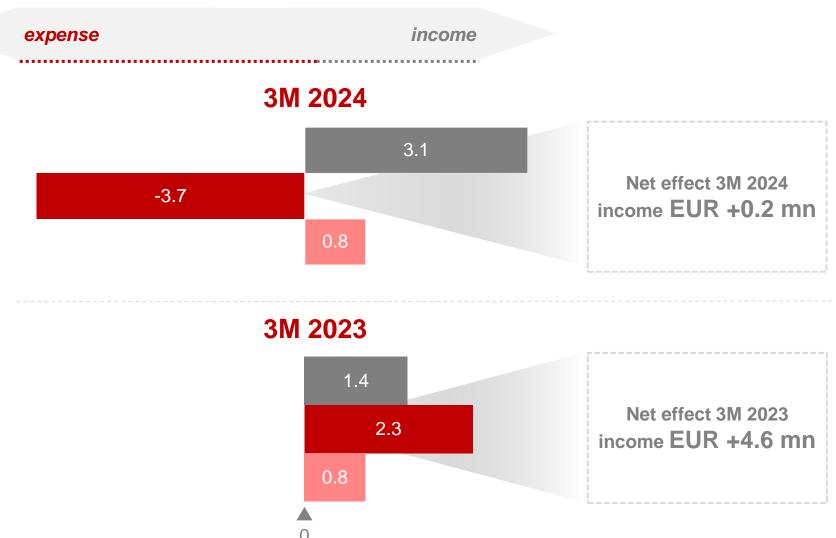


High quality of loan portfolio

NPL coverage at 76.3%

• Due to the improvement of the credit quality portfolio through migrations from Stage 2 to Stage 1, additionally considering the favorable macroeconomic circumstances during Q1, income from reversal of provisions was recorded in the amount of EUR 3.1 mm

- Provisions for non-performing loans (Stage 3) are moderate in the historical context (annualized 0.5% of the gross loan portfolio) and are the result of solid collection in corporate segment with minimal new NPL volumes in the retail segment
- Other provisions mostly refers to legal cases



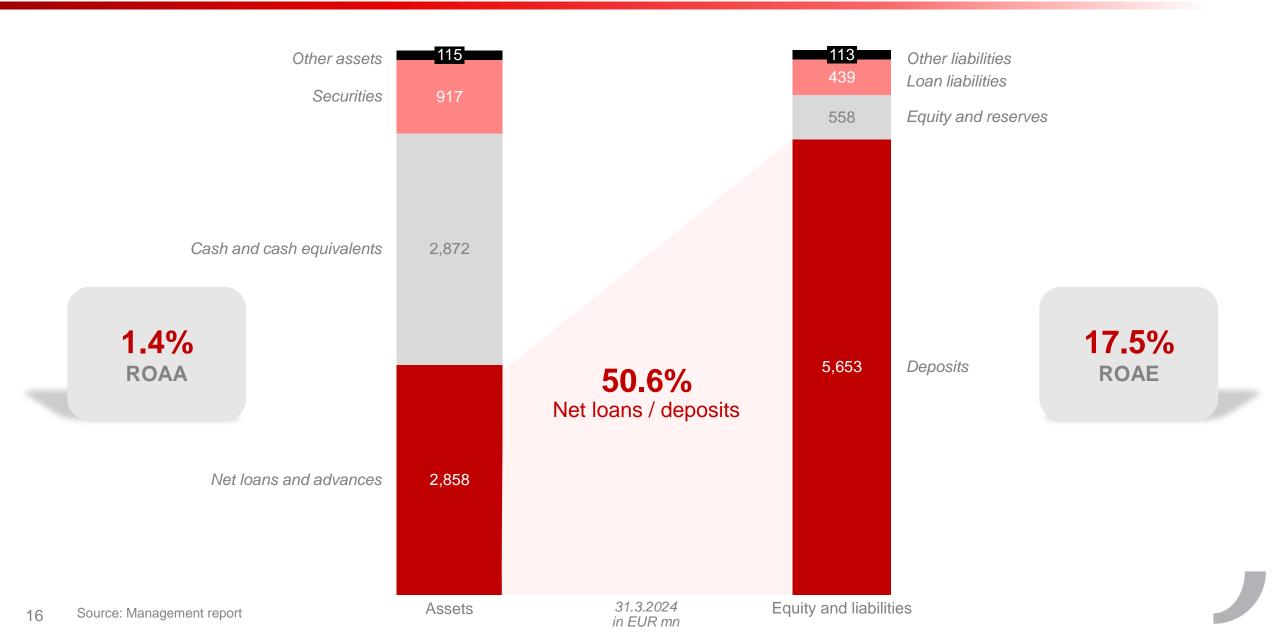
Stage 1 & 2 Stage 3 Other provisions

Realized asset level of EUR 6.8 bn

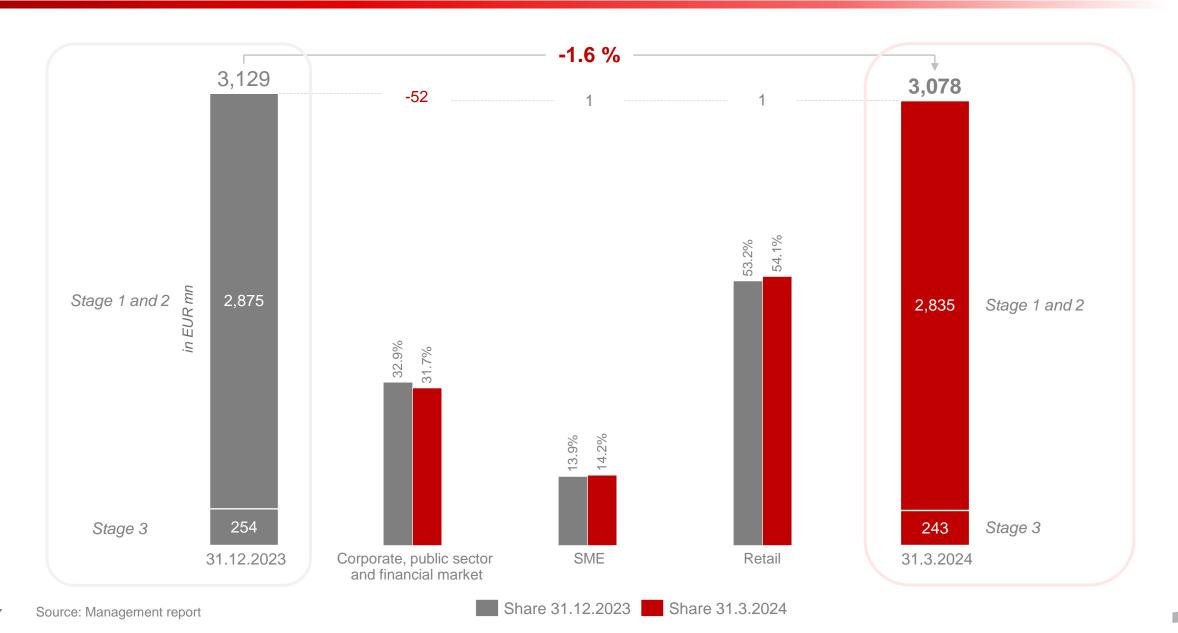
Balance sheet (EUR mn)	31.12.2023	31.3.2024	YTD	YTD %
Cash and cash equivalents	3,103	2,872	(231)	(8.0)
Securities	915	917	2	0.2
Net loans and advances	2,908	2,858	(50)	(1.8)
Other assets	120	115	(4)	(3.7)
Total assets	7,046	6,762	(284)	(4.2)
Deposits	5,929	5,653	(276)	(4.9)
Loan liabilities	468	439	(29)	(6.7)
Other liabilities	115	113	(2)	(2.2)
Total liabilities	6,512	6,204	(308)	(5.0)
Total equity and reserves	534	558	24	4.3

- Total assets lower by EUR 284 mn compared to the end of 2023, mostly due to the lower volume of several corporate deposits, which was reflected
 in the reduction of cash and cash equivalents on the asset side
- Although the Bank achieved an excellent result from the new Super Štednja 2 in the retail segment (March 31, 2024 = EUR 212 mn), which began to be contracted on January 1, 2024, total deposits recorded a decline of EUR 276 mn primarily due to a decrease in several deposits from corporate clients due to the reduction in prices offered by the Bank compared to the previous quarter; the trend of a vista overflow into term deposits continues
- The gross loan portfolio is flat due to the focus on RWA optimization and market positioning
- Loan liabilities refer to MREL instruments and received loans from financial institutions (CBRD, CNB repo loans and foreign financial institutions),
 where reduction refers to regular repayment

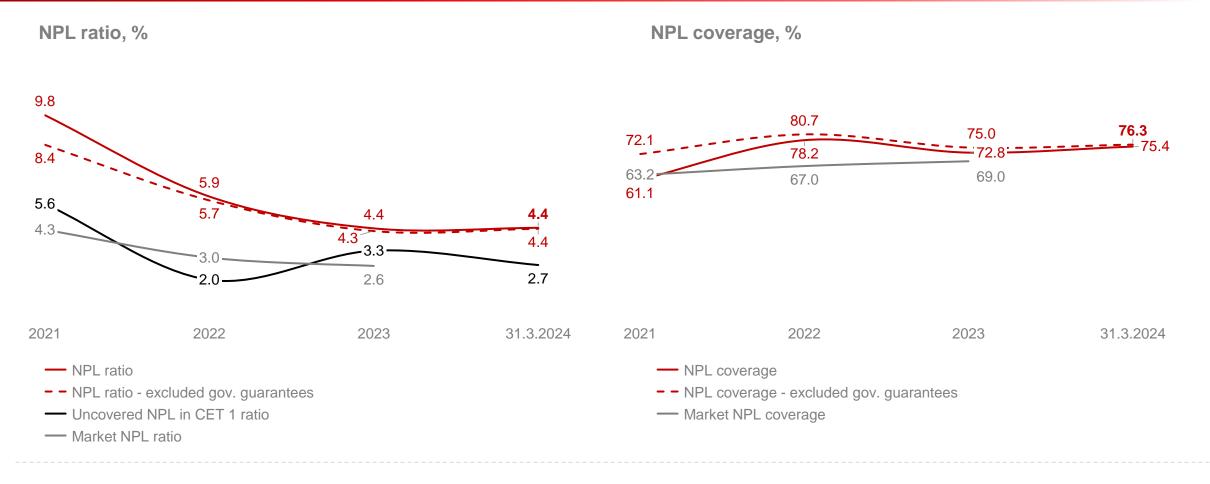
Client deposits dominate the funding sources



Stable dispersion of gross loan portfolio by segments In Q1 2024, EUR 189 mn of new loans were approved and released (6.1% of the total portfolio)



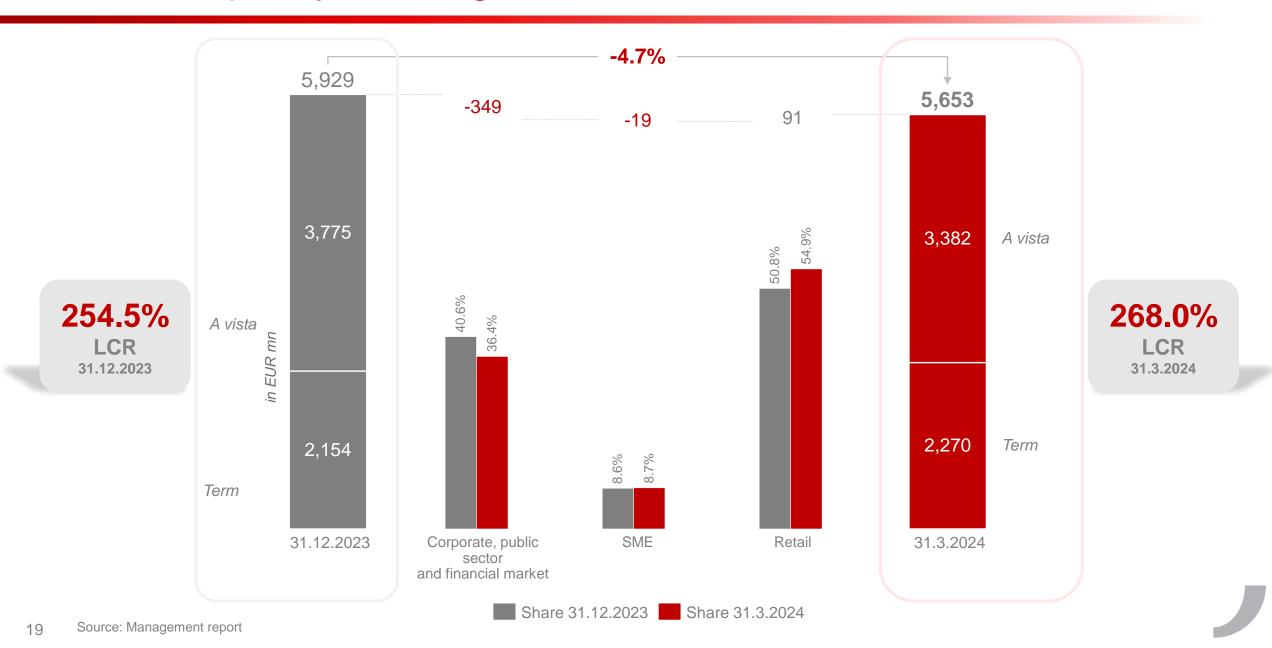
Stable NPL ratio with still high coverage



- NPL ratio shows an extremely good result, which, in addition to a significant reduction in the non-performing loans, was also influenced by performing exposure, primarily through reclassifications into the performing portfolio
- Coverage of NPL still above the level of the sector average (December 31, 2023: 69.0%)

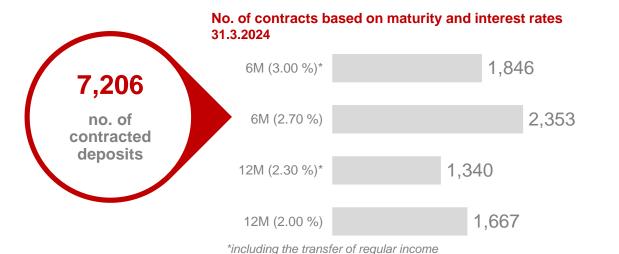


Massive liquidity with high LCR



HPB Super Štednja 2





New attractive savings product from 1 January 2024
 Strategy for retaining existing and attracting new clients

Super Štednja 2



Executive Summary

Macroeconomic Environment

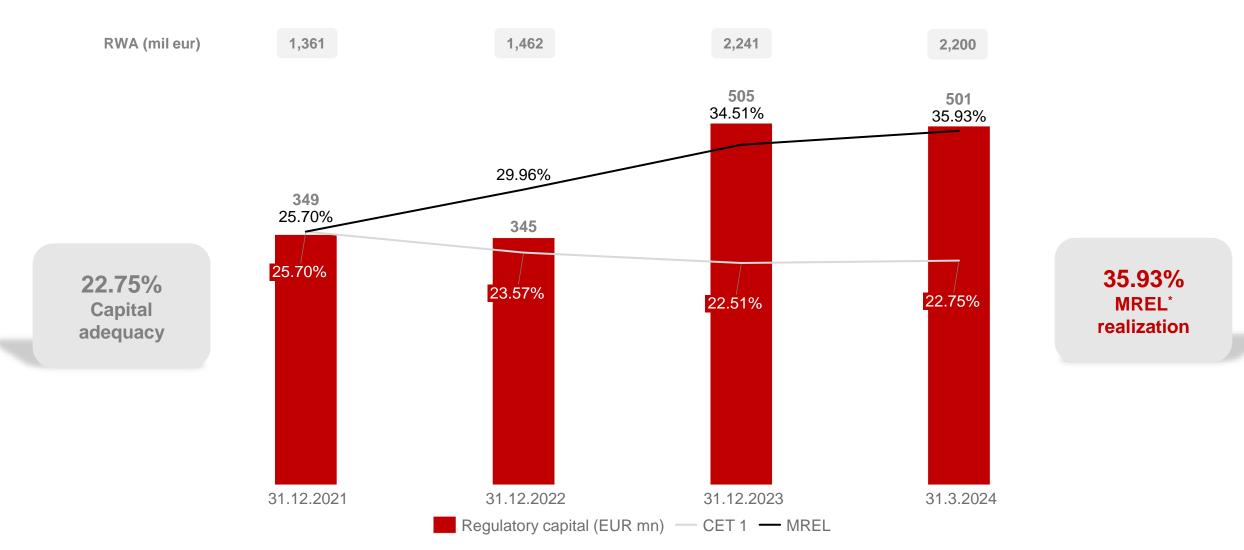
Financials

Risk Management

Additional information

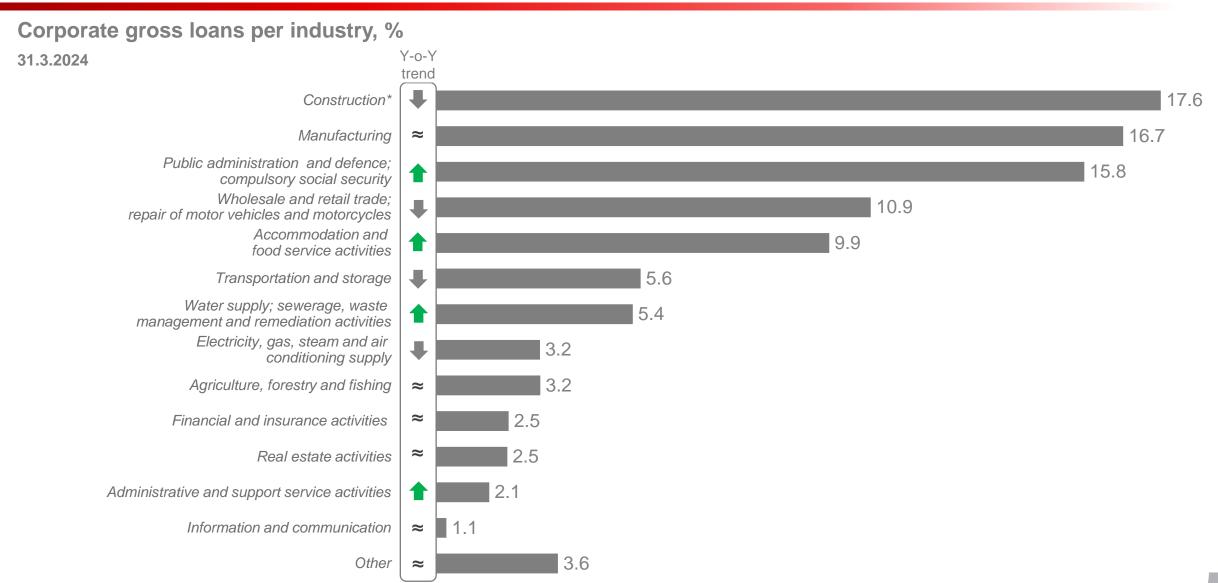


Continuously strong capital position



Regulatory MREL requirement set at 30.81% from January 1, 2024 and is raised by 0.5%, due to increase in the countercyclical buffer, reaching a total of 31.31%, effective from June 30, 2024

HPB monitors and supports development of the Croatian economy



^{*} Hrvatske autoceste are included in construction industry, with a share of 53.94% of the total exposure to that industry Source: Management report, according to National Classification of Activities (NKD)

Executive Summary

Macroeconomic Environment

Financials

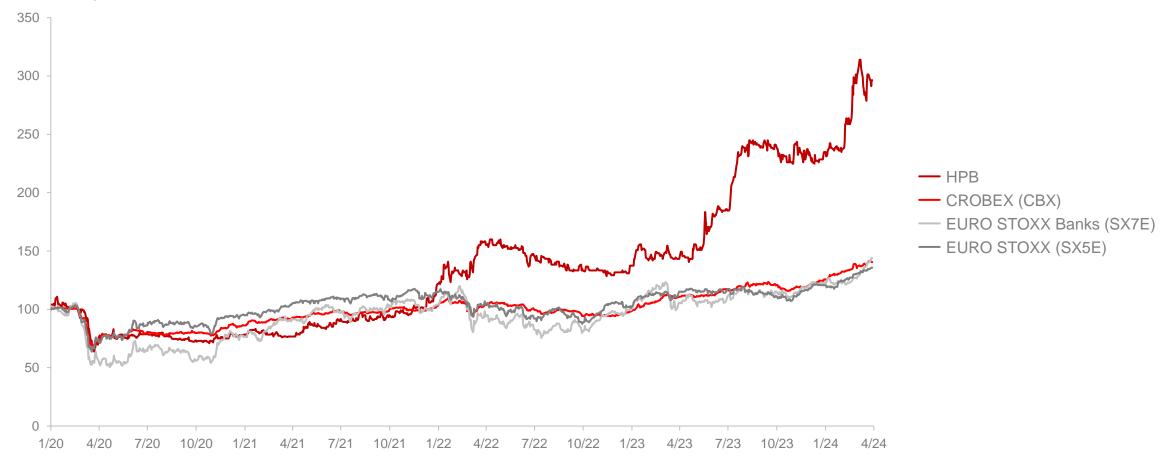
Risk Management

Additional information



Significantly faster growth of the share value than the market

HPB share price movement index and CROBEX, EURO STOXX and EURO STOXX Banks indices





Dividend payment on June 24, 2024, in the amount of EUR 2.61 per share from retained earnings in accordance with the decision of the General Assembly from December 21, 2023

Abbreviations

Abbreviation	Definition
CBRD	Croatian Bank for Reconstruction and Development
CET 1	Common Equity Tier 1
CHF	Swiss Frank
CIR	Cost-to-income ratio
CNB	Croatian National Bank
CROBEX	Croatian Benchmark Stock Exchange Index
ECB	European Central Bank
ESG	Environmental, Social and Governance
GDP	Gross Domestic Product
HICP	Harmonised index of consumer prices
HPB	Hrvatska poštanska banka
ISIN	International Securities Identification Number
LCR	Liquidity Coverage Ratio
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
NHB	Nova hrvatska banka
NPL	Non-Performing Loans
Q1 or 3M	First quarter
ROAA	Return on Average Assets
ROAE	Return on Average Equity
RWA	Risk-Weighted Assets
Stage 1 and 2	Performing Loans
Stage 3	Non-Performing Loans
Y-o-Y	Year-over-Year
YTD	Year to Date



Indicies calculation

Indicator	Calculation
Liquidity coverage ratio (LCR)	The ratio of liquid assets to net liquidity outflow
NPL coverage	Ratio of accumulated impairments for non-performing loans to total non-performing loans
NPL ratio	Ratio of non-performing loans to total loans
Loan to deposit ratio	Ratio of net loans to deposits as of the reporting date
Cost to income ratio (CIR)	Operating cost to net operating income ratio
Return on average assets (ROAA)	Ratio of annualized profit for the current year to average assets (arithmetic mean of the balance in assets at the end of the reporting period and the balance in assets at the end of the previous year) Ratio of annualized profit for the current year to average equity (arithmetic mean of the balance in equity at the end of the reporting period and the
Return on average equity (ROAE)	balance in equity at the end of the previous year)
Common Equity Tier 1(CET 1)	Common Equity Tier 1 (CET1) capital to risk-weighted assets (RWA) ratio



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 p.l.c., states that according to their best knowledge the set of unaudited unconsolidated financial statements for the period from January 1 to March 31, 2024, are compiled in accordance with the accounting regulation applicable to credit institutions in Croatia, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c.

On behalf of HPB p.l.c.:

Marko Badurina

President of the Management Board

Ivan Soldo

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Tadija Vrdoljak

Member of the Management Board

Josip Majher

Member of the Management Board



Management report of HPB p.l.c.

Management report of Hrvatska poštanska Banka p.l.c. for the period from January 1 to March 31, 2024, is contained in the previous section of this material.

Marko Badurina

President of the Management Board

Ivan Soldo

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Tadija Vrdoljak

Member of the Management Board

Josip Majher

Member of the Management Board



Annex 1	IS	SUER'S GENERAL	DATA		
	13	JOER S GENERAL	DATA		
Reporting period:		1.1.2024.	to	31.03.2024.	
Year:		2024			
Quarter:		1			
	Quarterly	financial stateme	nts		
Registration number (MB):	03777928	-	ome Member State code:	HRVATSKA	
Entity's registration number (MBS):	080010698		·		
Personal identification number (OIB):	87939104217		LEI:	529900D5G4V6THXC5P79	
Institution code:	319				
Name of the issuer:	HRVATSKA POŠTANSK	A 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	1722				
Consolidated report:	KN (KN	N-not consolidated/KD-cor	solidated)		
Audited:	RN (RN-not audited/RD-audite	d)		
Names of subsidiaries	(according to IFRS):		Registered o	ffice:	MB:
Bookkeeping firm:	No	(Yes/No)			
Contact person:			(name of the	bookkeeping firm)	
Telephone:	(only name and surname 014804670	of the contact person)			
E-mail address:	tea.bazant@hpb.hr				
Audit firm:					
Certified auditor:	(name of the audit firm)				
	(name and surname)	-			

Submitter: HRVATSKA POŠTANSKA BANKA, p.l.c.

ltem	ADP code	Last day of the preceding business year	Current period
1	2	vear 3	4
Assets		ı	
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,103,793,849	2,873,115,401
Cash in hand	002	136,782,367	108,488,086
Cash balances at central banks	003	2,957,462,257	2,754,347,469
Other demand deposits	004	9,549,225	10,279,846
Financial assets held for trading (from 6 to 9)	005	54,809,698	55,174,811
Derivatives	006	612,632	6,677
Equity instruments	007	14,348,314	15,468,427
Debt securities	800	39,848,752	39,699,707
Loans and advances	009	0	0
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	490,500	505,795
Equity instruments Debt securities	011 012	0	0
Loans and advances	012	490,500	0 505,795
Financial assets at fair value through profit or loss (15 + 16)	014	0	0
Debt securities	015	0	0
Loans and advances	016	0	0
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	4,394,287	4,744,613
Equity instruments	018	4,394,287	4,744,613
Debt securities	019	0	0
Loans and advances	020	0	0
Financial assets at amortised cost (22 + 23)	021	3,786,154,629	3,736,417,075
Debt securities	022	855,856,956	856,702,984
Loans and advances Derivatives - hedge accounting	023 024	2,930,297,673	2,879,714,091
Fair value changes of the hedged items in portfolio hedge of interest rate	025	0	0
risk	000	1 005 407	4 005 407
Investments in subsidiaries, joint ventures and associates Tangible assets	026 027	1,295,487 60,791,774	1,295,487 58,454,291
Intangible assets	027	14,601,447	14,580,322
Tax assets	029	5,316,953	5,222,999
Other assets	030	14,404,364	10,720,193
Fixed assets and disposal groups classified as held for sale	031	0	1,777,644
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	7,046,052,988	6,762,008,631
Liabilities		,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Liabilities Financial liabilities held for trading (from 34 to 38)	033	16,165	232,319
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives	033 034	16,165 16,165	
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions	033 034 035	16,165 16,165 0	232,319 232,319 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits	033 034 035 036	16,165 16,165 0	232,319 232,319 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions	033 034 035	16,165 16,165 0	232,319 232,319 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued	033 034 035 036 037	16,165 16,165 0 0	232,319 232,319 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities	033 034 035 036 037 038	16,165 16,165 0 0	232,319 232,319 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42)	033 034 035 036 037 038	16,165 16,165 0 0 0 0	232,319 232,319 0 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities	033 034 035 036 037 038	16,165 16,165 0 0 0 0	232,319 232,319 0 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 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)	033 034 035 036 037 038 039 040 041 042	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Financial liabilities Financial liabilities Financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits	033 034 035 036 037 038 039 040 041 042 043	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	232,319 232,319 0 0 0 0 0 0 0 0 0 0,111,499,958 6,091,239,347
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 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	033 034 035 036 037 038 039 040 041 042 043	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 et 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	033 034 035 036 037 038 039 040 041 042 043 044 045	16,165 16,165 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408	232,319 232,319 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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	033 034 035 036 037 038 039 040 041 042 043	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate	033 034 035 036 037 038 039 040 041 042 043 044 045 046	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 0 0 20,260,611 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities	033 034 035 036 037 038 039 040 041 042 043 044 045 046	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Financial liabilities Financial liabilities 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	232,319 232,319 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Other liabilities	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,671,561 7,508,138 0 44,870,183	232,319 232,319 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 0 37,986,884 11,268,271 0 43,187,126
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other 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 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183	232,319 232,319 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 37,986,884 11,268,271 0 43,187,126
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Other liabilities Liabilities included in disposal groups classified as held for sale	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,671,561 7,508,138 0 44,870,183	232,319 232,319 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 0 37,986,884 11,268,271 0 43,187,126
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other 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 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183	232,319 232,319 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 37,986,884 11,268,271 0 43,187,126
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183 0 6,512,316,093	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 0 37,986,884 11,268,271 0 43,187,126 0 6,204,174,558
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Deivactives - 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 Liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,671,561 7,508,138 0 44,870,183 0 161,970,000 0 0 161,970,000 0 0	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 0 20,260,611 0 43,187,126 0 43,187,126 161,970,000 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 050 051 052 053	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183 0 6,512,316,093	232,319 232,319 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 43,187,126 0 43,187,126 6,204,174,558 161,970,000 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Deivatives - 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183 0 161,970,000 0 0 8,645,102	232,319 232,319 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 0 37,986,884 11,268,271 0 43,187,126 0 6,204,174,558 161,970,000 0 0 8,888,773
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other 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 Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Det 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183 0 161,970,000 0 0 8,645,102 194,508,595	232,319 232,319 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 43,187,126 0 43,187,126 6,204,174,558 161,970,000 0 0 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 17,508,138 0 44,870,183 0 44,870,183 0 6,512,316,093 161,970,000 0 0 0 0 0 8,645,102 194,508,595	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 0 20,260,611 0 0 37,986,884 11,268,271 0 43,187,126 0 6,204,174,558 161,970,000 0 0 8,888,773 275,123,650 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued Other financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other 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 Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Liabilities 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 050 051 052 053 054	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183 0 6,512,316,093 161,970,000 0 0 0,8,645,102 194,508,595 0 87,998,143	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 0 37,986,884 11,268,271 0 43,187,126 0 6,204,174,558 161,970,000 0 0 8,888,773 275,123,650 0 87,998,143
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Deivactives - 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	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 17,508,138 0 44,870,183 0 44,870,183 0 6,512,316,093 161,970,000 0 0 0 0 0 8,645,102 194,508,595	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 0 20,260,611 0 0 37,986,884 11,268,271 0 43,187,126 0 6,204,174,558 161,970,000 0 0 8,888,773 275,123,650 0
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Financial 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 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 (—) Treasury shares	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183 0 161,970,000 0 8,645,102 194,508,595 0 87,998,143	232,319 232,319 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 20,260,611 0 43,187,126 43,187,126 161,970,000 0 0 8,888,773 275,123,650 0 87,998,143 -3,920
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 Perivatives - 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 () Interior dividends Minority interests [non-controlling interests]	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 056 057 058 059 060 061 062 063 064	16,165 16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6,418,350,046 6,397,218,638 0 21,131,408 0 41,571,561 7,508,138 0 44,870,183 0 161,970,000 0 0 8,645,102 194,508,595 0 87,998,143 0 80,615,055	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 0 20,260,611 0 0 37,986,884 11,268,271 0 43,187,126 161,970,000 0 0 8,888,773 275,123,650 0 87,988,773 275,123,650 0 87,988,773 275,123,650 0 87,988,773
Liabilities Financial liabilities held for trading (from 34 to 38) Derivatives Short positions Deposits Debt securities issued 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 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 Profit or loss attributable to owners of the parent (-) Interim dividends	033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060 061 062 063 064 065	16,165 16,165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	232,319 232,319 0 0 0 0 0 0 0 0 0 0 0 0 6,111,499,958 6,091,239,347 0 0 20,260,611 0 43,187,126 0 43,187,126 161,970,000 0 0 8,888,773 275,123,650 0 87,998,143 -3,290 23,857,424

STATEMENT OF PROFIT OR LOSS for the period 01.01.2024. to 31.03.2024.

Submitter: HRVATSKA POŠTANSKA BANKA, p.l.c.					
Item	ADP code	Same period of	the previous year	Curren	t period
		Cumulative	Quarter	Cumulative	Quarter
1 Interest income	2 001	27.560.990	4	5	6
(Interest income	001	2,274,447	27,560,990 2,274,447	65,216,059 18,744,692	65,216,059 18,744,692
(Expenses on share capital repayable on demand)	003	0	0	0	0
Dividend income Fees and commissions income	004 005	79,823 15,456,805	79,823 15,456,805	5,572 16,878,537	5,572 16,878,537
(Fees and commissions expenses)	006	9,587,886	9,587,886	9,280,722	9,280,722
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	800	907,178	907,178	808,597	808,597
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	-36,986	-36,986	-88	-88
Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net	010	0	0	0	0
Gains or (-) losses from hedge accounting, net Exchange rate differences [gain or (-) loss], net	011 012	-8,981	-8,981	0 626,170	626,170
Gains or (-) losses on derecognition of of investments in subsidiaries, joint			-0,961	020,170	020,170
ventures and associates, net	013	0	Ĭ	•	0
Gains or (-) losses on derecognition of non-financial assets, net Other operating income	014 015	297.456	0 297,456	10,338 280,988	10,338 280,988
(Other operating expenses)	016	891,386	891,386	744,736	744,736
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	31,502,566	31,502,566	55,056,023	55,056,023
(Administrative expenses)	018	15,329,293	15,329,293	22,668,673	22,668,673
(Cash contributions to resolution boards and deposit guarantee schemes)	019	363,060	363,060	0	0
(Depreciation)	020	2,342,255	2,342,255	3,768,663	3,768,663
Modification gains or (-) losses, net	021	-151,931	-151,931	-73,940	-73,940
(Provisions or (-) reversal of provisions) (Impairment or (-) reversal of impairment on financial assets not measured at	022	-3,189,912	-3,189,912	-1,027,102	-1,027,102
fair value through profit or loss) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint	023	-1,609,154	-1,609,154	736,703	736,703
ventures and associates)	024	0	0	0	0
(Impairment or (-) reversal of impairment on non-financial assets)	025	0	U	0	0
Negative goodwill recognised in profit or loss Share of the profit or (-) losses of investments in subsidiaries, joint ventures	026	0	0	0	0
and associates accounted for using the equity method Profit or (-) loss from fixed assets and disposal groups classified as held for	027	0	0	0	0
sale not qualifying as discontinued operations	028	0	0	0	0
Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 - from 22 to 25 + from 26 to 28)	029	18,115,093	18,115,093	28,835,146	28,835,146
(Tax expense or (-) income related to profit or loss from continuing operations)	030	131,174	131,174	4,977,722	4,977,722
Profit or (-) loss after tax from continuing operations (29 – 30)	031	17,983,919	17,983,919	23,857,424	23,857,424
Profit or (-) loss after tax from discontinued operations (33 – 34)	032	0	0	0	0
Profit or (-) loss before tax from discontinued operations	033	0	0	0	0
(Tax expense or (-) income related to discontinued operations)	034	0	0	0	0
Profit or (–) loss for the year (31 + 32; 36 + 37)	035	17,983,919	17,983,919	23,857,424	23,857,424
Attributable to minority interest [non-controlling interests]	036	0	0	0	0
Attributable to owners of the parent	037	17,983,919	17,983,919	23,857,424	23,857,424
STATEMENT OF OTHER COMPREHENSIVE INCOME Income or (-) loss for the current year	038	17,983,919	17,983,919	23,857,424	23,857,424
Other comprehensive income (40+ 52)	039	273,580	273,580	243,671	243,671
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	273,580	273,580	243,671	243,671
Tangible assets	041	0	0	0	0
Intangible assets	042	0	0	0	0
Actuarial gains or (-) losses on defined benefit pension plans	043	0	0	0	0
Fixed assets and disposal groups classified as held for sale Share of other recognised income and expense of entities accounted	044	0	0	0	0
for using the equity method	045	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	046	356,813	356,813	350,992	350,992
value through other comprehensive income, net	047	0	0	0	0
other comprehensive income [hedged item] other comprehensive income [hedging instrument]	048 049	0	0	0	0
Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk	050	0	0	0	0
Income tax relating to items that will not be reclassified	051	-83,233	-83,233	-107,321	-107,321
Items that may be reclassified to profit or loss (from 53 to 60)	052	0	0	0	0
Hedge of net investments in foreign operations [effective portion] Foreign currency translation	053 054	0	0	0	0
Cash flow hedges [effective portion]	054	0	0	0	0
Hedging instruments [not designated elements]	056	0	0	0	0
Debt instruments at fair value through other comprehensive income Fixed assets and disposal groups classified as held for sale	057 058	0	0	0	0
Share of other recognised income and expense of investments in	059	0	0	0	0
subsidiaries, joint ventures and associates Income tax relating to items that may be reclassified to profit or (-) loss	060	0	0	0	0
Total comprehensive income for the current year (38 + 39; 62 + 63)	061	18,257,499	18,257,499	24,101,095	24,101,095
Attributable to minority interest [non-controlling interest]	062	19.257.400	0	0	0
Attributable to owners of the parent	063	18,257,499	18,257,499	24,101,095	24,101,095

STATEMENT OF CASH FLOW

for the period 01.01.2024 to 31.03.2024.

Submitter: HRVATSKA POŠTANSKA BANKA, p.l.c.			
Item	ADP code	Same period of the previous	At the reporting date of the current period
1	2	vear 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	005		
statement of profit or loss	006		
Other receipts	007	+	
(Other expenditures) Operating activities - indirect method	800		
Profit/(loss) before tax	009	18,115,093	28,835,146
Adjustments:	003	10,113,033	
Impairment and provisions	010	-4,647,135	-290,399
Depreciation	011	2,342,255	3,768,663
Net unrealised (gains)/losses on financial assets and liabilities at fair	012	-870,192	-808,509
value through statement of profit or loss	_		, ,
(Profit)/loss from the sale of tangible assets Other non-cash items	013 014	-25,286,543	-,
Changes in assets and liabilities from operating activities	014	-25,266,543	-47,029,168
Deposits with the Croatian National Bank	015	T 0	I c
Deposits with financial institutions and loans to financial institutions	016	0	
Loans and advances to other clients	017	-10,604,560	46,513,898
Securities and other financial instruments at fair value through other	018	-1,404,759	
comprehensive income	010	-1,404,733	-330,320
Securities and other financial instruments held for trading	019	33,860	-365,112
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	0	С
Securities and other financial instruments mandatorily at fair value	021	0	-15,295
through statement of profit or loss			
Securities and other financial instruments at amortised cost	022	-8,728,857	-846,028
Other assets from operating activities	023	-4,820,994	3,684,171
Deposits from financial institutions	024	-77,253,256	
Transaction accounts of other clients	025	506,620,493	
Savings deposits of other clients	026	-934,097,878	-16,671,738
Time deposits of other clients	027	79,170,314	
Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities	028 029	-184,848	
Interest received from operating activities [indirect method]	030	241,854,824 27,560,990	-1,296,901 65,216,059
Dividends received from operating activities [indirect method]	031	79,823	5,572
Interest paid from operating activities [indirect method]	032	-2,274,447	
(Income tax paid)	033	0	
Net cash flow from operating activities (from 1 to 33)	034	-194,395,817	-197,437,637
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-6,339,435	-3,187,699
Cash receipts from the sale / payments for the purchase of investments	036	0	C
in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and			
other financial instruments held to maturity	037	0	(
Dividends received from investing activities	038	0	(
Other receipts/payments from investing activities	039	0	
Net cash flow from investing activities (from 35 to 39)	040	-6,339,435	-3,187,699
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	4,676,845	
Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments	042 043	0	
Net increase/(decrease) iii Tier z cabiiai insimmenis	U43		. (

043

044

045

046

047

048

049

050

051

0

0

0

0

4,676,845

-8,981

-196,058,407

1,325,718,840

1,129,651,452

0

0

0

-30,058,759

-230.684.095

3,103,793,849

2,873,115,401

5,647

Net increase/(decrease) in Tier 2 capital instruments

Other receipts/(payments) from financing activities

Net cash flow from financing activities (from 41 to 46)

Cash and cash equivalents at the beginning of period

Effect of exchange rate fluctuations on cash and cash equivalents

Cash and cash equivalents at the end of period (48 + 49 + 50)

Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)

Increase in share capital

(Dividends paid)

STATEMENT OF CHANGES IN EQUITY

for the period from to 31.3.2024 in EUR

ioi the period ii	•	ıo	31.3.2024												III EUN
						Attributable	to owners of	the parent					Non-control	ing interest	
Sources of equity changes	ADP code	Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensi ve income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensi ve income	Other items	Total
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	8,645,102	194,508,595	0	87,998,143	0	80,615,055	0	0	0	533,736,895
Effects of error corrections	002	0	0	0	0	0	0	O	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] (1 + 2 + 3)	004	161,970,000	0	0	0	8,645,102	194,508,595	C	87,998,143	0	80,615,055	0	0	0	533,736,895
Ordinary shares issue	005	0	0	0	0	0	0	O	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	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of receviables 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	-3,920	0	0	0	0	-3,920
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	80,615,055	0	0	0	-80,615,055	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	0	0	0	0	0	0	0	0	0
Total comprehensive income for the current year	020	0	0	0	0	243,671	0	0	0	0	23,857,424	0	0	0	24,101,095
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	8,888,773	275,123,650	0	87,998,143	-3,920	23,857,424	0	0	0	557,834,070

I) INTEREST INCOME				in EUR		
P 001	Same period of 1 01.01 3	he previous year 1.01.2023.	Current period 01.01.	. – 31.03.2024.		
ht securities	Cumulative 2 974 192	Quarter 2.974,192	Cumulative 5.535.267 -	Quarter 5 535 267		
or securities ins and advances ier assets	2,974,192 19,596,848 4,989,950	2,974,192 19,596,848 4,989,950	5,535,267 - 31,566,473 28,114,319	5,535,267 31,566,473 28,114,319		
osits	4,989,950	4,989,950	28,114,319	28,114,319		
liabilities	27,560,990	27,560,990	65,216,059	65,216,059		
TEREST EXPENSE		,,		in EUR		
002	Same period of 1	he previous year 1.01.2023.	Current period 01.01			
	Cumulative	Quarter	Cumulative	Quarter		
ecurities and advances	2,519	2,519	105	105		
assets sits	2,270,270	2,270,270	18,552,033	18,552,033		
liabilities	1,658 2,274,447	1,658 2,274,447	192,554 18,744,692	192,554 18,744,692		
	2,214,441	2,214,441	10,744,052			
E AND COMMISSION INCOME		he previous year	Current period 01.01	in EUR		
003	01.01 3 Cumulative	1.01.2023. Quarter	Cumulative	Quarter		
rities t management	69,123 3.833	69,123 3,833	67,047 843	67,047 843		
dy [according to the type of client] commitments	141,801 1,213	141,801 1,213	163,922 3,071	163,922 3,071		
	15,240,836	15,240,836	16,643,654	16,643,654		
	15,456,805	15,456,805	16,878,537	16,878,537		
E AND COMMISSION EXPENSE	Same period of	he previous year		in EUR		
06	01.01 3 Cumulative	1.01.2023. Quarter	Current period 01.01.	. – 31.03.2024. Quarter		
clearing and settlement	76,511 9,511,374	76,511 9,511,374	128,631 9.152.091	128,631		
	9,511,374 9,587,886	9,511,374 9,587,886	9,152,091 9,280,722	9,152,091 9,280,722		
N/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIA	BILITIES			in EUR		
17	Same period of t	he previous year 1.01.2023.	Current period 01.01	. – 31.03.2024.		
ecurities	Cumulative	Quarter	Cumulative	Quarter		
and advances	-	-	-	-		
sits Securities issued	-	=	-	-		
financial liabilities		<u>:</u>	<u> </u>			
NS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TE	RADING			in EUR		
NS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TI 08	Same period of	he previous year	Current period 01.01			
	Cumulative	1.01.2023. Quarter	Cumulative	Quarter		
instruments ecurities	560,971 4,146	560,971 4,146	1,143,802 (42,211)	1,143,802 (42,211)		
sactions and derivatives	342,061	342,061	(292,994)	(292,994)		
	907,178	907,178	808,597	808,597		
NS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT	Same period of	he previous year	Current pori-1 of or	_ 31 02 2024		
009		1.01.2023. Quarter	Current period 01.01.	. – 31.03.2024. Quarter		
y instruments	-	- Guarter	- Cumulative	-		
securities is and advances	(36,986)	(36,986)	(88)	(88)		
	(36,986)	(36,986)	(88)	(88)		
ERATING EXPENSES	Same period of	he previous year		in EUR		
015 & AOP 017 & AOP 018	01.01 3	1.01.2023.	Current period 01.01	. – 31.03.2024. Quarter		
operating expenses	Cumulative 891,386	Quarter 891,386	Cumulative 744,736	744,736		
nistrative expenses oyee expenses	15,329,293 8,804,306	15,329,293 8,804,306	22,668,673 13,285,601	22,668,673 13,285,601		
administrative expenses ributions in cash rehabilitation committees and Deposit Insurance Scheme	6,524,987 363,060	6,524,987 363,060	9,383,071	9,383,071		
tization	2,342,255	2,342,255	3,768,663	3,768,663		
erty, plant and equipment tment property	1,571,302	1,571,302	2,341,717	2,341,717		
intangible assets	770,953 18,925,994	770,953 18,925,994	1,426,946 27,182,071	1,426,946 27,182,071		
AIRMENT LOSSES AND PROVISION EXPENSES				in EUR		
		he previous year	Current period 01.01			
9 & AOP 020 & AOP 021 & AOP 023	Same period of t	1.01.2022				
	01.01 3 Cumulative	1.01.2023. Quarter	Cumulative	Quarter		
cation gains or (-) losses, net ial assets at fair value through other comprehensive income	01.01 3 Cumulative (151,931)	1.01.2023. Quarter (151,931)	Cumulative (73,940)	(73,940)		
ation gains or (-) losses, net al assets at fair value through other comprehensive income al assets at mortized cost	01.01 3 Cumulative (151,931)	Quarter (151,931) - (151,931)	Cumulative (73,940) (73,940)	(73,940) - (73,940)		
cation gains or (-) losses, net al assets at fair value through other comprehensive income al assets at amortized cost lons or (-) reversal of provisions) les towards resolution committees and deposit insurance systems	01.01 3 Cumulative (151,931) - (151,931) (3,189,912)	Quarter (151,931) (151,931) (3,189,912)	Cumulative (73,940) - (73,940) (1,027,102)	(73,940) (73,940) (1,027,102)		
ication gains or (-) losses, net stal assets at fair value through other comprehensive income stal assets at amortized cost. I call assets at amortized cost. Sions or (-) reversal of provisions) titles towards resolution committees and deposit insurance systems rites amd Guurantees)	01.01 3 Cumulative (151,931)	Quarter (151,931) - (151,931)	Cumulative (73,940) (73,940)	(73,940) - (73,940)		
ication gains or (-) losses, net roll asset at fair value through other comprehensive income cities asset at empriced cost isones or () reversal of provisions) tiles towards resolution committees and deposit insurance systems tiles award (aurantees) Provisions) timent or () reversal of impairment on financial assets that are not used at fair value through profit or loss)	01.013 Cumulative (151,931) (151,931) (3,189,912) (2,341,899) (848,012)	Quarter (151,931) (151,931) (3,189,912) (2,341,899) (848,012)	Cumulative (73,940) (73,940) (1,027,102) (182,728)	(73,940) (73,940) (1,027,102) - (182,728)		
fication gains or (·) losses, net cold assets at flair value through other comprehensive income coid assets at a flair value through other comprehensive income coid assets at amount fisches or (·) reversal of provisions) filtres toward's resolution committees and deposit insurance systems filtres or documenters) filtres and Countriers) filtres and Countriers) filtres and countriers or firment or (·) reversal of impairment on financial assets that are not fund at a flair value through profit or loss) formula assets at fair value through there comprehensive income)	01,01-3 Cumulative (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154)	1.01.2023. Cluarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154)	Cumulative (73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703		
fication gains or (·) losses, net cial assets at fair value through other comprehensive income cial assets at a fair value through other comprehensive income cial assets at anotized cost risions or (·) reversal of provisions) filties towards resolution committees and deposit insurance systems filties and Guarantees) Provisions) intrenet or (·) reversal of impairment on financial assets that are not used at fair value through profit or loss) notial assets at amortized cost; middle for the provisions middle for the pro	01.013 Cumulative (151,931) (151,931) (3,189,912) (2,341,899) (848,012)	Quarter (151,931) (151,931) (3,189,912) (2,341,899) (848,012)	Cumulative (73,940) (73,940) (1,027,102) (182,728) (844,374)	(73,940) (73,940) (1,027,102) (182,728) (844,374)		
lication gains or (-) losses, net cial assets at fair value through other comprehensive income cial assets at a fair value through other comprehensive income cial assets at an arrivated cost islons or (-) reversal of provisions) lities towards resolution committees and deposit insurance systems lities and claurantees) (Provisions) imment or (-) reversal of impairment on financial assets that are not ured at fair value through profit or loss) cial assets at fair value through other comprehensive income) imment or (-) reversal of impairment of of or insufficients in subsidiaries, joint wea, and associates)	01,01-3 Cumulative (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154)	1.01.2023. Cluarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154)	Cumulative (73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703		
lication gains or (-) losses, net call assets at flav value through other comprehensive income cital assets at flav value through other comprehensive income cital assets at amountard cost (slons or (-) reversal of provisions) (littles towards resolution committees and deposit insurance systems (reversal of the comprehensive) (reversal of repairment on financial assets that are not ured at fair value through profit or loss) coils asset af fair value through the comprehensive income) coils asset af air value through there comprehensive income) coils asset af air value through other comprehensive income) coils asset af air value through other comprehensive income) (unit asset af air value) (unit of the comprehensive income) (unit of the compreh	01,01-3 Cumulative (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154)	1.01.2023. Cluarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154)	Cumulative (73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703		
fication gains or (-) losses, net cial assets a flavie who who will be comprehensive income cial assets at flavie through other comprehensive income cial assets at anotized cost risions or (-) reversal of provisions) filtes toward resolution committees and deposit insurance systems filties toward resolution committees and deposit insurance systems filties toward resolution committees and provisions) filtres toward for provisions filtres toward of filtres committees comm	01,01-3 Cumulative (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154)	1.01.2023. Cluarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154)	Cumulative (73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703		
ication gains or (-) losses, net call assets at fair value through other comprehensive income call assets at amounted cost islons or (-) reversal of provisions) tiles somet (ausarates) Provisions) Irrent or (-) reversal of impairment on financial assets that are not ured at fair value through profit or loss) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through other comprehensive income) cial assets at fair value through a fair through other comprehensive income) cial asset at fair value through a fair through other comprehensive income) cial asset at fair value through profit of loss.	0.10.1-3 Cumulative (151,931) (151,931) (3,188,912) (2,341,889) (846,012) (1,609,154) (1,609,154)	0.01.2023. Ouarter (151.931) (151.931) (151.931) (2,189,912) (2,341,899) (848,012) (1,609,154)	Cumulative (73,840) (73,940) (73,940) (1,027,102) (182,72) (844,374) (36,703) (736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703		
lication gains or (-) losses, net cial assets at fair value through other comprehensive income cial assets at fair value through other comprehensive income cial assets at amount code cost islons or (-) reversal of provisions) lities towards resolution committees and deposit insurance systems lities and Gusrarlees): Provisions) interest or (-) reversal of impairment on financial assets that are not used at fair value through profit or loss) rotal assets at amortized cost): rotal assets at amortized cost): rotal assets at amortized cost; rotal associates) interest or (-) reversal of impairment of of investiments in subsidiaries, joint imment or (-) reversal of impairment of of investiments in subsidiaries, joint imment or (-) reversal of impairment of of investiments in subsidiaries, joint imment or (-) reversal of impairment of investiments in subsidiaries, joint imment or (-) reversal of impairment of investiments in subsidiaries, joint imment property) interest property interest prop	01,01-3 Cumulative (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154)	1.01.2023. Cluarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154)	Cumulative (73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703		
fication gains or (·) losses, net cold assets at fair value through other comprehensive income coid assets at fair value through other comprehensive income coid assets at amount coid assets at amount coid assets at amount coid assets at amount coid countriess) lities sword countriess) lities toward resolution committees and deposit insurance systems lities and Countriess) lities and Countriess) lities and Countriess) lities and countriess of lities and comprehensive income) noted assets at a mid- ment or (·) reversal of impairment off of investments in subsidiaries, joint litiment or (·) reversal of impairment off non-financial assets) simment or (·) reversal of impairment off non-financial assets) simment or (·) reversal of impairment coid in coid coi	0.10.1-3 Cumulative (151,931) (151,931) (3,188,912) (2,341,889) (846,012) (1,609,154) (1,609,154)	0.01.2023. Ouarter (151.931) (151.931) (151.931) (2,189,912) (2,341,899) (848,012) (1,609,154)	Cumulative (73,840) (73,940) (73,940) (1,027,102) (182,72) (844,374) (36,703) (736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703	31.03.2024.	in EUR
iffication gains or () losses, net noist assets at fave whus through other comprehensive income noist assets at annotized cost //sions or () reversal of provisions) littles towards resolution committees and deposit insurance systems littles used and could be noticed to a comprehensive number of comprehensive number of comprehensive income) noist assets at an invalue through profit or loss) noist assets at an invalue through other comprehensive income) noist assets at an invalue through other off or investments in subsidiaries, joint res, and associates) noist profit of the number of () reversed of impairment of for investments in subsidiaries, joint res, and associates) noist profit of number of num	0.10.1-3 Cumulative (151,931) (151,931) (3,188,912) (2,341,889) (846,012) (1,609,154) (1,609,154)	(1.01.2023. (151.931) (151.931) (151.931) (3.189.912) (2.41.899) (46.012) (1,609.154) (1,609.154) (4,647.135)	Cumulative (73,840) (73,940) (73,940) (1,027,102) (182,72) (844,374) (36,703) (736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703 736,703 (216,458)	31.03.2024. Stage 2	in EUR Stage 3
iffication gains or () losses, net roll assets a flar value through other comprehensive income roll assets at a florized cost risions or () reversal of provisions) littles towards resolution committees and deposit insurance systems littles and Guarantees) if Provisions reversal of impairment on financial assets that are not sured at fair value through profit or loss) incola assets at a free under through profit or loss) incola assets at a mortized cost) reversal of impairment of of investments in subsidiaries, joint res, and associates) reversal of impairment of of investments in subsidiaries, joint res, and associates) reversal of impairment of of investments in reversal or reversal of impairment of or reversal of impairment of florized reversal of impairment reversal or reversal of impairment reversal or reversal reversal or reversal rev	01.013 Cumulative (151,931) (151,931) (3,189,912) (2,241,899) (848,012) (1,609,154) (1,609,154)	Ouarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154) (4,647,135)	Cumulative (73,540) (73,940) (1,027,102) (182,728) (844,574) 736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703 736,703		
fication gains or (·) losses, net cial assets at fair value through other comprehensive income cial assets at fair value through other comprehensive income cial assets at an arrivated cost risons or (·) reversal of provisions) filties toward resolution committees and deposit insurance systems filties toward resolution committees and deposit insurance systems filties and Guarantees) Provisions filties toward resolution committees and separate filties toward resolution committees and filties and current to filties and committees and filties and current to filties filties and committees of the filties and filties and filties and committees of the filties and committees of the filties and filties	01.013 Cumulative (151,931) (151,931) (3,189,912) (2,241,899) (848,012) (1,609,154) (1,609,154)	Ouarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154) (4,647,135)	Cumulative (73,540) (73,940) (1,027,102) (182,728) (844,574) 736,703	(73,940) (73,940) (1,027,102) (182,728) (844,374) 736,703 736,703 (216,458)		
incation gains or (-) losses, net call assets a flavi value through other comprehensive income cital assets at flavi value through other comprehensive income cital assets at flaviorated cost (states or (-) reversal of provisions) (instead or (-) reversal of provisions) (instead or (-) reversal of provisions) (instead or (-) reversal of impairment on financial assets that are not ured at fair value through profit or loss) (oncludi assets aft are value through profit or loss) (oncludi assets aft are value through other comprehensive income) (intended to (-) reversal of impairment off of investments in subsidiaries, joint ves, and associates (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to (-) reversal of impairment off non-financial assets) (intended to	0.10.1 a Cumulative (151,331) (151,331) (151,331) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154)	Ouarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,509,154) (1,609,154) (4,647,135) 311,22023.	Cumulative (73,946) (73,946) (1027,102) (102	(73,940) (73,940) (73,940) (1,927,102) (182,728) (844,374) 736,703 736,703 240,700 240,700 440,333,906	Stage 2	Stage 3 2,820,388
fication gains or (·) losses, net cold assets at fair value through other comprehensive income cold assets at fair value through other comprehensive income cold assets at fair value through profits or fishors or (·) reversal of provisions) (filted towards resolution committees and deposit insurance systems filtred towards resolution committees and deposit insurance systems filtred towards or filtred towards or filtred towards filtred towards or filtred towards filtred towards or filtred towards filtred to	01.013 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,154) Stage 1 448,859,075 450,088,885 (1,208,088,885	(1.01.2023. (151.931) (151.931) (151.931) (3.189.912) (2.341.899) (846.012) (1.609.154) (1.609.154) (4.647.135) (4.647.135)	Cumulative (73,940) (73,940) (1227,102) (1827,102) (1827,102) (1827,03) (1844,574) (736,703) (73	(73,940) (73,940) (73,940) (73,940) (1,927,102) (182,728) (844,374) 736,703 736,703 (216,458) Stage 1 240,700 240,700 440,333,906 441,514,281 (1,160,281	Stage 2	Stage 3 2,820,388 2,890,737
iffication gains or () losses, net noist assets at fair value through other comprehensive income noist assets at annoist assets at monitorate cost visions or () reversal of provisions) illities towards resolution committees and deposit insurance systems illites and Guarantees) or Provisions (illites towards resolution committees and deposit insurance systems and the state of the	01.013 c Cumulative (151,931) (151,931) (3,189,912) (2,241,899) (848,012) (1,609,154) (1,609,154) (4,647,135) Stage 1 448,559,775 450,908,885 (1,230,810) (1,568,810)	0uarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,154) (4,647,135) 31,12,2023 Stage 2	Cumulative (73,540) (73,940) (1,027,102) (182,723) (182,723) (182,734) 736,703	(73,940) (73,940) (73,940) (18,27,102) (18,722) (184,374) 736,703 736,703 (216,458) Stage 1 240,700 440,353,906 441,514,281	Stage 2 - - - 1,110,136 1,130,712	Stage 3 2,820,388 2,890,737
ification gains or (-) losses, net moial assets a fair value through other comprehensive income moial assets at a formation of control of the comprehensive income moial assets at a morizod cost visions or (-) reversal of provisions) littles towards resolution committees and deposit insurance systems littles towards resolution committees and deposit insurance systems millimeters or (-) reversal of impairment on financial assets that are not sured at fair value through profit or loss) mointal assets at a mort vand cost) moial assets at a mort vand cost more property in the magnitude assets) moial assets in a moial vand cost vand cost and cost vand cost and cost vand cost vand cost and cost vand cost vand cost and cost va	01.013 Comulative (151,931) (151,931) (151,931) (151,931) (2,341,899) (848,012) (1,609,154) (1,609,154) Stage 1 448,859,075 450,089,885 (1,230,810) 1,664,533 (1,646,535 (1,646,535 (1,646,535 (1,646,535 (1,646,535 (1,646,535 (1,646,535 (1,646,535 (1,646,535 (1,646,535 (1,646,635	0uarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,154) (4,647,135) 31,12,2023 Stage 2	Cumutative (73,540) (73,940) (1,027,102) (182,728) (182,728) (184,734) 736,703	(73,940) (73,940) (73,940) (73,940) (182,728) (844,374) 736,703 736,703 240,700 240,700 240,700 440,333,906 441,514,281 (1,160,375) 2,387,858 2,763,22 2,763,22 2,763,22	Stage 2 - - - 1,110,136 1,130,712	Stage 3 2,820,388 2,890,737
ification gains or (-) losses, net moial assets at faviable through other comprehensive income moial assets at annotized cost visions or (-) reversal of provisions) lifties towards resolution committees and deposit insurance systems lifties towards resolution committees and deposit insurance systems lifties towards resolution committees and deposit insurance systems lifties towards reversal of impairment on financial assets that are not sured at fair value through profit or loss) normal assets at a revulae through profit or loss) loncial assets at a revulae through other comprehensive income) loncial assets at a revulae through other comprehensive income) loncial assets at a revulae through through the comprehensive income) loncial assets at a revulae through the comprehensive income) loncial assets at a revulae through the comprehensive income) loncial assets at a revulae in	0.10.1 - 3 Comulative (151,831) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,154) (1,609,154) (4,647,135) Stage 1	(1.01.2023. Ouarter (151.937) (151.937) (151.937) (151.937) (3.189.912) (2.341.899) (246.012) (1.609.154) (1.609.154) (1.609.154) (1.609.154) (1.609.154) (1.609.154) (1.609.155) (1.609.1	Cumulative (73,940) (73,940) (1027,102) (1027,102) (1027,102) (1027,102) (1027,102) (1027,102) (1027,102) (1027,102) (1027,102) (216,458) Stage 3 2,946,111 2,916,570 (70,459) (10,459) (10,459) (10,459) (10,459) (10,459)	(73,940) (73,940) (73,940) (73,940) (182,728) (844,374) 736,703 736,703 (216,456) Singe 1 240,700 440,333,906 441,514,281 (1,160,375) 2,397,558 2,763,27 2,125,154 (3,920)	1,110,136 1,130,712 (20,577)	Stage 3
ification gains or (-) losses, net cial assets a flavir value through other comprehensive income cial assets at flavir value through other comprehensive income cial assets at an increase of control of the comprehensive income cial assets at an ordinative and deposit insurance systems lities and Courantees) lities and Courantees) lities and Courantees) lities and Courantees) lities and comprehensive income) control assets at a review through profit or loss) concial assets at an invalue through other comprehensive income) colal assets at an invalue through other comprehensive income) colal assets at an invalue through other comprehensive income) colal assets at an invalue through other comprehensive income) colal assets at an invalue through other comprehensive income) colal assets at an invalue through other comprehensive income) colal assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue through other comprehensive income) cial assets at an invalue	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,154) (1,609,154) Stage 1 448,859,075 450,089,865 (1,230,810) 1,566,810 (1,551,167 (3,03,56) (3,53,722,179	(1.01.2023. (151.931) (151.931) (151.931) (3.189.912) (2.341.899) (846.012) (1.609.154) (1.609.154) (4.647.135) 31.12.2023. Stage 2 1.773,946 1.805.576 (31.630)	Cumulative (73,540) (73,940) (1,027,102) (1,027,102) (1,027,102) (1,027,102) (1,027,102) (1,027,102) (1,027,102) (2,044,574) (2,044,574) (2,045,570) (70,458) (2,046,111) (2,946,111) (2,946,111) (2,946,111) (2,946,111) (3,946,111) (4,04) (5,277) (70,458)	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (184,374) 736,703 736,703 736,703 240,700 440,353,906 441,514,281 (1,160,375) 278,379	Stage 2 - - 1,110,136 1,130,712 (20,577) - - - 10,798 11,017	Stage 3 2,820,388 2,890,737 (70,349)
fication gains or (·) losses, net cold assets at fair value through other comprehensive income cold assets at fair value through other comprehensive income cold assets at annotized cost risions or (·) reversal of provisions) littles sward resolution committees and deposit insurance systems littles sward could be considered to the considered of the cons	0.10.1-3 Cumulative (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154) (1,609,154) Stage 1 448,859,075 450,089,868 (1,230,810) 1,546,458 (1,230,810)	0uarter (151,931) (151,931) (151,931) (2,189,912) (2,341,899) (846,012) (1,609,154) (1,609,154) (4,647,135) 31,12,2023. Stage 2	Cumutative (73,540) (73,940) (1,027,102) (182,728) (182,728) (184,574) (736,703) (736,703) (216,458) (216,	(73,940) (73,940) (73,940) (18,27,102) (182,722) (184,374) 736,703 736,703 (216,458) (216,458) (216,458) (216,458) (216,458) (216,458) (216,458) (216,458) (216,458)	Stage 2	Stage 3 2,820,388 2,890,737 (70,349)
ification gains or (-) losses, net roids assets a fave whus through other comprehensive income roids assets and annotated cost risions or (-) reversal of provisions) littles towards resolution committees and deposit insurance systems littles and Guarantees) if Provisions representations of the provisions littles and Guarantees) if rovisions or included the provisions of the provisions littles and comprehensive income) round as fair value through dror comprehensive income) roical assets at a mid-trade through profit or loss) roical assets at a mid-trade through profit or loss) roical assets at a mid-trade through profit or loss) roical assets at a mid-trade through profit or loss or through the provision of the profit or loss or through the profit	0.10.1-3 Cumulative (151,931) (151,931) (3,189,912) (2,241,899) (848,012) (1,609,154) (1,609,154) (1,609,154) (4,647,135) Stage 1 448,850,757 450,088,855 (1,220,810) (1,260,816) (1,20,810) (1,545,452 (1,545,452 (1,545,4	0uarter (151,931) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154) (1,609,154) (4,647,135) 31.12,2023. Stage 2 1,773,846 1,805,576 (31,630) (4,642,135)	Cumulative (73,946) (73,946) (1027,102) (182,726) (182,726) (844,374) 736,703 736,703 736,703 (216,458) Slage 3	(73,940) (73,940) (73,940) (73,940) (182,725) (844,374) (844,374) (736,703	1,110,136 1,130,712 (20,577) 10,798 11,017 (219)	\$tage 3 2,820,388 2,890,737 (70,349) 525 136,359 (135,835) 27,066,860
Ification gains or (-) losses, net roid assets a fair value through other comprehensive income roid assets a fair value through other comprehensive income roid assets at an ordinate of the comprehensive income roid assets at annotation committees and deposit insurance systems filtres converted assets of the comprehensive income) reproductions reproduction to the comprehensive income) reproductions reprodu	01.01.3 2 Cumulative (151,531) (151,531) (3,189,912) (2,341,899) (846,012) (1,699,154) (1,699,154) (1,699,154) Stage 1 448,859,075 450,089,856 (1,209,816) 1,584,555 (1,209,816) 1,584,555 (1,209,816) (1,594,555 (1,594,555	(1.01.2023. Ouarter (151.931) (151.931) (151.931) (3.189.912) (2.241.899.12) (2.241.899.12) (4.60.12) (1.609.154) (1.509.154)	Cumulative (73,940) (73,940) (1027,102) (182,729) (844,374) 736,703 736,703 736,703 (216,458) Stage 3 (216,458) (216,458) (216,458) (216,458)	(73,940) (73,940) (73,940) (73,940) (1,927,102) (182,728) (844,374) 736,703 736,703 736,703 (216,458) Stage 1 240,700 440,353,906 441,514,281 (1,160,353) 2,265,227 (2,125,154) (1,160,353) 2,163,553	1,110,136 1,130,712 (20,577) 10,798 11,017 (219) 167,285,064 175,200,936 (7,915,872)	2,820,388 2,890,737 (70,349) 525 136,359 (135,835) 27,066,860 87,041,283 (59,974,424)
Ification gains or (-) losses, net cold assets at fair value through other comprehensive income cold assets at fair value through other comprehensive income cold assets at an increase of provisions) littles toward's resolution committees and deposit insurance systems littles stand Courantees) littles toward's resolution committees and deposit insurance systems littles and Courantees) littles and Courantees) littles and Courantees) littles and Courantees l	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154) (1,609,154) (1,609,154) (1,609,154) (1,5	(1.01.2023. (151.931) (151.931) (151.931) (3.189.912) (2.341.899) (846.912) (1.609.154) (1.609.154) (1.609.154) (1.609.155) (4.647.135) 31.12.2023. Siage 2 1.773.946 1.805.576 (31.630) (4.634).773.322 19.5.065.5509 (6.649.177) 25.468.288	Cumulative (73,540) (73,940) (1,027,102) (182,731) (182,731) (184,731) (216,456) Stage 3 \$1,000 (216,456) \$1,000 (216,456) \$1,000 (216,456) \$1,000 (216,456)	(73,940) (73,940) (73,940) (18,27,102) (182,722) (184,374) 736,703 736,703 736,703 (216,488) (216,488) (240,700 440,353,906 441,514,281 (1,160,375) (2,297,532) (3,920) (3,932) (183,318) (2,205,432) (183,318) (183,432) (183,4	1,110,136 1,130,712 (20,577) 10,798 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,372	\$1,820,388 2,890,737 (70,349) 525 136,359 (135,835) 27,066,860 87,041,283 (59,974,424) 31,963,31,963
ititication gains or (-) tosses, net moial assets at fair value through other comprehensive income moial assets at fair value through other comprehensive income moial assets at fair value through other comprehensive income moial assets at fair value through other comprehensive income littles towards resolution committees and deposit insurance systems interested of reviewed or or or frontiers asset that are not sured at fair value through profit or loss) aurical assets at the require through other comprehensive income) moial assets at the require through other comprehensive income) moial assets at a through control of the comprehensive income) moial assets at a through control of the comprehensive income) moial assets at a through other comprehensive income) moial assets at an associates) moial assets at an associates) moial associates) perty, plant and equipment off non-financial assets) perty, plant and equipment) moial moial associates) moial moial associates moial assets moial associates moi	0.10.1-3 Cumulative (151,931) (151,931) (151,931) (3,189,912) (2,241,899) (848,012) (1,609,154) (1,609	0uarter (151,931) (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,1	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (182,729) (844,374) 736,703 73	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	2,820,388 2,890,737 (70,349) 525 198,359 27,06,868 87,041,23 11,863,812 170,00,909
ification gains or (-) losses, net noial assets a fair value through other comprehensive income noial assets at annotized cost visions or (-) reversal of provisions) littles towards resolution committees and deposit insurance systems littles are not seen to see the seen of the seen	0.10.1-3 Cumulative (151,531) (151,531) (3,189,912) (2,341,89) (846,012) (1,699,154) (1,699,154) (1,699,154) Stage 1 448,859,075 450,089,856 (1,209,169) 1,551,167 (3,055) 3,7699,866 (1,209,177,177 (26,151,167 (3,055) 3,7799,866 (3,177,717 (3,177 (3,177,717 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,1	(1.01.2023. (191.937) (191.937) (191.937) (3.189.912) (2.41.899.12) (2.41.899) (846.012) (1.609.154) (1.609.154) (1.609.155) (1.609.154) (1.609.155) (1.609.156)	Cumulative (73,540) (73,940) (1,027,102) (182,731) (182,731) (184,731) (216,456) Stage 3 \$1,000 (216,456) \$1,000 (216,456) \$1,000 (216,456) \$1,000 (216,456)	(73,940) (73,940) (73,940) (73,940) (1,927,102) (182,728) (844,374) 736,703 736,703 736,703 (216,458) Stage 1 240,700 440,353,906 441,514,281 (1,160,375) 2,997,358 276,367 276,367	1,110,136 1,130,712 (20,577) 10,798 11,017 (219) 167,285,064 175,200,936 (7,915,872) 243,843,340	\$1,853,359 (198,335) (198,355) (198,
ification gains or (-) losses, net notal assets a fair value through other comprehensive income notal assets at a fair value through other comprehensive income notal assets at a mortized cost visions or (-) reversal of provisions) liftiles towards resolution committees and deposit insurance systems liftiles covered resolution committees and deposit insurance systems liftiles covered resolution committees and deposit insurance systems liftiles are considered for the committees of the committees of the comprehensive income) limitered (-) reversal of impairment on financial assets that are not sured at fair value through thore comprehensive income) notal assets at similar deposition pairment of of investments in subsidiaries, joint livers, and associates pairment or (-) reversal of impairment off non-financial assets) simment or (-) reversal of impairment off non-financial assets) simment or (-) reversal of impairment off non-financial assets) simment property during interruption of the committee	0.10.1-3 Cumulative (151,531) (151,531) (3,189,912) (2,341,89) (846,012) (1,699,154) (1,699,154) (1,699,154) Stage 1 448,859,075 450,089,856 (1,209,169) 1,551,167 (3,055) 3,7699,866 (1,209,177,177 (26,151,167 (3,055) 3,7799,866 (3,177,717 (3,177 (3,177,717 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,177 (3,1	0uarter (151,931) (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,1	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (182,729) (844,374) 736,703 73	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	2,820,388 2,890,737 (70,349) 525 198,359 27,06,868 87,041,23 11,863,812 170,00,909
iffication gains or (-) losses, net moial assets at a few value through other comprehensive income moial assets at a morized cost visions or (-) reversal of provisions) littles toward seasofution committees and deposit insurance systems littles and Coustantees) littles and coustantees little and coustantees little and coustantees little and coustantees l	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154) (1,609,154) (1,609,154) (1,609,154) (1,5	(1.01.2023. (151.931) (151.931) (151.931) (3.189.912) (2.341.899) (846.012) (1.609.154) (1.609.154) (1.609.154) (1.609.154) (1.609.155) (4.647.135) 31.12.2023. Stage 2 1.773,946 1.805.576 (31.630) (6.649.177) (2.54.63,228 2.77.544,147 (2.206.309)	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (182,729) (844,374) 736,703 73	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	\$1,853,359 (198,335) (198,355) (198,
Incation gains or (-) losses, net call assets a flavi value through other comprehensive income call assets at flavi value through other comprehensive income call assets at flavi value through other comprehensive income claisases of a recomprehensive income comprehensive comp	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154) (1,609,154) (1,609,154) (1,609,154) (1,5	(1.01.2023. (151.931) (151.931) (151.931) (3.189.912) (2.341.899) (846.012) (1.609.154) (1.609.154) (1.609.154) (1.609.154) (1.609.155) (4.647.135) 31.12.2023. Stage 2 1.773,946 1.805.576 (31.630) (6.649.177) (2.54.63,228 2.77.544,147 (2.206.309)	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (844,374) 736,703 736,	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	\$1,853,359 (198,335) (198,355) (198,
incation gains or (-) losses, net call assets at flair value through other comprehensive income call assets at flair value through other comprehensive income call assets at flair value through other comprehensive income call assets at an ancitation committees and deposit insurance systems flies towards resolution committees and deposit insurance products flies that are not used at fair value through there comprehensive income) could asset at an arrotized cost; flies at a value through there comprehensive income) could asset at a resolution impairment of of investments in subsidiaries, joint flies, and associates imment or (-) reversal of impairment off non-financial assets) flies and property which flies and property flies and	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (848,012) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,699,154) (1,799,179) (1,7	0.01.01.2023. Ouarter (151,937) (151,937) (151,937) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,6	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (844,374) 736,703 736,	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	\$1,853,359 (198,335) (198,355) (198,
fication gains or (-) losses, net cial assets a flavi value through other comprehensive income cial assets at flavi value through other comprehensive income cial assets at an increase of provisions) trained to (-) reversal of provisions) tiles and Courantees) tiles and Courantees tiles and Courantees that read to the courantees tiles and courantees to a second tiles and tiles and tiles and tiles tiles and courantees tiles and tiles an	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,609,154) (1,609,154) (1,609,154) (1,609,154) (1,5	(1.01.2023. (151.931) (151.931) (151.931) (3.189.912) (2.341.899) (846.012) (1.609.154) (1.609.154) (1.609.154) (1.609.154) (1.609.155) (4.647.135) 31.12.2023. Stage 2 1.773,946 1.805.576 (31.630) (6.649.177) (2.54.63,228 2.77.544,147 (2.206.309)	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (844,374) 736,703 736,	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	\$1,853,359 (198,335) (198,355) (198,
incation gains or (-) losses, net call assets at flav value through other comprehensive income call assets at flav value through other comprehensive income call assets at an increase of provisions) tiles convolved the control of th	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,6	.01.2023. Ouarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,154) (1,609,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,773,946 (1,733,946 (1,	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (844,374) 736,703 736,	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	\$1,853,359 (198,335) (198,355) (198,
iffication gains or (-) losses, net noial assets at revalue through other comprehensive income noial assets at annotized cost visions or (-) reversal of provisions) littles towards resolution committees and deposit insurance systems littles are not sured at a fair value through profit or loss) lamined to (-) reversal of impairment on financial assets that are not sured at fair value through profit or loss) lamined to (-) reversal of impairment off of investments in subsidiaries, joint littles are not sured to the lamined off of investments in subsidiaries, joint littles are not sured to the lamined off of investments in subsidiaries, joint littles are not sured to the lamined off off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplied to the lamined off investments in subsidiaries, joint littles are not supplin the lamined off investments in subsidiaries, joint littles are	0.10.1-3 Cumulative (151,331) (151,331) (3,189,912) (2,341,899) (848,012) (1,699,154) (1,699,154) (1,699,154) (1,699,154) Stage 1 448,859,075 450,089,855 (1,209,810) 1,584,533 11,584,533 15,543,739,98,68 1,279,027,797 (25,138) 622,151,067 (3,035) 37,7699,868 1,279,027,797 (25,138) 622,151,067 (3,035) 37,7699,868 1,279,027,797 (55,138) 622,151,067 (55,262,764) 24,137,727,997,686 1,279,027,685 (5,262,764) 24,137,727,997,686 1,279,027,685 (5,262,764) 24,137,727,997,686 1,279,027,685 (5,262,764) 24,137,727,997,686 (5,262,764) 24,137,127,997,686 (5,262,764) 24,137,127,997,686 (5,262,764) 24,137,127,997,686 (5,262,764) 24,137,127,997,686 (5,262,764) 24,137,127,127,127,127,127,127,127,127,127,12	0.01.01.2023. Ouarter (151,937) (151,937) (151,937) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,609,154) (1,609,154) (1,509,154) (1,	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (844,374) 736,703 736,	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	Stage 3 2,820,388 2,890,737 (70,349) 525 133,359 (135,835) 27,066,860 5(5),974,424 170,100,909 (138,137,006) 61,851,585
Ification gains or (-) losses, net roid assets a fair value through other comprehensive income roid assets a fair value through other comprehensive income roid assets at an income control of the comprehensive income roid assets at a more comprehensive income roid assets at a more comprehensive income) reproduction committee and deposit insurance systems illustrated to the comprehensive income) reproduction committee and deposit insurance systems reproduction assets at a more comprehensive income) reproduction assets at a more comprehensive income) roid assets at a more comprehensive income roid assets and	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (848,012) (1,609,154) (1,6	0.01.01.2023. Ouarter (151,937) (151,937) (151,937) (3,189,912) (2,341,899) (246,012) (1,609,154) (1,6	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (844,374) 736,703 736,	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	Stage 3 2,820,388 2,890,737 (70,349) 525 133,359 (135,835) 27,066,860 5(5),974,424 170,100,909 (138,137,006) 61,851,585
cation gains or (-) losses, net ial assets at flair value through other comprehensive income ial assets at flair value through other comprehensive income is all assets at mortized cost slons or (-) reversal of provisions) ties and Cousantness) times and Cousantness) times and Cousantness) times and Cousantness) timest or (-) reversal of impairment on financial assets that are not red at fair value through profit or loss) cial assets at an anotized cost) cial assets at an anotized cost) timest or (-) reversal of impairment off of investments in subsidiaries, joint timent or (-) reversal of impairment off on-financial assets) timest property will interplate assets) John Sand Advances 23 24 25 26 27 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	0.10.1-3 Cumulative (151,831) (151,931) (3,189,912) (2,341,899) (846,012) (1,609,154) (1,6	.01.2023. Ouarter (151,931) (151,931) (151,931) (3,189,912) (2,341,899) (246,012) (1,609,154) (1,609,154) (1,609,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,509,154) (1,773,946	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (844,374) 736,703 736,	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	Stage 3 2,820,388 2,890,737 (70,349) 525 133,359 (135,835) 27,066,860 5(5),974,424 170,100,909 (138,137,006) 61,851,585
cation gains or (-) losses, net ial assets at fair value through other comprehensive income ial assets at fair value through other comprehensive income is assets at fair value through profit or loss) is towards resolution committees and deposit insurance systems fies towards resolution committees and resolution comment of comprehensive income) ial assets at an arcticate cost) insurance at an arcticate cost) insurance at an arcticate cost of investments in subsidiaries, joint seement of comprehensive incomplete systems from of comprehensive incomplete systems from of comment property) intrangible assets) DANS AND ADVANCES 23 DANS AND ADVANCES 23 DANS AND ADVANCES 25 DANS AND ADVANCES 26 DANS AND ADVANCES 27 DANS AND ADVANCES 28 DANS AND ADVANCES 29 DANS AND ADVANCES 29 DANS AND ADVANCES 29 DANS AND ADVANCES 20 DANS	0.10.1-3 Cumulative (151,531) (151,531) (3,189,912) (2,341,89) (846,012) (1,699,154) (1,699,154) (1,699,154) (1,699,154) Stage 1 448,859,075 450,089,885 (1,209,816) 1,551,167 (3,085) 37,969,866 (1,209,154) (1,591,167 (1,591,177) (1,209,177,177 (1,209,180) (1,209,187) (1,277,717 (2,51,187 (2,197,717 (2,51,187 (2,197,717 (2,51,187 (2,197,717 (2,51,187 (2,197,717 (2,51,187 (2,197,187	0.01.01.2023. Ouarter (151,931) (151,931) (31,939,12) (2.41,839,12) (2.41,839,12) (4.640,12) (1,609,154) (1,509,15	Cumulative (73,549) (73,940) (1,027,102) (182,728) (182,728) (182,728) (182,738) (244,574) (736,703 - 736,703,703 - 736,703 -	(73,940) (73,940) (73,940) (73,940) (182,729) (182,729) (844,374) 736,703 736,	1,110,136 1,130,712 (20,577) 10,788 11,017 (219) 167,285,064 175,200,959 243,843,340 265,494,535 (21,851,196)	Stage 3 2,820,388 2,890,737 (70,349) 525 133,359 (135,835) 27,066,860 5(5),974,424 170,100,909 (138,137,006) 61,851,585