



HRVATSKA POŠTANSKA BANKA

HPB Group

Unaudited Financial statements

February 2026

12M 2025

Limitation of liability

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

Type and name of prescribed information:	Financial statements for the period 1.1.2025 - 31.12.2025, HPB Group 12M 2025 Unaudited Financial statements for the period 1.1. – 31.12.2025
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb
Issuer's Legal Entity Identifier (LEI)	529900D5G4V6THXC5P79
Home Member State:	Republic of Croatia
International Securities Identification Number (ISIN)	HRHPB0RA0002
Stock code (ticker):	HPB-R-A
Regulated market and segment:	Zagreb Stock Exchange, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (hereinafter referred to as the Bank or HPB), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from January 1 to December 31, 2025.

Original and official report is published in Croatian.

The report includes:

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

Statement by persons responsible for compiling the report of HPB Group

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of unaudited consolidated financial statements for the period from January 1 to December 31, 2025, 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., as well as companies included in consolidation as a whole.

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

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Management report of HPB Group

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

The HPB Group's net profit after tax is EUR 58.77 million. Net profit of the parent company amounts to EUR 59.13 million. HPB Invest realized a net profit of EUR 155.59 thousand and HPB-Nekretnine a net profit of EUR 110.85 thousand.

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board



HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.

HEADQUARTER

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Annex 1

ISSUER'S GENERAL DATA

Reporting period: to
 Year:
 Quarter:

Quarterly financial statements

Registration number (MB): Issuer's home Member State code:
 Entity's registration number (MBS):
 Personal identification number (OIB): LEI:
 Institution code:

Name of the issuer:

Postcode and town:

Street and house number:

E-mail address:

Web address:

Number of employees (end of the reporting):

Consolidated report: (KN-not consolidated/KD-consolidated)

Audited: (RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS): Registered office: MB:

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Bookkeeping firm: (Yes/No) (name of the bookkeeping firm)

Contact person: (only name and surname of the contact person)

Telephone:

E-mail address:

Audit firm: (name of the audit firm)

Certified auditor: (name and surname)

BALANCE SHEET
balance as at 31.12.2025.

in EUR

Submitter: Hrvatska poštanska banka p.l.c.

Item	ADP code	Last day of the preceding business year	Current period
1	2	3	4
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,798,726,463	2,400,314,733
Cash in hand	002	133,826,421	138,607,888
Cash balances at central banks	003	3,654,552,643	2,249,186,191
Other demand deposits	004	10,347,399	12,520,654
Financial assets held for trading (from 6 to 9)	005	66,015,020	64,655,611
Derivatives	006	0	150,623
Equity instruments	007	27,486,733	29,545,869
Debt securities	008	38,528,287	34,959,119
Loans and advances	009	0	0
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	498,236	500,416
Equity instruments	011	0	0
Debt securities	012	0	0
Loans and advances	013	498,236	500,416
Financial assets at fair value through profit or loss (15 + 16)	014	106,024	102,297
Debt securities	015	106,024	102,297
Loans and advances	016	0	0
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	5,462,269	5,812,966
Equity instruments	018	5,462,269	5,812,966
Debt securities	019	0	0
Loans and advances	020	0	0
Financial assets at amortised cost (22 + 23)	021	3,919,006,922	5,901,746,942
Debt securities	022	1,032,259,212	2,197,443,538
Loans and advances	023	2,886,747,710	3,704,303,404
Derivatives - hedge accounting	024	0	9,863,554
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	0	0
Investments in subsidiaries, joint ventures and associates	026	0	0
Tangible assets	027	55,684,687	61,716,559
Intangible assets	028	14,915,410	19,662,069
Tax assets	029	4,429,368	4,666,857
Other assets	030	16,943,513	93,367,665
Fixed assets and disposal groups classified as held for sale	031	0	0
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	7,881,787,912	8,562,409,669
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	541,807	22,422
Derivatives	034	541,807	22,422
Short positions	035	0	0
Deposits	036	0	0
Debt securities issued	037	0	0
Other financial liabilities	038	0	0
Financial liabilities at fair value through profit or loss (from 40 to 42)	039	0	0
Deposits	040	0	0
Debt securities issued	041	0	0
Other financial liabilities	042	0	0
Financial liabilities measured at amortised cost (from 44 to 46)	043	7,243,202,842	7,906,349,102
Deposits	044	7,181,675,224	7,845,939,247
Debt securities issued	045	0	0
Other financial liabilities	046	61,527,618	60,409,855
Derivatives - hedge accounting	047	0	4,381,245
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	0	0
Provisions	049	41,482,275	41,402,431
Tax liabilities	050	6,048,067	24,759
Share capital repayable on demand	051	0	0
Other liabilities	052	30,999,568	34,475,946
Liabilities included in disposal groups classified as held for sale	053	0	0
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	7,322,274,559	7,986,655,905
Equity			
Capital	055	161,970,000	161,970,000
Share premium	056	0	0
Equity instruments issued other than capital	057	0	0
Other equity	058	0	0
Accumulated other comprehensive income	059	9,482,965	11,162,218
Retained profit	060	225,218,228	254,185,388
Revaluation reserves	061	0	0
Other reserves	062	89,306,891	89,677,716
(-) Treasury shares	063	0	-10,540
Profit or loss attributable to owners of the parent	064	73,535,269	58,768,982
(-) Interim dividends	065	0	0
Minority interests [non-controlling interests]	066	0	0
Total equity (from 55 to 66)	067	559,513,353	575,753,764
Total equity and liabilities (54 + 67)	068	7,881,787,912	8,562,409,669

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2025. to 31.12.2025.

in EUR

Submitter: Hrvatska poštanska banka p.l.c.

Item	ADP code	Same period of the previous year		Current period	
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
Interest income	001	261,117,170	65,715,921	227,951,115	58,519,779
(Interest expenses)	002	83,382,702	22,173,226	73,923,249	19,665,035
(Expenses on share capital repayable on demand)	003	0	0	0	0
Dividend income	004	224,832	6,406	241,688	6,646
Fees and commissions income	005	77,334,360	19,348,064	77,992,658	19,394,273
(Fees and commissions expenses)	006	41,438,977	10,896,124	39,748,900	9,801,782
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	008	5,348,492	1,609,635	5,620,130	959,063
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	56,309	55,246	24,514	10,056
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	011	0	0	221,092	-964,581
Exchange rate differences [gain or (-) loss], net	012	606,745	295,952	-427,603	-429,679
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	013	0	0	0	0
Gains or (-) losses on derecognition of non-financial assets, net	014	1,394,753	1,315,403	833,931	488,988
Other operating income	015	3,836,068	342,365	4,509,411	610,326
(Other operating expenses)	016	2,730,760	604,538	3,398,893	421,500
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	222,366,290	55,015,104	199,895,894	48,706,554
(Administrative expenses)	018	96,841,412	26,260,489	102,563,625	29,767,196
(Cash contributions to resolution boards and deposit guarantee schemes)	019	0	0	2,045,389	2,045,389
(Depreciation)	020	13,278,522	3,198,567	13,730,905	3,588,049
Modification gains or (-) losses, net	021	-557,819	-195,352	-4,236,627	65,466
(Provisions or (-) reversal of provisions)	022	7,832,334	5,547,494	6,092,252	771,405
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	023	13,806,018	4,119,923	-1,205,196	3,161,735
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	0	0	0	0
(Impairment or (-) reversal of impairment on non-financial assets)	025	0	0	526,105	526,105
Negative goodwill recognised in profit or loss	026	0	0	0	0
Share of the profit or (-) losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	027	0	0	0	0
Profit or (-) loss from fixed assets and disposal groups classified as held for 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	90,050,185	15,693,279	71,906,187	8,912,141
(Tax expense or (-) income related to profit or loss from continuing operations)	030	16,514,916	3,401,819	13,137,205	1,808,042
Profit or (-) loss after tax from continuing operations (29 – 30)	031	73,535,269	12,291,460	58,768,982	7,104,099
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	73,535,269	12,291,460	58,768,982	7,104,099
Attributable to minority interest [non-controlling interests]	036	0	0	0	0
Attributable to owners of the parent	037	73,535,269	12,291,460	58,768,982	7,104,099
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	038	73,535,269	12,291,460	58,768,982	7,104,099
Other comprehensive income (40+ 52)	039	837,863	744,526	1,679,253	1,498,662
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	837,863	744,526	1,679,253	1,498,662
Tangible assets	041	0	0	1,687,687	1,687,687
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	044	0	0	0	0
Share of other recognised income and expense of entities accounted 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	1,075,616	907,958	360,183	107,947
Gains or (-) losses from hedge accounting of equity instruments at fair value	047	0	0	0	0
Fair value changes of equity instruments measured at fair value	048	0	0	0	0
Fair value changes of equity instruments measured at fair value	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	-237,753	-163,432	-368,617	-296,972
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]	053	0	0	0	0
Foreign currency translation	054	0	0	0	0
Cash flow hedges [effective portion]	055	0	0	0	0
Hedging instruments [not designated elements]	056	0	0	0	0
Debt instruments at fair value through other comprehensive income	057	0	0	0	0
Fixed assets and disposal groups classified as held for sale	058	0	0	0	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	059	0	0	0	0
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	74,373,132	13,035,986	60,448,235	8,602,761
Attributable to minority interest [non-controlling interest]	062	0	0	0	0
Attributable to owners of the parent	063	74,373,132	13,035,986	60,448,235	8,602,761

STATEMENT OF CASH FLOW
for the period 01.01.2025 to 31.12.2025

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Same period of the previous year	At the reporting date of the current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts	001	0	0
Fees and commissions received	002	0	0
(Interest paid and similar expenditures)	003	0	0
(Fees and commissions paid)	004	0	0
(Operating expenses paid)	005	0	0
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	0	0
Other receipts	007	0	0
(Other expenditures)	008	0	0
Operating activities - indirect method			
Profit/(loss) before tax	009	90,050,185	71,906,187
Adjustments:		0	0
Impairment and provisions	010	21,565,352	4,887,056
Depreciation	011	13,278,522	13,730,905
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-5,404,801	-5,644,644
(Profit)/loss from the sale of tangible assets	013	-1,394,753	-833,931
Other non-cash items	014	-178,008,226	-149,605,324
Changes in assets and liabilities from operating activities			
Deposits with the Croatian National Bank	015	0	0
Deposits with financial institutions and loans to financial institutions	016	0	0
Loans and advances to other clients	017	43,549,963	-817,555,694
Securities and other financial instruments at fair value through other comprehensive income	018	-1,067,982	-350,697
Securities and other financial instruments held for trading	019	-11,205,322	1,359,410
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	0	0
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	-7,736	-2,180
Securities and other financial instruments at amortised cost	022	-176,402,256	-1,165,184,326
Other assets from operating activities	023	-1,948,980	-76,424,153
Deposits from financial institutions	024	209,716,508	113,218,374
Transaction accounts of other clients	025	399,294,389	423,395,238
Savings deposits of other clients	026	-18,777,473	-4,633,330
Time deposits of other clients	027	219,561,983	-84,934,789
Derivative financial liabilities and other liabilities held for trading	028	525,642	-519,385
Other liabilities from operating activities	029	-28,094,117	-8,624,106
Interest received from operating activities [indirect method]	030	261,117,170	227,951,115
Dividends received from operating activities [indirect method]	031	6,406	6,646
Interest paid from operating activities [indirect method]	032	-83,382,702	-73,923,249
(Income tax paid)	033	-17,087,402	-19,398,002
Net cash flow from operating activities (from 1 to 33)	034	735,884,370	-1,551,178,879
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-11,037,087	-10,829,444
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	0	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	6	0
Net cash flow from investing activities (from 35 to 39)	040	-11,037,081	-10,829,444
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-24,643,812	211,985,131
Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	-5,284,271	-48,388,538
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 41 to 46)	047	-29,928,083	163,596,593
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	694,919,206	-1,398,411,730
Cash and cash equivalents at the beginning of period	049	3,103,800,978	3,798,726,463
Effect of exchange rate fluctuations on cash and cash equivalents	050	6,279	0
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	3,798,726,463	2,400,314,733

STATEMENT OF CHANGES IN EQUITY
for the period from to 31.12.2025

in EUR

Sources of equity changes	ADP code	Attributable to owners of the parent											Non-controlling interest		Total
		Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensive income	Other items	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	161,970,000	0	0	0	9,482,965	225,218,228	0	89,306,891	0	73,535,269	0	0	0	559,513,353
Effects of error corrections	002	0	0	0	0	0	1	0	0	0	0	0	0	0	1
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	9,482,965	225,218,229	0	89,306,891	0	73,535,269	0	0	0	559,513,354
Ordinary shares issue	005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Preference shares issue	006	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of other equity instruments	007	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exercise or expiration of other equity instruments issued	008	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of receivables 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	-44,196,800	0	0	0	0	0	0	0	-44,196,800
Purchase of treasury shares	012	0	0	0	0	0	0	0	0	-19,540	0	0	0	0	-19,540
Sale or cancellation of treasury shares	013	0	0	0	0	0	0	0	0	9,000	0	0	0	0	9,000
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	73,164,444	0	0	0	-73,164,444	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	-485	0	370,825	0	-370,825	0	0	0	-485
Total comprehensive income for the current year	020	0	0	0	0	1,679,253	0	0	0	0	58,768,982	0	0	0	60,448,235
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	11,162,218	254,185,388	0	89,677,716	-10,540	58,768,982	0	0	0	575,753,764

Notes to financial statements

1) INTEREST INCOME

AOP 001	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	24,750,734	7,157,354	46,942,466	13,226,960
Loans and advances	127,010,185	31,757,814	129,171,817	35,125,601
Other assets	109,350,259	26,800,393	51,831,160	10,165,334
Deposits	5,992	360	5,672	1,884
Other liabilities	-	-	-	-
Total	261,117,170	65,715,921	227,951,115	58,519,779

2) INTEREST EXPENSE

AOP 002	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	-	-	-	-
Loans and advances	178	10	8,084	4,016
Other assets	-	-	-	-
Deposits	83,169,247	22,636,869	73,887,393	19,638,068
Other liabilities	213,277	(463,653)	27,772	22,951
Total	83,382,702	22,173,226	73,923,249	19,665,035

3) FEE AND COMMISSION INCOME

AOP 005	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Payment transactions	42,122,856	11,393,913	42,969,384	10,347,561
Account and package fees	11,939,953	2,849,336	11,914,276	2,969,049
Card business	5,036,672	1,233,192	4,883,976	1,254,420
Mobile and Internet banking	2,409,660	592,497	2,476,646	639,000
Other	15,825,200	3,179,226	15,748,376	4,175,352
Total	77,334,360	19,348,064	77,992,658	19,382,352

4) FEE AND COMMISSION EXPENSE

AOP 006	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Payment transactions	28,283,677	7,037,470	28,029,054	6,226,832
Other	15,153,300	3,858,654	13,719,046	3,571,650
Total	41,438,977	10,896,124	39,748,900	9,798,481

5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES

AOP 007	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	-	-	-	-
Loans and advances	-	-	-	-
Deposits	-	-	-	-
Debt Securities issued	-	-	-	-
Other financial liabilities	-	-	-	-
Total	-	-	-	-

6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING

AOP 008	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Equity instruments	3,163,024	1,057,885	2,059,135	113,677
Debt securities	1,231,884	646,082	442,975	(105,979)
FX transactions and derivatives	953,584	(94,333)	3,118,016	951,366
Total	5,348,492	1,609,635	5,620,130	959,064

7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS

AOP 009	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Equity instruments	-	-	-	-
Debt securities	-	-	-	-
Loans and advances	56,309	55,246	24,514	10,056
Total	56,309	55,246	24,514	10,056

8) OPERATING EXPENSES

AOP 016 & AOP 018 & AOP 019 & AOP 020	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Other operating expenses	2,730,760	604,537	3,398,693	421,560
Administrative expenses	96,914,412	26,333,499	102,563,625	25,767,196
Employee expenses	56,534,023	15,188,656	60,886,771	17,220,262
Other administrative expenses	40,380,389	11,144,832	41,676,854	12,546,934
(Contributions in cash rehabilitation committees and Deposit Insurance Schemes)	-	-	2,045,389	2,045,389
Amortization	13,275,522	3,198,567	13,730,904	3,589,049
Property, plant and equipment	7,852,267	1,470,796	8,309,866	2,170,970
Investment property	-	-	-	-
Other intangible assets	5,426,256	1,727,371	5,421,039	1,417,039
Total	112,923,694	30,136,593	121,738,612	35,822,134

9) IMPAIRMENT LOSSES AND PROVISION EXPENSES

AOP 021 & AOP 022 & AOP 023 & AOP 025	Same period of the previous year 01.01.-		Current period 01.01. – 31.12.2025	
	31.12.2024		Cumulative	Quarter
	Cumulative	Quarter	Cumulative	Quarter
Modification gains or (-) losses, net AOP 021	(557,819)	(195,352)	(4,236,627)	65,466
Financial assets at fair value through other comprehensive income	-	-	-	-
Financial assets at amortized cost	(557,819)	(195,352)	(4,236,627)	65,466
(Provisions or (-) reversal of provisions) AOP 022	7,759,334	5,474,495	6,092,252	771,406
Liabilities towards resolution committees and deposit insurance systems	-	-	-	-
(Liabilities and Guarantees)	1,585,245	(1,113,285)	4,788,077	443,291
(Other Provisions)	6,174,090	6,587,780	1,304,175	328,115
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) AOP 023	13,806,018	4,119,923	(1,205,196)	3,161,736
(Financial assets at amortized cost)	-	-	-	-
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures, and associates)	13,806,018	4,119,923	(1,205,196)	3,161,736
(Impairment or (-) reversal of impairment of non-financial assets) AOP 025	-	-	526,105	526,105
(Property, plant and equipment)	-	-	526,105	526,105
(Investment property)	-	-	-	-
(Goodwill)	-	-	-	-
(Other intangible assets)	-	-	-	-
(Other)	-	-	-	-
Total (AOP 022 + AOP 023 + AOP 025 - AOP 021)	22,123,172	9,789,769	9,649,788	4,383,780

10) LOANS AND ADVANCES

AOP 023	31.12.2024			31.12.2025		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
	Central banks	213,399	-	-	113,960	-
Mandatory reserve	-	-	-	-	-	-
Allowance	-	-	-	-	-	-
Other receivables	213,399	-	-	113,960	-	-
Allowance	-	-	-	-	-	-
Government	346,482,362	5,953,843	2,815,323	515,160,571	2,014,395	6,011,386
Gross loans	347,054,404	6,134,024	2,885,568	516,342,428	2,044,847	6,086,815
Allowance	(1,176,042)	(181,082)	(70,245)	(1,181,856)	(30,452)	(675,426)
Credit institutions	40,738	-	-	2,509,513	-	-
Gross loans	972	-	-	1,463	-	6,715
Allowance	(1)	-	-	(1)	-	(6,715)
Deposits	39,866	-	-	2,636,461	-	-
Allowance	(100)	-	-	(125,429)	-	-
Other financial institutions	63,265,291	228	2,528	65,375,867	640,828	117
Gross loans	61,273,417	240	2,591	66,666,831	695,570	131
Allowance	(249,286)	(12)	(63)	(371,197)	(54,742)	(14)
Deposits	2,292,918	-	-	2,292,918	-	-
Allowance	(38,758)	-	-	(45,377)	-	-
Non-financial institutions	694,049,086	174,118,276	26,140,616	996,796,189	162,862,201	19,218,959
Gross loans	701,452,939	185,847,426	73,647,022	1,009,505,600	192,667,127	63,118,212
Allowance	(7,403,852)	(11,729,150)	(47,507,006)	(12,707,500)	(6,804,926)	(43,899,253)
Retail	1,286,114,799	257,183,607	30,364,613	1,628,415,122	296,367,586	25,811,587
Gross loans	1,291,875,469	279,945,724	127,174,656	1,632,020,309	273,024,943	126,562,958
Allowance	(5,760,670)	(22,762,117)	(96,810,043)	(3,614,187)	(16,656,958)	(100,771,280)
Total	2,390,168,677	437,255,954	69,323,080	3,211,376,343	441,885,009	51,042,652

11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

AOP 013	in EUR	
	31.12.2024	31.12.2025
Central banks	-	-
Local state	-	-
Credit institutions	-	-
Other financial institutions	-	-
Non-financial institutions	-	-
Retail	498,236	500,416
Total	498,236	500,416

12) DEPOSITS

AOP 044	in EUR	
	31.12.2024	31.12.2025
Central banks	73,894,161	-
Local state	2,072,670,102	2,433,670,361
Credit institutions	224,740,806	556,906,500
Other financial institutions	443,766,892	482,310,490
Non-financial institutions	930,895,462	1,023,312,891
Retail	3,438,715,982	3,349,539,004
Total	7,181,675,224	7,845,939,247