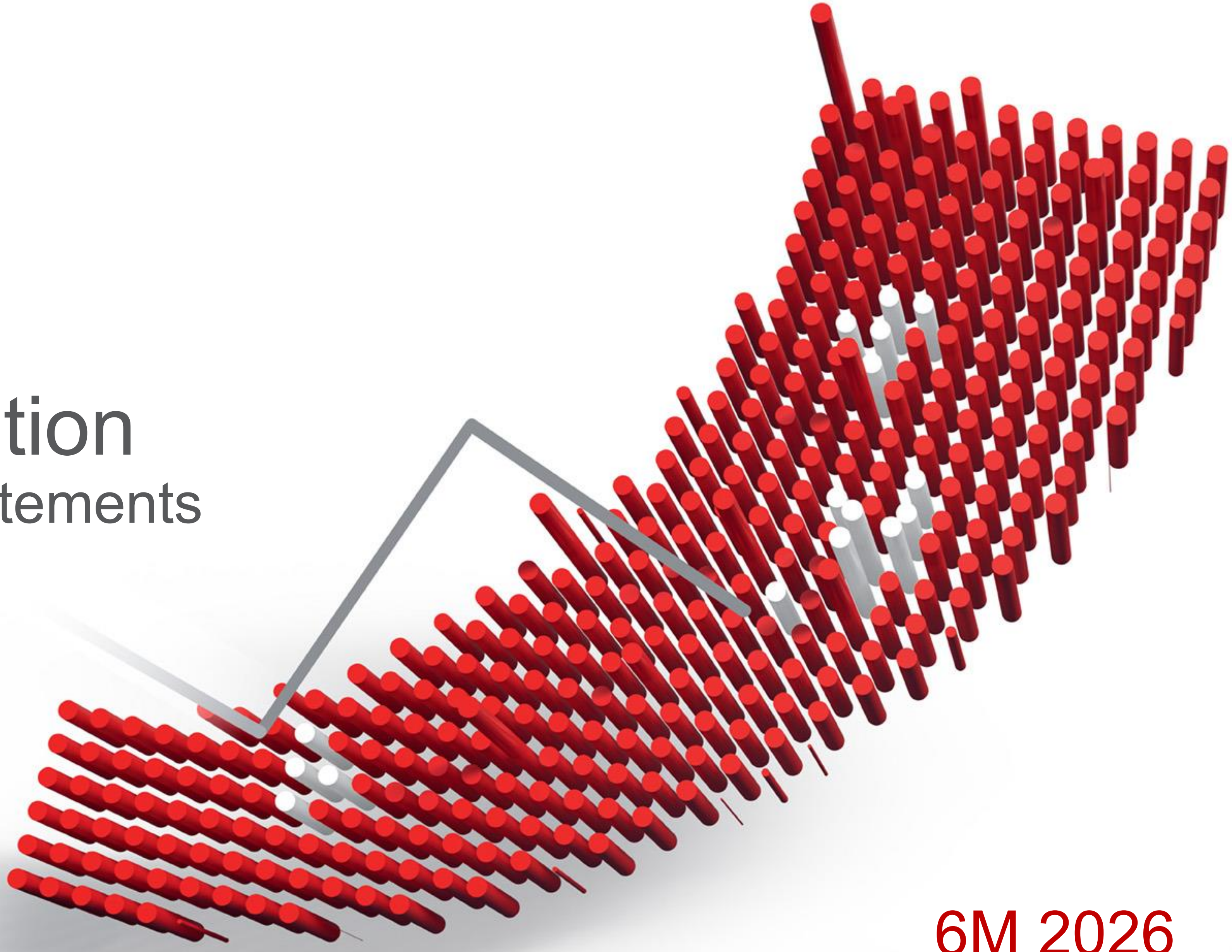
HPB

HRVATSKA POŠTANSKA BANKA

Investor information

Unaudited financial statements



July 2026

6M 2026

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.
- Financial and other information regarding HPB is based on data available to the Bank as of the date of this presentation, whereas HPB cannot guarantee the completeness, accuracy, or timeliness of information obtained from publicly available sources. This presentation is for information purposes only and does not contain a recommendation to buy or sell or an offer to sell or subscribe for shares, nor does it constitute an invitation to make an offer to sell shares.
- This presentation has been prepared and the information in it has been checked with the greatest possible care. Nevertheless, rounding and transmission cannot be excluded. When adding up rounded amounts and percentages, differences may appear.

Type and name of prescribed information:	Financial statements for the period 1.1.2026 - 30. 6.2026 HPB p.l.c. 6M 2026 Investor information and unaudited financial statements for the period 1.1.2026 - 30.6.2026
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb
Issuer's Legal Entity Identifier (LEI)	529900D5G4V6THXC5P79
Home Member State:	Republic of Croatia
International Securities Identification Number (ISIN)	HRHPB0RA0002
Stock code (ticker):	HPB-R-A
Regulated market and segment:	Zagreb Stock Exchange, Official market

In accordance with the Capital Market 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 June 30, 2026.

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.

Statement of the President of the Management Board

On the occasion of releasing the first half financial results for 2026, **Marko Badurina, President of the Management Board of Hrvatska poštanska banka**, stated:

„In the first half of 2026, Hrvatska poštanska banka has achieved growth in operating income, thereby successfully offsetting the increase in investments in employees and digital transformation. As a result, we maintained profitability at the level of the previous year and confirmed the resilience of our business model in an environment that requires significant strategic investments. At the same time, our lending activity continues to grow with simultaneous further improvements in portfolio quality, demonstrating our consistent approach to risk management and our focus on sustainable growth.

Following the reporting period, we issued HPB's first international bond amounting to EUR 150 million, further strengthening our funding structure and successfully making our debut on the international capital market.

The remainder of the year will be focused on continued strengthening of our market position, with 2026 being particularly significant for HPB due to the ongoing acquisition of Croatia banka d.d., through which we continue to build a solid foundation for the Bank's future sustainable growth."

Key events and indicators – H1 2026

Profit after tax	Assets
36.2 EUR mn + 0.4% Y-o-Y	8.1 EUR bn + 9.8% Y-o-Y

Gross loans	Deposits
4.0 EUR bn + 16.6% Y-o-Y	7.0 EUR bn + 11.0% Y-o-Y

Acquisition of the Croatia banka d.d.

On March 4, 2026, the Bank has signed a Share purchase Agreement to purchase 100% ownership stake in share capital of Croatia banka d.d. for a transaction amount of EUR 15 mn. The Croatian Competition Agency (CCA) approved the concentration on 16 July 2026. The approval process by the European Central Bank (ECB) for the transaction is currently ongoing.

Senior preferred bond issuance

On 30 April 2026, HPB initiated the issuance of Senior Preferred Bond to meet MREL requirements.
The notes were successfully issued in the amount of EUR 150 million and listed on the Luxembourg Stock Exchange on 13 July 2026.

HPB successfully entered the international capital market

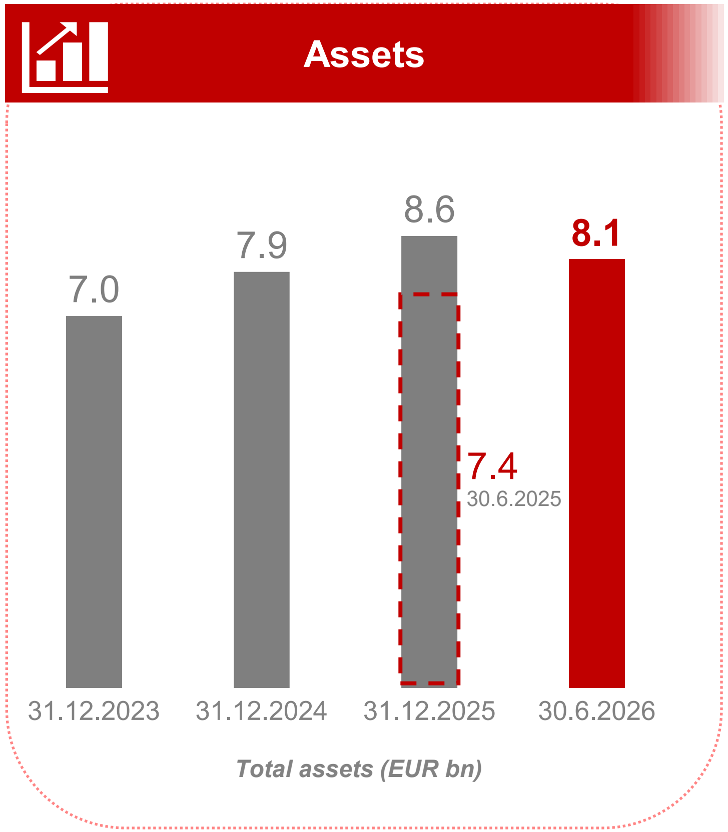
- HPB successfully issued its first international bond in the amount of EUR 150 million, listed on the EURO MTF market of the Luxembourg Stock Exchange on 13 July 2026.
- Through this issuance, the Bank further strengthens its capital structure in line with European regulatory standards (MREL), enhances its financial stability, and becomes a participant in the international capital market for the first time.

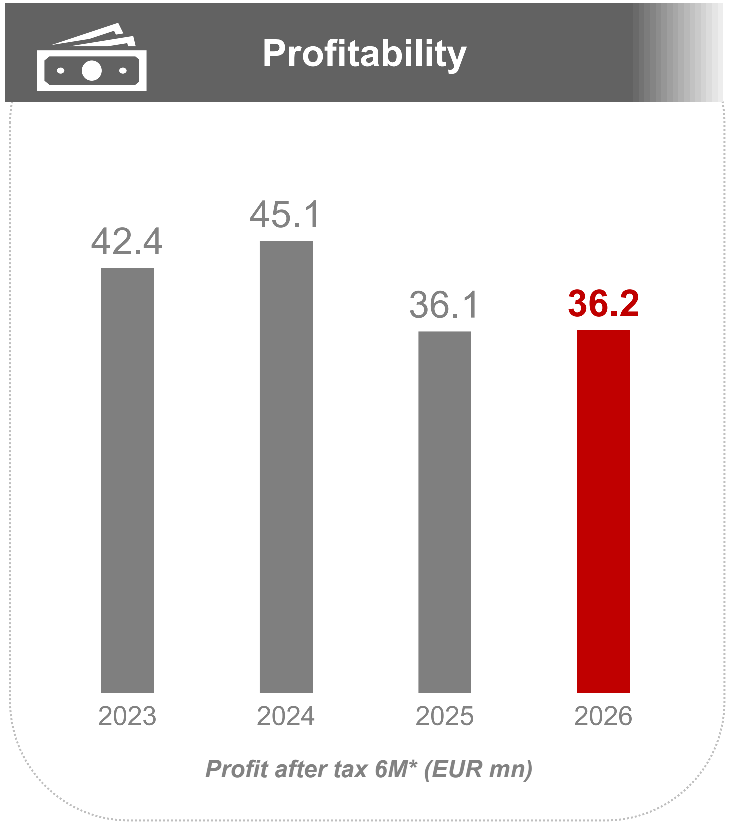
Reference data	
Issue Type	Fixed-rate bond
Issue Amount	EUR 150,000,000
Listing Date	13.07.2026
First Trading Date	13.07.2026
Maturity Date	13.07.2029
Coupon Rate	4.125 %
Interest Payment Frequency	Annual
Redemption Price	100 %

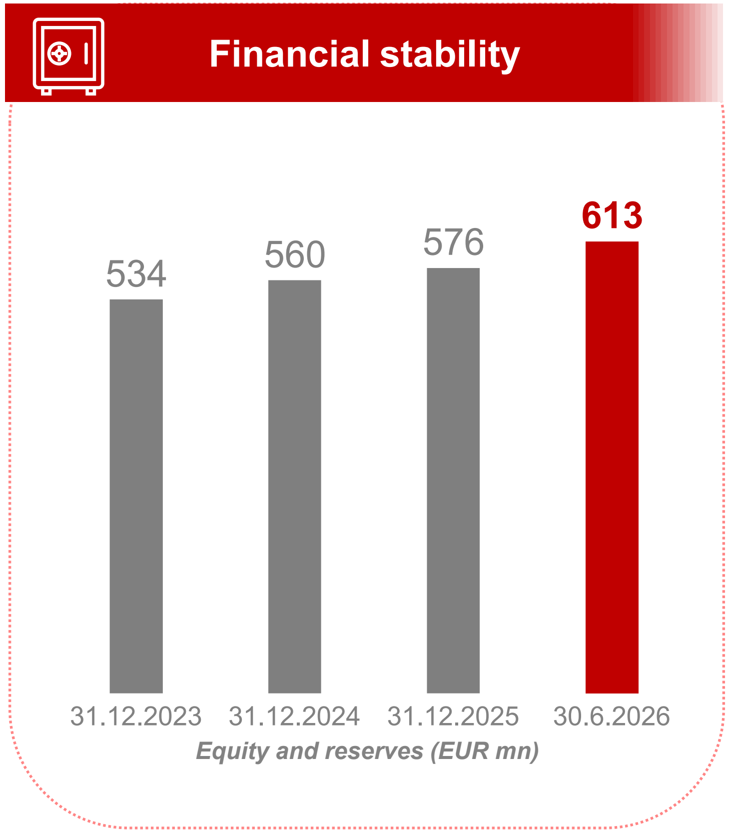
LUXEMBOURG STOCK EXCHANGE

ORIGIN

Capital accumulation creates strength for future growth





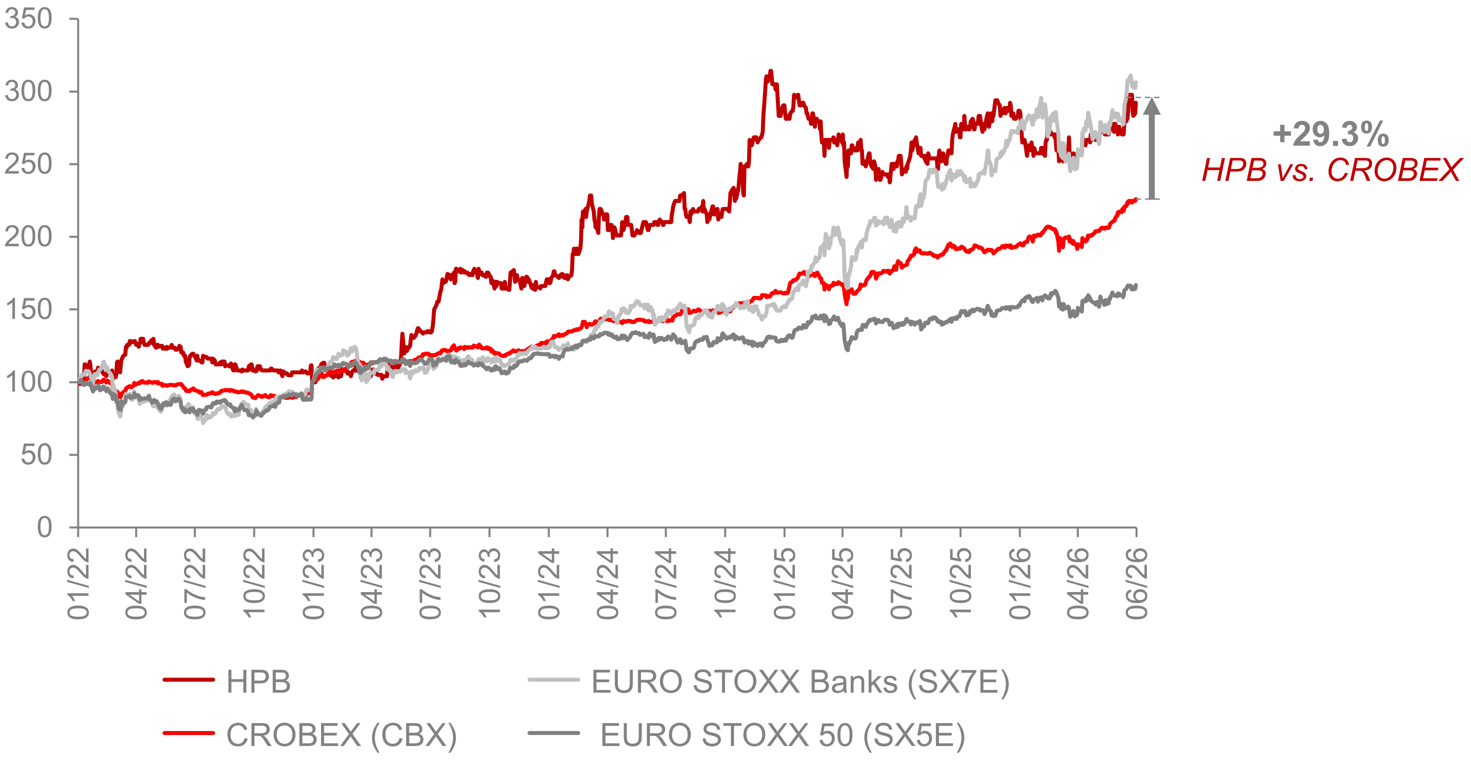


** Net profit is presented for the first half of each year (6M). Profit and loss account positions in this presentation for 2023 include the result of HPB on a stand-alone basis, while in the following periods (2024, 2025 and 2026) it includes the result of integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023*

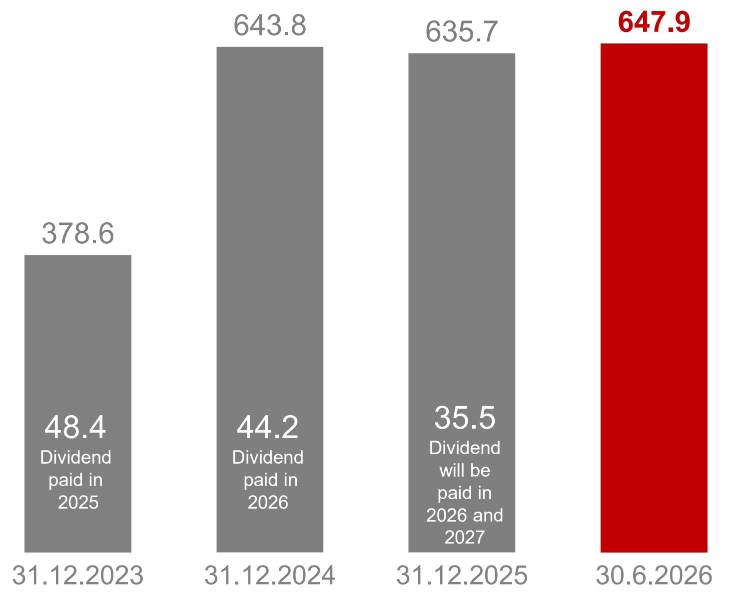
Source: Regulatory report

HPB share demonstrates market confidence

HPB share price movement index and CROBEX, EURO STOXX 50 and EURO STOXX Banks indices
Base index, 12 / 2022 = 100



Market capitalisation and dividend
(EUR mn)

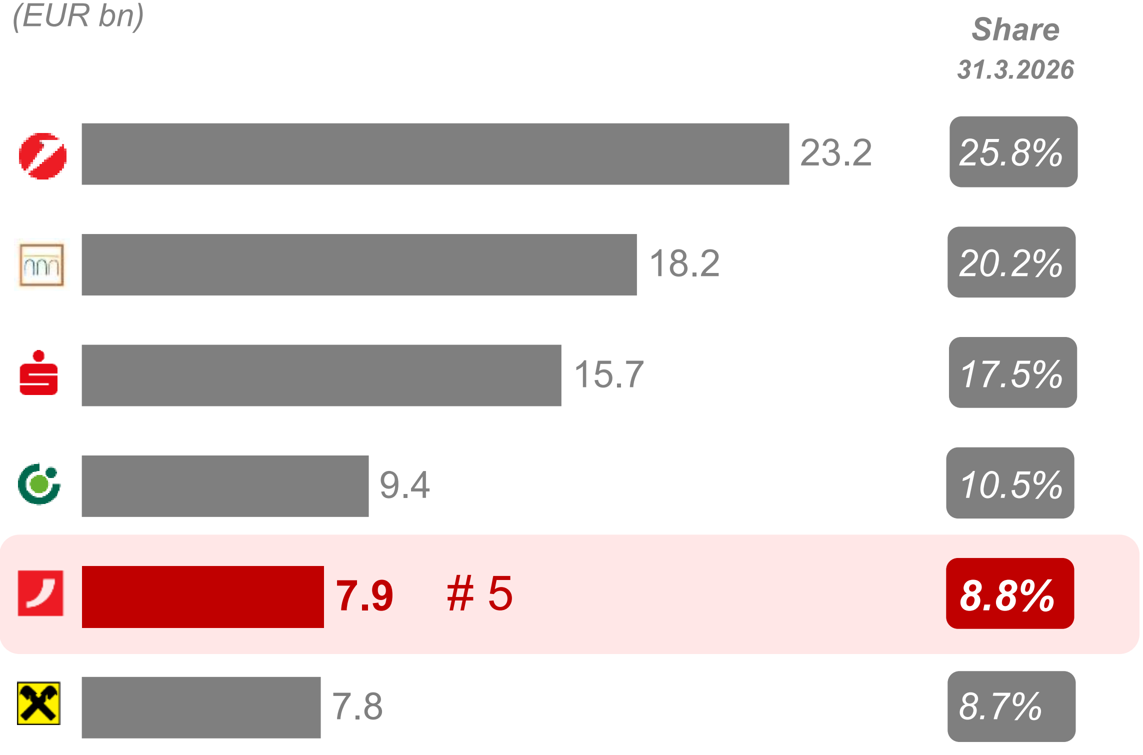


- HPB share price increased during the reporting period following strong 2025 earnings and expectations of dividend distribution based on the General Assembly decision scheduled for 24 July 2026

Source: Zagreb Stock Exchange and Bloomberg

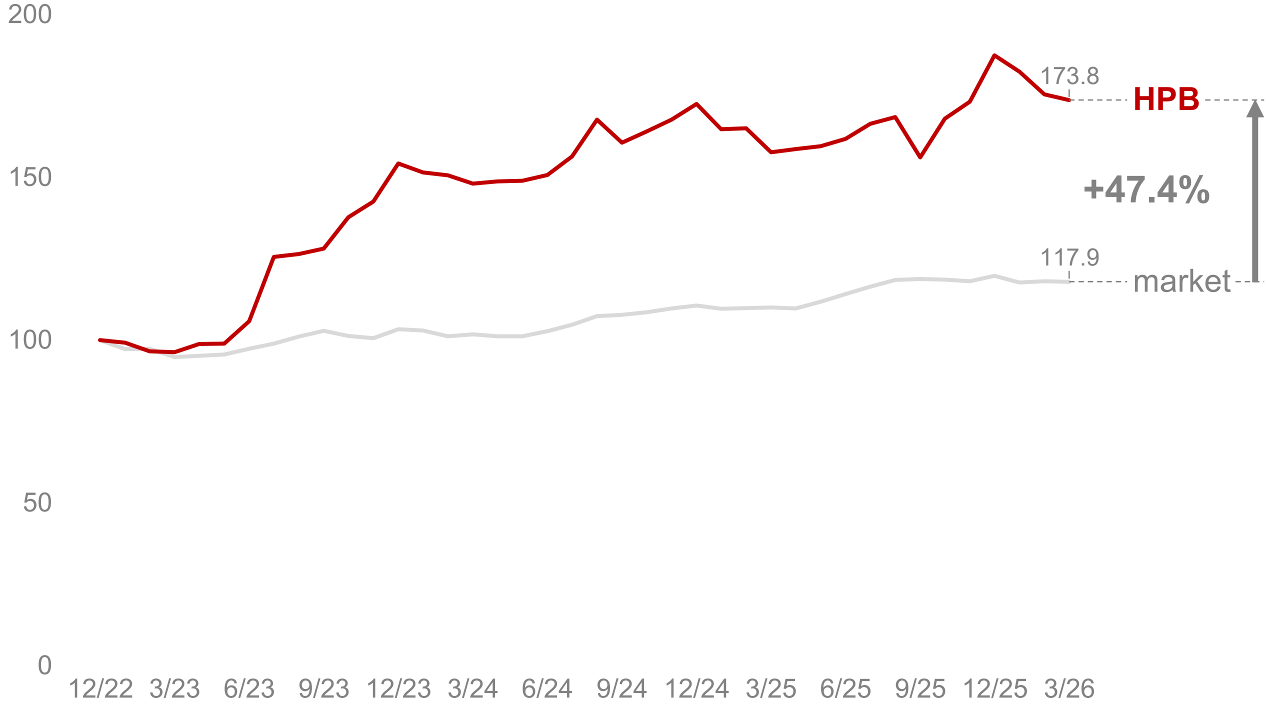
Strong financial position maintains scope for further organic and inorganic growth

Total assets
(EUR bn)



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

Total assets development
Base index, 12 / 2022 = 100



HPB's market position is confirmed by continuous asset growth above the sector average.

 Source: CNB statistics, SV1 Data on the operations of credit institutions, as at 31 March 2026 (preliminary, unaudited)

Stable profitability supported by revenue growth and improved asset qualitiy

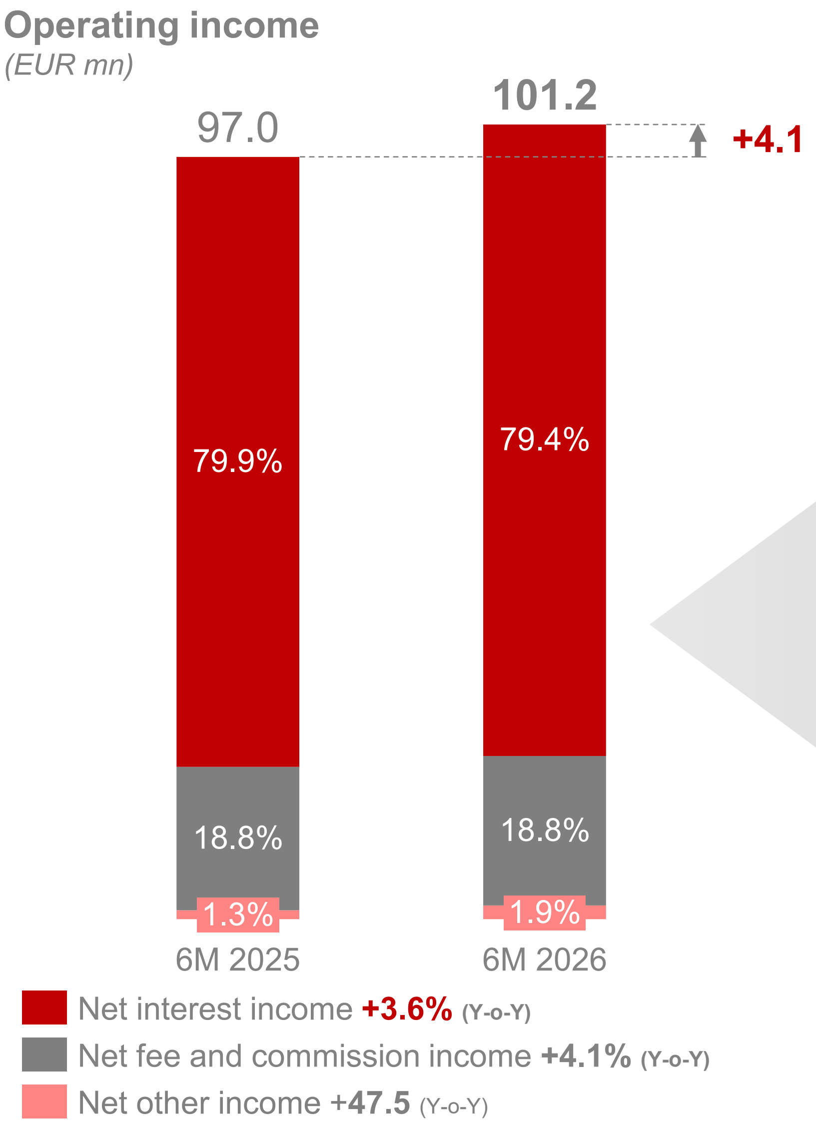
Profit and loss account *(EUR mn)*	**6M 2025***	**6M 2026**	Y-o-Y	Y-o-Y%
Net interest income	77.5	80.3	+2.8	+3.6
Net fee and commission income	18.2	19.0	+0.8	+4.1
Net other income	1.3	1.9	+0.6	+47.5
Operating income	97.0	**101.2**	+4.1	+4.2
Employee expenses	(28.2)	(31.7)	+3.5	+12.4
Administrative expenses	(18.1)	(19.9)	+1.7	+9.5
Depreciation	(6.7)	(7.3)	+0.6	+8.9
Operating expenses	(53.0)	**(58.8)**	+5.8	+11.0
Operating profit	44.0	**42.3**	(1.7)	(3.9)
Income from reversal of provisions	0.0	1.9	+1.9	-
Tax	(8.0)	(8.0)	-	-
Profit after tax	36.1	**36.2**	+0.1	+0.4

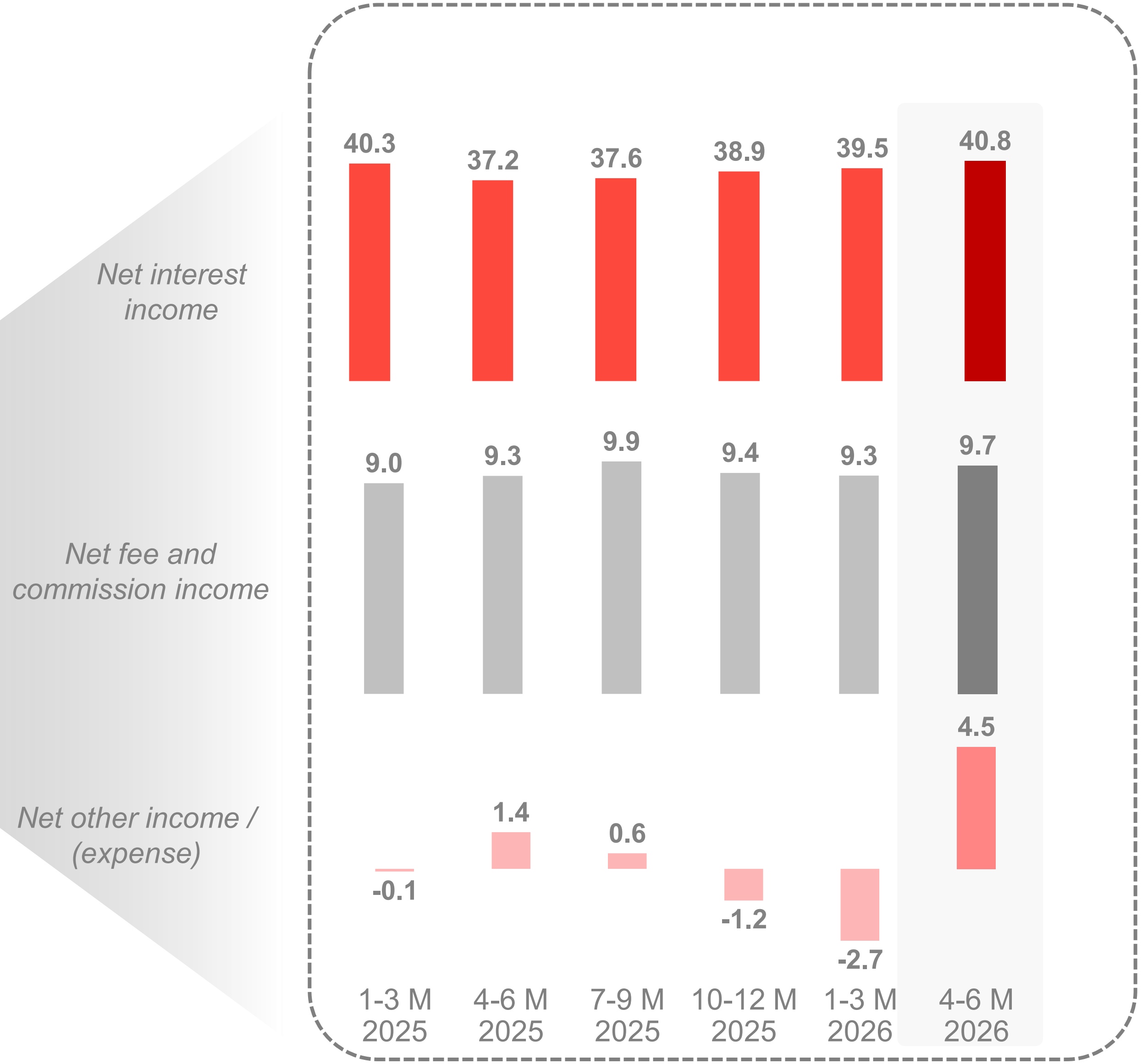
- Net interest income increased by 3.6% year-on-year which is reflection of balance sheet transformation (strong growth of credit activity and increased investment in securities) during 2025.
- Net fee and commission income increased by 4.1% in the observed period primarily due to higher customer activity.
- Net other expenses increased in Q2 2026, mainly due to stabilisation of bond prices (following declines in Q1 2026).
- Operating expenses increased by EUR 5.8 mn in the observed period as a result of investments in employees, digitalisation and inflationary pressures.
- Continued high collection and recovery rates of impaired exposures resulted in an income from reversal of provisions.

** To ensure data comparability, the comparative period (6M 2025) has been aligned with the change in data source applied from 6M 2026 onwards. In prior periods, income statement items were based on management reports, whereas from 6M 2026, the presentation is based on regulatory reports. The adjustments involve the reclassification of certain income and expense items and have no impact on net profit.*

Source: Regulatory report

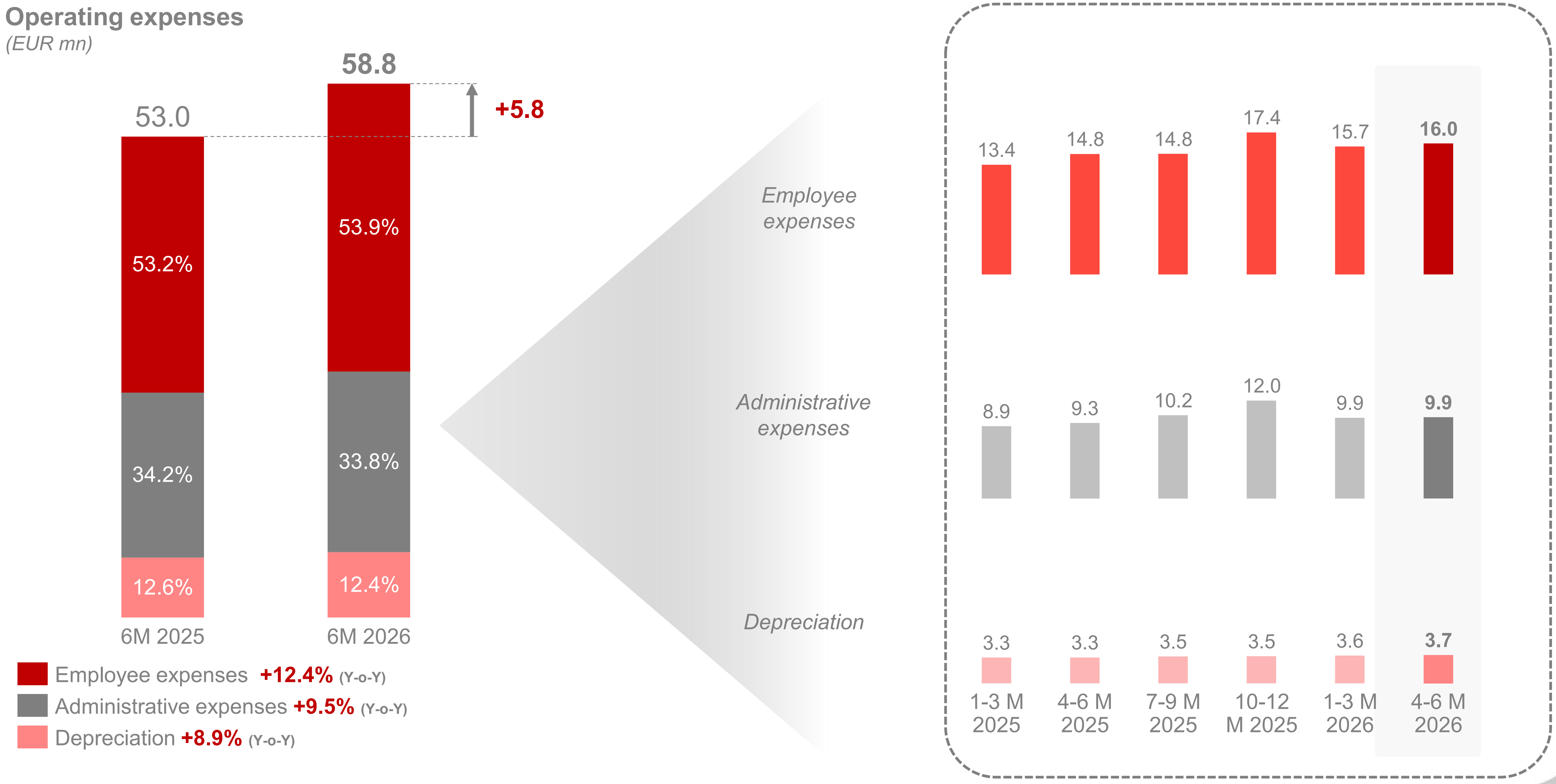
Fourth consecutive quarter of growth in net interest income





 Source: Regulatory report

Strategic investments support future growth and efficiency



 Source: Regulatory report

Loan portfolio growth with seasonal deposit trends

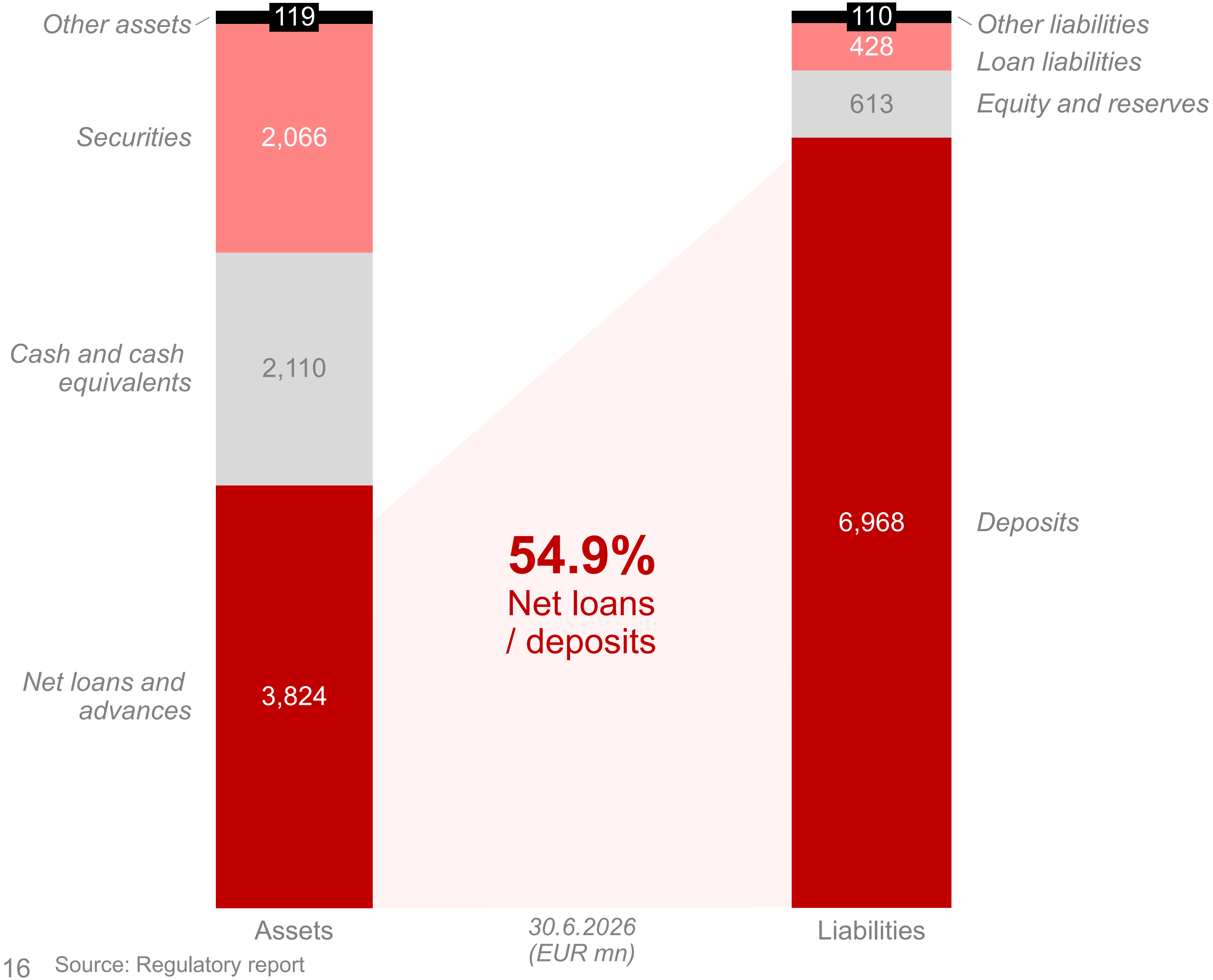
Balance sheet (EUR mn)	31.12.2025*	30.6.2026	YTD	YTD %
Cash and cash equivalents	2,400	2,110	(291)	(12)
Securities and other instruments	2,268	2,066	(201)	(9)
Net loans and advances	3,705	3,824	+119	+3
Other assets	191	119	(72)	(38)
Total assets	**8,564**	**8,119**	(445)	(5)
Deposits	7,190	6,968	(222)	(3)
Loan liabilities	657	428	(229)	(35)
Other liabilities	140	110	(30)	(21)
Total liabilities	**7,987**	**7,506**	(481)	(6)
Total equity and reserves	**576**	**613**	+36	+6

- Excess liquidity was used to finance seasonal deposit outflows and loan portfolio growth.
- The securities portfolio declined primarily due to maturities during the reporting period. A portion of the funds is expected to be reinvested after the reporting date.
- Loans increased by 3.2% across all business segments with disciplined risk management.
- Deposits in line with the seasonal volume trend in the first quarter, while in the second quarter an expected growth of deposits by 2.3% was recorded in all business segments.
- Loan liabilities decreased due to repayments and matured repo liabilities.
- Equity position further strengthened (+ 6.3%), creating preconditions for the Bank's further organic and inorganic growth additionally supported by the EUR 150 million bond issued in July 2026.
- Compared with the related party disclosures presented in the Annual Report for 2025, there were no significant changes in the scope of related parties during the first half of 2026, nor were there any significant new transactions with related parties that would require additional disclosure.

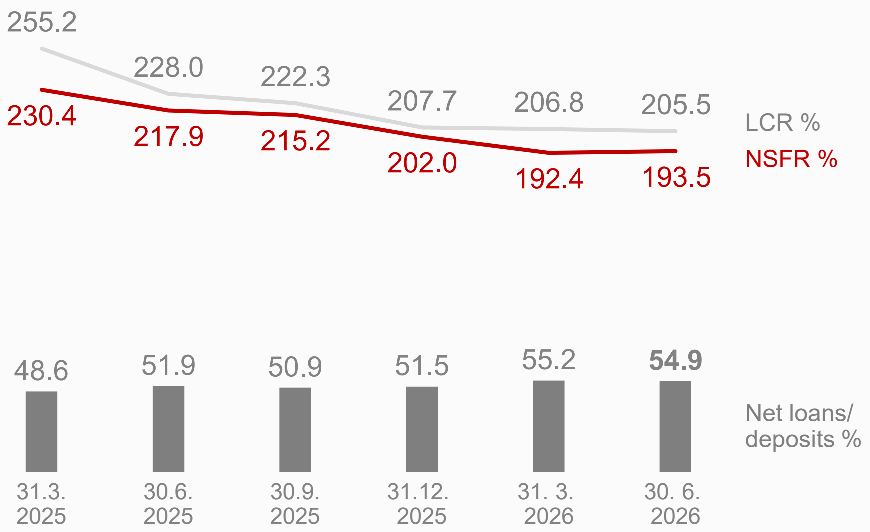
**To ensure comparability of data, the balance sheet as of December 31, 2025 is aligned with the regulatory reports, which as of June 30, 2026 are the basis for the presentation of balance sheet in this presentation. In previous periods, the source of data for presenting balance sheet was management reports. Adjustments do not affect total assets, total liabilities or total capital and reserves.*

Source: Regulatory report

Strong liquidity and stable funding sources



Liquidity profile



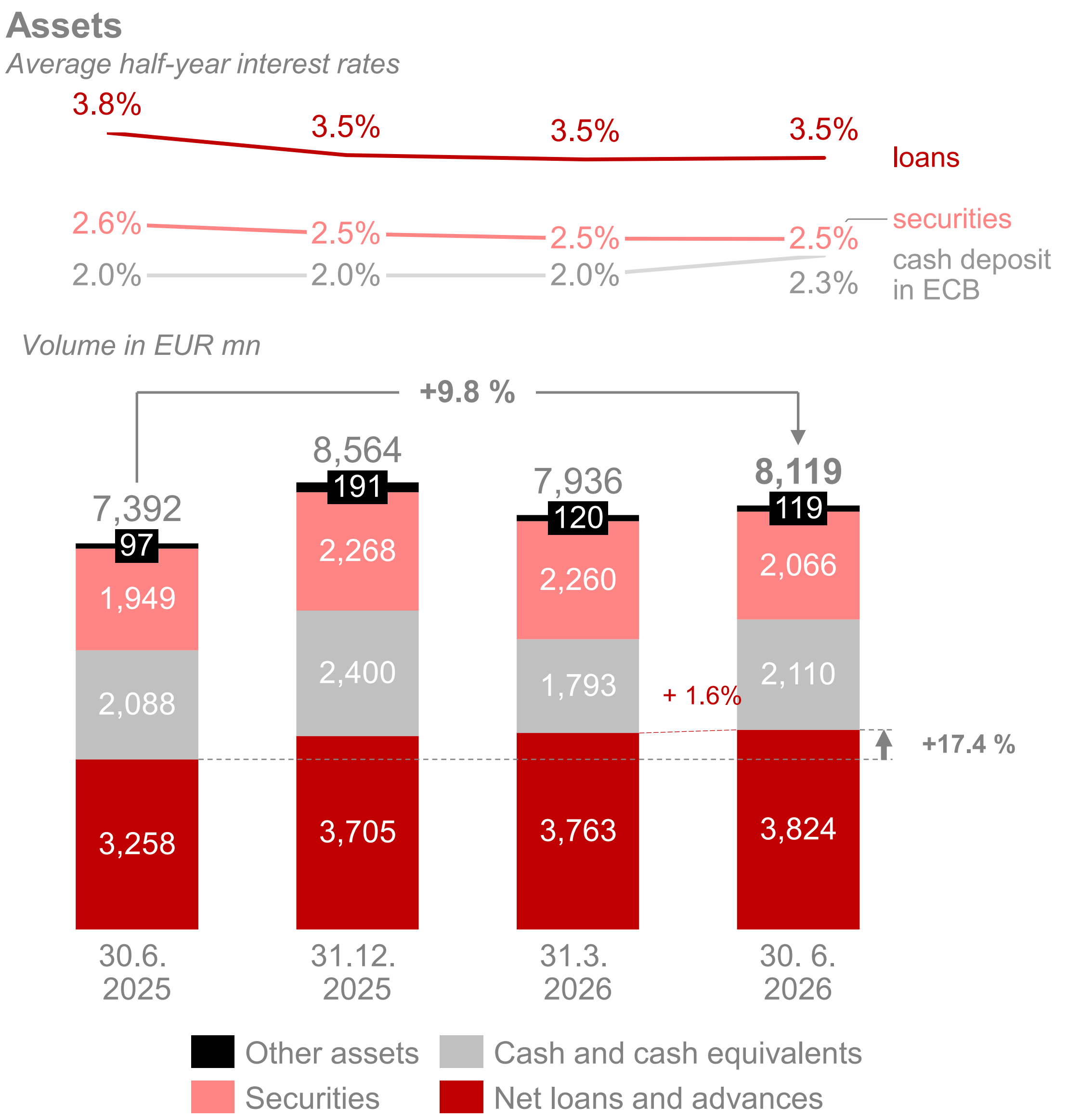
LCR and NSFR above regulatory requirements (= 100%) and market (LCR: 199.1 %; NSFR: 169.3%**).*

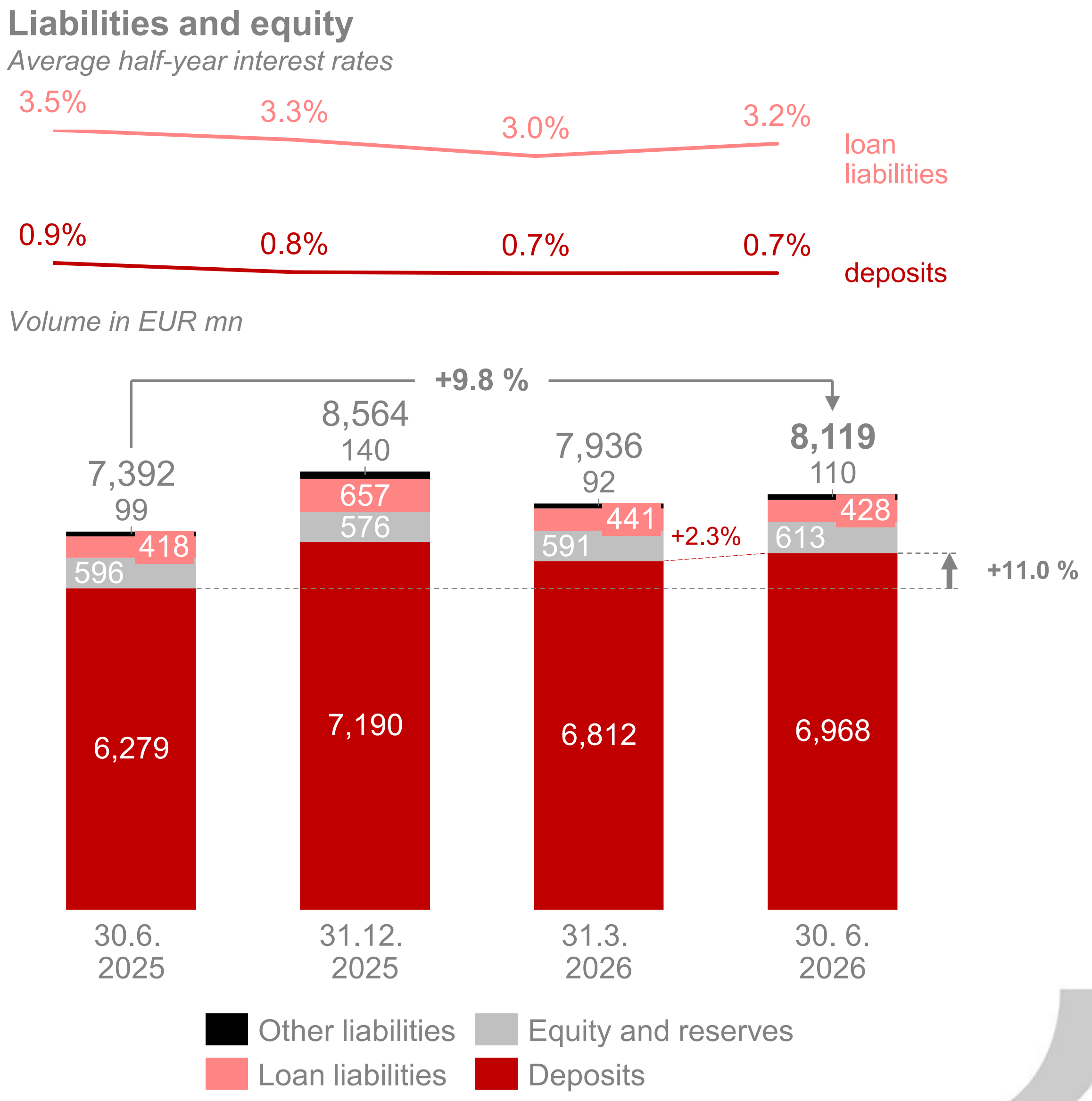
**Data as of March 31, 2026, source: CNB statistics, SV1 Data on operations of credit institutions, as at 31 March 2026 (preliminary, unaudited)*

***Data as of December 31, 2025, source: CNB Semi-annual Information on the Financial Condition, the Degree of Price Stability Achieved and the Implementation of Monetary Policy in the Second Half of 2025*

 Source: Regulatory report

Balance sheet structure focused on higher-yield assets



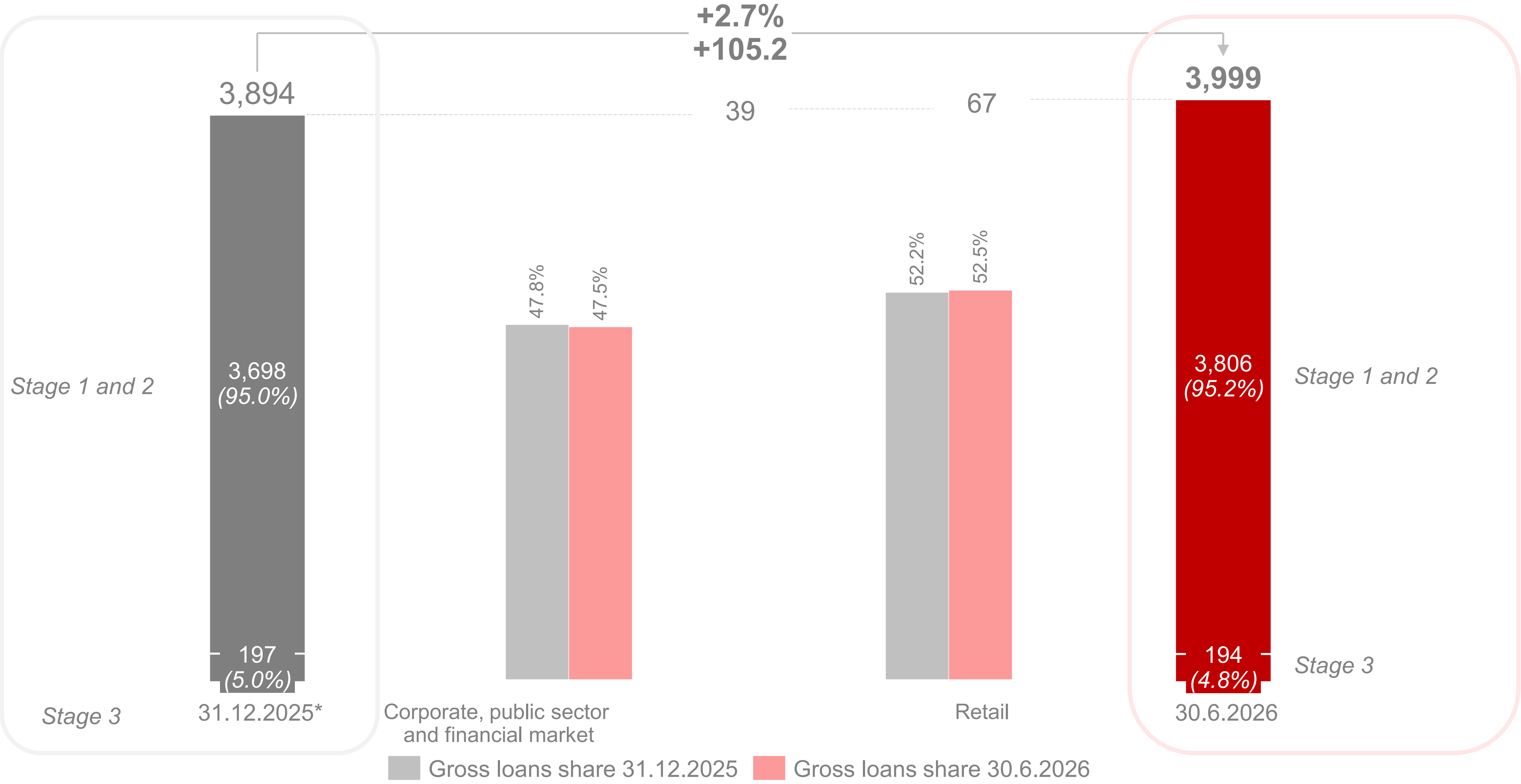


Source: Regulatory and management report

Continued loan growth with improved portfolio quality

Gross loans – principal, receivables from banks, other receivables

(EUR mn)

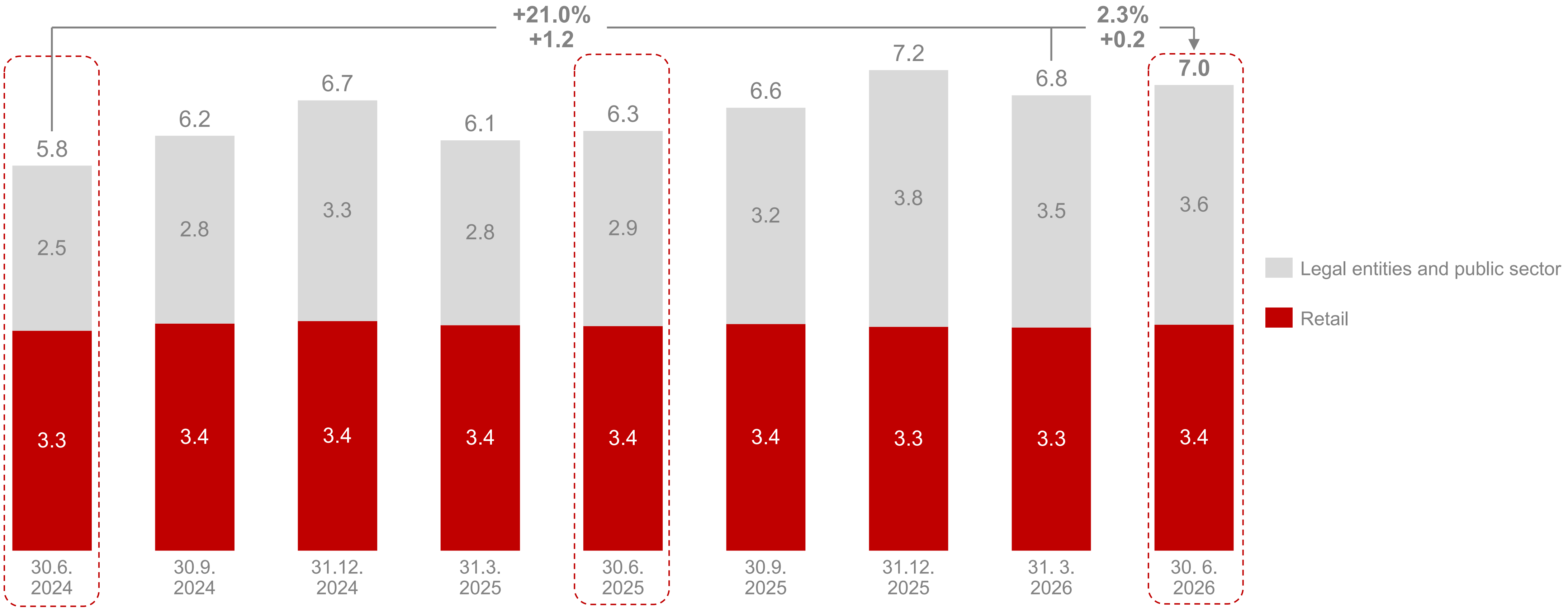


**To ensure comparability of data, gross loans as of 31.12.2025 were aligned with regulatory reports which, as of 30.6.2026, represent the basis for presentation in this presentation. In previous periods, the source of data for displaying the balance sheet was management reports, and gross loans included the value of the principal.*

Source: Regulatory report

Stable deposit growth despite seasonal fluctuations

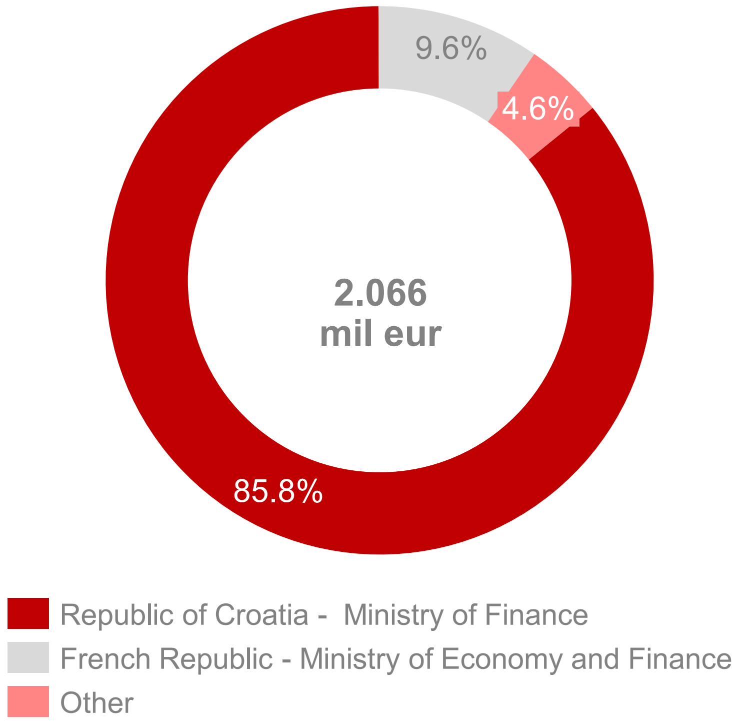
Deposit development
(EUR bn)



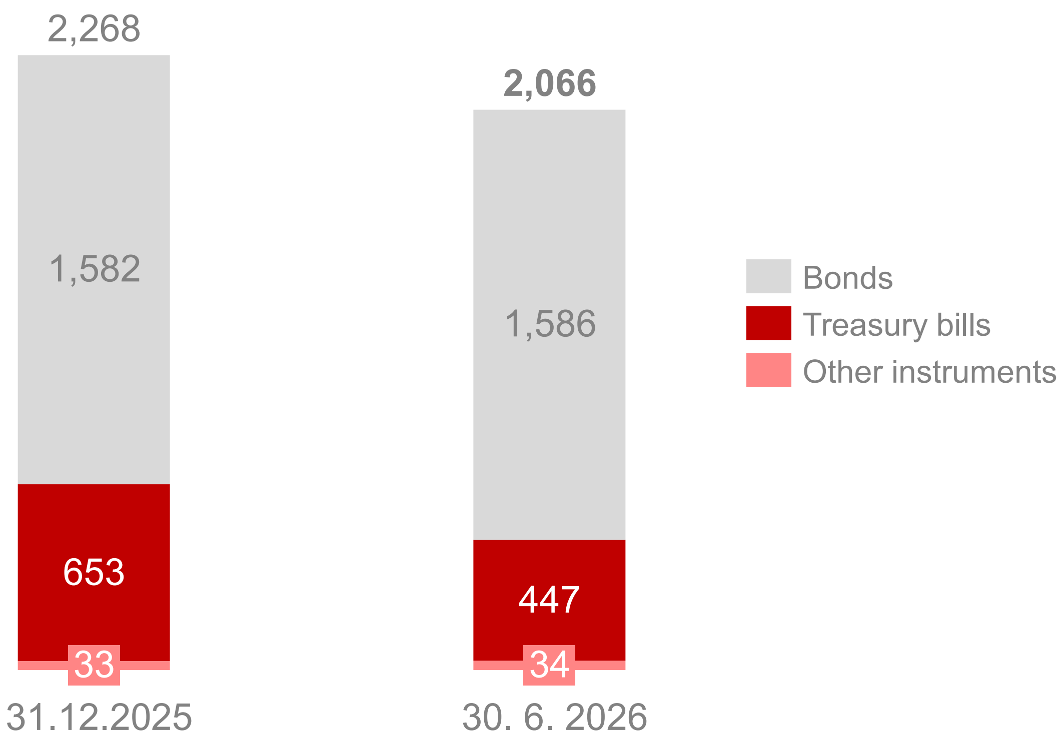
 Source: Regulatory report

Investments in securities constitute significant liquidity reserve for the Bank

Securities* by issuer 30.6.2026



Movement of securities and other instruments



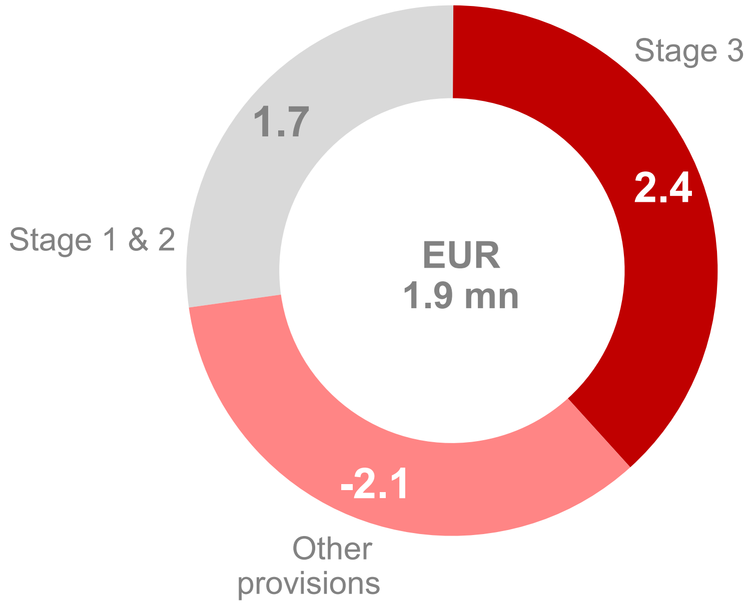
- The securities portfolio consists of 76.7 % bonds, with dominant exposure to Croatian government bonds and treasury bills.

 Source: Regulatory report

Loan expansion with lower level of non-performing exposures

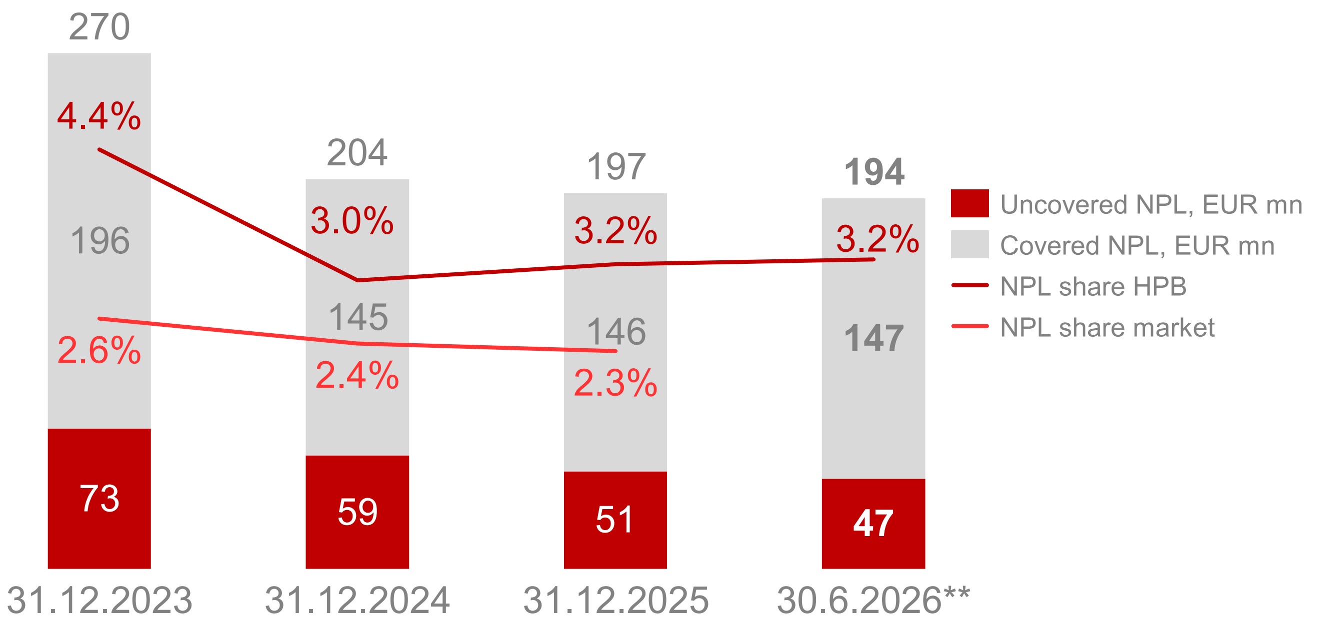
Income from reversal of provisions/(provision expenses)

30.6.2026



Source: Regulatory report

NPL ratio* chart – HPB vs market



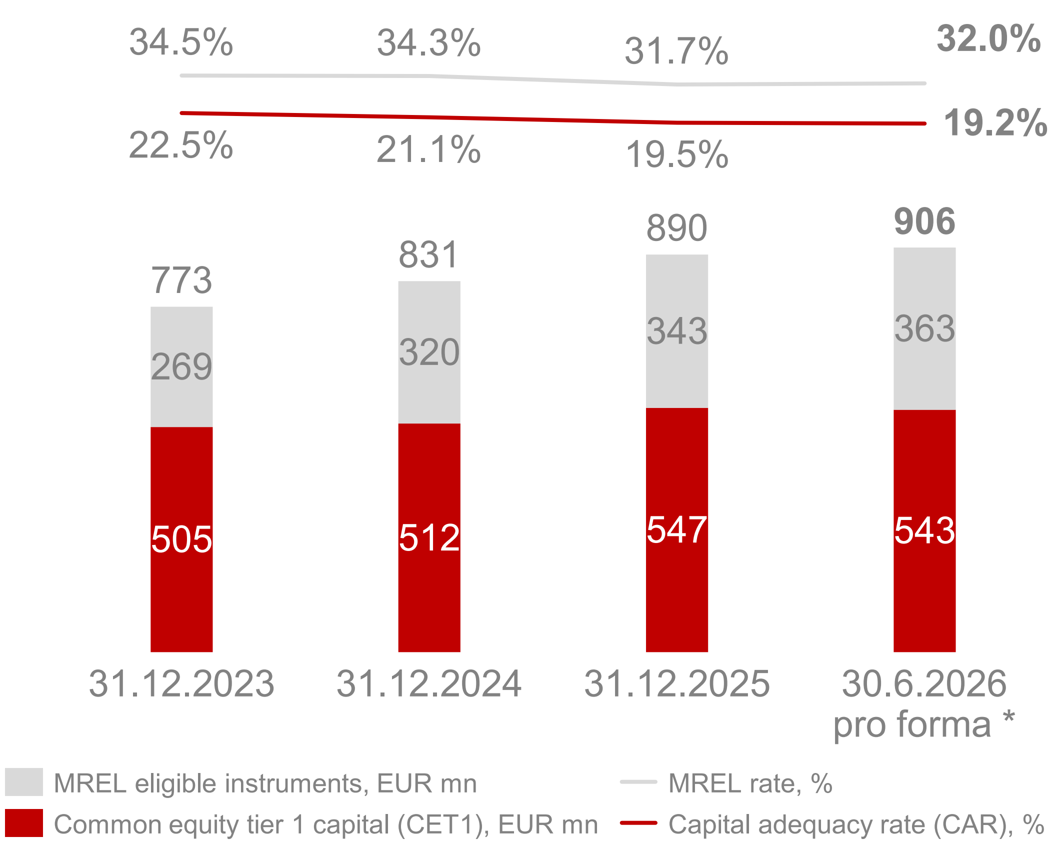
Source: HPB: FINREP regulatory report, market: CNB statistics,SV2 Selected indicators of the structure, concentration and operations of credit institutions

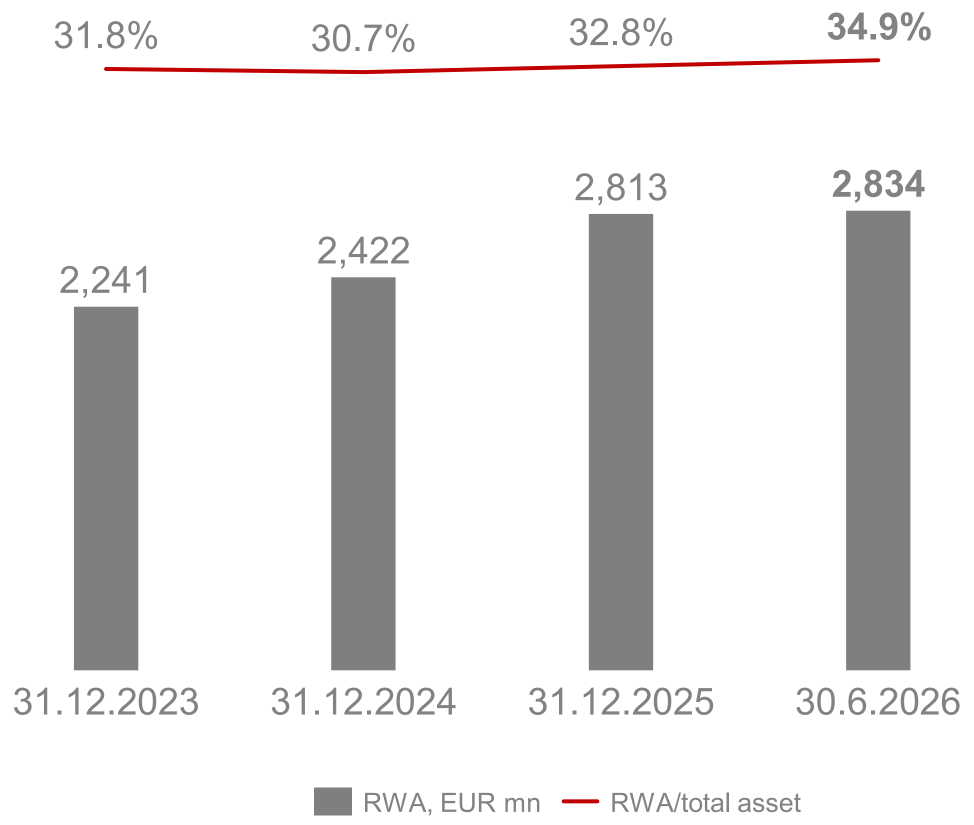
** NPL ratio is calculated in accordance with the CNB methodology*

*** Based on the preliminary amounts of non-performing expousers*

- Income from the reversal of provisions on the performing loan porfolio (Stage 1 and 2) in line with the improvement in the risk profile.
- Collection effects exceeded the expenses of new and additional provisions on NPL exposures, resulting in net income of EUR 2.4 million from the reversal of provisions on the non-performing portfolio.
- Other provisions increase relates primarily to legal disputes.
- Lower level of NPL exposure, alongside continued growth of the loan portfolio, resulted in a reduction of the NPL ratio to 3.2% (Q1=3.5%), returning to the level recorded at the end of 2025. At the same time, the high level of NPL coverage confirms the quality and resilience of the loan portfolio.

Strong capital base supports further business growth





** The pro forma CET1 capital as at 30 June 2026 assumes allocation of 2025 profit in accordance with the Croatian Government decision regarding transfers of funds from state-owned entities to the State Budget for 2026 in accordance with the General Assembly decision from July 24, 2026 and inclusion of 40% of H1 2026 profit in regulatory capital, subject to prior approval by the CNB*

 Source: Regulatory report

4. ADDITIONAL INFORMATION

Sustainable business – Q2 2026

Key highlights

- **Sustainability integrated into strategy, risk management and reporting**
- ESG as a management standard, not an initiative

- **A solid foundation for goals, action plans and sustainable financing has been laid**
- A robust ESG data foundation enables the transition from compliance to value creation and sustainable growth

- **Business operations aligned with the ESG regulatory framework**
- Reduced regulatory risk through a systematic approach to sustainability

Activities in Q2 2026

Strengthening climate strategy and emissions management

- **More reliable data on greenhouse gas emissions**
- Strengthening controls, process automation and implementing more advanced methodologies for calculating GHG emissions across all three scopes.

More than 10 methodological and data improvements in progress

5 key improvements: 3 at 80%, 1 at 60% and 1 at 40% completion

- **A more advanced sustainability KPI framework**
- Expansion of annual indicators for monitoring emissions and transition progress

More precise monitoring of Scope 2 emissions through the introduction of a two-component KPI:

- absolute emission reduction (tCO2e)

Realisation 2024	Goal 2025	Realisation 2025	Goal 2026
706.39	669.40	463.42 (-34%)	440.25 (- 5%)

- reduction in the intensity of electricity consumption (kWh/m2)

Realization 2025	Goal 2026
78.69	74.75 (-5%)

- **Strengthening the culture of energy efficiency**
- Employee training modules are being implemented to support the achievement of climate goals.

77% of employees have completed all educational modules so far

100% planned by the end of the year

Focus in 2026

- **Sustainable financing**
- Further allocating financing to sustainable activities (target of EUR 30 million of new volume of sustainable lending in 2026)

- **Development of the transition framework**
- Updating climate goals and measures to achieve long-term climate resilience

- **Organizational culture**
- Further development of workforce competencies, diversity and resilience

- **ESG transparency**
- Enhancing the quality and transparency of ESG data in line with regulatory requirements

Abbreviations

Abbreviation	Definition
CCA	The Croatian Competition Agency
CET 1	Common Equity Tier 1
CROBEX	Croatian Benchmark Stock Exchange Index
ECB	European Central Bank
ESG	Environmental, Social and Governance
EURO STOXX 50	Stock market index that includes the 50 largest and most liquid stocks within the eurozone
EURO STOXX Banks	Stock exchange index that includes shares of the largest banks within the eurozone
H1/6M	First half
CNB	Croatian National Bank
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
RH	Republic of Croatia
CAR	Regulatory capital ratio
Stage 1 and 2	Performing Loans
Stage 3 or NPL	Non-Performing Loans
Y-o-Y	Change compared to the corresponding period of the previous year (30 June 2026 vs. 30 June 2025 for balance sheet items, or 6M 2026 vs. 6M 2025 for profit and loss items)
YTD	Year to Date
ZSE	Zagreb Stock Exchange
Q2	Second quarter

Indicies calculation

Indicator	Calculation
Liquidity coverage ratio (LCR)	The ratio of liquid assets to net liquidity outflow
NPL ratio	Ratio of non-performing loans (gross loans – principal, interest, fees and other receivables) to total loans (gross loans and balances with central banks and other sight deposits)
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
Common Equity Tier 1 (CET 1)	Common Equity Tier 1 (CET1) capital to risk-weighted assets (RWA) ratio

Management report of HPB p.l.c.

Management report of Hrvatska poštanska Banka p.l.c. for the period from January 1 to June 30, 2026, is contained in the previous section of this material.

Marko Badurina
President of the Management Board

Tadija Vrdoljak
Member of the Management Board

Ivan Soldo
Member of the Management Board

Josip Majher
Member of the Management Board

Anto Mihaljević
Member of the Management Board

Statement by persons responsible for compiling the report of HPB p.l.c.

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

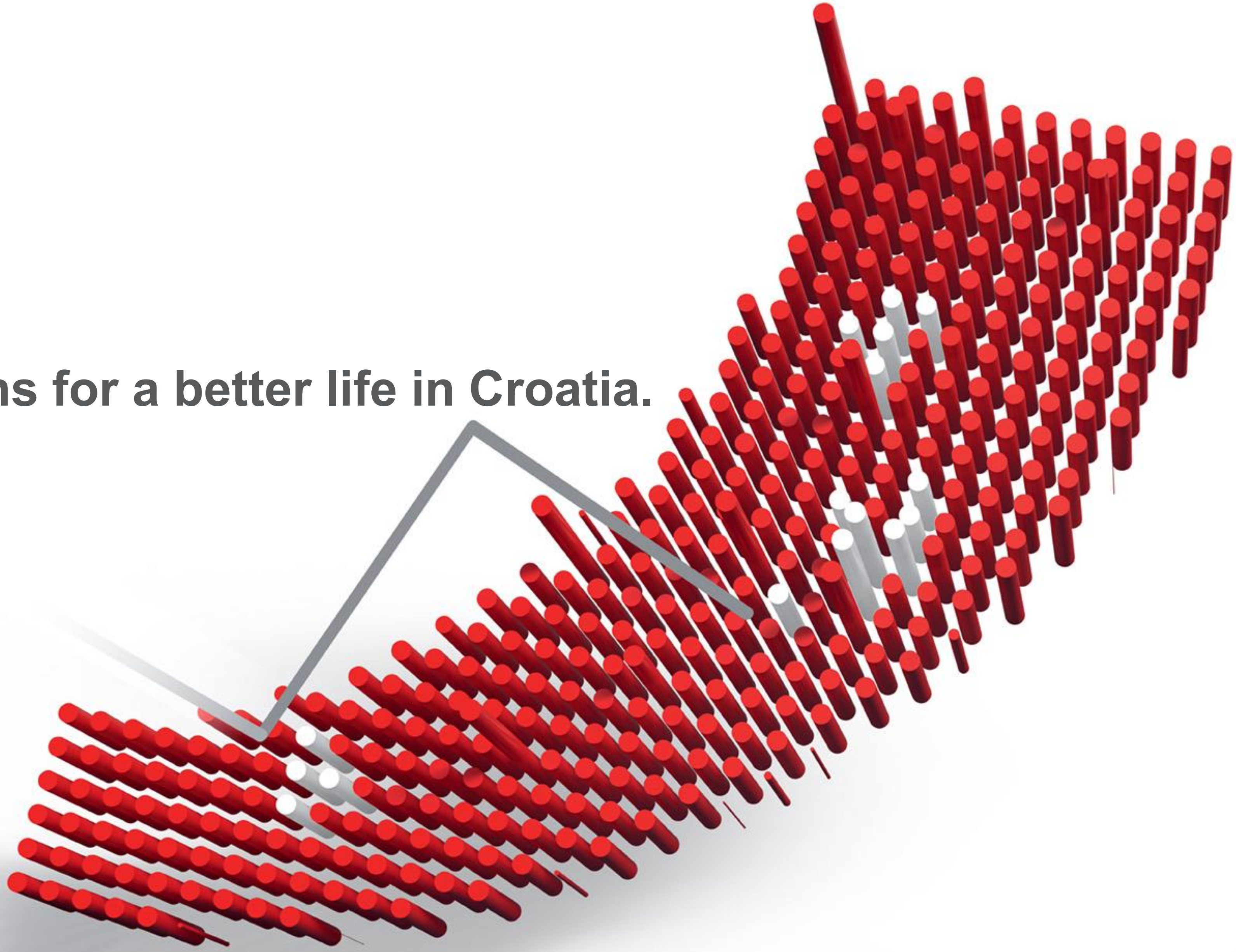
Josip Majher
Member of the Management Board

Anto Mihaljević
Member of the Management Board

HPB

HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.



HEADQUARTER

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

HPB HPB LinkedIn

Annex 1

ISSUER'S GENERAL DATA

Reporting period:	**1.1.2026**	to	**30.6.2026**
Year:	**2026**		
Quarter:	**2**		

Quarterly financial statements

Registration number (MB):	**03777928**	Issuer's home Member State code:	**CROATIA**
Entity's registration number (MBS):	**080010698**		
Personal identification number (OIB):	**87939104217**	LEI:	**529900D5G4V6THXC5P79**
Institution code:	**319**		
Name of the issuer:	**Hrvatska poštanska banka p.l.c**		
Postcode and town:	**10000**		**ZAGREB**
Street and house number:	**JURIŠIĆEVA ULICA 4**		
E-mail address:	hpb@hpb.hr		
Web address:	www.hpb.hr		
Number of employees (end of the reporting	**1762**		
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:	**Maja Škara** (only name and surname of the contact person)		
Telephone:	**0800472472**		
E-mail address:	maja.skara@hpb.hr		
Audit firm:	(name of the audit firm)		
Certified auditor:	(name and surname)		

BALANCE SHEET

balance as at 30.06.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Last day of the preceding business year	Current period
1	2	3	4
ASSETS			
Cash in hand and balances at central banks	001	2,387,794,079	2,097,972,059
Treasury bills and other short-term securities eligible for refinancing with central banks (003 + 004):	002	652,199,503	446,116,701
(a) Treasury bills and similar securities	003	652,199,503	446,116,701
(b) Other short-term securities	004	0	0
Loans and advances to credit institutions (006 + 007):	005	15,139,207	23,937,248
(a) Repayable on demand	006	12,515,734	11,785,516
(b) Other loans and advances	007	2,623,473	12,151,732
Loans and advances to customers	008	3,702,180,347	3,811,732,569
Debt securities, including fixed-income securities (010 + 011):	009	1,580,203,154	1,583,824,501
(a) Issued by public bodies	010	1,528,693,082	1,522,341,136
(b) Other debt securities	011	51,510,072	61,483,365
Shares and other variable-yield securities	012	35,358,835	36,355,549
Participating interests	013	0	0
Investments in associates	014	1,495,487	1,495,487
Intangible assets	015	19,659,934	20,891,568
Tangible assets (017+ 018):	016	61,607,852	61,693,806
(a) Property, plant and equipment	017	57,021,813	57,135,282
(b) Investment in real estate	018	4,586,039	4,558,524
Tax assets (020+ 021):	019	4,522,970	3,817,457
(a) Current tax assets	020	709,745	0
(b) Deferred tax assets	021	3,813,225	3,817,457
Other assets	022	94,120,944	17,899,816
Prepayments and accrued income	023	9,553,435	12,805,810
Fixed assets held for sale and discontinued operations	024	0	0
TOTAL ASSETS (from 001 to 024)	025	8,563,835,747	8,118,542,571
LIABILITIES AND EQUITY			
Amounts owed to credit institutions (027 + 028):	026	441,128,891	213,713,980
(a) Repayable on demand	027	17,354,316	893,369
(b) With agreed maturity dates or periods of notice	028	423,774,575	212,820,611
Amounts owed to customers (030 + 033):	029	7,405,829,913	7,181,824,187
(a) savings deposits (031 + 032):	030	4,269,353,380	4,251,252,901
(aa) Repayable on demand	031	2,567,149,366	2,587,833,408
(ab) With agreed maturity dates or periods of notice	032	1,702,204,014	1,663,419,493
(b) Other amounts owed to customers (034 + 035):	033	3,136,476,533	2,930,571,286
(ba) Repayable on demand	034	1,620,739,493	1,448,291,092
(bb) With agreed maturity dates or periods of notice	035	1,515,737,040	1,482,280,194
Debt securities issued	036	0	0
Other liabilities	037	94,344,354	62,008,024
Accruals and deferred income	038	4,784,494	4,734,755
Provisions (040+ 041):	039	41,329,431	41,872,452
(a) Provisions for pensions and similar obligations	040	0	0
(b) Other provisions	041	41,329,431	41,872,452
Tax liabilities (043 + 044):	042	0	1,817,952
(a) Current tax liabilities	043	0	1,817,952
(b) Deferred tax liabilities	044	0	0
Liabilities included in disposal groups classified as held for sale	045	0	0
Subordinated liabilities	046	0	0
Capital (048 + 049):	047	161,970,000	161,970,000
(a) Paid-in capital	048	161,970,000	161,970,000
(b) Unpaid capital which has been called up	049	0	0
Share premium	050	0	0
Other equity	051	0	0
(–) Treasury shares	052	-10,540	-10,540
Reserves (054 + 055 + 056 + 057):	053	89,677,700	89,677,700
(a) Legal reserves	054	8,098,500	8,098,500
(b) Statutory reserves	055	0	0
(c) Reserves for treasury shares	056	594,200	594,200
(d) Other reserves	057	80,985,000	80,985,000
Revaluation reserves	058	0	0
Accumulated other comprehensive income	059	11,162,218	11,034,549
Retained profit	060	254,490,401	313,690,929
Profit or loss for the year	061	59,128,885	36,208,583
Minority interests	062	0	0
TOTAL LIABILITIES AND EQUITY (from 026 to 062)	063	8,563,835,747	8,118,542,571
Off-balance sheet items			
Loan commitments given	064	1,247,382,941	1,159,965,147
Financial guarantees given	065	371,442,165	419,143,666
Other commitments given	066	1,228,859	2,298,173
TOTAL OFF-BALANCE SHEET ITEMS (from 064 to 066)	067	1,620,053,965	1,581,406,986

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2026 to 30.06.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Same period of the previous year		Current period	
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
Interest receivable and similar income	001	114,194,454	54,485,758	120,226,270	60,613,290
of which: income from fixed-income securities	002	20,774,632	12,132,944	27,658,959	13,810,183
Interest payable and similar charges	003	36,657,040	17,278,203	39,926,658	19,782,347
Income from securities (005 + 006 + 007):	004	229,192	222,612	236,500	230,012
(a) Income from shares and other variable-yield securities	005	229,192	222,612	236,500	230,012
(b) Income from participating interests	006	0	0	0	0
(c) Income from shares in affiliated undertakings	007	0	0	0	0
Commissions receivable	008	37,805,610	19,508,354	37,786,968	19,470,743
Commissions payable	009	19,579,590	10,240,544	18,807,967	9,765,028
Net profit or net loss on financial operations	010	3,017,876	1,778,319	2,086,395	2,882,383
Other operating income	011	298,353	355,278	1,294,466	2,062,271
of which: gains and losses on derecognition of financial assets measured at amortised cost	012	0	0	0	0
General administrative expenses (014 + 015):	013	53,013,219	27,363,674	58,831,860	29,637,537
(a) Employee expenses	014	28,200,189	14,758,419	31,699,699	16,017,020
(b) Other administrative expenses	015	24,813,030	12,605,255	27,132,161	13,620,517
Impairment or reversal of impairment of tangible and non-tangible assets	016	0	0	760	0
Other operating expenses	017	2,274,079	989,580	1,741,705	633,147
Provisions or reversal of provisions (019 + 020):	018	4,301,946	2,770,910	2,877,129	1,939,633
(a) Provisions for commitments and guarantees given	019	3,781,700	2,344,798	795,539	908,213
(b) Other provisions	020	520,246	426,112	2,081,590	1,031,420
Impairment or reversal of impairment of loans and advances	021	-4,291,235	-7,726,428	-4,802,927	-2,231,681
Impairment or reversal of impairment of securities and participating interests and shares in affiliated undertakings	022	0	0	0	0
Profit or loss before tax from continuing operations (001 – 003 + 004 + 008 – 009 + 010 + 011 – 013 – 016 – 017 – 018 – 021 – 022)	023	44,010,846	25,433,838	44,247,447	25,732,688
Tax expense or income related to profit or loss from continuing operations	024	7,959,629	4,583,245	8,038,864	4,694,176
Profit or loss after tax from continuing operations (023 – 024)	025	36,051,217	20,850,593	36,208,583	21,038,512
Profit or (-) loss before tax from discontinued operations	026	0	0	0	0
Tax expense or (-) income related to discontinued operations	027	0	0	0	0
Profit or loss after tax from discontinued operations (026 – 027)	028	0	0	0	0
Profit or loss for the current year (025 + 028; 030 + 031)	029	36,051,217	20,850,593	36,208,583	21,038,512
Attributable to minority interest [non-controlling interests]	030	0	0	0	0
Attributable to owners of the parent	031	36,051,217	20,850,593	36,208,583	21,038,512
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (–) loss for the current year	001	36,051,217	20,850,593	36,208,583	21,038,512
Other comprehensive income (003 + 015)	002	90,214	-257,281	-127,669	997,211
Items that will not be reclassified to profit or loss (from 004 to 010 + 013 + 014)	003	90,214	-257,281	-127,669	997,211
Tangible assets	004	0	0	-70,883	0
Intangible assets	005	0	0	0	0
Actuarial gains or (–) losses on defined benefit pension plans	006	0	0	0	0
Fixed assets and disposal groups classified as held for sale	007	0	0	0	0
Share of other recognised income and expense of entities accounted for using the equity method	008	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	009	141,356	-282,418	-69,084	1,216,111
Gains or (–) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	010	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	011	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	012	0	0	0	0
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	013	0	0	0	0
Income tax relating to items that will not be reclassified	014	-51,142	25,137	12,298	-218,900
Items that may be reclassified to profit or loss (from 016 to 023)	015	0	0	0	0
Hedge of net investments in foreign operations [effective portion]	016	0	0	0	0
Foreign currency translation	017	0	0	0	0
Reserve for cash flow hedge [effective portion]	018	0	0	0	0
Hedging instruments [not designated elements]	019	0	0	0	0
Debt instruments at fair value through other comprehensive income	020	0	0	0	0
Fixed assets and disposal groups classified as held for sale	021	0	0	0	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	022	0	0	0	0
Income tax relating to items that may be reclassified to profit or (-) loss	023	0	0	0	0
Total comprehensive income for the current year (001 + 002; 025 +	024	36,141,431	20,593,312	36,080,914	22,035,723
Attributable to minority interest [non-controlling interest]	025	0	0	0	0
Attributable to owners of the parent	026	36,141,431	20,593,312	36,080,914	22,035,723

STATEMENT OF CASH FLOWS

for the period 01.01.2026 to 30.06.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item	ADP code	Same period of the previous year	At the reporting date of the current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts	001	0	0
Fees and commissions received	002	0	0
(Interest paid and similar expenditures)	003	0	0
(Fees and commissions paid)	004	0	0
(Operating expenses paid)	005	0	0
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	0	0
Other receipts	007	0	0
(Other expenditures)	008	0	0
Operating activities - indirect method			
Profit/(loss) before tax	009	44,010,846	44,247,447
Adjustments:		0	0
Impairment and provisions	010	3,467,696	-1,925,038
Depreciation	011	6,676,769	7,271,751
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-3,032,334	-2,086,395
(Profit)/loss from the sale of tangible assets	013	-97,173	-24,654
Other non-cash items	014	-78,242,895	-79,781,611
Changes in assets and liabilities from operating activities			
Deposits with the Croatian National Bank	015	0	0
Deposits with financial institutions and loans to financial institutions	016	0	0
Loans and advances to other clients	017	-370,912,736	-119,091,653
Securities and other financial instruments at fair value through other comprehensive income	018	-143,482	70,936
Securities and other financial instruments held for trading	019	-467,136	-778,504
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	0	0
Securities and other financial instruments mandatorily at fair value through statement of profit and loss	021	-3,110	11,173
Securities and other financial instruments at amortised cost	022	-844,266,681	202,322,932
Other assets from operating activities	023	-986,790	74,966,039
Deposits from financial institutions	024	46,144,555	-39,103,449
Transaction accounts of other clients	025	-372,515,627	-164,822,337
Savings deposits of other clients	026	-2,402,108	-2,739,033
Time deposits of other clients	027	-129,015,299	-15,484,970
Derivative financial liabilities and other liabilities held for trading	028	-55,224	67,094
Other liabilities from operating activities	029	9,206,762	12,834,968
Interest received from operating activities [indirect method]	030	114,194,454	117,308,027
Dividends received from operating activities [indirect method]	031	229,192	236,500
Interest paid from operating activities [indirect method]	032	-36,657,040	-36,649,821
(Income tax paid)	033	-11,783,875	-5,515,401
Net cash flow from operating activities (from 001 to 033)	**034**	**-1,626,651,236**	**-8,665,999**
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-8,071,984	-8,422,131
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	0	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	0	0
Net cash flow from investing activities (from 035 to 039)	**040**	**-8,071,984**	**-8,422,131**
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-27,334,800	-229,270,848
Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	-48,387,179	-44,193,260
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 041 to 046)	**047**	**-75,721,979**	**-273,464,108**
Net increase/(decrease) in cash and cash equivalents (034 + 040 + 047)	**048**	**-1,710,445,199**	**-290,552,238**
Cash and cash equivalents at the beginning of period	**049**	**3,798,721,068**	**2,400,309,813**
Effect of exchange rate fluctuations on cash and cash equivalents	050	**0**	**0**
Cash and cash equivalents at the end of period (048 + 049 + 050)	**051**	**2,088,275,869**	**2,109,757,575**

STATEMENT OF CHANGES IN EQUITY

for the period from to 30.6.2026

in EUR

Sources of changes in equity	ADP code	Attributable to owners of the parent											Non-controlling interest		Total
		Capital	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	( ) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensive income	Other items	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	**001**	161,970,000	0	0	0	11,162,218	254,490,401	0	89,677,700	-10,540	59,128,884	0	0	0	**576,418,663**
Effects of error corrections	**002**	0	0	0	0	0	0	0	0	0	1	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] (001 + 002 + 003)	**004**	161,970,000	0	0	0	11,162,218	254,490,401	0	89,677,700	-10,540	59,128,885	0	0	0	**576,418,664**
Ordinary shares issue	**005**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Preference shares issue	**006**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Issue of other equity instruments	**007**	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exercise or expiration of other equity instruments issued	**008**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Conversion of debt to equity instruments	**009**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Capital reduction	**010**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Dividends	**011**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Purchase of treasury shares	**012**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Sale or cancellation of treasury shares	**013**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Reclassification of financial instruments from equity to liability	**014**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Reclassification of financial instruments from liability to equity	**015**	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Transfers among components of equity	**016**	0	0	0	0	0	59,128,885	0	0	0	-59,128,885	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	71,643	0	0	0	0	0	0	0	**71,643**
Total comprehensive income for the current year	**020**	0	0	0	0	-127,669	0	0	0	0	36,208,583	0	0	0	**36,080,914**
Closing balance [current period] (from 004 to 020)	**021**	**161,970,000**	**0**	**0**	**0**	**11,034,549**	**313,690,929**	**0**	**89,677,700**	**-10,540**	**36,208,583**	**0**	**0**	**0**	**612,571,221**

Notes to financial statements

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

Name of the issuer: Hrvatska poštanska banka p.l.c

Personal identification number (OIB): 87939104217

Reporting period: 01.01.-30.06.2026

Notes to financial statements for quarterly periods include:

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

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

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

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

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

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

1. issuer's name, registered office (address), legal form, country of establishment, entity's registration number and, if applicable, the indication whether the issuer is undergoing liquidation, bankruptcy proceedings, shortened termination proceedings or extraordinary administration
HRVATSKA POŠTANSKA BANKA p.l.c
Jurišićeva ulica 4
10000 Zagreb
Republic of Croatia
MBS: 080010698
OIB: 87939104217

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

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

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

5. amounts owed by the issuer and falling due after more than five years, as well as the total debts of the issuer covered by valuable security furnished, with an indication of the nature and form of the security

As at reporting day the Bank has EUR 295 mn liabilities with an original maturity of more than 5 years.
As at reporting date the Bank has no liabilities arasing from repo loans that are collatarised by valuable security.

6. average number of employees during the current period
The average number of employees during the period is 1767

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

in EUR thousands

	Amount of expense charged to period	Capitalized expense	Total employee expenses
Net Salaries	17,201	417	17,618
Taxes and Contributions from Salaries	7,526	201	7,727
Contributions on salaries	3,940	96	4,036
Other	3,033		3,033
Total	**31,700**	**714**	**32,413**

8. where a provision for deferred tax is recognised in the balance sheet, the deferred tax balances at the end of the financial year, and the movement in those balances during the financial year
The amount of deferred tax assets at the reporting date is EUR 3,817 thousand.

9. the name and registered office of each of the companies in which the issuer, either itself or through a person acting in their own name but on the issuer's behalf, holds a participating interest, showing the proportion of the capital held, the amount of capital and reserves, and the profit or loss for the latest financial year of the company concerned for which financial statements have been adopted; the information concerning capital and reserves and the profit or loss may be omitted where the company concerned does not publish its balance sheet and is not controlled by another company
On the reporting date the Bank holds a 100% equity interests in the following companies:
HPB Invest Ltd.., Jurišićeva ulica 4, 10000 Zagreb, (share capital EUR 863,610)
HPB-nekretnine Ltd., Jurišićeva ulica 4, 10000 Zagreb, (share capital EUR 631,860)

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

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

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

13. the name and registered office of the company which draws up the quarterly consolidated financial statements of the largest group of companies of which the issuer forms part as a controlled group member

The Bank does not participate in any group of entrepreneurs as a controlled member of the group.

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

15. the place where copies of the quarterly consolidated financial statements referred to in points 13 and 14 may be obtained, provided that they are available
Not applicable.

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

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

Additional notes

1) Interest receivable and similar income		in EUR	in EUR	in EUR
AOP 001	Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	20,862,908	12,224,625	27,658,959	13,810,183
Loans and advances	61,650,933	31,258,033	76,124,368	39,225,588
Other assets	31,680,613	11,003,100	16,442,943	7,577,519
Deposits		0		
Other liabilities		0		
Total	**114,194,454**	**54,485,758**	**120,226,270**	**60,613,290**

2) Interest payable and similar charges		in EUR		in EUR
AOP 003	Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	-	-	-	-
Loans and advances	1,350	50	3,850	1,311
Other assets	-	-		
Deposits	36,643,633	17,268,973	39,859,603	19,766,223
Other liabilities	12,057	9,180	63,205	14,813
Total	**36,657,040**	**17,278,203**	**39,926,658**	**19,782,347**

3) Commissions receivable (Fee and commission income)			in EUR		in EUR
AOP 008	Previous period 1.1. - 30.6.2025			Current period 1.1. - 30.6.2026	
	Cumulative		Quarter	Cumulative	Quarter
Payment transactions	21,712,856	-	11,243,989	20,384,249	10,288,621
Account and package fees	5,954,349	-	2,999,381	5,620,200	2,794,065
Card business	2,339,812	-	1,240,495	2,352,491	1,242,368
Mobile and Internet banking	1,211,637	-	616,506	1,114,878	468,951
Other	6,586,956	-	3,407,982	8,315,151	4,676,738
Total	**37,805,610**		**19,508,354**	**37,786,968**	**19,470,744**

4) Commissions payable (Fee and commission expense)		in EUR		in EUR
AOP 009	Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
	Cumulative	Quarter	Cumulative	Quarter
Payment transactions	13,243,408	6,817,751	12,320,487	6,169,360
Other	6,336,182	3,422,793	6,487,480	3,595,668
Total	**19,579,590**	**10,240,544**	**18,807,967**	**9,765,028**

5) Net profit or net loss on financial operations		in EUR		in EUR
AOP 010	Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
	Cumulative	Quarter	Cumulative	Quarter
Trading equity instruments	1,354,523	849,514	849,785	1,713,941
Trading debt securities	549,712	696,244	354,687	697,028
Trading foreign exchange and derivatives related to foreig	1,113,641	232,562	881,923	471,413
Total	**3,017,876**	**1,778,320**	**2,086,395**	**2,882,383**

6) Other operating income		in EUR		in EUR
AOP 011	Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
	Cumulative	Quarter	Cumulative	Quarter
Gains or (-) losses on derecognition of financial assets an	0	0	0	0
Gains or (-) losses on non-trading financial assets manda	14,458	28,350	0	0
Gains or (-) losses on financial assets and liabilities desig	0	0	0	0
Gains or (-) losses from hedge accounting	124,841	124,841	(332,133)	392,260
Exchange differences [gain or (-) loss], net	476,289	672,180	64,854	45,960
Gains or (-) losses on derecognition of investments in sub	0	0	0	0
Gains or (-) losses on derecognition of non-financial asset	97,173	32,977	24,654	6,315
Other operating income	3,042,577	1,721,374	2,024,313	1,577,204
Modification gains or (-) losses, net	(3,456,985)	(2,224,444)	(487,222)	40,532
Total	**298,353**	**355,279**	**1,294,466**	**2,062,271**

7) Other operating expenses		in EUR		in EUR
AOP 017	Previous period 1.1. - 30.6.2025		Current period 1.1. - 30.6.2026	
	Cumulative	Quarter	Cumulative	Quarter
Expenses on share capital repayable on demand	0	0	0	0
Other operating expenses	2,274,079	989,579	1,741,705	633,147
Cash contributions to resolution funds and deposit guarar	0	0	0	0
Total	**2,274,079**	**989,579**	**1,741,705**	**633,147**

8) Loans and advances to customer				in EUR
AOP 008	31.12.2025			
	Loans and advances at amortized cost			Loans and advances mandatory measured at fair value through profit and loss
	Stage 1	Stage 2	Stage 3	
Government	**515,160,571**	**2,014,395**	**6,011,388**	
Gross loans	516,342,428	2,044,847	6,686,815	
Allowance	(1,181,856)	(30,452)	(675,426)	
Other financial institutions	**68,378,987**	**640,828**	**117**	
Gross loans	68,795,561	695,570	131	
Allowance	(416,574)	(54,742)	(14)	
Non - financial institutions	**996,798,189**	**182,862,201**	**19,218,959**	
Gross loans	1,009,505,690	192,667,127	63,118,212	
Allowance	(12,707,500)	(9,804,926)	(43,899,253)	
Retail	**1,628,415,122**	**256,367,586**	**25,811,587**	**500,416**
Gross loans	1,632,029,309	273,024,543	126,582,868	
Allowance	(3,614,187)	(16,656,958)	(100,771,280)	
Total	**3,208,752,870**	**441,885,009**	**51,042,052**	**500,416**

				in EUR
	30.6.2026			
	Loans and advances at amortized cost			Loans and advances mandatory measured at fair value through profit and loss
	Stage 1	Stage 2	Stage 3	
Government	**504,176,492**	**1,214,799**	**5,499,660**	
Gross loans	504,926,451	1,229,741	6,214,697	
Allowance	(749,959)	(14,942)	(715,036)	
Other financial institutions	**60,739,056**	**535,358**	**465**	
Gross loans	61,151,103	594,440	485	
Allowance	(412,047)	(59,081)	(21)	
Non - financial institutions	**1,065,930,825**	**178,646,554**	**17,780,862**	
Gross loans	1,078,881,720	186,901,144	61,268,996	
Allowance	(12,950,895)	(8,254,590)	(43,488,134)	
Retail	**1,641,524,346**	**311,313,563**	**23,881,346**	**489,243**
Gross loans	1,647,153,125	324,917,828	126,239,159	
Allowance	(5,628,778)	(13,604,265)	(102,357,812)	
Total	**3,272,370,719**	**491,710,274**	**47,162,333**	**489,243**