HRVATSKA POŠTANSKA BANKA

HPB Group

Unaudited Financial statements

October 2025

9M 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 - 30.9.2025, HPB Group 9M 2025 Unaudited Financial statements for the period 1.1. – 30.9.2025
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 September 30, 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 September 30, 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 51.67 million. Net profit of the parent company amounts to EUR 51.39 million. HPB Invest realized a net profit of EUR 115.20 thousand and HPB-Nekretnine a net profit of EUR 162.20 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

Address:	Jurišićeva 4
	HR - 10000 Zagreb
Telephones:	072 472 472
	0800 472 472
	+385 1 4805 057
Fax:	+385 1 4810 773
E-mail:	hpb@hpb.hr

HPB

HPB LinkedIn

HPB Invest

HPB Nekretnine

Annex 1

ISSUER'S GENERAL DATA

Reporting period:	**01/01/2025**	to	**30/09/2025**
Year:	**2025**		
Quarter:	**3**		

Quarterly financial statements

Registration number (MB):	**03777928**	Issuer's home 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 POŠTANSKA BANKA, dioničko društvo**	
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	**1779**	
Consolidated report:	**KD**	(KN-not consolidated/KD-consolidated)
Audited:	**RN**	(RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS):	Registered office:	MB:
HPB Invest d.o.o.	**Jurišićeva ulica 4, 10000 Zagreb**	**01972278**
HPB-nekretnine d.o.o.	**Jurišićeva ulica 4, 10000 Zagreb**	**01972260**

Bookkeeping firm:	**No**	(Yes/No)	(name of the bookkeeping firm)
Contact person:	**Maja Škara** (only name and surname of the contact person)		
Telephone:	**0800472472**		
E-mail address:	**maja.skara@hpb.hr**		
Audit firm:	(name of the audit firm)		
Certified auditor:	(name and surname)		

BALANCE SHEET

balance as at 30.09.2025.

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	2,339,481,358
Cash in hand	002	133,826,421	150,045,545
Cash balances at central banks	003	3,654,552,643	2,176,884,227
Other demand deposits	004	10,347,399	12,551,586
Financial assets held for trading (from 6 to 9)	005	66,015,020	64,453,771
Derivatives	006	0	39,399
Equity instruments	007	27,486,733	29,432,192
Debt securities	008	38,528,287	34,982,180
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	495,928
Equity instruments	011	0	0
Debt securities	012	0	0
Loans and advances	013	498,236	495,928
Financial assets at fair value through profit or loss (15 + 16)	014	106,024	103,353
Debt securities	015	106,024	103,353
Loans and advances	016	0	0
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	5,462,269	5,704,297
Equity instruments	018	5,462,269	5,704,297
Debt securities	019	0	0
Loans and advances	020	0	0
Financial assets at amortised cost (22 + 23)	021	3,919,006,922	5,225,832,429
Debt securities	022	1,032,259,212	1,852,990,418
Loans and advances	023	2,886,747,710	3,372,842,011
Derivatives - hedge accounting	024	0	2,586,091
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	0	-1,973
Investments in subsidiaries, joint ventures and associates	026	0	0
Tangible assets	027	55,684,687	57,668,726
Intangible assets	028	14,915,410	18,085,664
Tax assets	029	4,429,368	4,136,464
Other assets	030	16,943,513	23,769,841
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	7,742,315,949
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	541,807	39,752
Derivatives	034	541,807	39,752
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	7,056,629,109
Deposits	044	7,181,675,224	7,041,275,875
Debt securities issued	045	0	0
Other financial liabilities	046	61,527,618	15,353,234
Derivatives - hedge accounting	047	0	1,378,028
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	0	0
Provisions	049	41,482,275	40,776,451
Tax liabilities	050	6,048,067	1,354,025
Share capital repayable on demand	051	0	0
Other liabilities	052	30,999,568	30,780,241
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	7,130,957,606
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	9,663,556
Retained profit	060	225,218,228	298,382,188
Revaluation reserves	061	0	0
Other reserves	062	89,306,891	89,677,716
(–) Treasury shares	063	0	0
Profit or loss attributable to owners of the parent	064	73,535,269	51,664,883
(—) Interim dividends	065	0	0
Minority interests [non-controlling interests]	066	0	0
Total equity (from 55 to 66)	067	559,513,353	611,358,343
Total equity and liabilities (54 + 67)	068	7,881,787,912	7,742,315,949

STATEMENT OF PROFIT OR LOSS

for the period 01.01.2025. to 30.09.2025.

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	195,401,249	65,784,311	169,431,336	55,234,245
(Interest expenses)	002	61,209,476	22,505,551	54,258,214	17,606,429
(Expenses on share capital repayable on demand)	003	0	0	0	0
Dividend income	004	218,426	5,476	235,042	5,850
Fees and commissions income	005	57,986,296	21,453,127	58,598,385	20,426,308
(Fees and commissions expenses)	006	30,542,853	11,032,247	29,947,118	10,356,651
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	3,738,857	2,135,132	4,661,067	1,643,191
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	1,063	576	14,458	0
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	1,185,673	1,060,832
Exchange rate differences [gain or (-) loss], net	012	310,793	-137,810	2,076	-474,213
Gains or (-) losses on derecognition of 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	79,350	9,577	344,943	247,770
Other operating income	015	3,493,703	1,567,621	3,899,085	411,875
(Other operating expenses)	016	2,126,222	409,499	2,977,393	1,180,734
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	167,351,186	56,870,713	151,189,340	49,412,044
(Administrative expenses)	018	70,580,923	22,468,443	72,796,429	25,434,350
(Cash contributions to resolution boards and deposit guarantee schemes)	019	0	0	0	0
(Depreciation)	020	10,079,955	2,872,381	10,142,856	3,465,405
Modification gains or (-) losses, net	021	-362,467	-218,871	-4,302,093	-845,108
(Provisions or (-) reversal of provisions)	022	2,284,840	2,317,386	5,320,847	1,018,901
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	023	9,686,095	9,189,603	-4,366,931	-75,696
(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	0	0
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	74,356,906	19,804,029	62,994,046	18,723,976
(Tax expense or (-) income related to profit or loss from continuing operations)	030	13,113,097	3,580,417	11,329,163	3,331,613
Profit or (-) loss after tax from continuing operations (29 – 30)	031	61,243,809	16,223,612	51,664,883	15,392,363
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	61,243,809	16,223,612	51,664,883	15,392,363
Attributable to minority interest [non-controlling interests]	036	0	0	0	0
Attributable to owners of the parent	037	61,243,809	16,223,612	51,664,883	15,392,363
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	038	61,243,809	16,223,612	51,664,883	15,392,363
Other comprehensive income (40+ 52)	039	93,337	18,266	180,591	90,377
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	93,337	18,266	180,591	90,377
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	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	167,658	22,276	252,236	110,880
Gains or (-) losses from hedge accounting of equity instruments at fair	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	-74,321	-4,010	-71,645	-20,503
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	61,337,146	16,241,878	51,845,474	15,482,740
Attributable to minority interest [non-controlling interest]	062	0	0	0	0
Attributable to owners of the parent	063	61,337,146	16,241,878	51,845,474	15,482,740

STATEMENT OF CASH FLOW

for the period 01.01.2025 to 30.09.2025

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	74,356,906	62,994,046
Adjustments:		0	0
Impairment and provisions	010	11,970,935	953,916
Depreciation	011	10,079,955	10,142,856
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-3,739,920	-4,675,525
(Profit)/loss from the sale of tangible assets	013	-79,350	-344,943
Other non-cash items	014	-134,358,525	-111,108,147
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	-6,603,534	-486,094,301
Securities and other financial instruments at fair value through other comprehensive income	018	-161,411	-242,028
Securities and other financial instruments held for trading	019	-1,703,573	1,561,250
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	4,217	2,308
Securities and other financial instruments at amortised cost	022	-176,538,331	-820,731,206
Other assets from operating activities	023	2,663,487	-6,826,330
Deposits from financial institutions	024	130,749,846	73,799,247
Transaction accounts of other clients	025	-185,596,842	42,609,514
Savings deposits of other clients	026	-19,744,863	-2,637,123
Time deposits of other clients	027	353,384,574	-224,570,650
Derivative financial liabilities and other liabilities held for trading	028	-3,102	-502,055
Other liabilities from operating activities	029	-28,898,796	-625,969
Interest received from operating activities [indirect method]	030	195,401,249	169,431,336
Dividends received from operating activities [indirect method]	031	5,476	5,850
Interest paid from operating activities [indirect method]	032	-61,209,476	-54,258,214
(Income tax paid)	033	-14,183,373	-15,730,302
Net cash flow from operating activities (from 1 to 33)	034	**145,795,549**	**-1,366,846,470**
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-14,363,482	-13,082,995
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	-11	0
Net cash flow from investing activities (from 35 to 39)	040	**-14,363,493**	**-13,082,995**
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-17,309,109	-30,927,102
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	0	-48,388,538
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 41 to 46)	047	**-17,309,109**	**-79,315,640**
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	**114,122,947**	**-1,459,245,105**
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	**3,217,930,204**	**2,339,481,358**

STATEMENT OF CHANGES IN EQUITY

for the period from to 30/09/2025

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	0	0	0	0	0	0	0	0	**0**
Purchase of treasury shares	**012**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Sale or cancellation of treasury shares	**013**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Reclassification of financial instruments from equity to liability	**014**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Reclassification of financial instruments from liability to equity	**015**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Transfers among components of equity	**016**	0	0	0	0	0	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	180,591	0	0	0	0	51,664,883	0	0	0	**51,845,474**
Closing balance [current period] (from 4 to 20)	**021**	**161,970,000**	**0**	**0**	**0**	**9,663,556**	**298,382,188**	**0**	**89,677,716**	**0**	**51,664,883**	**0**	**0**	**0**	**611,358,343**

Notes to financial statements

1) INTEREST INCOME

in EUR

AOP 001	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	Cumulative	**Quarter**	**Cumulative**	**Quarter**
Debt securities	17,593,380	6,919,285	33,715,506	12,852,598
Loans and advances	95,252,371	32,060,502	94,046,216	32,395,283
Other assets	82,549,866	26,802,706	41,665,826	9,985,213
Deposits	5,632	1,818	3,788	1,151
Other liabilities	-	-	-	-
Total	**195,401,249**	**65,784,311**	**169,431,336**	**55,234,245**

2) INTEREST EXPENSE

in EUR

AOP 002	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	Cumulative	**Quarter**	**Cumulative**	**Quarter**
Debt securities	-	-	-	-
Loans and advances	168	18	4,068	2,718
Other assets	-	-	-	-
Deposits	60,532,378	22,036,422	54,249,325	17,605,692
Other liabilities	676,930	469,111	15,195	3,138
Total	**61,209,476**	**22,505,551**	**54,268,588**	**17,611,548**

3) FEE AND COMMISSION INCOME

in EUR

AOP 005	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	Cumulative	**Quarter**	**Cumulative**	**Quarter**
Payment transactions	30,728,943	10,823,543	32,621,823	10,908,967
Account and package fees	8,989,617	2,977,985	8,948,226	2,993,878
Card business	3,803,480	1,333,977	3,629,556	1,289,744
Mobile and Internet banking	1,817,183	568,849	1,837,646	626,009
Other	12,647,073	5,748,773	11,561,133	4,607,710
Total	**57,986,296**	**21,453,127**	**58,598,385**	**20,426,308**

4) FEE AND COMMISSION EXPENSE

in EUR

AOP 006	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	Cumulative	**Quarter**	**Cumulative**	**Quarter**
Payment transactions	19,248,206	6,657,367	19,803,022	6,559,614
Other	11,294,647	4,374,880	10,144,096	3,797,037
Total	**30,542,853**	**11,032,247**	**29,947,118**	**10,356,651**

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

in EUR

AOP 007	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	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

in EUR

AOP 008	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	Cumulative	**Quarter**	**Cumulative**	**Quarter**
Equity instruments	2,105,138	820,338	1,945,459	590,936
Debt securities	585,802	523,570	548,955	(757)
FX transactions and derivatives	1,047,917	791,225	2,166,653	1,053,012
Total	**3,738,857**	**2,135,133**	**4,661,067**	**1,643,190**

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

in EUR

AOP 009	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	Cumulative	**Quarter**	**Cumulative**	**Quarter**
Equity instruments	-	-	-	-
Debt securities	-	-	-	-
Loans and advances	1,063	577	14,458	-
Total	**1,063**	**577**	**14,458**	-

8) OPERATING EXPENSES

in EUR

AOP 016 & AOP 018 & AOP 019 & AOP 020	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	Cumulative	**Quarter**	**Cumulative**	**Quarter**
Other operating expenses	**2,126,223**	**409,500**	**2,977,393**	**1,180,734**
Administrative expenses	**70,580,923**	**22,468,443**	**72,796,429**	**25,434,350**
Employee expenses	41,345,367	13,512,739	43,666,509	14,988,023
Other administrative expenses	29,235,556	8,955,705	29,129,920	10,446,327
(Contributions in cash rehabilitation committees and Deposit Insurance Schemes)	-	-	-	-
Amortization	**10,079,955**	**2,872,380**	**10,142,856**	**3,465,405**
Property, plant and equipment	6,381,471	1,972,212	6,138,896	2,092,034
Investment property	-	-	-	-
Other intangible assets	3,698,484	900,168	4,003,960	1,373,370
Total	**82,787,100**	**25,750,324**	**85,916,678**	**30,080,488**

9) IMPAIRMENT LOSSES AND PROVISION EXPENSES

in EUR

AOP 021 & AOP 022 & AOP 023 & AOP 025	Same period of the previous year 01.01.-30.09.2024		Current period 01.01. – 30.09.2025	
	Cumulative	**Quarter**	**Cumulative**	**Quarter**
Modification gains or (-) losses, net AOP 021	**(362,467)**	**(218,872)**	**(4,302,093)**	**(845,108)**
Financial assets at fair value through other comprehensive income	-	-	-	-
Financial assets at amortized cost	(362,467)	(218,872)	(4,302,093)	(845,108)
(Provisions or (-) reversal of provisions) AOP 022	**2,284,840**	**2,317,386**	**5,320,847**	**1,018,901**
Liabilities towards resolution committees and deposit insurance systems	-	-	-	-
(Liabilities and Guarantees)	2,698,530	2,046,599	4,344,786	563,087
(Other Provisions)	(413,690)	270,787	976,060	455,814
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) AOP 023	**9,686,095**	**9,189,604**	**(4,366,931)**	**(75,696)**
(Financial assets at fair value through other comprehensive income)	-	-	-	-
(Financial assets at amortized cost)	9,686,095	9,189,604	(4,366,931)	(75,696)
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates)	-	-	-	-
(Impairment or (-) reversal of impairment off non-financial assets) AOP 025	-	-	-	-
(Property, plant and equipment)	-	-	-	-
(Investment property)	-	-	-	-
(Goodwill)	-	-	-	-
(Other intangible assets)	-	-	-	-
(Other)	-	-	-	-
Total (AOP 022 + AOP 023 + AOP 025 - AOP 021)	**12,333,403**	**11,725,861**	**5,256,008**	**1,788,312**

10) LOANS AND ADVANCES

in EUR

AOP 023	31/12/2024			30/09/2025		
	Stage 1	**Stage 2**	**Stage 3**	**Stage 1**	**Stage 2**	**Stage 3**
Central banks	**213,399**	-	-	**296,680**	-	-
Mandatory reserve	-	-	-	-	-	-
Allowance	-	-	-	-	-	-
Other receivables	213,399	-	-	296,680	-	-
Allowance	-	-	-	-	-	-
Government	**346,482,362**	**5,953,843**	**2,815,323**	**306,170,034**	**1,507,245**	**6,366,024**
Gross loans	347,658,404	6,134,924	2,885,568	306,861,859	1,529,495	7,042,507
Allowance	(1,176,042)	(181,082)	(70,245)	(691,825)	(22,250)	(676,483)
Credit institutuions	**40,738**	-	-	**2,537,957**	-	-
Gross loans	972	-	-	44,340	-	6,715
Allowance	(1)	-	-	(19)	-	(6,715)
Deposits	39,866	-	-	2,621,100	-	-
Allowance	(100)	-	-	(127,464)	-	-
Other financial institutions	**63,268,291**	**228**	**2,528**	**73,702,723**	**563,495**	**814**
Gross loans	61,273,417	240	2,591	71,908,122	608,297	842
Allowance	(249,286)	(12)	(63)	(323,012)	(44,801)	(28)
Deposits	2,282,918	-	-	2,152,709	-	-
Allowance	(38,758)	-	-	(35,096)	-	-
Non - financial institutions	**694,049,086**	**174,118,276**	**26,140,616**	**917,386,317**	**159,827,729**	**21,510,298**
Gross loans	701,452,939	185,847,426	73,647,622	929,248,223	167,914,862	64,123,659
Allowance	(7,403,852)	(11,729,150)	(47,507,006)	(11,861,906)	(8,087,133)	(42,613,360)
Retail	**1,286,114,799**	**257,183,607**	**30,364,613**	**1,589,234,230**	**262,992,989**	**30,745,475**
Gross loans	1,291,875,469	279,945,724	127,174,656	1,595,035,133	282,704,171	134,940,394
Allowance	(5,760,670)	(22,762,117)	(96,810,043)	(5,800,904)	(19,711,182)	(104,194,919)
Total	**2,390,168,677**	**437,255,954**	**59,323,080**	**2,889,327,941**	**424,891,458**	**58,622,612**

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

in EUR

AOP 013	**31/12/2024**	**30/09/2025**
Central banks	-	-
Local state	-	-
Credit institutions	-	-
Other financial institutions	-	-
Non - financial institutions	-	-
Retail	498,236	495,928
Total	**498,236**	**495,928**

12) DEPOSITS

in EUR

AOP 044	**31/12/2024**	**30/09/2025**
Central banks	73,884,161	-
Local state	2,072,670,102	1,870,224,990
Credit institutions	224,740,806	377,822,796
Other financial institutions	443,768,692	415,828,162
Non - financial institutions	930,895,482	987,337,832
Retail	3,435,715,982	3,390,062,095
Total	**7,181,675,224**	**7,041,275,875**