



HRVATSKA POŠTANSKA BANKA

HPB p.l.c. 9M 2024

Investor information and unaudited financial statements

October 2024



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.
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Type and name of prescribed information:	Financial statements for the period 1.1.2024 - 30.9.2024, HPB p.l.c. 9M 2024 Investor information and unaudited Financial statements for the period 1.1.2024 - 30.9.2024
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), publishes unaudited unconsolidated financial statements for the period from January 1 to September 30, 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



On the occasion of releasing the nine-month financial results for 2024, **Marko Badurina, President of the Management Board of Hrvatska poštanska banka**, stated:

"It is HPB's vision to have a relevant market impact, and our results prove that in the past years we are continuously on the right track and that we are achieving this goal. In the third quarter of 2024, asset growth of almost half a billion euros was achieved, resulting in its highest level since the Bank's foundation. HPB's profitability remains very strong, with record revenues and operating profit, thus strengthening our capital structure, and ensuring the potential for the planned further growth.

The Bank's successes have been continuously recognized by the expert community: HPB recently received the "Golden Kuna" Award for the most successful bank in Croatia in 2023, which places an additional responsibility on us to continue investing in client relations, employee expertise and system agility, the most important factors of our successes."



Executive Summary

Macroeconomic Environment

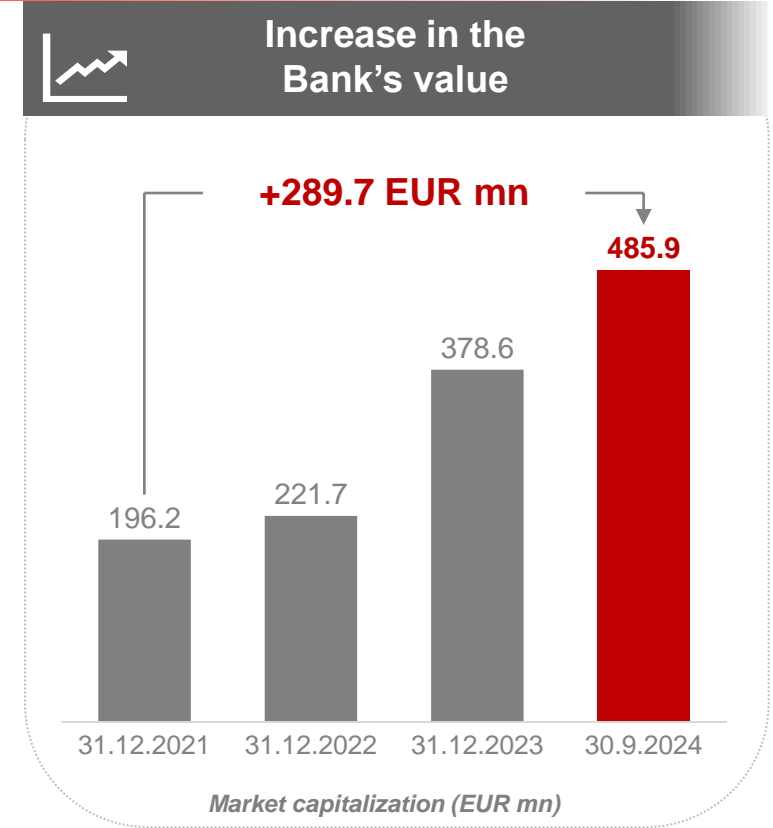
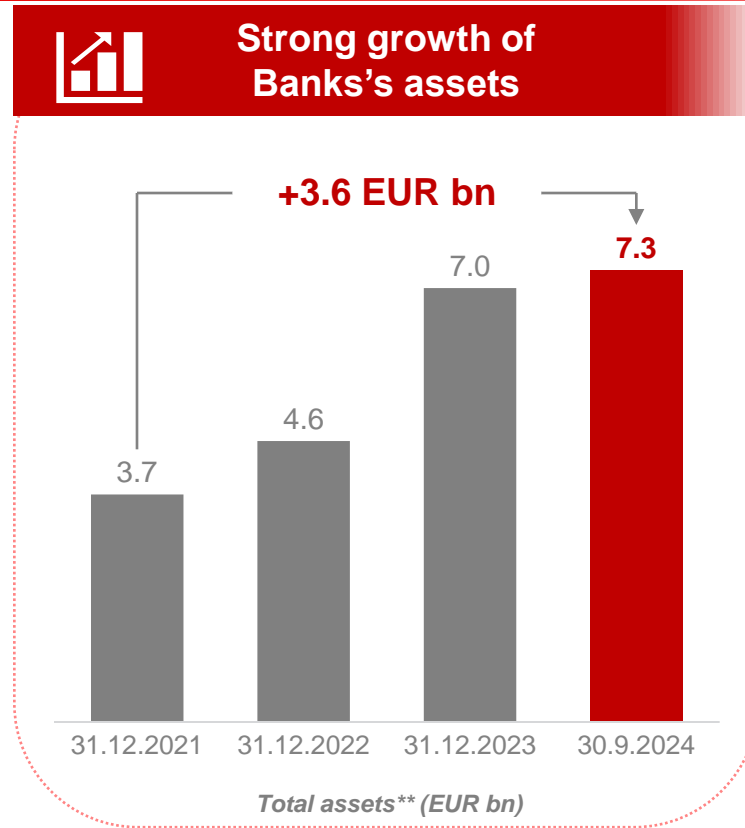
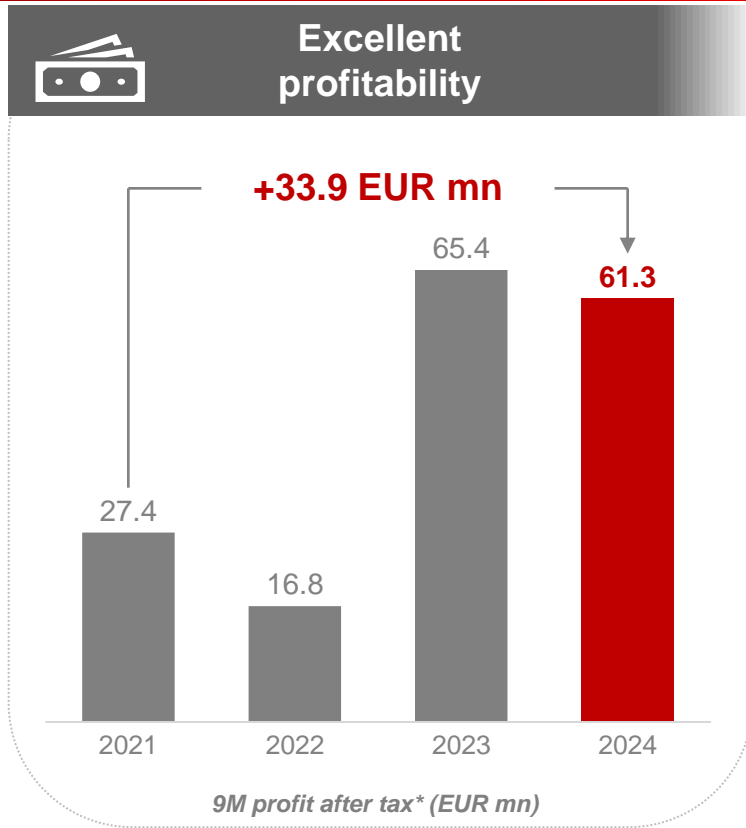
Financials

Risk Management

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We continue trajectory growth confirming our vision and mission



* Profit and loss account positions in this presentation for the nine-month (9M) of 2021-2022 are presented on stand alone basis, while 9M of 2023 include the result of HPB on a stand-alone basis including the result of Nova hrvatska banka for the period from integration till reporting date (3.7.2023 – 30.9.2023) and 9M of 2024 includes the result of integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023

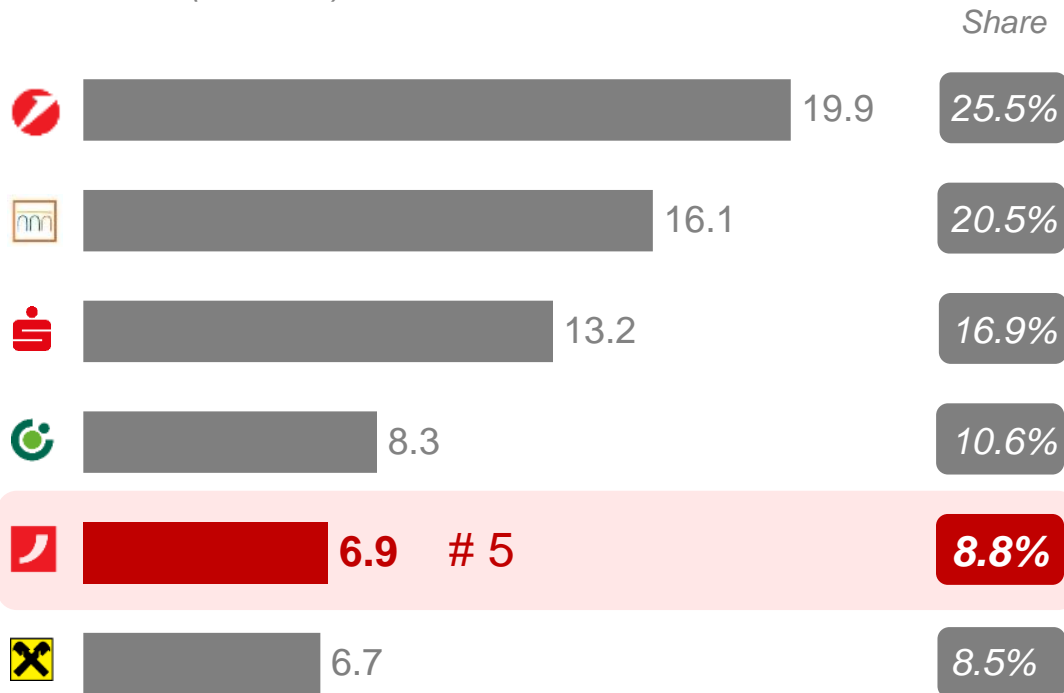
** The balance sheet positions in this presentation on the reporting dates 31.12.2021 and 31.12.2022 show the result of HPB on a stand-alone basis, while the reporting dates 31.12.2023 and 30.9.2024 include results of an integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023



We are creating conditions for a better life in Croatia.

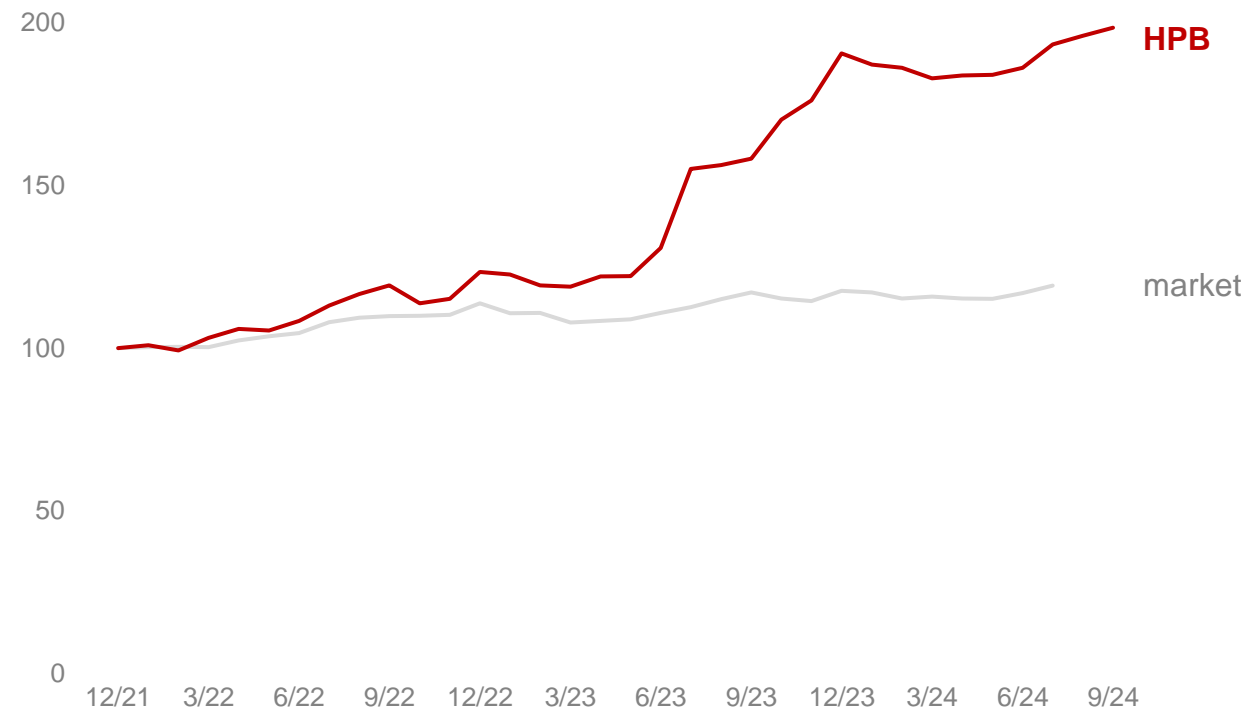
Continuous strengthening of the market position

Total assets
30.6.2024 (EUR bn)



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

Total assets development
Base index = 2021



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Macroeconomic indicators



Croatia

Sep 24: **3.0%**
Sep 23: 7.4%

Euro area €

Sep 24: **1.8%**
Sep 23: 4.3%



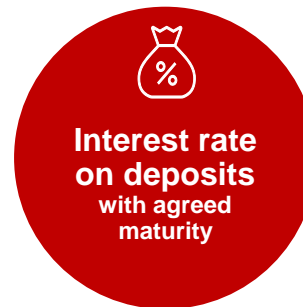
Aug 24: **4.9%**
Aug 23: 6.1%

Aug 24: **6.4%**
Aug 23: 6.6%



Q2 24: **3.0%**
Q2 23: 3.3%

Q2 24: **0.6%**
Q2 23: 0.5%



Croatia

Aug 24: **1.8%**
Aug 23: 1.4%

Aug 24: **3.3%**
Aug 23: 3.0%

Q2 24: **7.2%**
Q2 23: 4.3%

Q2 24: **-1.1%**
Q2 23: 7.3%

Aug 24: **5.0%**
Aug 23: 5.1%

Aug 24: **3.8%**
Aug 23: 3.5%

Aug 24: **4.7%**
Aug 23: 5.0%

Euro area €

Aug 24: **3.0%**
Aug 23: 3.1%

Aug 24: **3.4%**
Aug 23: 3.4%

Q2 24: **2.1%**
Q2 23: 2.0%

Q2 24: **2.2%**
Q2 23: 2.5%

Aug 24: **7.8%**
Aug 23: 7.9%

Aug 24: **3.7%**
Aug 23: 3.9%

Aug 24: **4.9%**
Aug 23: 5.0%

Households

Corporations

Households

Corporations

Households' consumption

Households' home purchase

Corporations

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Record 9M operating profit of EUR 87.1 mn achieved

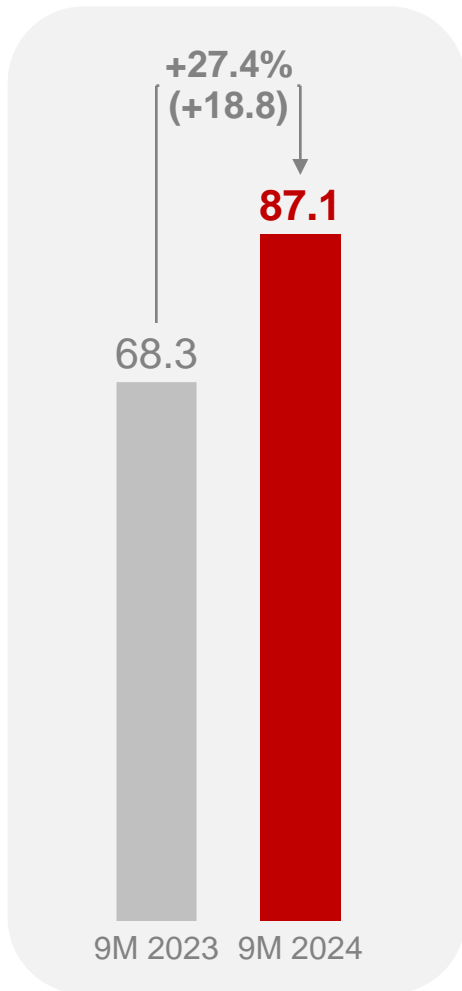
Profit and loss account (EUR mn)	9M 2023*	9M 2024*	Y-o-Y	Y-o-Y %
Net interest income	100.1	135.1	35.0	34.9
Net fee and commission income	21.8	26.9	5.1	23.6
Net other income	7.9	5.2	(2.7)	(34.1)
Operating income	129.8	167.2	37.4	28.8
Employee expenses	(30.6)	(40.7)	10.1	33.1
Administrative expenses	(25.0)	(31.7)	6.7	26.9
Depreciation	(5.9)	(7.7)	1.8	30.9
Operating expenses	(61.5)	(80.1)	18.7	30.4
Operating profit	68.3	87.1	18.8	27.4
Provisions	7.4	(12.7)	(20.1)	(270.6)
Tax	(10.3)	(13.1)	2.8	26.9
Profit after tax	65.4	61.3	(4.1)	(6.3)

* 9M of 2023 include the result of HPB on a stand-alone basis including the result of Nova hrvatska banka for the period from integration till reporting date (3.7.2023 – 30.9.2023) and 9M of 2024 includes the result of integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023

- Net interest income is the key driver of the nine-month (9M) net profit in the amount of EUR 61.3 mn.
- A significant increase in net interest income compared to 9M 2023 (+35%) primarily due to the market movement of interest rates on deposits with central banks which neutralized the increase in operating expenses of EUR 18.7 mn and kept the CIR below 50%.
- Net fee and commission income recorded a growth of EUR 5.1 mn (+24 %) in the observed period due to higher income from payment transactions.
- Net other income lower due to the absence of non-recurring effects such as those recorded in 2023, which related to the results of legal actions taken in favour of the Bank.
- The movement of employee expenses primarily due to the impact of the integration of Nova hrvatska banka in 2023, the increase in employees' material rights in 2024 and to the lesser extent by labor and service price adjustments due to the inflationary environment.
- Operating expenses in the observed period increased in line with the integration of Nova hrvatska banka, the general increase in expenses and the increase in depreciation due to the activation of newly acquired assets.
- Although there was no significant increase in default, in accordance with the cautious approach to risk management that the Bank nurtures, the increase in provisions was caused by the migration of part of loans from Stage 1 to Stage 2, which follows the trends in the main foreign trade markets according to macroeconomic environment. In accordance with the described approach, the share of exposure in Stage 2 increased from 12.0% to 14.7% in corporate portfolio and from 16.1% to 17.5% in retail portfolio.

The most profitable quarter in history by operating profit

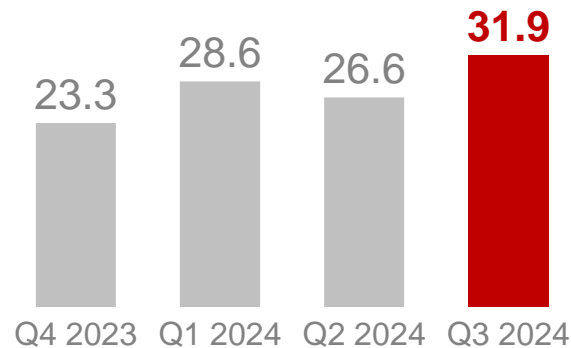
Operating profit
(EUR mn)



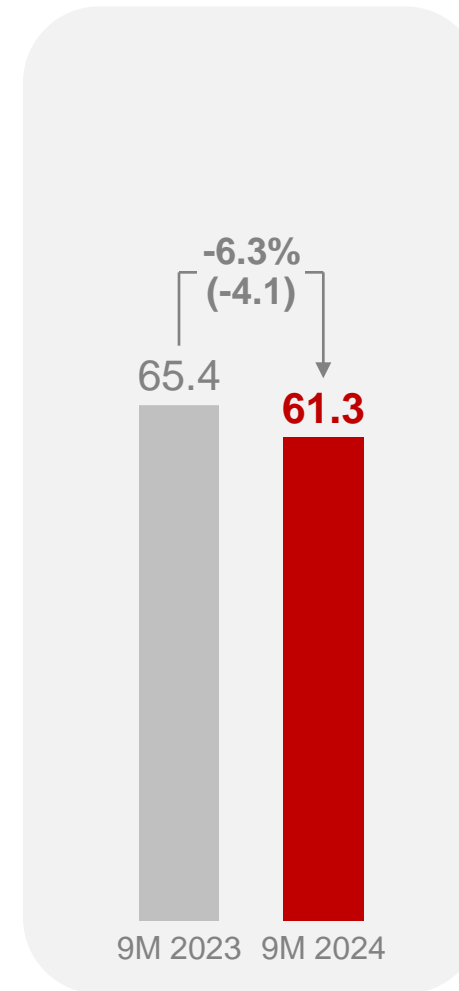
47.9%

9M 2024

Cost to Income Ratio (CIR)



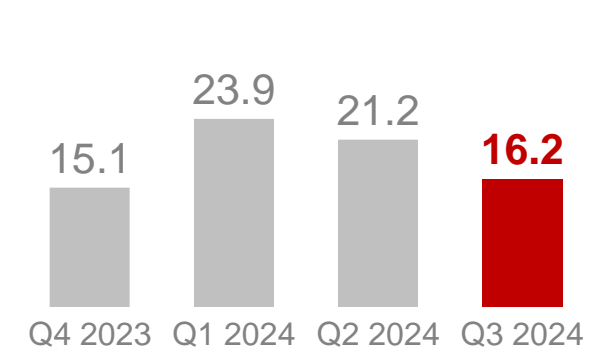
Profit after tax
(EUR mn)



14.5%

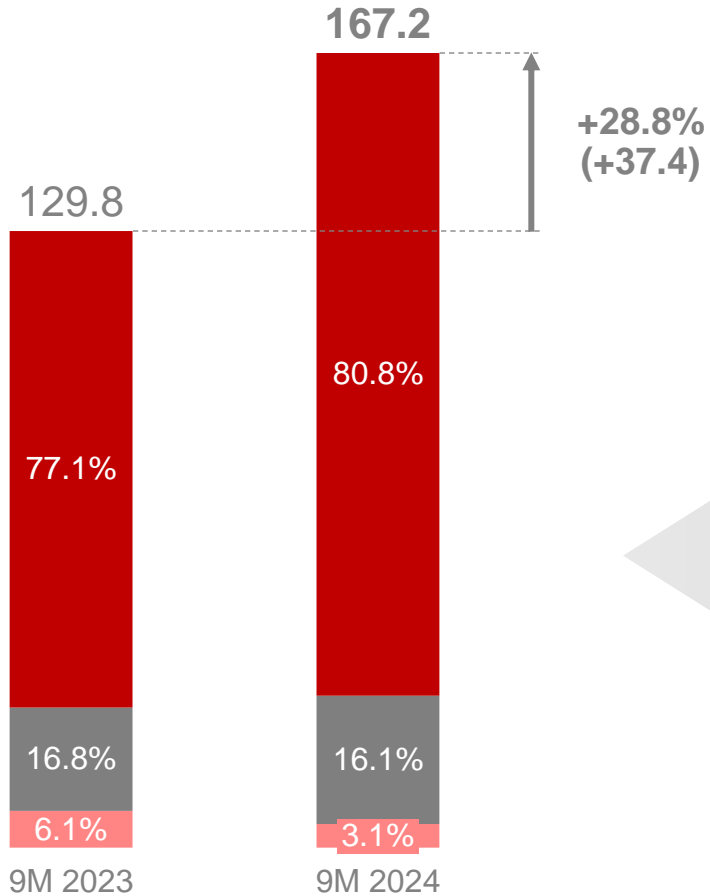
30.9.2024

Return on Average Equity (ROAE)

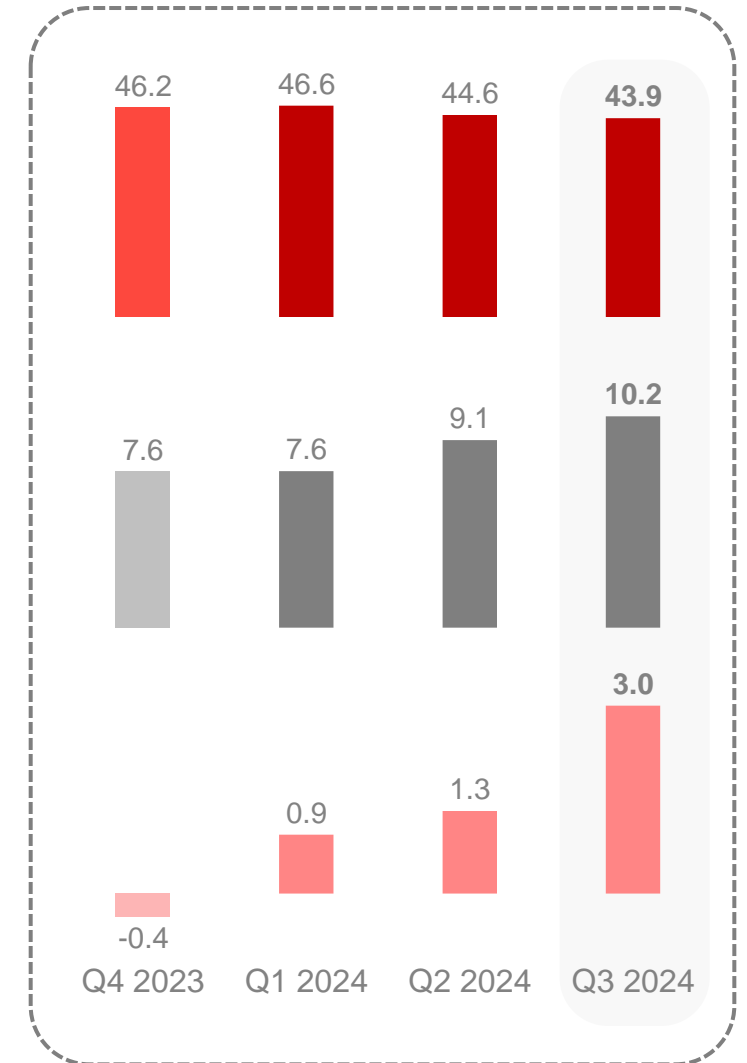
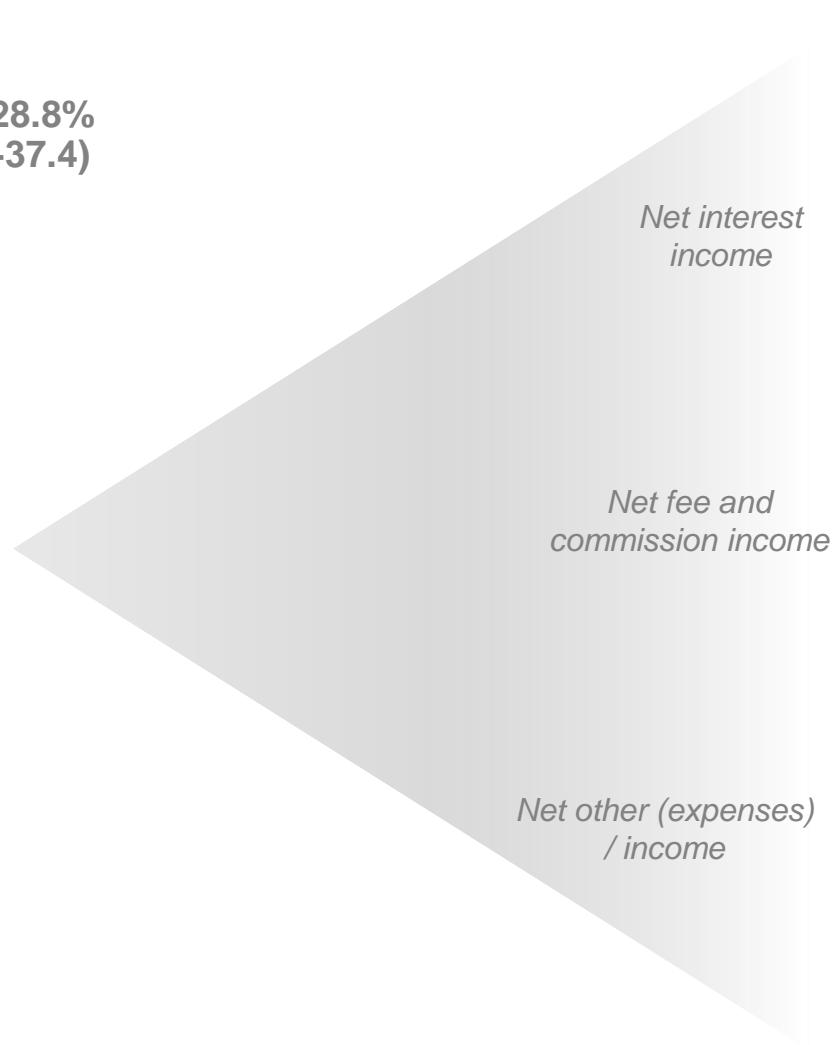


Strong non-interest income contribution in Q3 2024

Operating income
(EUR mn)

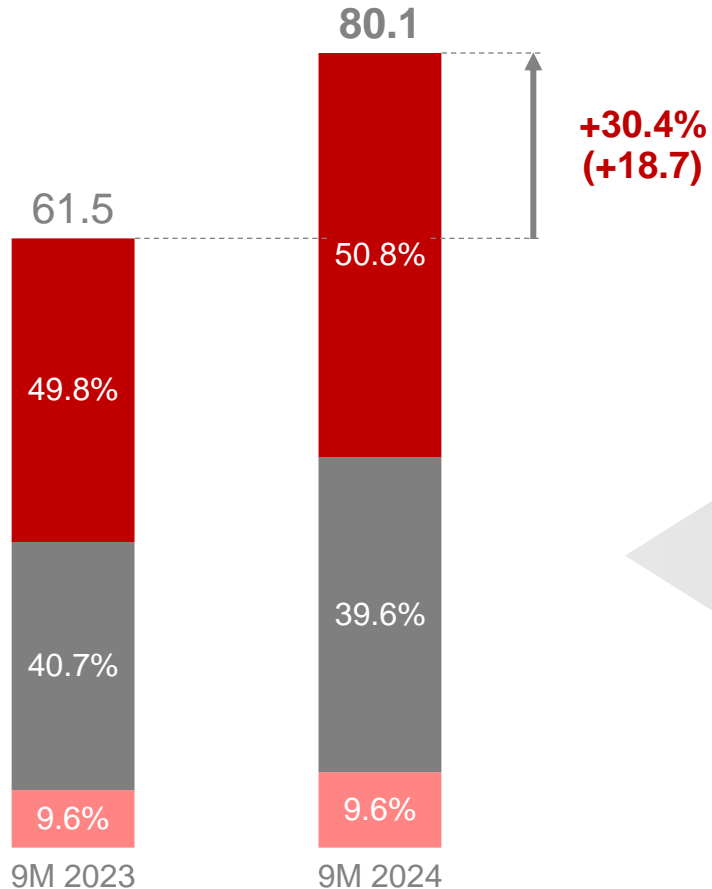


- Net interest income **+34.9%** (Y-o-Y)
- Net fee and commission income **+23.6%** (Y-o-Y)
- Net other income **-34.1%** (Y-o-Y)



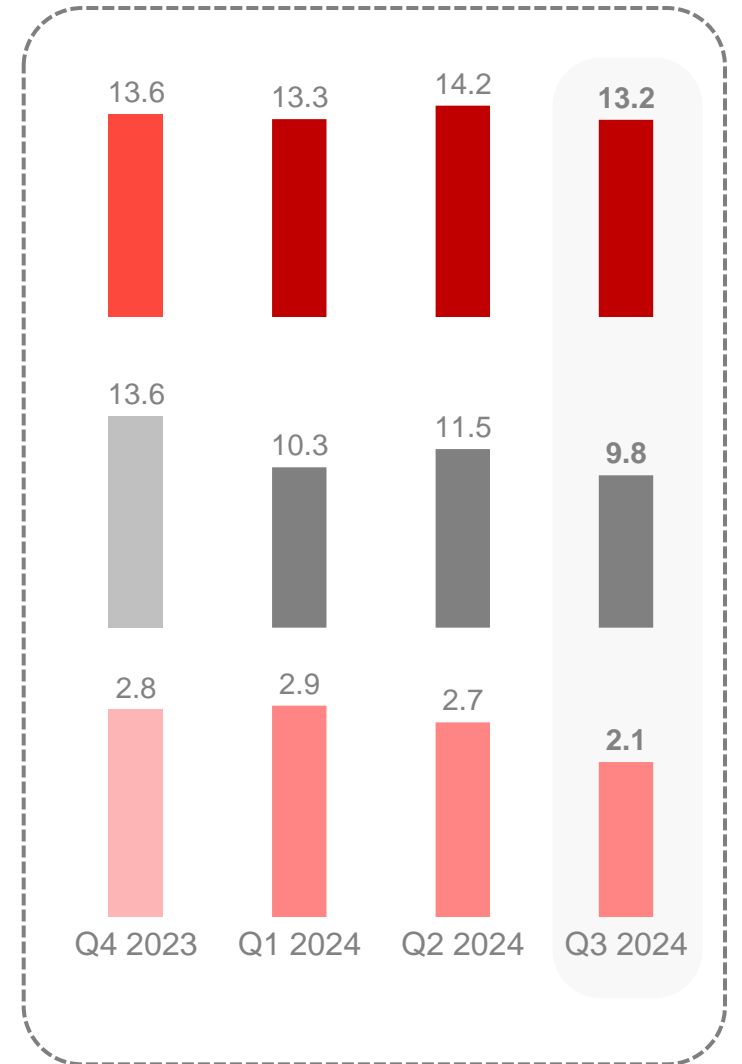
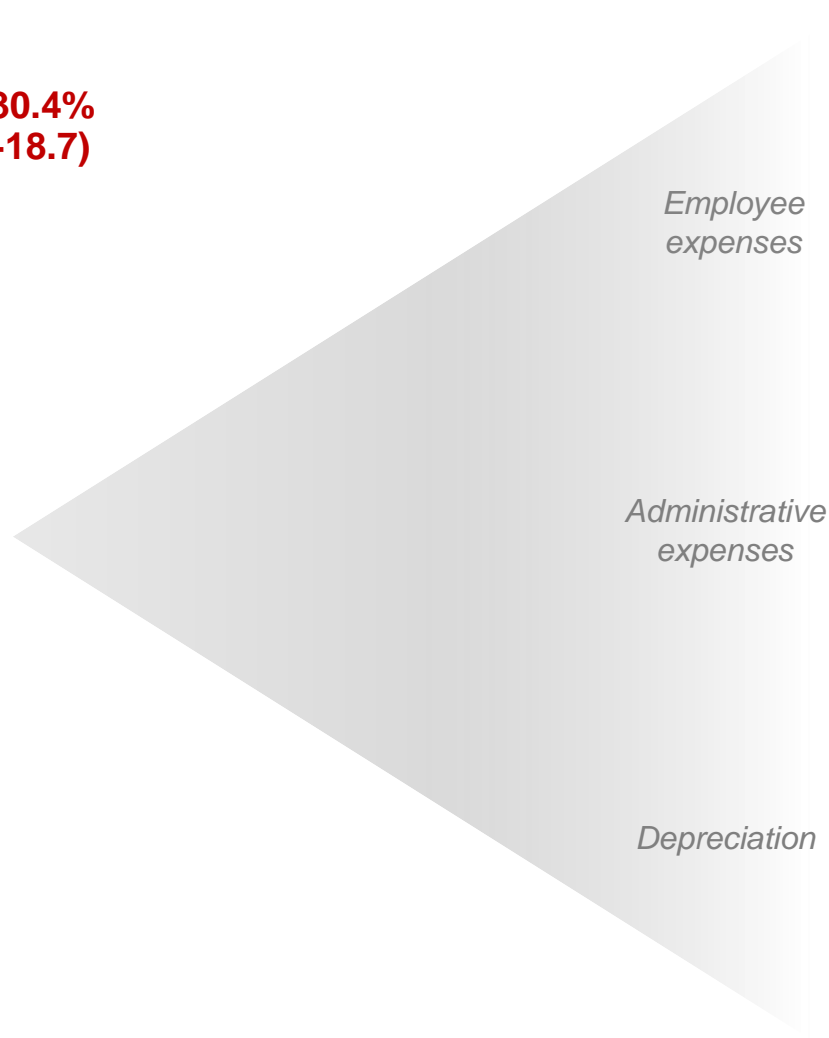
Expenses kept under control, while supporting operating growth in Q3 2024

Operating expenses (EUR mn)



+30.4%
(+18.7)

- Employee expenses **+33.1%** (Y-o-Y)
- Administrative expenses **+26.9%** (Y-o-Y)
- Depreciation **+30.9%** (Y-o-Y)

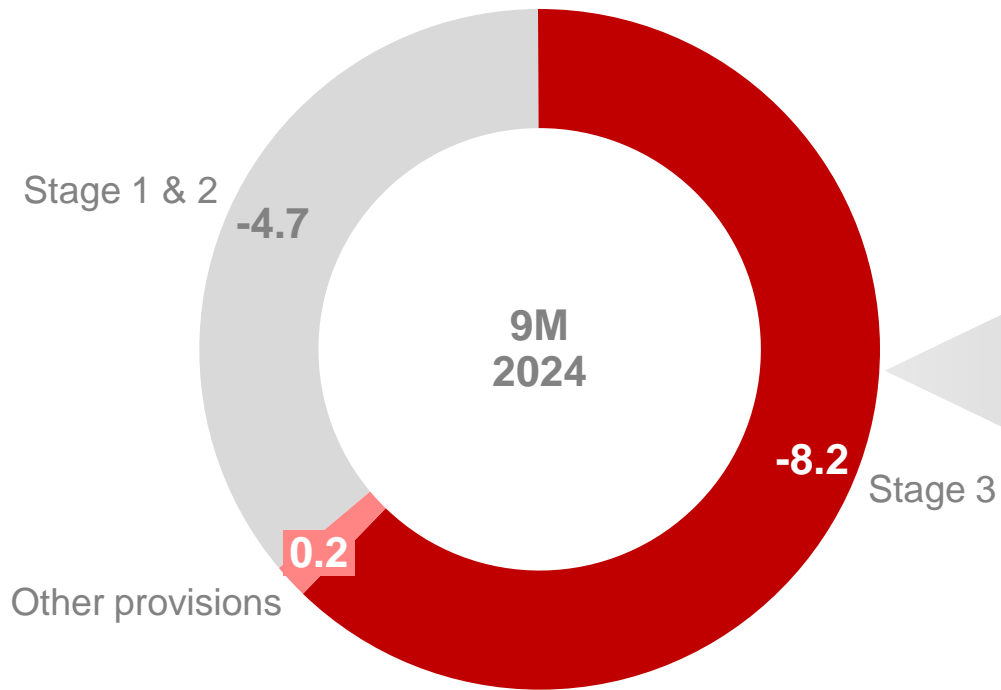


Quality and safe loan portfolio

NPL coverage at 76.1%

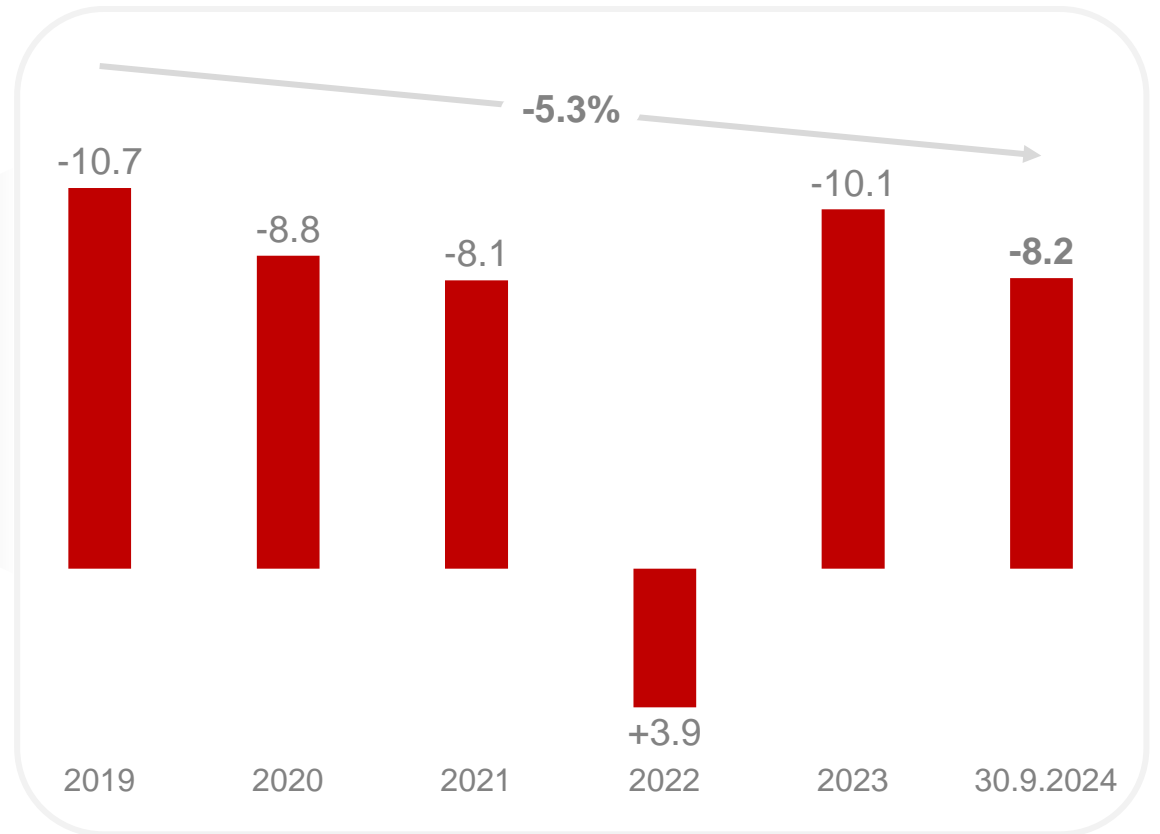
Cost provisioning structure

(EUR mn)



Cost of risk dynamics – stage 3

(EUR mn)

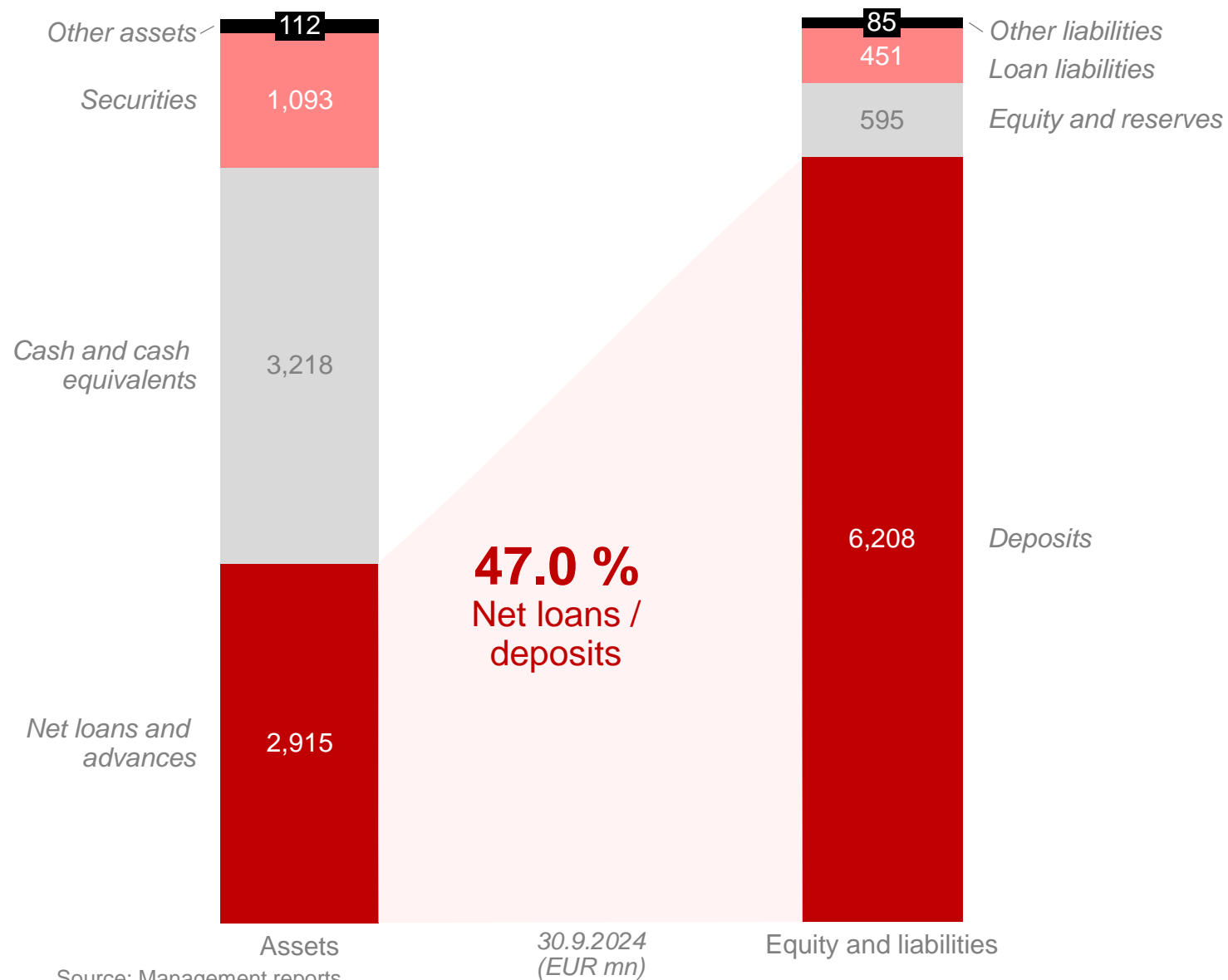


Asset exceeded record level in 2023

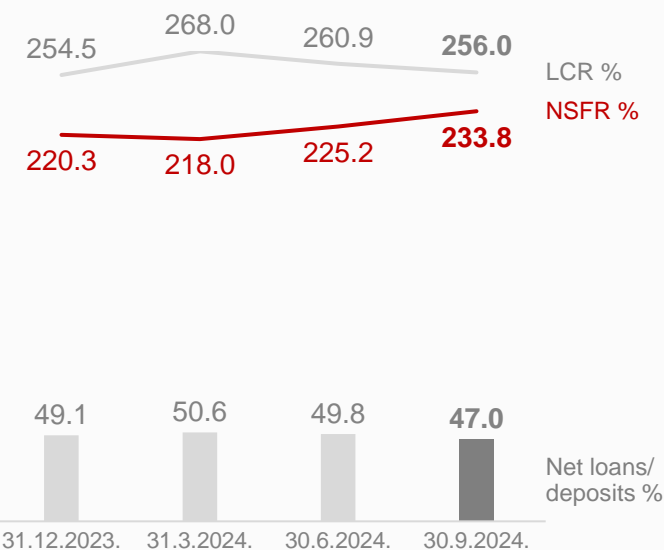
Balance sheet (EUR mn)	31.12.2023	30.9.2024	YTD	YTD %
Cash and cash equivalents	3,103	3,218	115	3.7
Securities and other financial instruments	915	1,093	178	19.5
Net loans and advances	2,908	2,915	7	0.2
Other assets	120	112	(8)	(6.5)
Total assets	7,046	7,339	293	4.2
Deposits	5,929	6,208	279	4.7
Loan liabilities	468	451	(17)	(3.7)
Other liabilities	115	85	(31)	(26.5)
Total liabilities	6,512	6,743	231	3.5
Total equity and reserves	534	595	61	11.5

- **Total assets higher by EUR 293 mn (+EUR 455 mn in Q3 2024)** compared to the end of 2023 primarily as a result of the increase in the volume of deposits.
- In total deposits, **term deposits recorded a growth of 20.3%** in the observed period **which is a result of attractive interest rates on Super Štednja**, while a vista deposits records a slight decrease of 4.3%.
- Relatively high loan returns neutralized by new placements, hence the **level of loans is stable (+EUR 7 mn)**.
- Liquidity surplus from the collected deposits was placed in securities and other financial instruments (mainly bonds and treasury bills of the Republic of Croatia) for the purpose of 'locking' the yield following the reduction of reference rates.
- 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 as a backbone of the balance sheet with a robust liquidity position



Liquidity profile



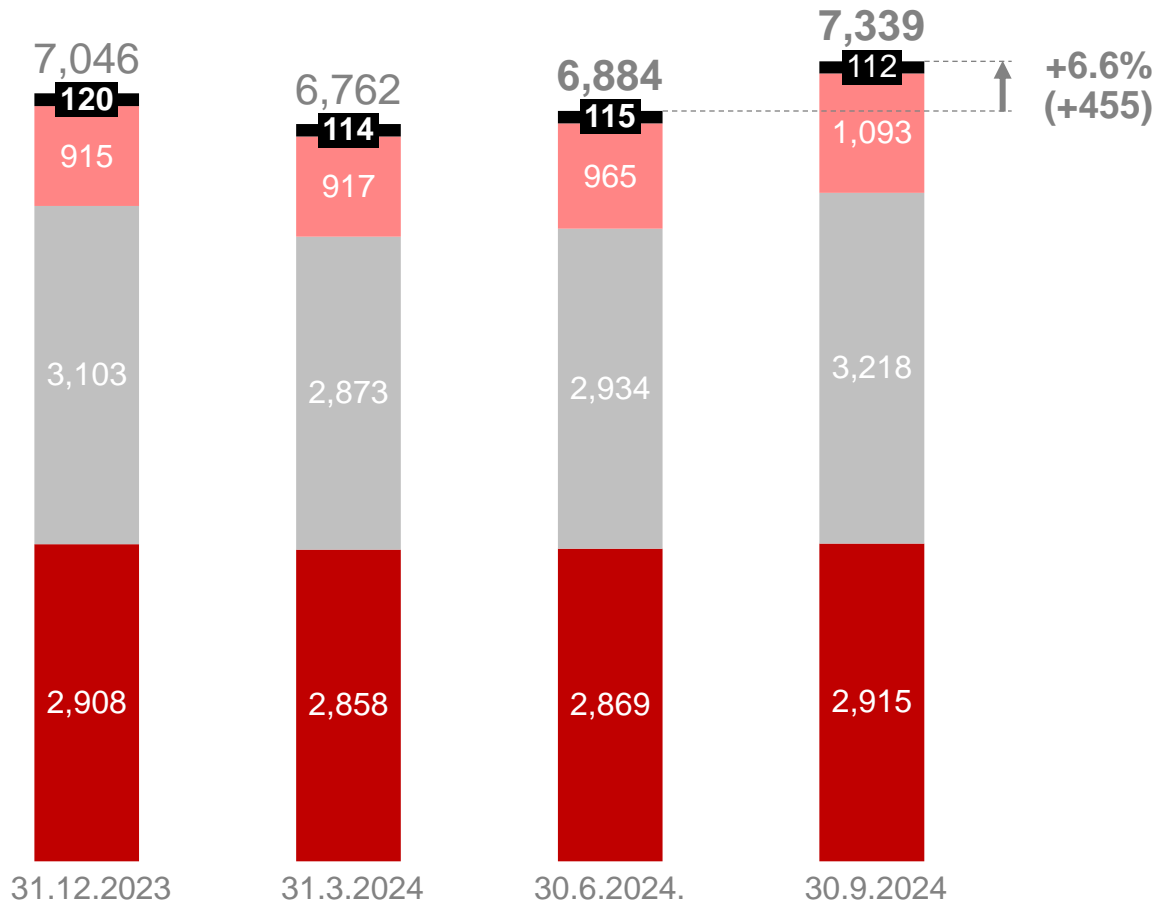
LCR and NSFR significantly above regulatory requirements (= 100%) and market (LCR: 220.2%*; NSFR: 173.4%**).

*Data as of June 30, 2024, source: CNB statistics, SV1 Data on operations of credit institutions

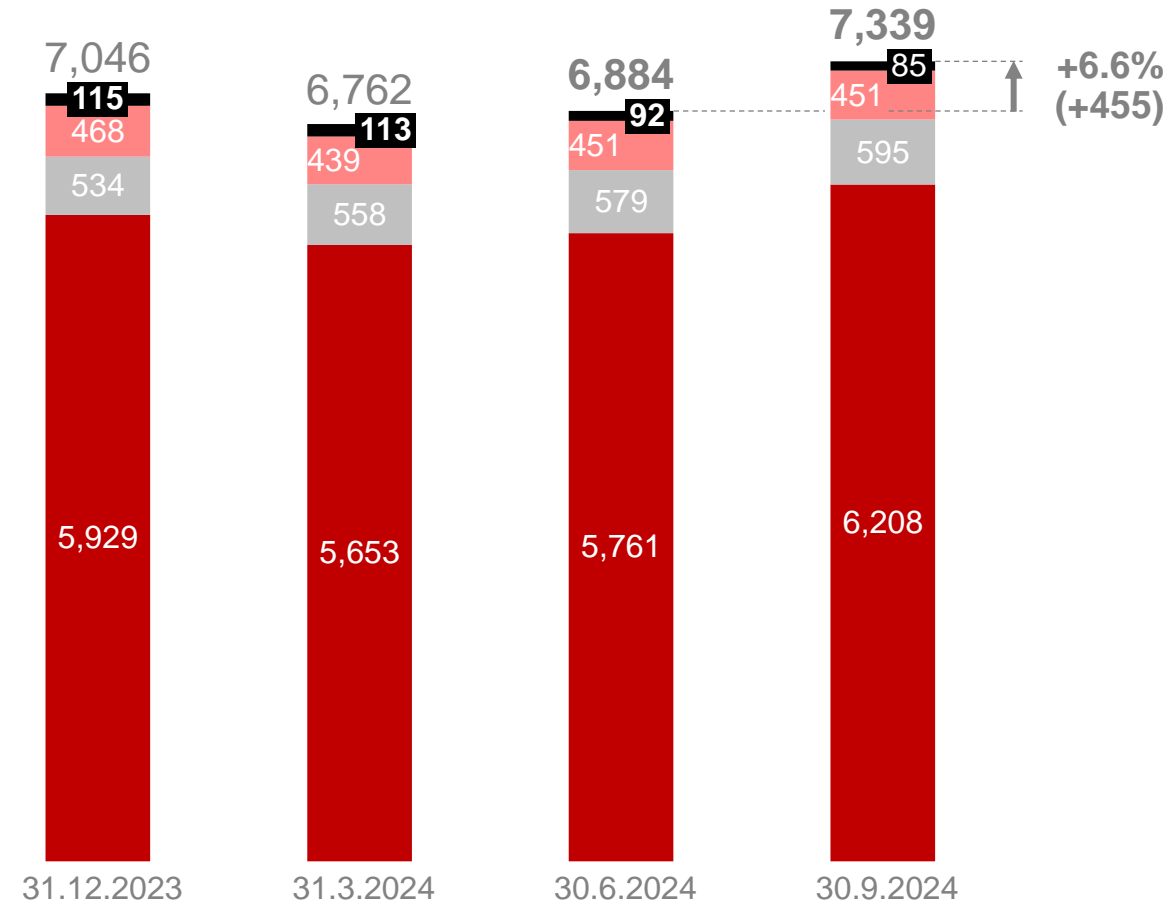
**Data as of December 31, 2023, source: CNB Analyzes and publications, Half-yearly information for the second half of 2023

Balance sheet growth with stable structure

Assets (EUR mn)



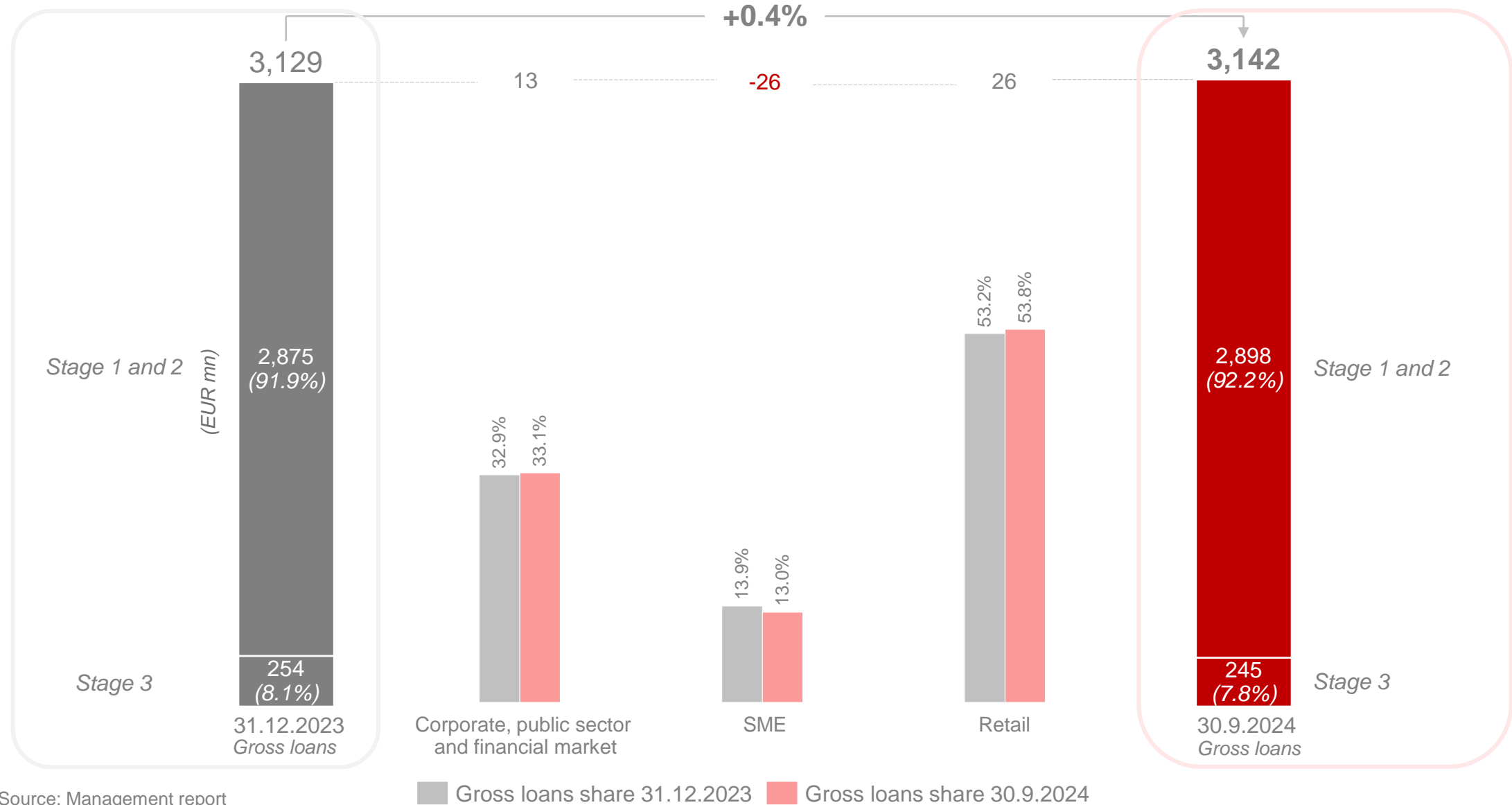
Liabilities and equity (EUR mn)



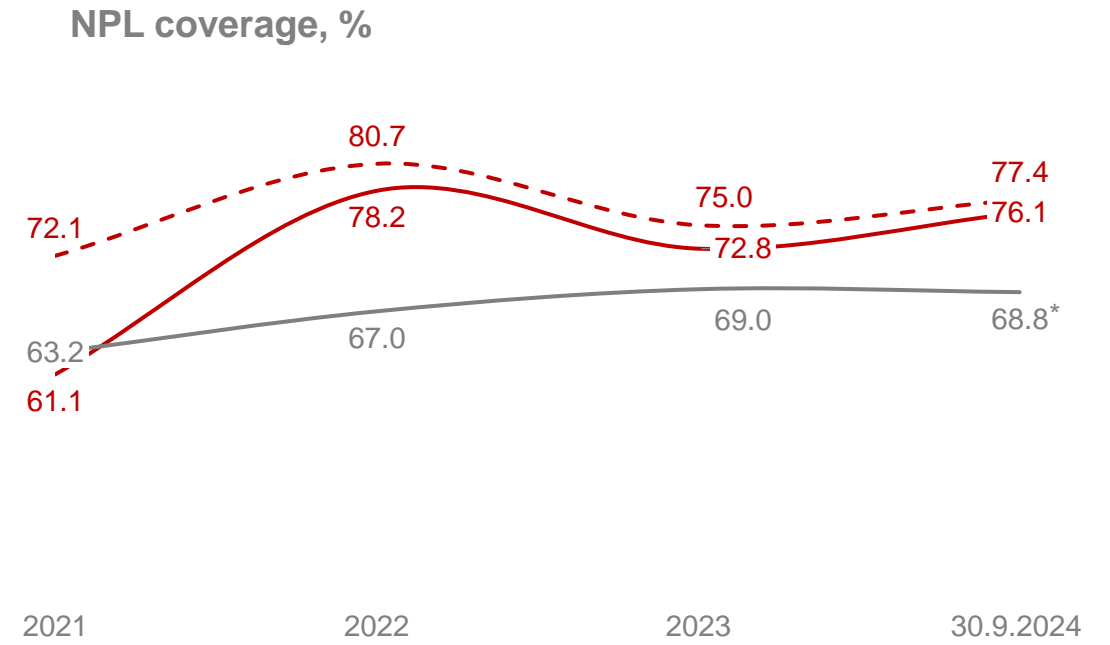
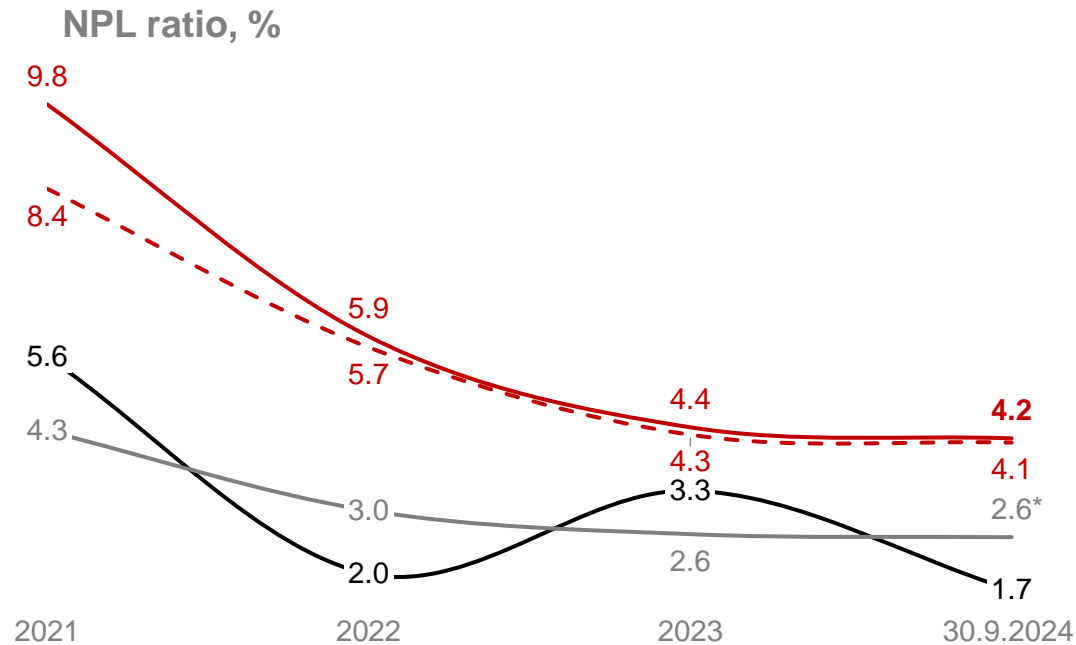
Other assets
 Cash and cash equivalents
 Securities
 Net loans and advances

Other liabilities
 Equity and reserves
 Loan liabilities
 Deposits

Stable level of gross loan portfolio with a focus on quality



The long-term trend of decreasing NPL ratio continued



- NPL ratio
- - NPL ratio - excluded gov. guarantees
- Uncovered NPL in CET 1 ratio
- Market NPL ratio*

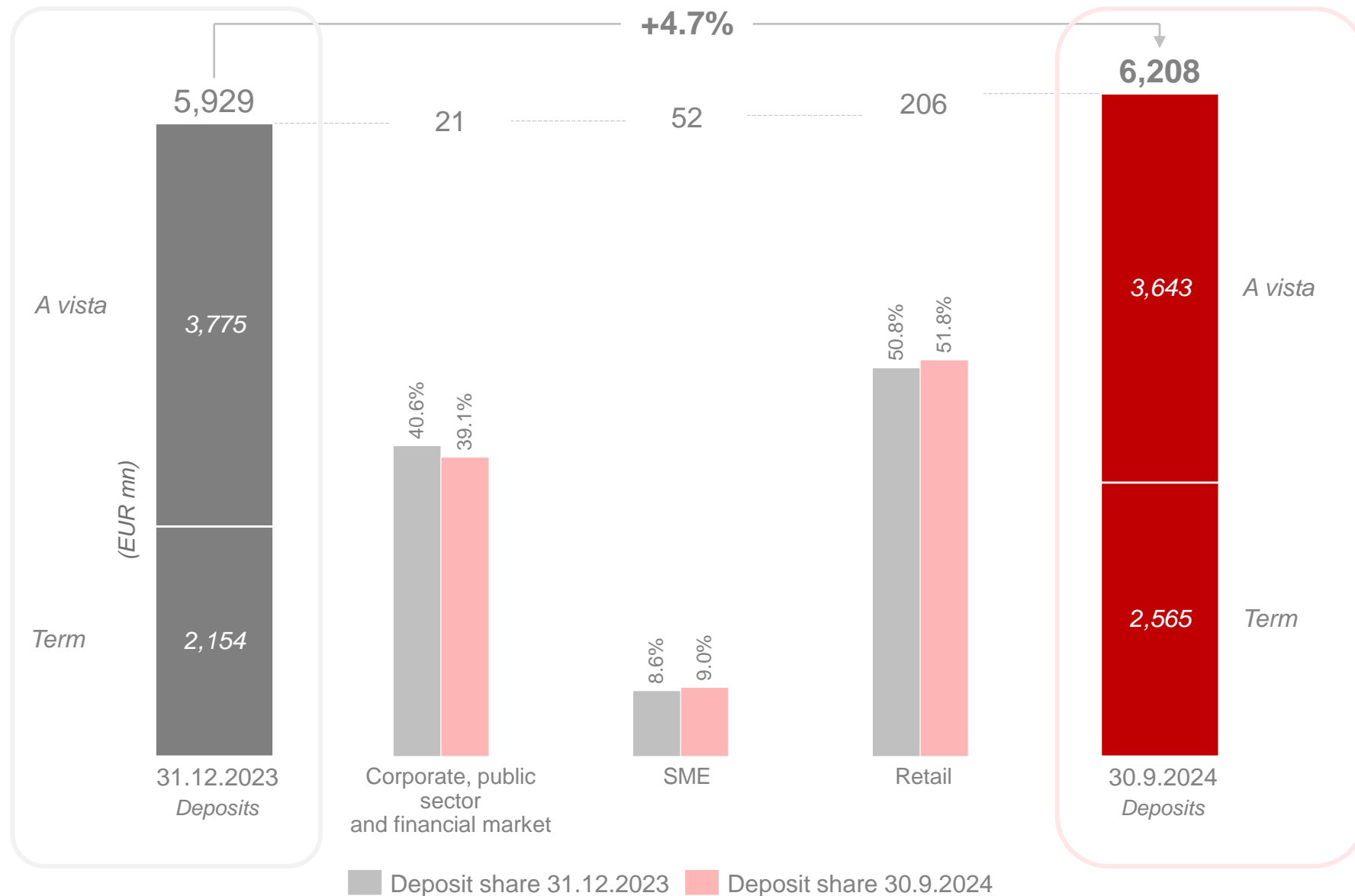
- NPL coverage
- - NPL coverage - excluded gov. guarantees
- Market NPL coverage*

* Data as of June 30, 2024, source: CNB statistics, SV2 Selected indicators of the structure, concentration and operations of credit institutions



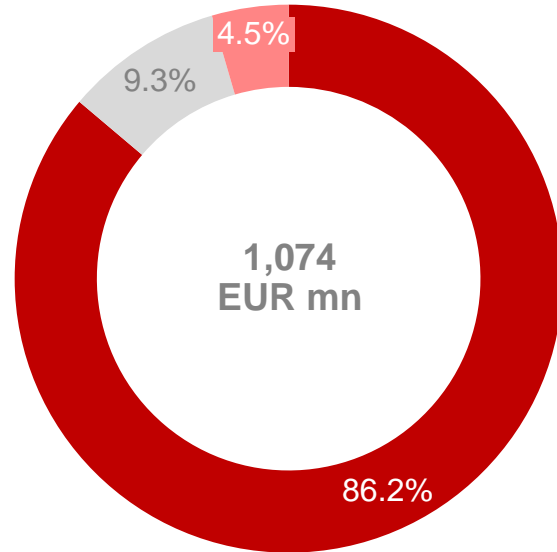
NPL ratio is continuing the positive long-term trend which, with a significant reduction in the exposure of NPLs, primarily through efficient collection and the necessary write-offs of non-performing exposures, gives an excellent result that was ultimately influenced by performing loans, mostly through reclassifications into the performing portfolio. The NPL coverage is still above the sector average.

Strengthened deposit base with strong growth in term deposits



Secure portfolio of securities

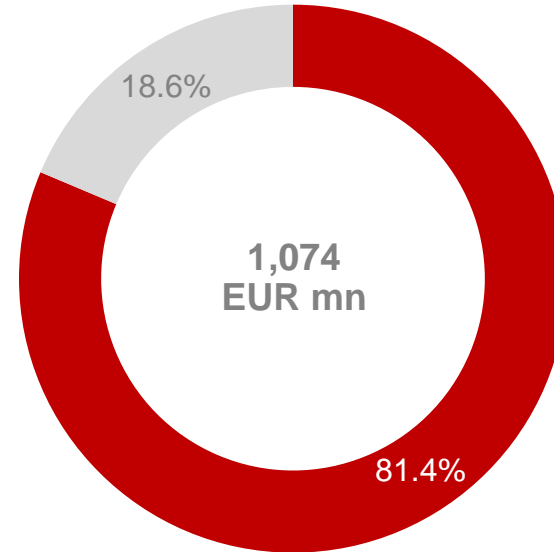
Securities* by issuer



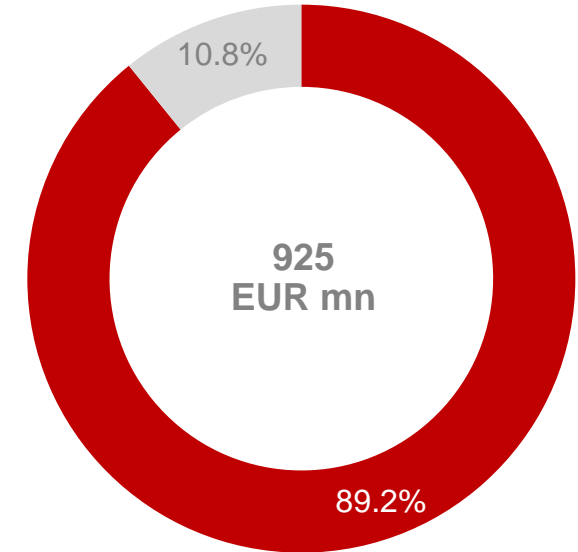
- Republic of Croatia - Ministry of Finance
- French Republic - Ministry of Economy and Finance
- Other

Type of securities*

Total...



...o/w issued by Croatia – Ministry of Finance



- Bond
- Treasury bill

*Securities are presented in nominal amount

➤ **The securities portfolio consists of 81.4% bonds, with government bonds covering 76.8% of the total portfolio as the most significant investment.**

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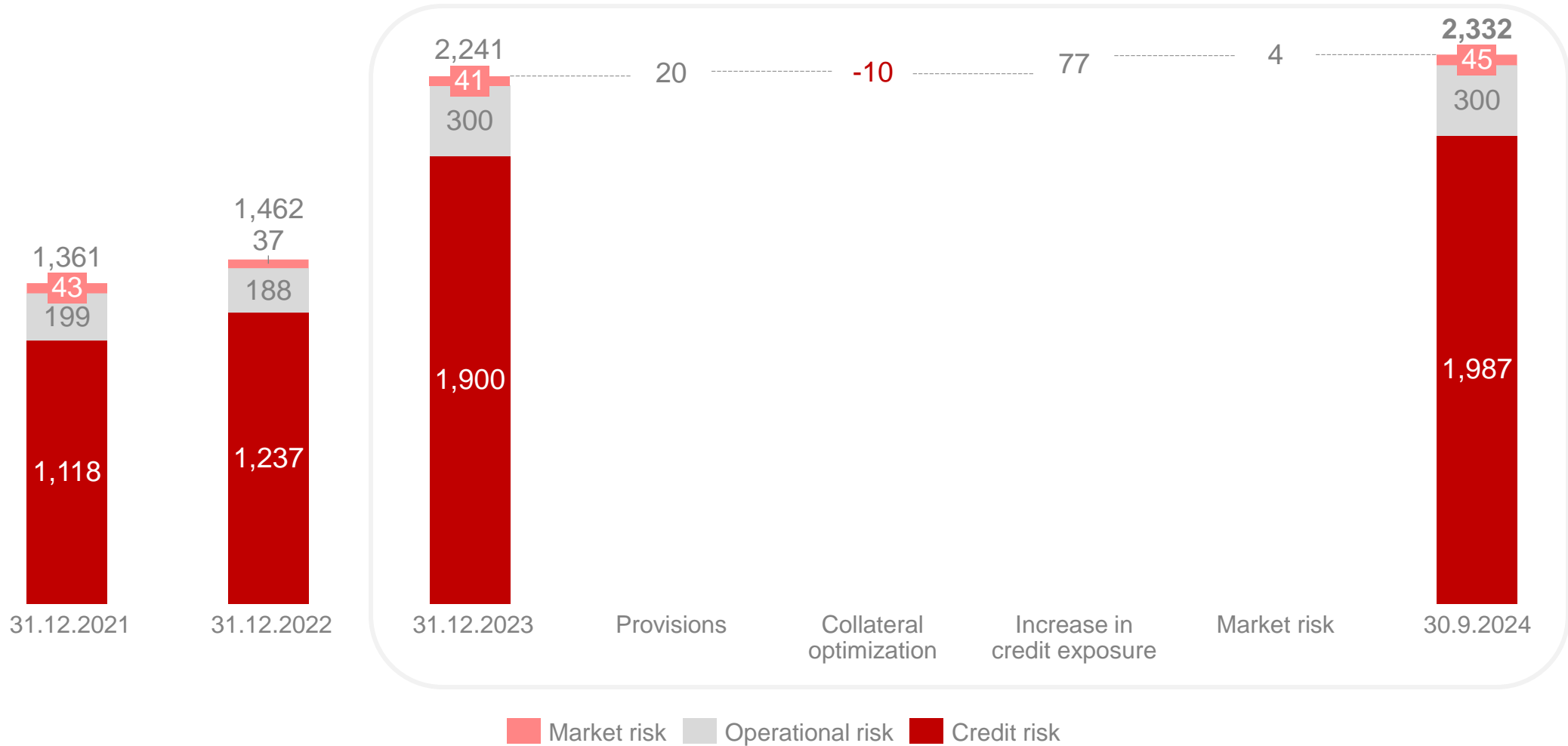
Risk Management

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Prudent RWA management

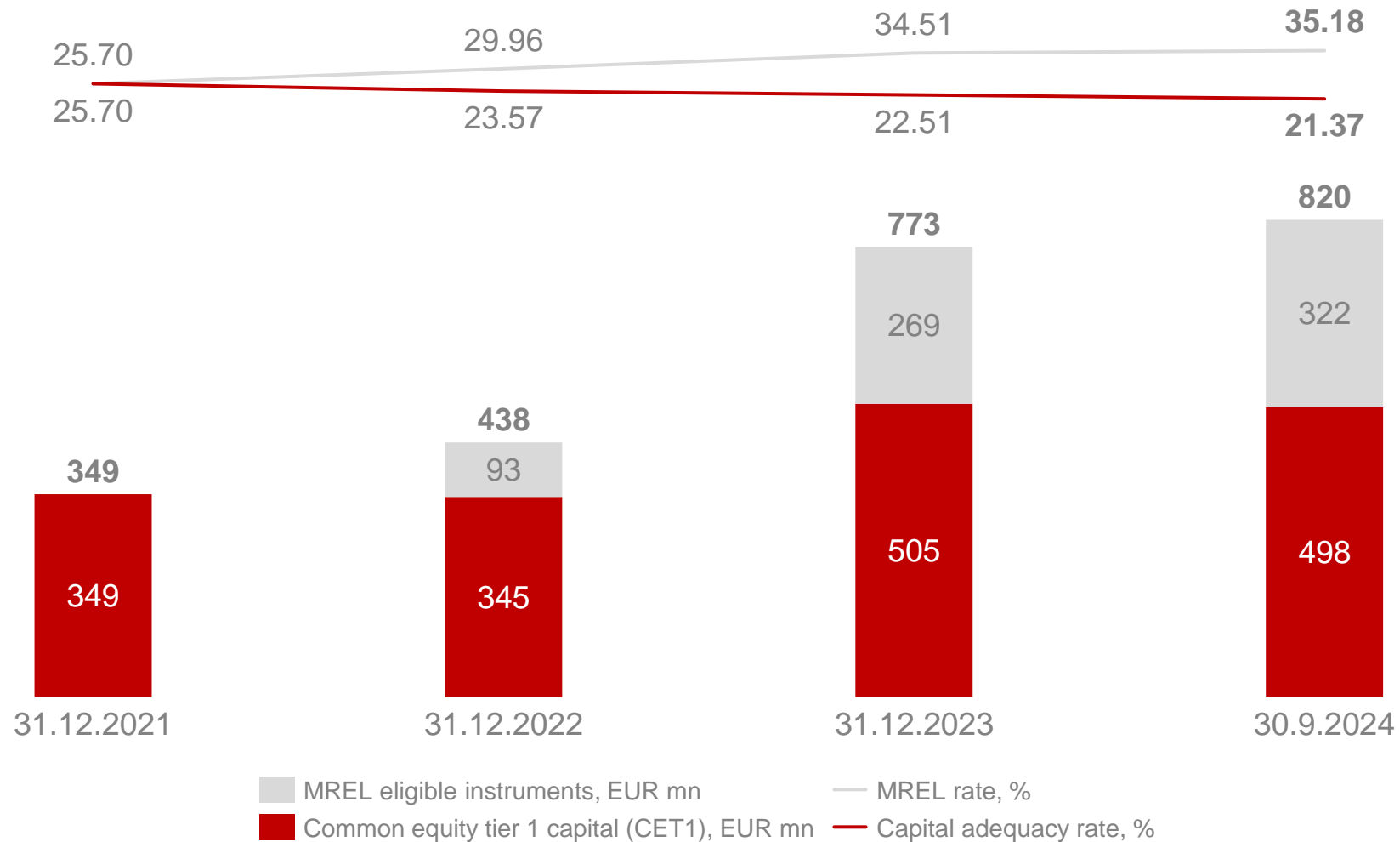
RWA development (EUR mn)



Strong capital position significantly above regulatory requirements

30.9.2024

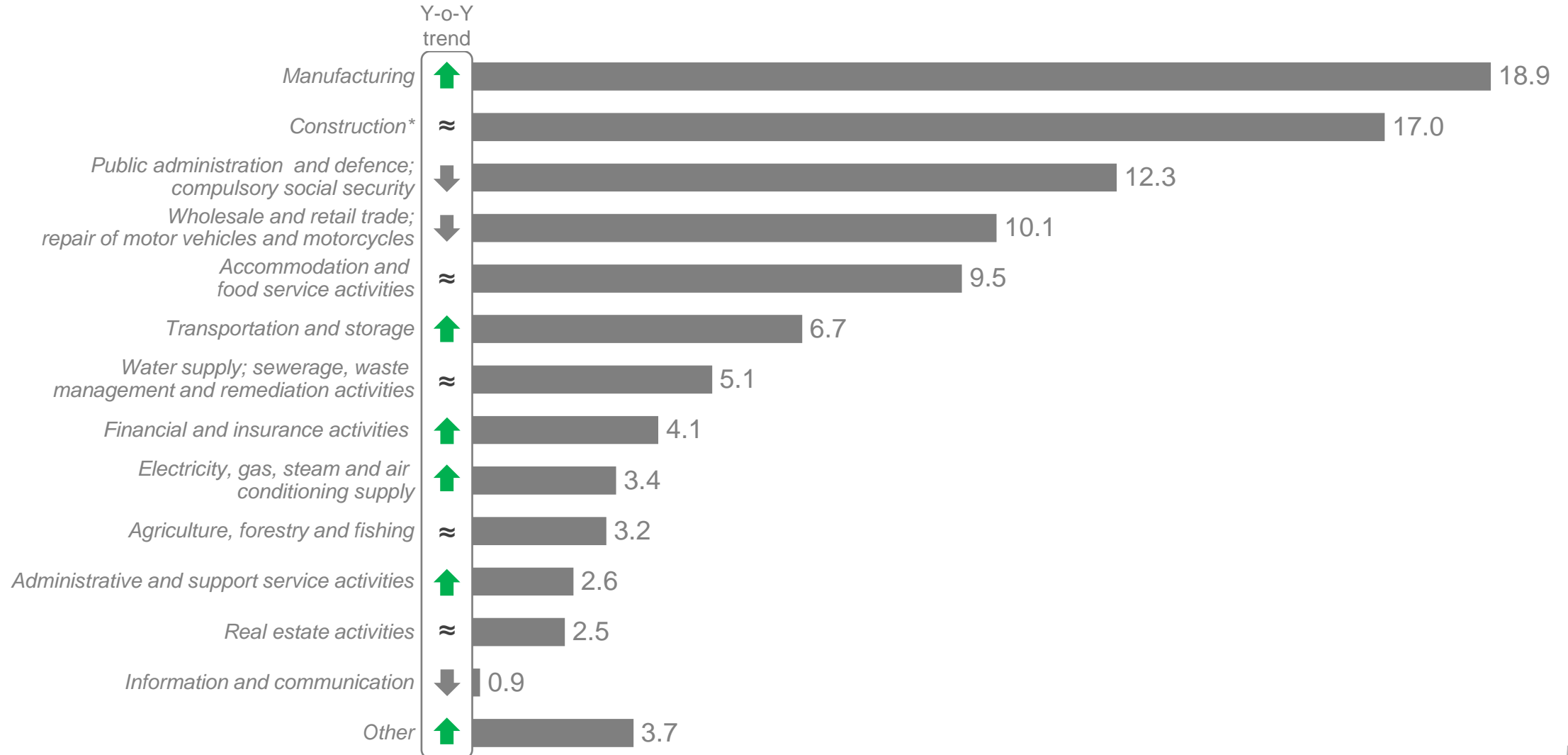
Regulatory capital and MREL eligible instruments development



A highly diversified and stable credit portfolio

Corporate gross loans per industry, %

30.9.2024



* Hrvatske autoceste are included in construction industry, with a share of 54.04% of the total exposure to that industry

Source: Management report, according to National Classification of Activities (NKD)

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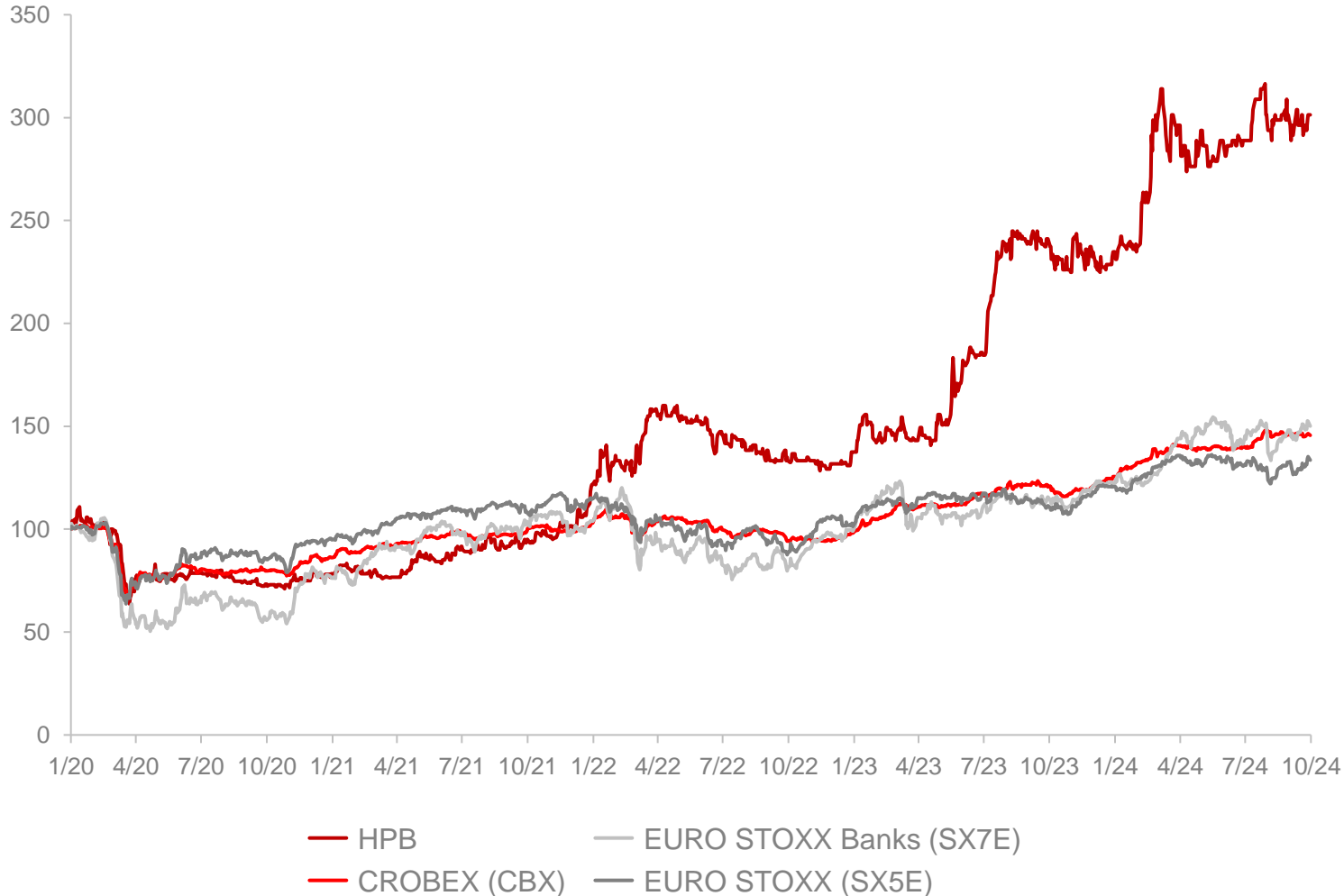
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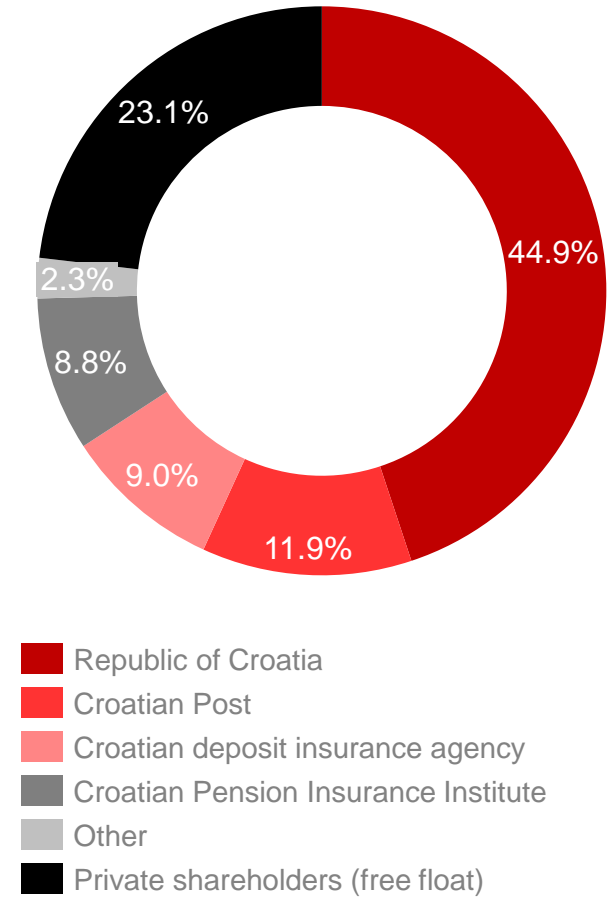


HPB share outperformed the relevant market indices

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



Ownership structure 30.9.2024



Sustainable operations in 2024

ESG segment	Activities in focus in 2024					
E ENVIRONMENT	Development of methodologies and metrics for environmental goals from the Climate Strategy and Transition Plan of the HPB Group <ul style="list-style-type: none"> ➤ defined base year 2023 for GHG (greenhouse gas emissions) with initial values Range 1 = 649.41 tCO₂e, Range 2 = 597.05 tCO₂e, Range 3 = 799,574.21 tCO₂e ➤ defined base year 2023 for GAR (green asset ratio) with an initial value of 0.75% ➤ selection of sectors, scenarios and methodology for setting goals (focus on reducing GHG emissions and increasing GAR) in accordance with the regulatory framework 	Improvement of the methodology of general assessment and assessment of the significance of environmental risks <ul style="list-style-type: none"> ➤ greater granularity - assessment at the cadastral parcel level ➤ a wider range of physical risks (sea level rise, wind power) ➤ inclusion of climate change projections according to NGFS scenarios until 2050 	Integration of environmental risks in the credit process <ul style="list-style-type: none"> ➤ defined sectoral policies from the perspective of environmental risks (credit criteria, restrictions, thresholds and exclusions) ➤ defined methodology for determining the ENV (environmental) rating of industries and clients ➤ integration of ESG questionnaires into credit documentation 	Development of products with elements of sustainability in accordance with the adopted framework for the development of sustainable products <ul style="list-style-type: none"> ➤ implementation of project sustainability assessment in the credit process, in accordance with the criteria of the EU Taxonomy ➤ identification and monitoring of sustainability components of projects financed by the Bank ➤ modification of the profitability calculator 		
S SOCIETY	Development of methodologies and metrics for social sustainability goals <ul style="list-style-type: none"> ➤ application of ESRS sustainability reporting standards ➤ defined base year 2023 and material topics as a basis for setting goals (gender equality, turnover, adequate salaries) 	Implementation of activities in accordance with the recommendations of ISO 26000: Guidelines on social responsibility <ul style="list-style-type: none"> ➤ continuous identification and improvement of business activities in accordance with sustainability standards 	Conducting employee satisfaction surveys <ul style="list-style-type: none"> ➤ October 2024 	Corporate volunteering <ul style="list-style-type: none"> ➤ 9 volunteer actions were organized during 2024 	Financial literacy program <ul style="list-style-type: none"> ➤ education in 8 counties (pupils and students) ➤ focus on marking the European Money Week 	Business cooperation <ul style="list-style-type: none"> ➤ project Safer Schools and Kindergartens in cooperation with the Red Cross
G GOVERNANCE	Preparation for sustainability reporting according to ESRS standards for the 2024 reporting period <ul style="list-style-type: none"> ➤ implementation of an IT solution for data management and sustainability reporting: <ul style="list-style-type: none"> ❑ Module I – monitoring and reporting on greenhouse gas (GHG) emissions ❑ Module II – monitoring and reporting on taxonomic indicators ❑ Module III – monitoring of indicators and reporting according to ESRS standards 	Implementation of the ESG questionnaire in the Bank's operations <ul style="list-style-type: none"> ➤ creating an ESG questionnaire to collect data from clients on sustainability factors ➤ establishing a data management process from the ESG questionnaire ➤ Informing clients and starting the application / filling in of questionnaires by clients 	Implementation of the Principles of Responsible Banking UNEP FI <ul style="list-style-type: none"> ➤ conducted an analysis of the impact of the Bank's portfolio ➤ publication of the first report in accordance with the Bank's membership in the UNEP FI initiative ➤ ongoing setting of SMART goals in the most significant areas of influence (minimum 2 goals) 	Implementation of ESG questionnaire for suppliers <ul style="list-style-type: none"> ➤ principles for suppliers already implemented in the procurement process ➤ definition of the questionnaire for suppliers, the process and methodology of supplier evaluation is in progress 		

Abbreviations

Abbreviation	Definition
CAR	Capital Adequacy Ratio
CBRD	Croatian Bank for Reconstruction and Development
CET 1	Common Equity Tier 1
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
NSFR	Net Stable Funding Ratio
Q	Quarter
ROAA	Return on Average Assets
ROAE	Return on Average Equity
RWA	Risk-Weighted Assets
Stage 1 and 2	Performing Loans
Stage 3 or NPL	Non-Performing Loans
Y-o-Y	Year-over-Year
YTD	Year to Date
9M	Nine-month period



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
Net stable funding ratio (NSFR)	Ratio of the available amount of stable funding relative to the required amount of stable funding
Loan to deposit ratio	Ratio of net loans to deposits as of the reporting date
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)
Return on average equity (ROAE)	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 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 September 30, 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

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 p.l.c.

Management report of Hrvatska poštanska Banka p.l.c. for the period from January 1 to September 30, 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**ISSUER'S GENERAL DATA**

Reporting period:

1.1.2024.

to

30.09.2024.

Year:

2024

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, 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

1703

Consolidated report:

KN

(KN-not consolidated/KD-consolidated)

Audited:

RN

(RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS):

Registered office:

MB:

Bookkeeping firm:

No

(Yes/No)

(name of the bookkeeping firm)

Contact person: Tea Bažant

(only name and surname of the contact person)

Telephone: 014804670

E-mail address: tea.bazant@hpb.hr

Audit firm:

(name of the audit firm)

Certified auditor:

(name and surname)

BALANCE SHEET
balance as at 30.09.2024.

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	3,103,793,849	3,217,924,974
Cash in hand	002	136,782,367	132,817,604
Cash balances at central banks	003	2,957,462,257	3,072,672,084
Other demand deposits	004	9,549,225	12,435,286
Financial assets held for trading (from 6 to 9)	005	54,809,698	56,513,271
Derivatives	006	612,632	147,841
Equity instruments	007	14,348,314	16,428,848
Debt securities	008	39,848,752	39,936,582
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	486,283
Equity instruments	011	0	0
Debt securities	012	0	0
Loans and advances	013	490,500	486,283
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	4,555,698
Equity instruments	018	4,394,287	4,555,698
Debt securities	019	0	0
Loans and advances	020	0	0
Financial assets at amortised cost (22 + 23)	021	3,786,154,629	3,969,296,494
Debt securities	022	855,856,956	1,032,395,287
Loans and advances	023	2,930,297,673	2,936,901,207
Derivatives - hedge accounting	024	0	0
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	1,295,487	1,495,487
Tangible assets	027	60,791,774	56,111,255
Intangible assets	028	14,601,447	14,634,547
Tax assets	029	5,316,953	5,006,494
Other assets	030	14,404,364	11,766,122
Fixed assets and disposal groups classified as held for sale	031	0	742,073
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	7,046,052,988	7,338,532,698
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	16,165	13,063
Derivatives	034	16,165	13,063
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	6,418,350,046	6,671,588,695
Deposits	044	6,397,218,638	6,658,702,244
Debt securities issued	045	0	0
Other financial liabilities	046	21,131,408	12,886,451
Derivatives - hedge accounting	047	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	0	0
Provisions	049	41,571,561	36,836,850
Tax liabilities	050	7,508,138	6,127,403
Share capital repayable on demand	051	0	0
Other liabilities	052	44,870,183	28,835,871
Liabilities included in disposal groups classified as held for sale	053	0	0
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	6,512,316,093	6,743,401,882
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	8,645,102	8,738,439
Retained profit	060	194,508,595	273,814,919
Revaluation reserves	061	0	0
Other reserves	062	87,998,143	89,306,875
(-) Treasury shares	063	0	-3,920
Profit or loss attributable to owners of the parent	064	80,615,055	61,304,503
(-) Interim dividends	065	0	0
Minority interests [non-controlling interests]	066	0	0
Total equity (from 55 to 66)	067	533,736,895	595,130,816
Total equity and liabilities (54 + 67)	068	7,046,052,988	7,338,532,698

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2024. to 30.09.2024.

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	112,116,908	51,499,879	195,395,617	65,782,493
(Interest expenses)	002	12,403,228	6,900,478	61,209,397	22,507,017
(Expenses on share capital repayable on demand)	003	0	0	0	0
Dividend income	004	978,378	5,001	218,426	5,476
Fees and commissions income	005	53,368,536	21,258,712	57,472,420	21,277,453
(Fees and commissions expenses)	006	31,585,023	12,477,795	30,541,600	11,032,108
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	7,941	7,941	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	008	3,026,736	850,296	3,738,857	2,135,132
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	201,991	-252,140	1,063	576
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	0	0
Exchange rate differences [gain or (-) loss], net	012	-466,460	-463,257	310,793	-137,810
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	18,756	18,756	79,350	9,577
Other operating income	015	6,490,445	125,480	3,134,274	1,476,247
(Other operating expenses)	016	2,721,667	-557,395	2,101,176	402,895
Total operating income, net (1 - 2 - 3 + 4 + 5 - 6 + from 7 to 15 - 16)	017	129,033,313	54,229,790	166,498,627	56,607,124
(Administrative expenses)	018	53,067,656	21,461,085	69,663,549	22,181,225
(Cash contributions to resolution boards and deposit guarantee schemes)	019	62,500	12,500	0	0
(Depreciation)	020	8,085,070	3,411,986	10,086,430	2,885,861
Modification gains or (-) losses, net	021	-520,307	-327,264	-362,467	-218,871
(Provisions or (-) reversal of provisions)	022	-4,725,350	-1,924,950	2,284,840	2,317,386
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	023	-3,786,866	1,894,097	9,686,095	9,189,603
(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	75,809,996	29,047,808	74,415,246	19,814,178
(Tax expense or (-) income related to profit or loss from continuing operations)	030	10,332,782	5,943,734	13,110,743	3,579,995
Profit or (-) loss after tax from continuing operations (29 - 30)	031	65,477,214	23,104,074	61,304,503	16,234,183
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	65,477,214	23,104,074	61,304,503	16,234,183
Attributable to minority interest [non-controlling interests]	036	0	0	0	0
Attributable to owners of the parent	037	65,477,214	23,104,074	61,304,503	16,234,183
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	038	65,477,214	23,104,074	61,304,503	16,234,183
Other comprehensive income (40+ 52)	039	317,068	-56,361	93,337	18,266
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	317,068	-56,361	93,337	18,266
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	400,301	-56,361	167,658	22,276
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 through	048	0	0	0	0
Fair value changes of equity instruments measured at fair value through	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	0	-74,321	-4,010
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	65,794,282	23,047,713	61,397,840	16,252,449
Attributable to minority interest [non-controlling interest]	062	0	0	0	0
Attributable to owners of the parent	063	65,794,282	23,047,713	61,397,840	16,252,449

STATEMENT OF CASH FLOW
for the period 01.01.2024 to 30.09.2024.

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		
Fees and commissions received	002		
(Interest paid and similar expenditures)	003		
(Fees and commissions paid)	004		
(Operating expenses paid)	005		
Net gains/losses from financial instruments at fair value through statement of profit or loss	006		
Other receipts	007		
(Other expenditures)	008		
Operating activities - indirect method			
Profit/(loss) before tax	009	75,809,996	74,415,246
Adjustments:		0	0
Impairment and provisions	010	-9,032,523	11,970,935
Depreciation	011	8,085,070	10,086,430
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-3,236,668	-3,739,920
(Profit)/loss from the sale of tangible assets	013	0	-79,350
Other non-cash items	014	-99,713,680	-134,352,972
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	205,003,463	-6,603,534
Securities and other financial instruments at fair value through other comprehensive income	018	-5,091,519	-161,411
Securities and other financial instruments held for trading	019	2,186,879	-1,703,573
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	0	4,217
Securities and other financial instruments at amortised cost	022	-90,731,076	-176,538,331
Other assets from operating activities	023	3,770,795	2,638,242
Deposits from financial institutions	024	12,902,449	130,749,846
Transaction accounts of other clients	025	697,874,197	-185,596,842
Savings deposits of other clients	026	-352,554,983	-19,744,863
Time deposits of other clients	027	-135,628,119	353,384,574
Derivative financial liabilities and other liabilities held for trading	028	1,390,449	-3,102
Other liabilities from operating activities	029	1,239,449	-29,631,296
Interest received from operating activities [indirect method]	030	112,116,908	195,395,617
Dividends received from operating activities [indirect method]	031	978,378	218,426
Interest paid from operating activities [indirect method]	032	-12,403,228	-61,209,397
(Income tax paid)	033	0	-14,181,019
Net cash flow from operating activities (from 1 to 33)	034	412,966,237	145,317,923
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-13,962,110	-13,683,968
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	22,541,086	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	0	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	0	-200,000
Net cash flow from investing activities (from 35 to 39)	040	8,578,976	-13,883,968
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	167,949,627	-17,309,109
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	0
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 41 to 46)	047	167,949,627	-17,309,109
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	589,494,840	114,124,846
Cash and cash equivalents at the beginning of period	049	1,316,506,298	3,103,793,849
Effect of exchange rate fluctuations on cash and cash equivalents	050	-466,460	6,279
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	1,905,534,678	3,217,924,974

STATEMENT OF CHANGES IN EQUITY
for the period from to 30.6.2024

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	8,645,102	194,508,594	0	87,998,144	0	80,615,055	0	0	0	533,736,895
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	8,645,102	194,508,595	0	87,998,144	0	80,615,055	0	0	0	533,736,896
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	-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	79,306,324	0	0	0	-79,306,324	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	1,308,731	0	-1,308,731	0	0	0	0
Total comprehensive income for the current year	020	0	0	0	0	93,337	0	0	0	0	61,304,503	0	0	0	61,397,840
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	8,738,439	273,814,919	0	89,306,875	-3,920	61,304,503	0	0	0	595,130,816

Notes to financial statements

1) INTEREST INCOME

AOP 001	Same period of the previous year 01.01. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Debt securities	11,580,743	4,692,247	17,593,380
Loans and advances	72,108,359	32,088,613	95,252,371	32,660,502
Other assets	28,427,237	14,719,019	82,549,866	26,802,706
Deposits	-	-	-	-
Other liabilities	-	-	-	-
Total	112,116,908	51,499,879	195,395,617	66,782,493

2) INTEREST EXPENSE

AOP 002	Same period of the previous year 01.01. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Debt securities	-	-	-
Loans and advances	7,342	3,803	168	18
Other assets	-	-	-	-
Deposits	12,384,628	6,890,152	60,532,378	22,036,422
Other liabilities	11,259	6,523	676,851	470,577
Total	12,403,228	6,900,478	61,209,397	22,507,017

3) FEE AND COMMISSION INCOME

AOP 005	Same period of the previous year 01.01. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Payment transactions	29,356,261	10,110,227	30,728,943
Account and package fees	7,871,012	3,043,584	8,969,817	2,977,985
Card business	3,538,211	1,476,707	3,803,480	1,333,977
Mobile and Internet banking	1,587,054	623,037	1,817,183	568,849
Other	11,017,998	6,006,157	12,133,198	5,573,100
Total	53,368,536	21,259,711	57,472,620	21,277,454

4) FEE AND COMMISSION EXPENSE

AOP 006	Same period of the previous year 01.01. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Payment transactions	20,339,487	6,822,183	19,248,206
Other	11,255,536	5,855,612	11,293,393	4,374,740
Total	31,595,023	12,477,795	30,541,600	11,032,106

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

AOP 007	Same period of the previous year 01.01. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Debt securities	(1,936)	(1,936)	-
Loans and advances	-	-	-	-
Deposits	-	-	-	-
Debt Securities issued	-	-	-	-
Other financial liabilities	9,877	9,877	-	-
Total	7,841	7,841	-	-

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

AOP 008	Same period of the previous year 01.01. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Equity instruments	1,585,687	1,323,970	2,103,138
Debt securities	(187,596)	(255,702)	585,802	523,570
FX transactions and derivatives	1,828,685	973,327	1,047,917	781,225
Total	3,026,776	850,296	3,736,857	2,125,133

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. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Equity instruments	-	-	-
Debt securities	-	-	-	-
Loans and advances	201,991	(252,140)	1,063	577
Total	201,991	(252,140)	1,063	577

8) OPERATING EXPENSES

AOP 016 & AOP 018 & AOP 019 & AOP 020	Same period of the previous year 01.01. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Other operating expenses	2,721,667	(557,395)	2,101,176
Administrative expenses	53,097,656	21,461,085	69,663,549	22,181,229
Employee expenses	39,586,304	12,241,113	40,719,805	13,248,045
Other administrative expenses	22,481,352	9,219,872	28,943,744	8,933,181
(Contributions in cash rehabilitation committees and Deposit Insurance Schem	62,500	12,500	-	-
Amortization	8,665,079	3,411,986	10,066,430	2,885,890
Property, plant and equipment	5,113,462	2,337,706	6,387,946	1,985,692
Investment property	2,971,607	1,074,280	3,698,484	900,168
Other intangible assets	-	-	-	-
Total	63,936,893	24,328,176	81,851,154	25,469,981

9) IMPAIRMENT LOSSES AND PROVISION EXPENSES

AOP 021 & AOP 022 & AOP 023 & AOP 024	Same period of the previous year 01.01. - 30.09.2023.		Current period 01.01. - 30.09.2024.	
	Cumulative	Quarter	Cumulative	Quarter
	Modification gains or (-) losses, net AOP 021	(520,307)	(327,264)	(952,467)
Financial assets at fair value through other comprehensive income	-	-	-	-
Financial assets at amortized cost	(520,307)	(327,264)	(952,467)	(218,872)
(Provisions or (-) reversal of provisions) AOP 022	(4,728,958)	(1,894,850)	2,294,840	2,317,386
Liabilities towards resolution committees and deposit insurance systems	-	-	-	-
(Liabilities and Guarantees)	(4,209,359)	(1,738,409)	2,698,530	2,046,599
(Other Provisions)	(515,957)	(195,541)	(413,690)	-270,787
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) AOP 023	(3,786,866)	1,894,097	9,686,095	9,189,604
(Financial assets at fair value through other comprehensive income)	-	-	-	-
(Financial assets at amortized cost)	(3,786,866)	1,894,097	9,686,095	9,189,604
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures, and associates)	-	-	-	-
(Impairment or (-) reversal of impairment off non-financial assets) AOP 024	-	-	-	-
(Property, plant and equipment)	-	-	-	-
(Investment property)	-	-	-	-
(Goodwill)	-	-	-	-
(Other intangible assets)	-	-	-	-
(Other)	-	-	-	-
Total (AOP 022 + AOP 023 + AOP 024 - AOP 021)	(7,991,809)	296,411	12,333,403	11,725,861

10) LOANS AND ADVANCES

AOP 023	31.12.2023.			30.09.2024.		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Central banks	-	-	-	734,116	-	-
Mandatory reserve	-	-	-	-	-	-
Allowance	-	-	-	-	-	-
Other receivables	-	-	-	734,116	-	-
Allowance	-	-	-	-	-	-
Government	448,859,075	1,773,946	2,846,111	404,016,274	1,310,916	2,814,689
Gross loans	450,089,885	1,805,976	2,916,570	405,476,889	1,336,500	2,894,921
Allowance	(1,230,810)	(31,630)	(70,459)	(1,460,615)	(16,004)	(70,232)
Credit institutions	1,564,563	-	168	125,086	-	-
Gross loans	16,432	-	172	1,579	-	-
Allowance	-	-	(4)	(1)	-	-
Deposits	1,551,167	-	-	123,817	-	-
Allowance	(8,035)	-	-	(829)	-	-
Other financial institutions	37,899,866	6,402	527	60,244,873	2,369	166
Gross loans	36,792,179	11,336	132,772	58,482,517	2,584	180
Allowance	(197,893)	(4,934)	(132,245)	(322,844)	(214)	(15)
Deposits	2,157,717	-	-	2,136,833	-	-
Allowance	(52,138)	-	-	(51,633)	-	-
Non-financial institutions	652,151,087	186,276,332	36,332,674	716,105,488	146,411,088	27,676,667
Gross loans	661,450,783	195,925,509	89,793,546	727,155,680	157,639,661	85,135,324
Allowance	(9,299,697)	(9,649,177)	(62,460,872)	(9,050,193)	(11,228,563)	(57,259,257)
Retail	1,273,097,668	259,463,828	34,225,225	1,282,029,729	260,910,721	32,319,614
Gross loans	1,279,022,452	277,544,147	187,687,343	1,287,203,902	283,820,923	178,458,414
Allowance	(5,924,784)	(22,080,319)	(133,472,118)	(5,231,172)	(22,910,201)	(143,138,799)
Total	2,413,372,259	443,520,509	73,404,905	2,465,255,566	408,635,105	63,010,535

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

AOP 013	in EUR	
	31.12.2023.	30.09.2024.
Central banks	-	-
Local state	-	-
Credit institutions	-	-
Other financial institutions	-	-
Non-financial institutions	-	-
Retail	490,500	486,283
Total	490,500	486,283

12) DEPOSITS

AOP 044	in EUR	
	31.12.2023.	30.09.2024.
Central banks	23,668,665	74,837,523
Local state	1,850,606,910	1,802,222,834
Credit institutions	119,203,207	209,194,672
Other financial institutions	317,689,710	382,770,401
Non-financial institutions	897,287,392	794,872,763
Retail	3,138,752,794	3,396,304,050
Total	6,397,218,688	6,658,762,244