



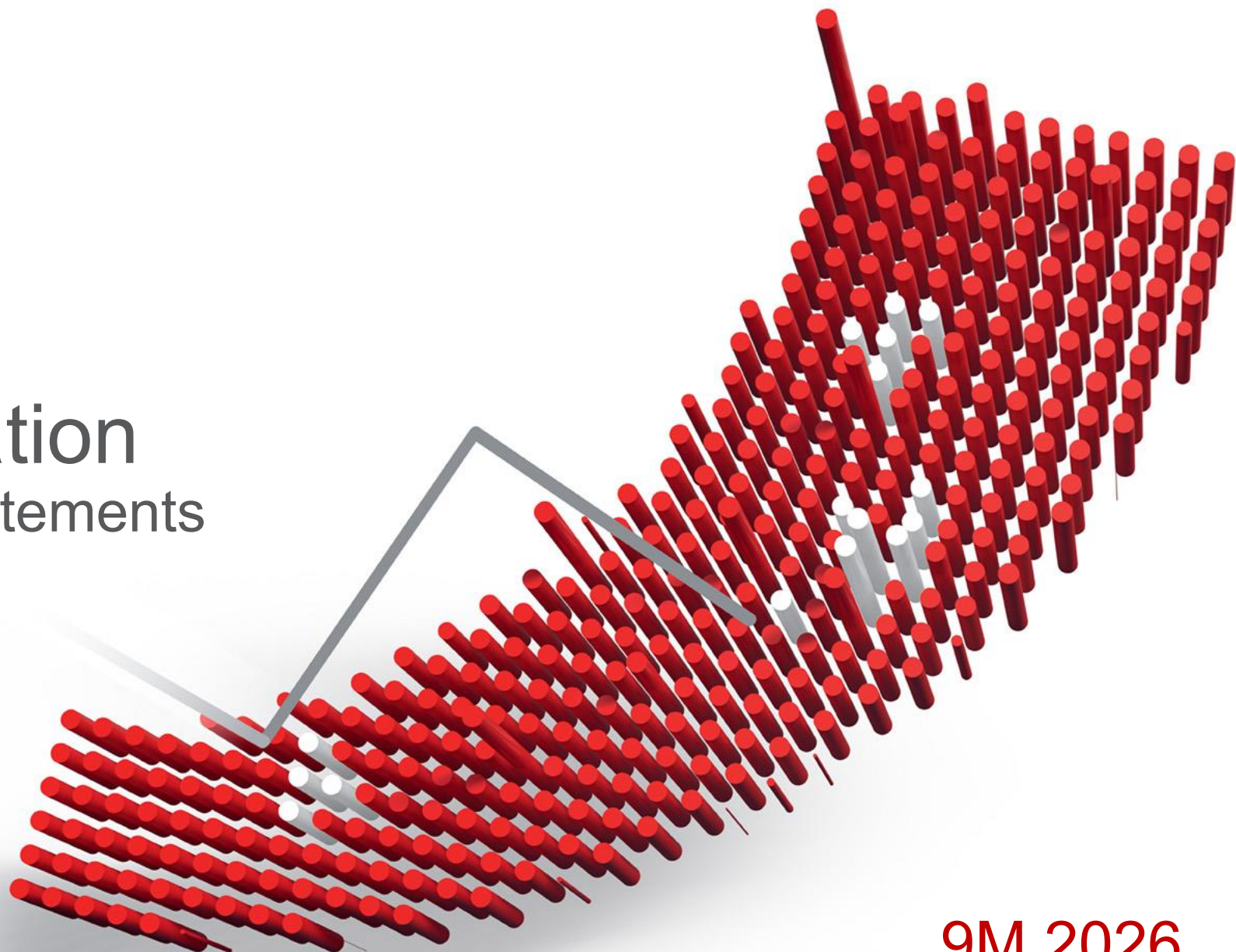
HRVATSKA POŠTANSKA BANKA

Investor information

Unaudited financial statements

October 2026

9M 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 - 30.9.2026 HPB p.l.c. 9M 2026 Investor information and unaudited financial statements for the period 1.1. 2026 - 30.9.2026
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 1 January to 30 September, 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 financial results for first nine months of 2026, **Marko Badurina, President of the Management Board of Hrvatska poštanska banka**, stated:

„I am very proud of yet another successful quarter, in which the Bank completed the acquisition of Croatia banka, issued its first international bond, closed the credit facility with Hrvatske autoceste, the largest transaction in its history, and carried out a number of other operational activities. Successful change management and the HPB team continue to deliver positive results, which are also reflected in the figures for the third quarter. Following the seasonal slowdown typical of the first half of the year, the Bank’s balance sheet reached EUR 8.6 billion in the third quarter of 2026, a new record. Owing to the aforementioned credit facility with HAC, the balance sheet structure changed significantly, as reflected in the jump in the loan-to-deposit ratio to almost 70%, the highest in a decade.

The effects of all the changes and continuous optimisations are best illustrated by the fact that core income, namely net interest income and net fee and commission income, reached a record level in the third quarter. In the period ahead, we will continue to strengthen HPB and create value for all our stakeholders.”

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EXECUTIVE SUMMARY

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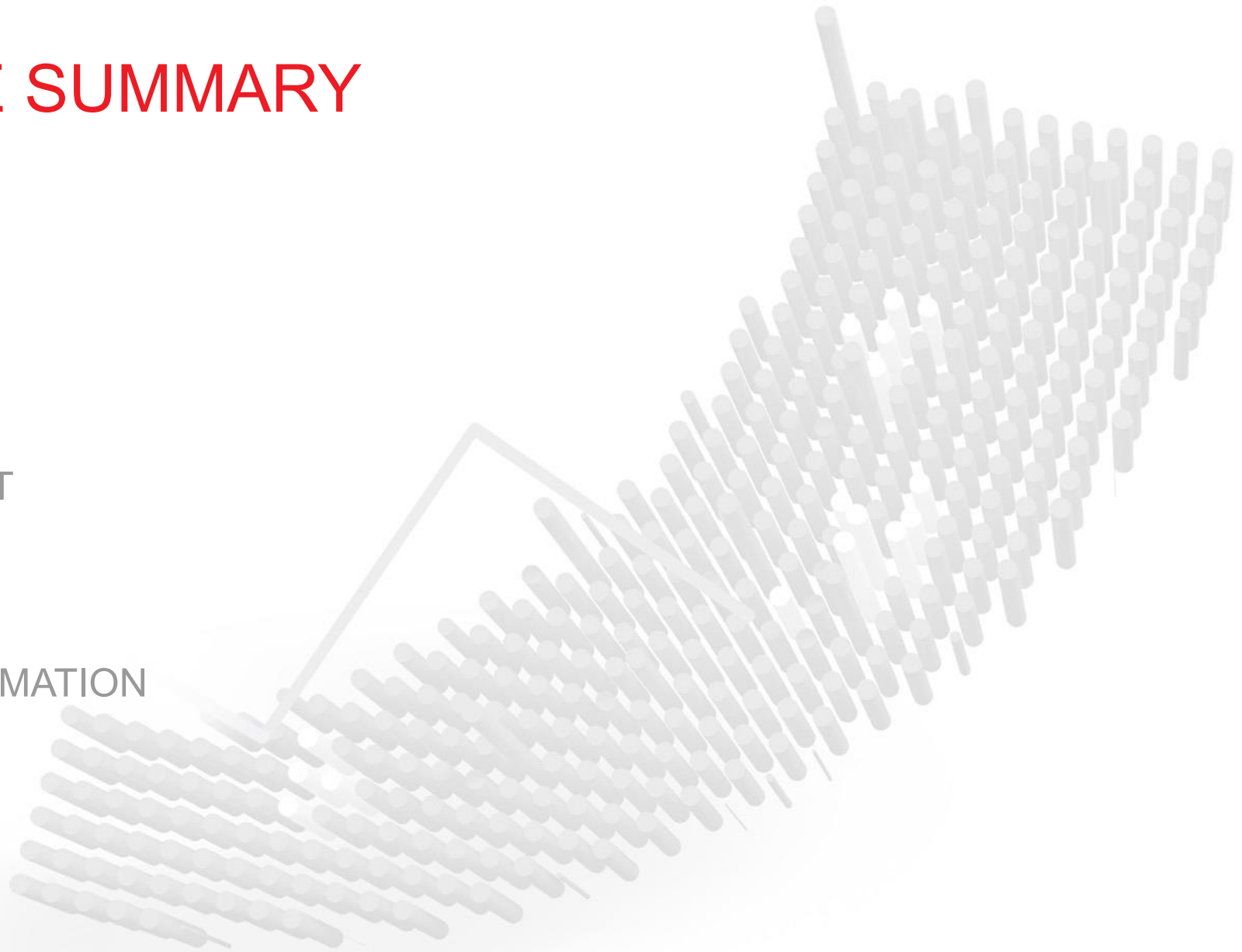
FINANCIALS

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RISK MANAGEMENT

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ADDITIONAL INFORMATION



Key events and indicators – 9M 2026

Profit after tax

9M 2026.

53.2

EUR mn + 3.6% Y-o-Y

Assets

30.9.2026.

8.6

EUR bn + 0.6% YTD

Gross loans

30.9.2026.

5.2

EUR bn + 34.7% YTD

Deposits

30.9.2026.

7.3

EUR bn + 2.0% YTD

Croatia banka p.l.c. – Acquisition completed and control obtained on 1 September 2026. Merger process initiated on 4 September 2026.

Hrvatske autoceste – Long-term loan agreement signed, marking the largest single loan in the Bank's history.

Dividend – Dividend paid to shareholders while maintaining the Bank's strong capital position.

Bond issuance on the Luxembourg Stock Exchange – In July 2026, HPB successfully completed its inaugural issuance on international capital market.

HPB continues its growth strategy through the acquisition of Croatia banka

Acquisition

- ☑ March 4, 2026 – Share Purchase Agreement for Croatia banka p.l.c. signed, with completion of the transaction subject to the fulfilment of all conditions precedent and receipt of the required regulatory approvals.
- ☑ July 16, 2026 – AZTN approved the concentration
- ☑ August 31, 2026 – ECB approval obtained for the acquisition of a 100% qualifying stake in Croatia banka
- ☑ September 1, 2026 – Completion of the acquisition of Croatia banka, resulting in Croatia banka becoming part of the HPB Group



Regulatory Approval for the Merger

- ☑ On September 28, 2026, the CNB issued a decision of non-objection to the merger of Croatia banka into Hrvatska poštanska banka



Merger

- ☑ Planned merger of Croatia banka into Hrvatska poštanska banka by the end of 2026

HPB Group

PARENT COMPANY

Hrvatska poštanska banka,
p.l.c.

SUBSIDIARIES

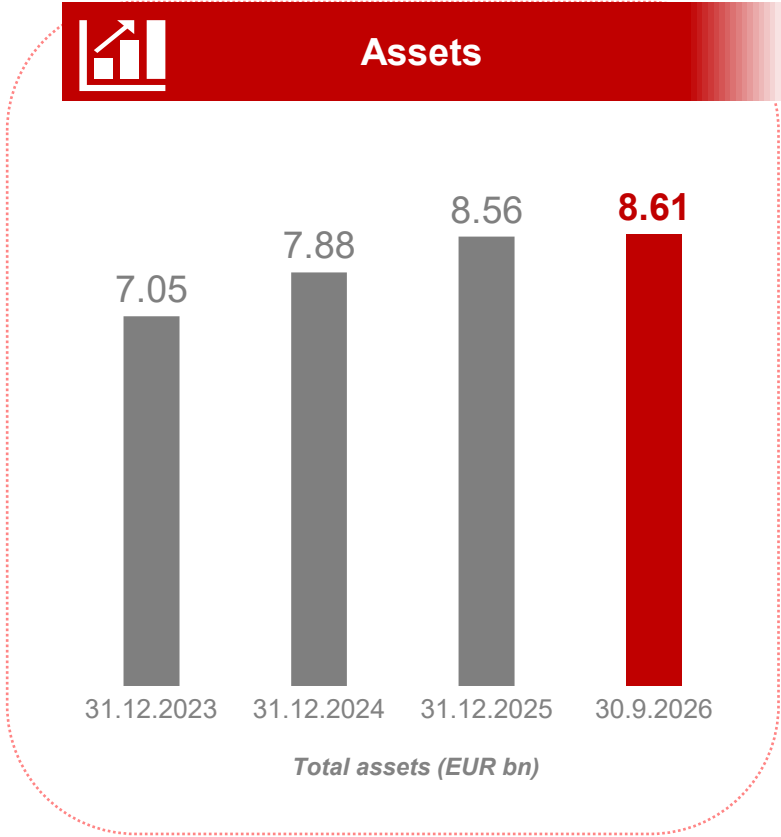
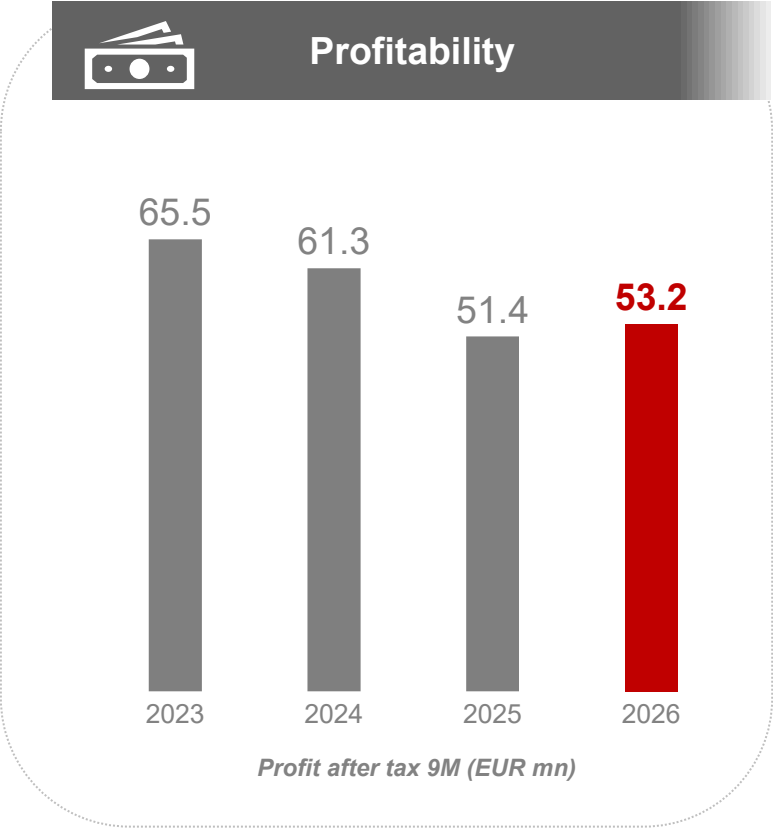
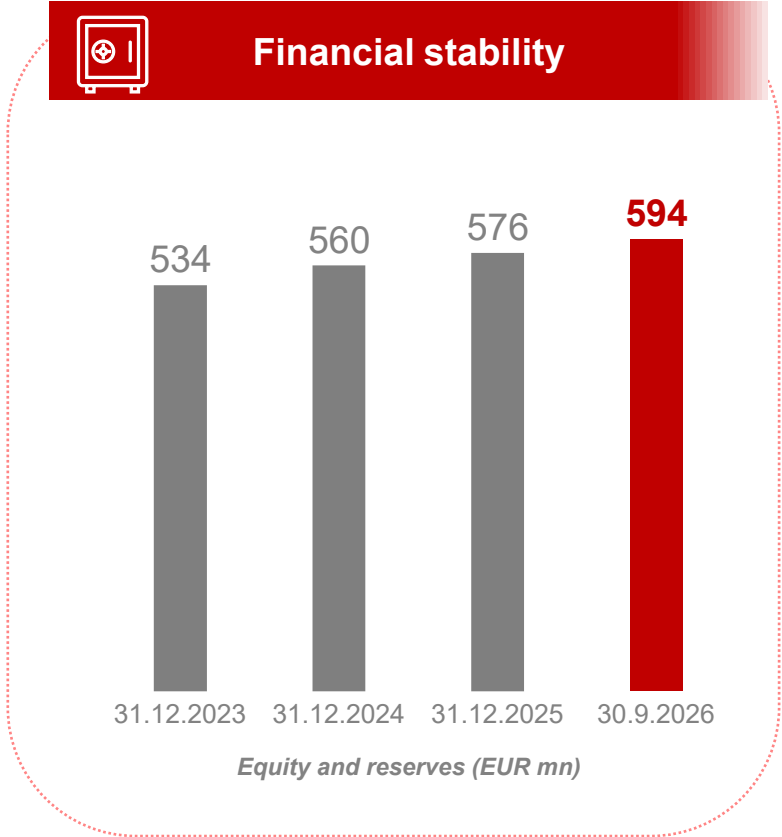
Croatia banka
p.l.c.
from September 1, 2026

HPB Invest
Ltd.

HPB-nekretnine
Ltd.

The financial data presented in this presentation refer to the standalone financial results of Hrvatska poštanska banka p.l.c. Consolidated financial information is disclosed in the HPB Group's financial statements.

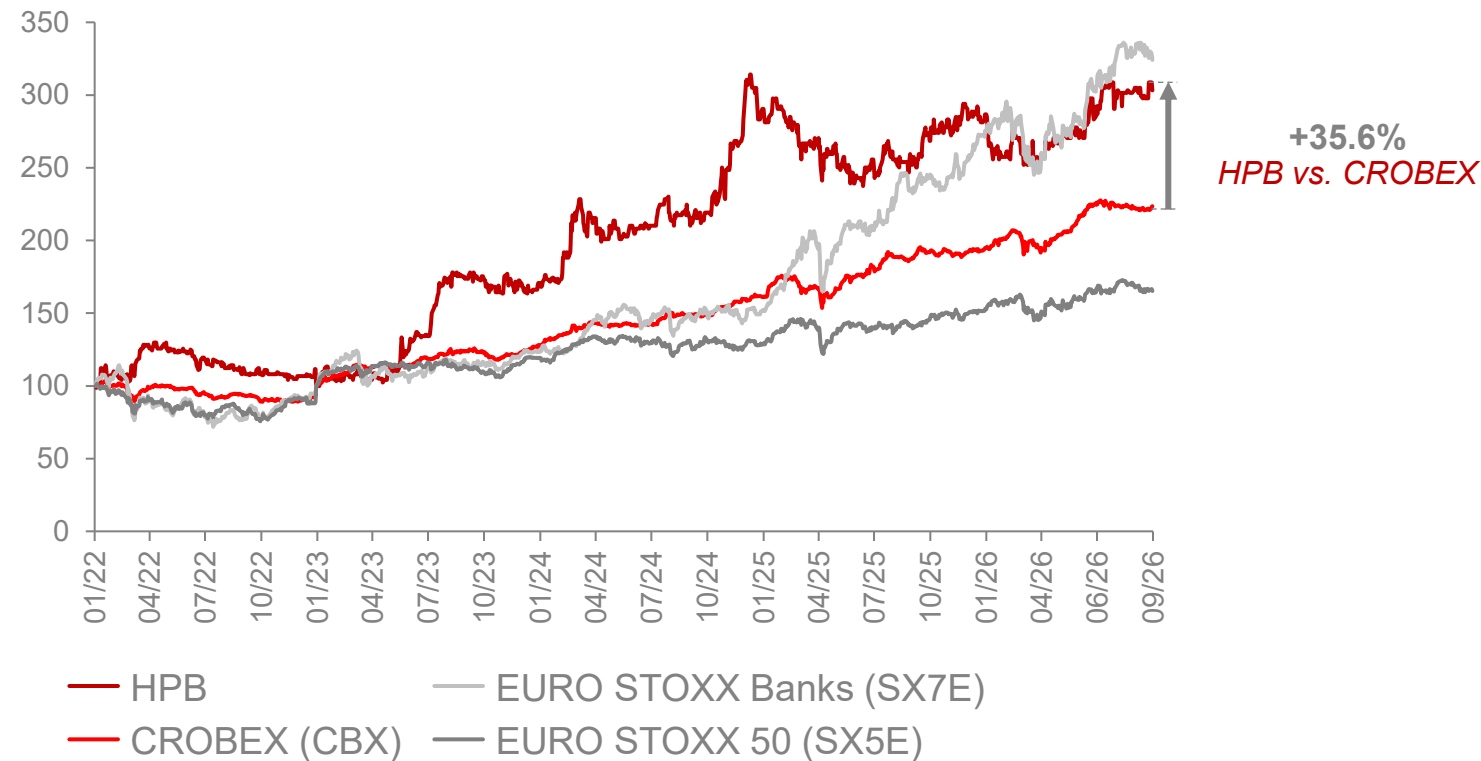
Asset growth supported by stable profitability and a strong capital base



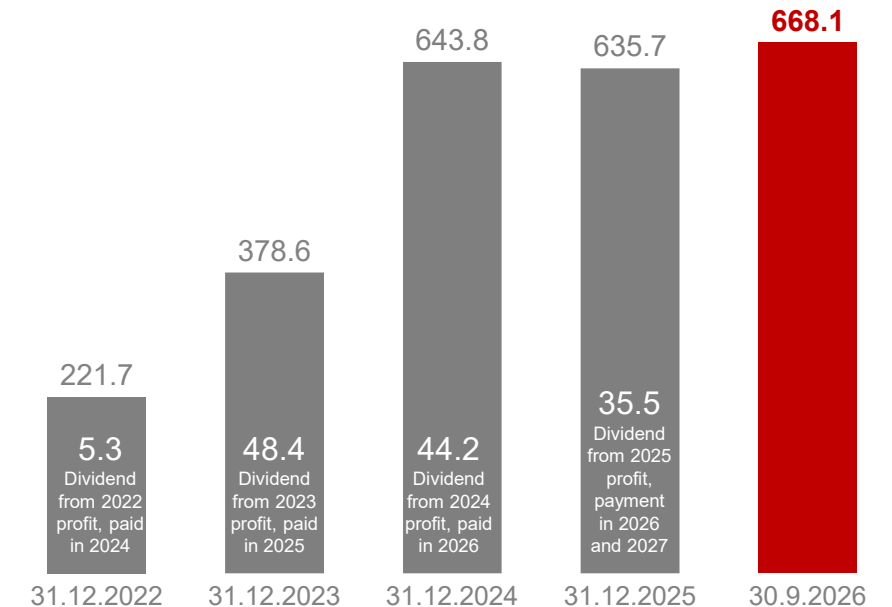
Fourth consecutive annual dividend, with 60% payout ratio for 2025 profit

HPB share price movement index and CROBEX, EURO STOXX 50 and EURO STOXX Banks indices

Base index, 1 / 2022 = 100



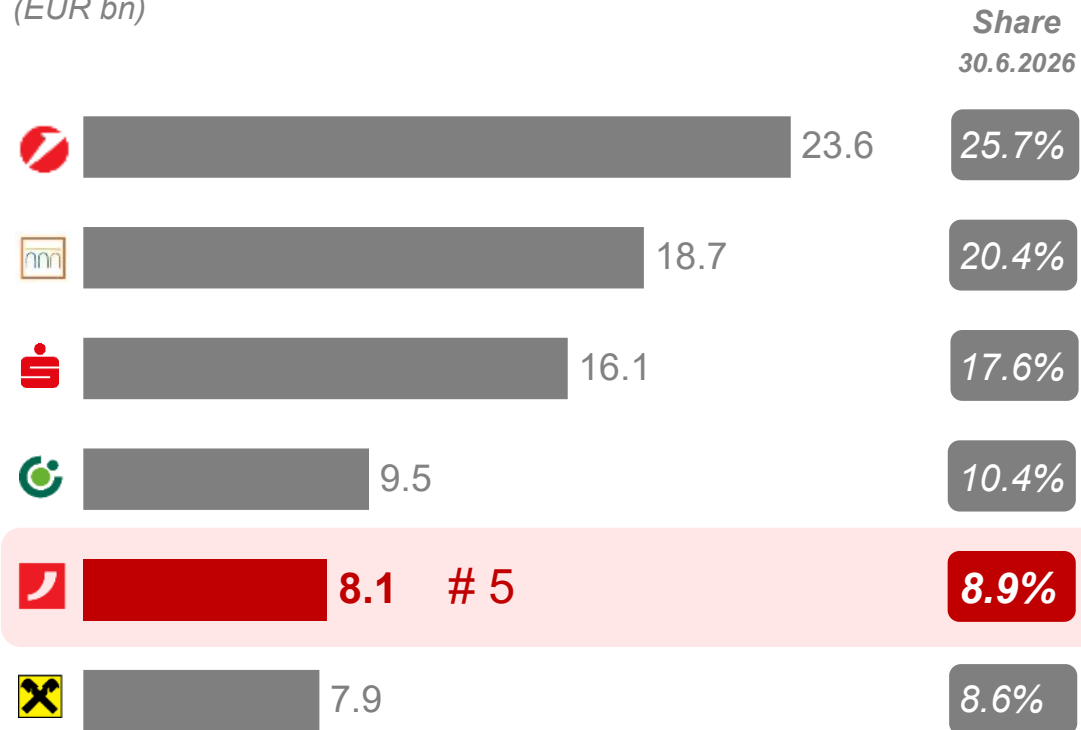
Market capitalisation and dividend (EUR mn)



- ☑ At the General Meeting held on July 24, 2026, based on a shareholder proposal submitted by the majority shareholder, the Republic of Croatia, a decision was adopted to distribute a dividend of EUR 35.5 million in two equal instalments. The first instalment was paid on August 4, 2026, while the second is scheduled for payment on January 28, 2027, subject to the fulfilment of regulatory requirements.

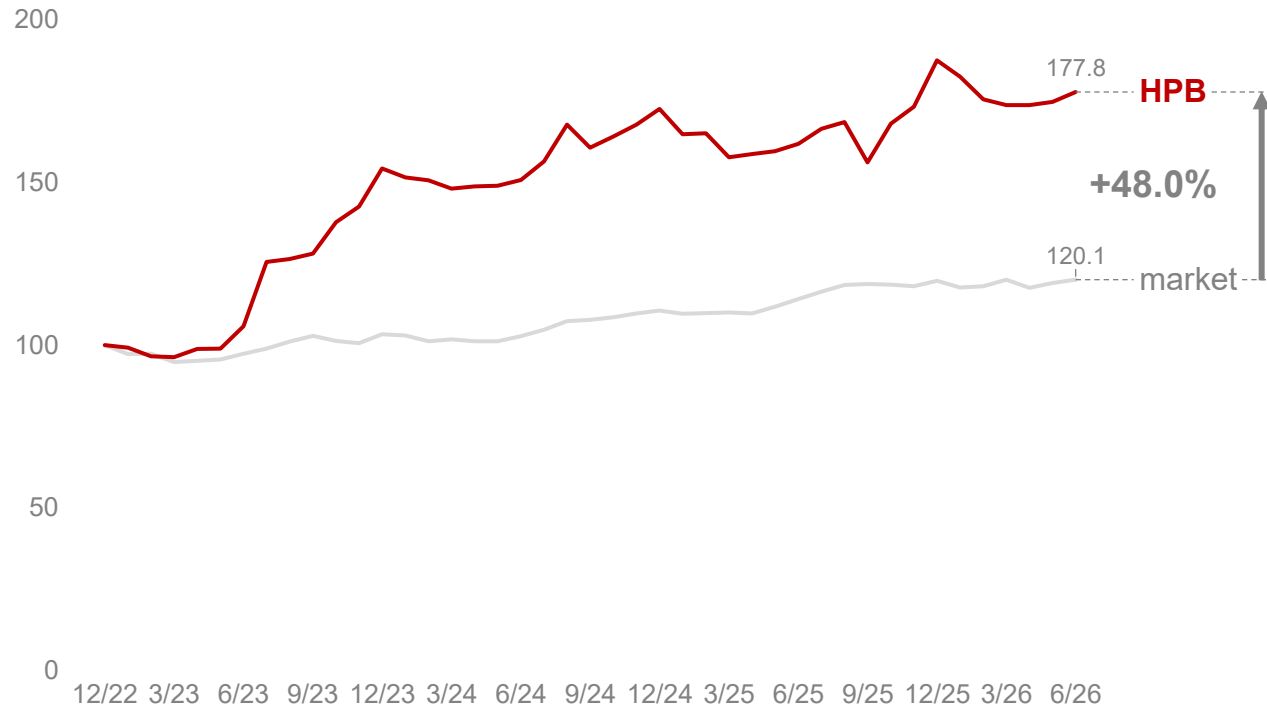
Strong financial position supports further growth

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.

1.

EXECUTIVE SUMMARY

2.

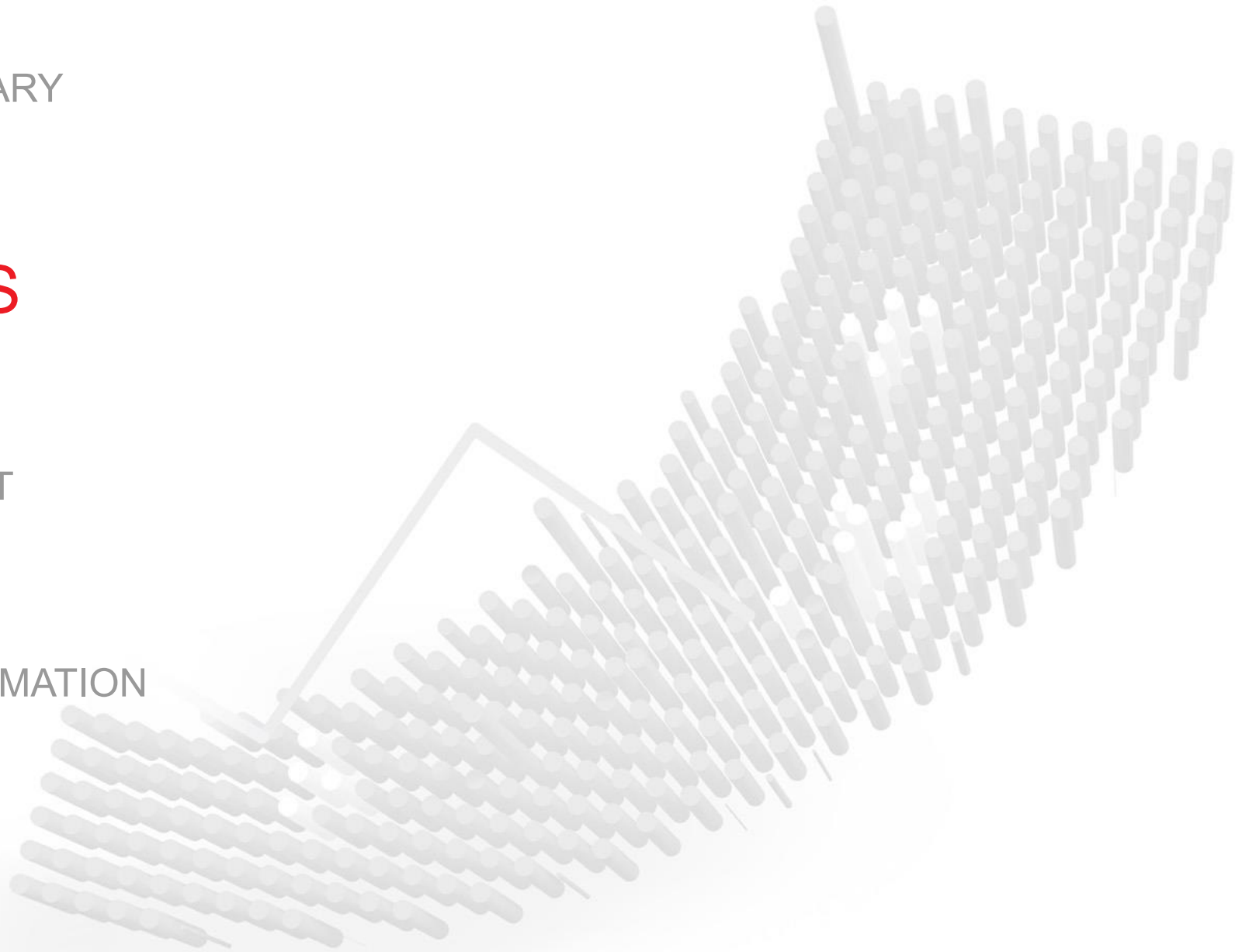
FINANCIALS

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RISK MANAGEMENT

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ADDITIONAL INFORMATION



Loan growth and higher interest income supported profitability

Profit and loss account (EUR mn)	9M 2025*	9M 2026	Y-o-Y	Y-o-Y%
Net interest income	115.2	124.9	+9.7	+8.4
Net fee and commission income	28.1	29.3	+1.2	+4.1
Net other income	1.8	(0.0)	(1.9)	-
Operating income	145.1	154.1	+9.0	+6.2
Employee expenses	(43.0)	(47.5)	+4.5	+10.5
Administrative expenses	(28.4)	(29.3)	+1.0	+3.4
Depreciation	(10.2)	(11.0)	+0.8	+8.3
Operating expenses	(81.5)	(87.8)	+6.3	+7.7
Operating profit	63.6	66.3	+2.7	+4.2
Provisions expenses	(1.0)	(1.3)	+0.3	+33.1
Tax	(11.3)	(11.8)	+0.5	+4.5
Profit after tax	51.4	53.2	+1.9	+3.6

- ☑ Net interest income increased by 8.4%, driven by higher lending activity (HAC and other business segments) and the balance sheet transformation (2025).
- ☑ Net fee and commission income increased by 4.1% in the observed period primarily due to higher customer activity.
- ☑ Operating expenses increased by EUR 6.3 mn in the observed period as a result of strategic investments in digitalisation, alongside an increase in employees expenses aimed at maintaining market competitiveness.
- ☑ The increase in provisions expenses reflects the growth in the performing loan portfolio.

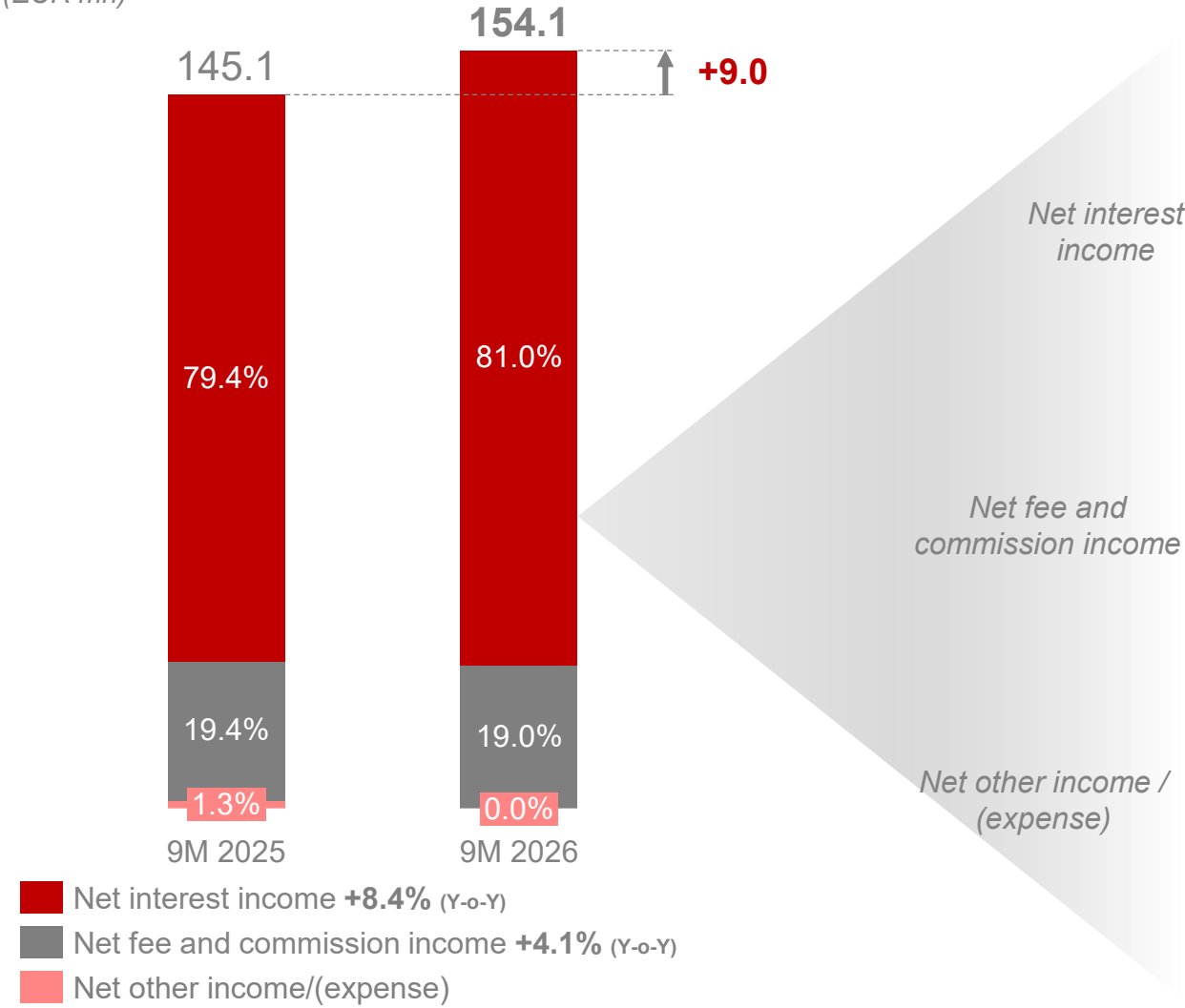
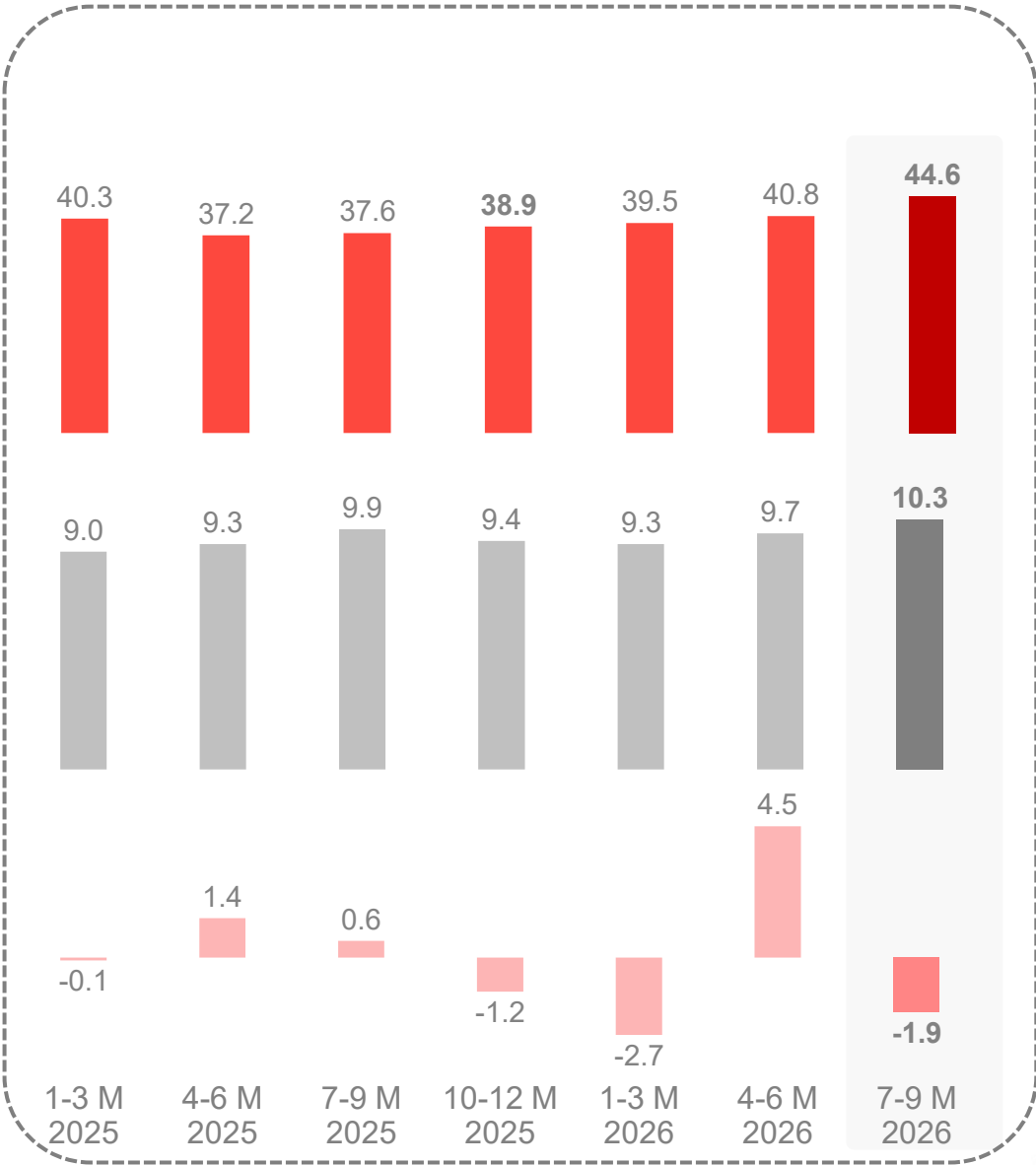
**To ensure data comparability, the comparative period 9M 2025 has been aligned with the change in data source applied on 9M 2026.*

From 6M 2026, the presentation is based on regulatory reports whereas in prior periods, income statement items were based on management reports.

The adjustments for 9M 2025 involve the reclassification of certain income and expense items and have no impact on net profit.

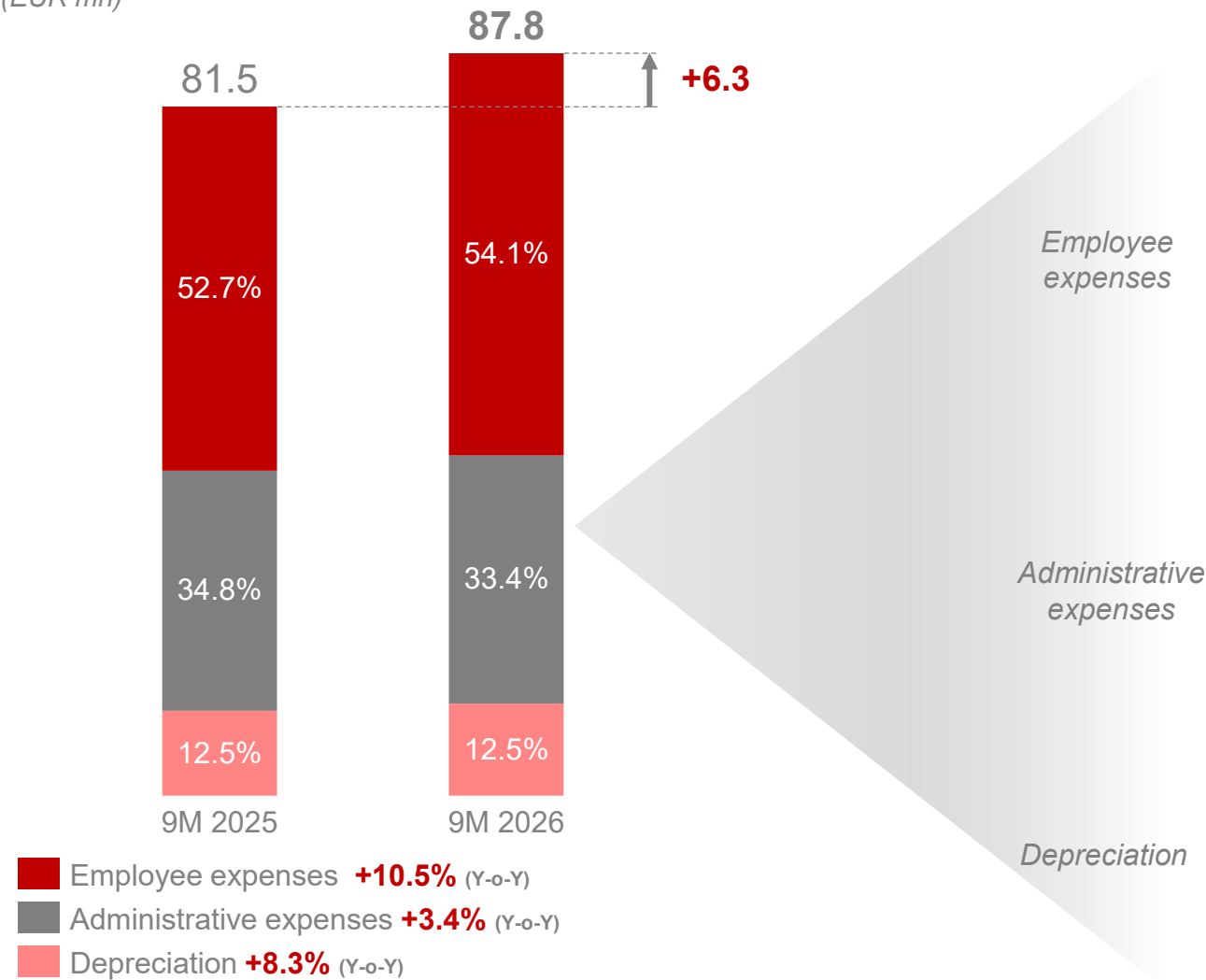
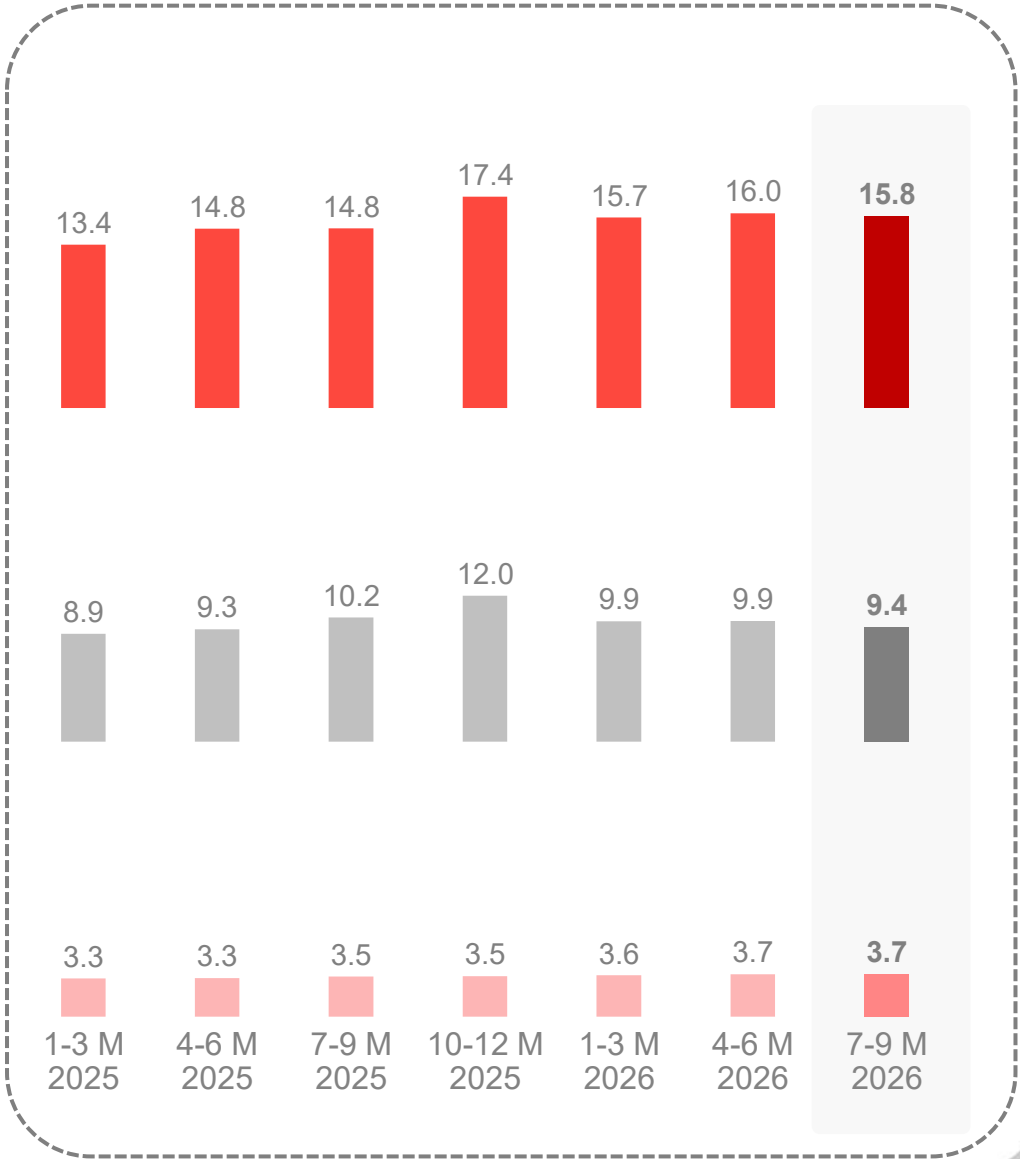
HAC transaction and strong lending activity drive highest quarterly net interest and fee income

Operating income
(EUR mn)



Strategic investments support future growth and efficiency

Operating expenses
(EUR mn)

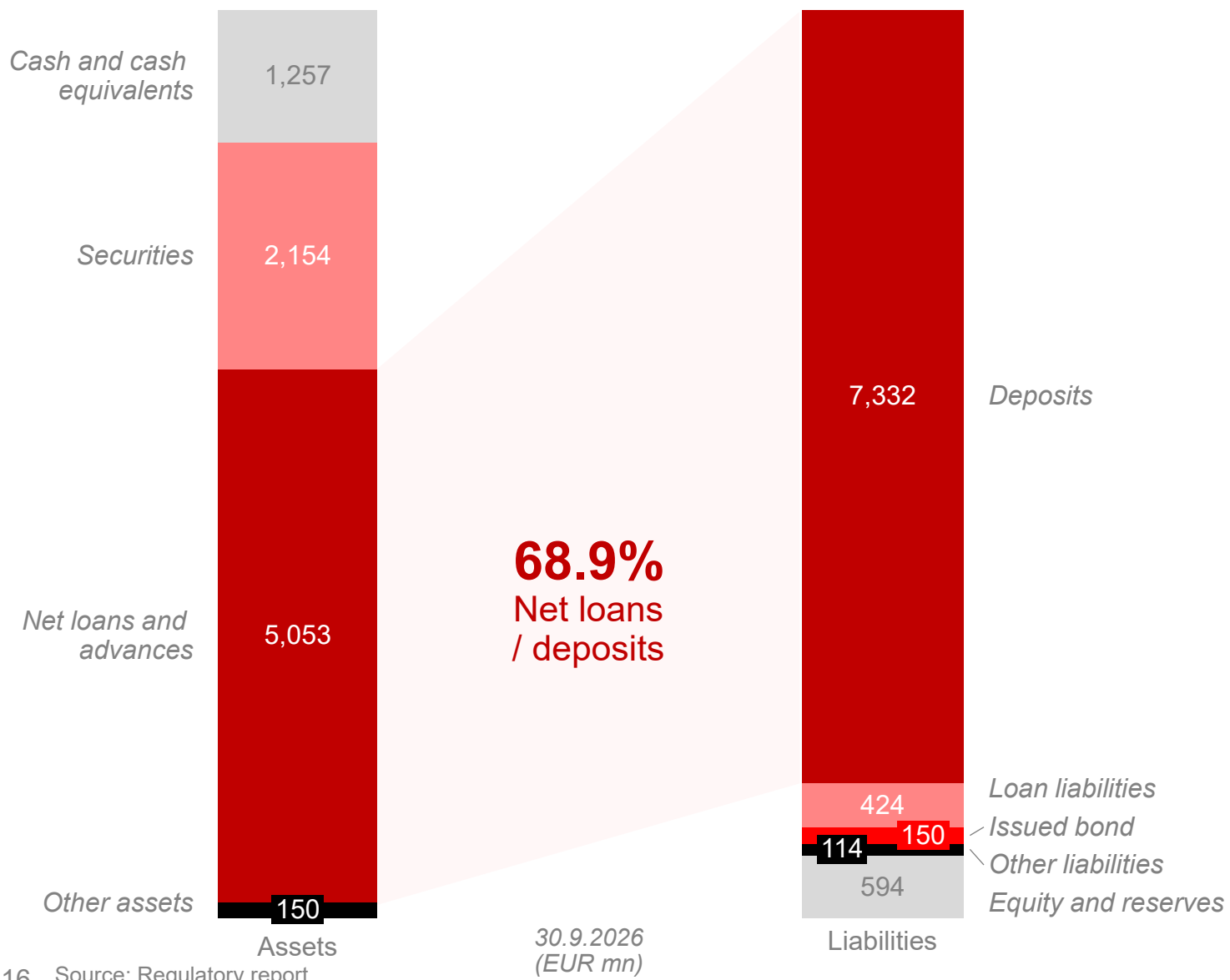
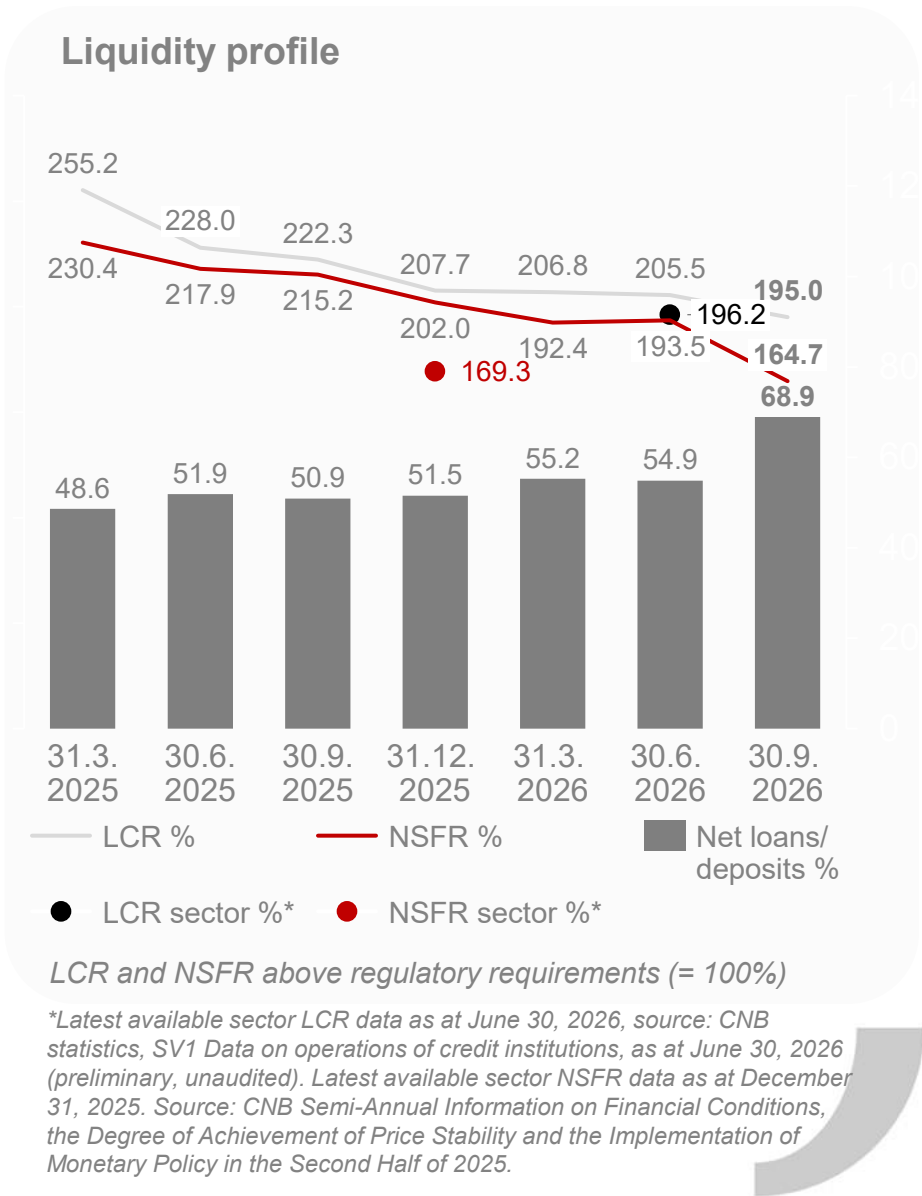


Loan portfolio growth alongside the diversification of funding sources

Balance sheet (EUR mn)	31.12.2025*	30.9.2026	YTD	YTD %	
Cash and cash equivalents	2,400	1,257	(1,144)	(47.6)	
Securities and other instruments	2,268	2,154	(113)	(5.0)	☑ Excess liquidity was primarily deployed into loans to optimize interest yield.
Net loans and advances	3,705	5,053	+1,348	+36.4	☑ Net loans increased by 36.4% primarily driven by the Bank's largest single lending transaction to date, the financing of HAC.
Other assets	191	150	(41)	(21.5)	
Total assets	8,564	8,614	+50	+0.6	☑ The securities portfolio declined primarily due to maturities during the reporting period.
Deposits	7,190	7,332	+142	+2.0	☑ Deposits increased by 2.0% year-to-date, supported by strong growth of 5.2% in the third quarter.
Loan liabilities	657	424	(233)	(35.4)	
Issued bond	-	150	+150	-	☑ Loan liabilities decreased due to regular repayments.
Other liabilities	140	114	(27)	(19.0)	
Total liabilities	7,987	8,019	+32	+0.4	☑ In July 2026, the Bank successfully completed its inaugural securities issuance on an international capital market, listing the securities on the Luxembourg Stock Exchange.
Total equity and reserves	576	594	+18	+3.1	

**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. Up to June 30, 2026, the source of data for presenting balance sheet was management reports. Adjustments do not affect total assets, total liabilities or total capital and reserves.*

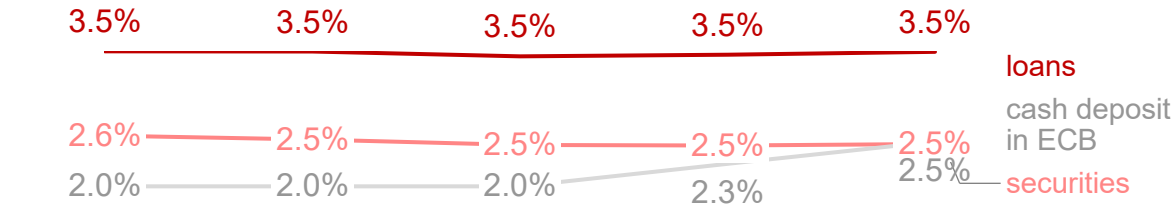
Loan portfolio expansion improves balance sheet structure while preserving strong liquidity ratios



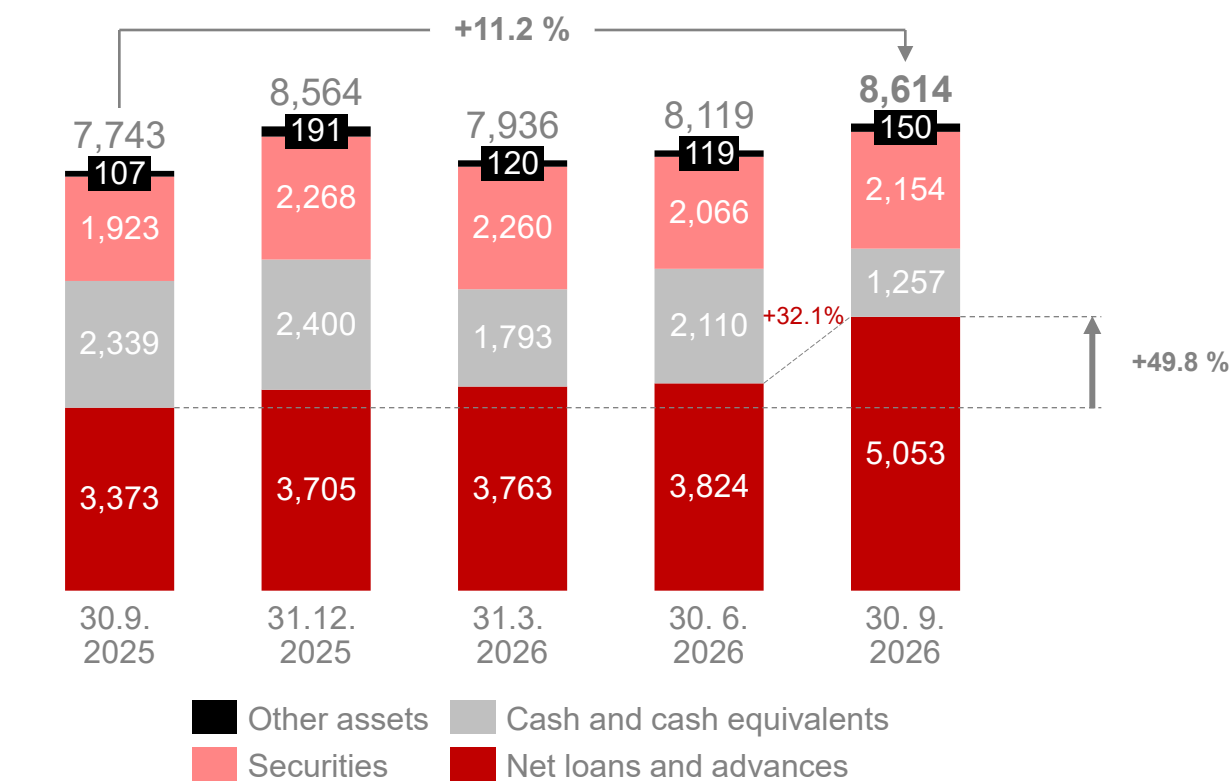
Strong loan growth supported by a stable deposit base and diversified funding sources

Assets

Average quarter interest rates

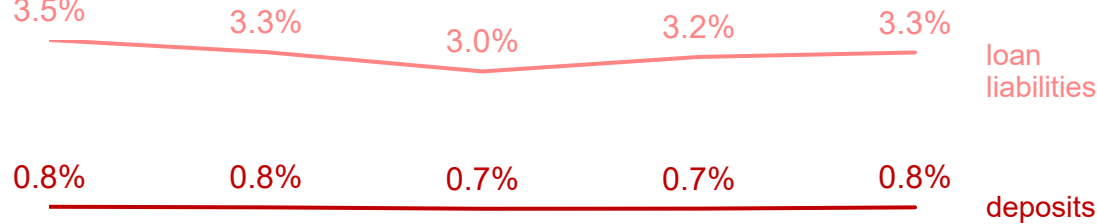


Volume in EUR mn

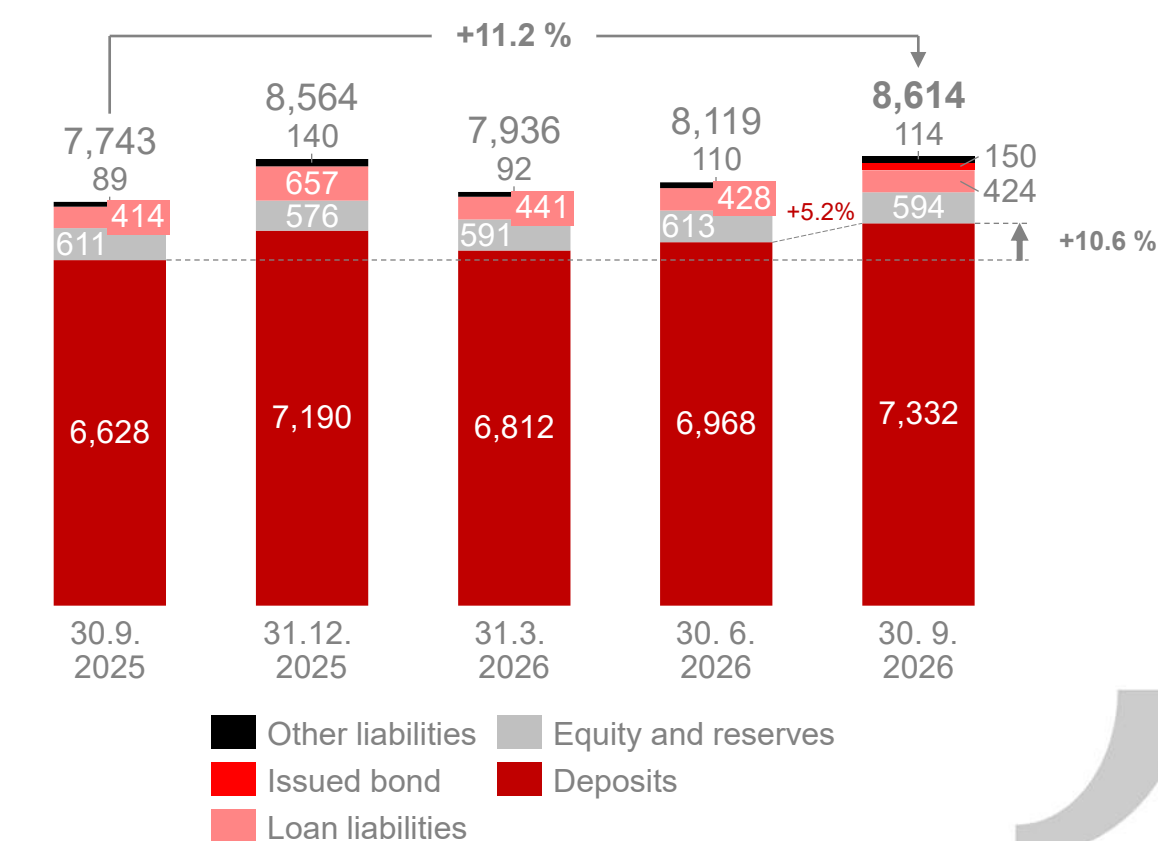


Liabilities and equity

Average quarter interest rates

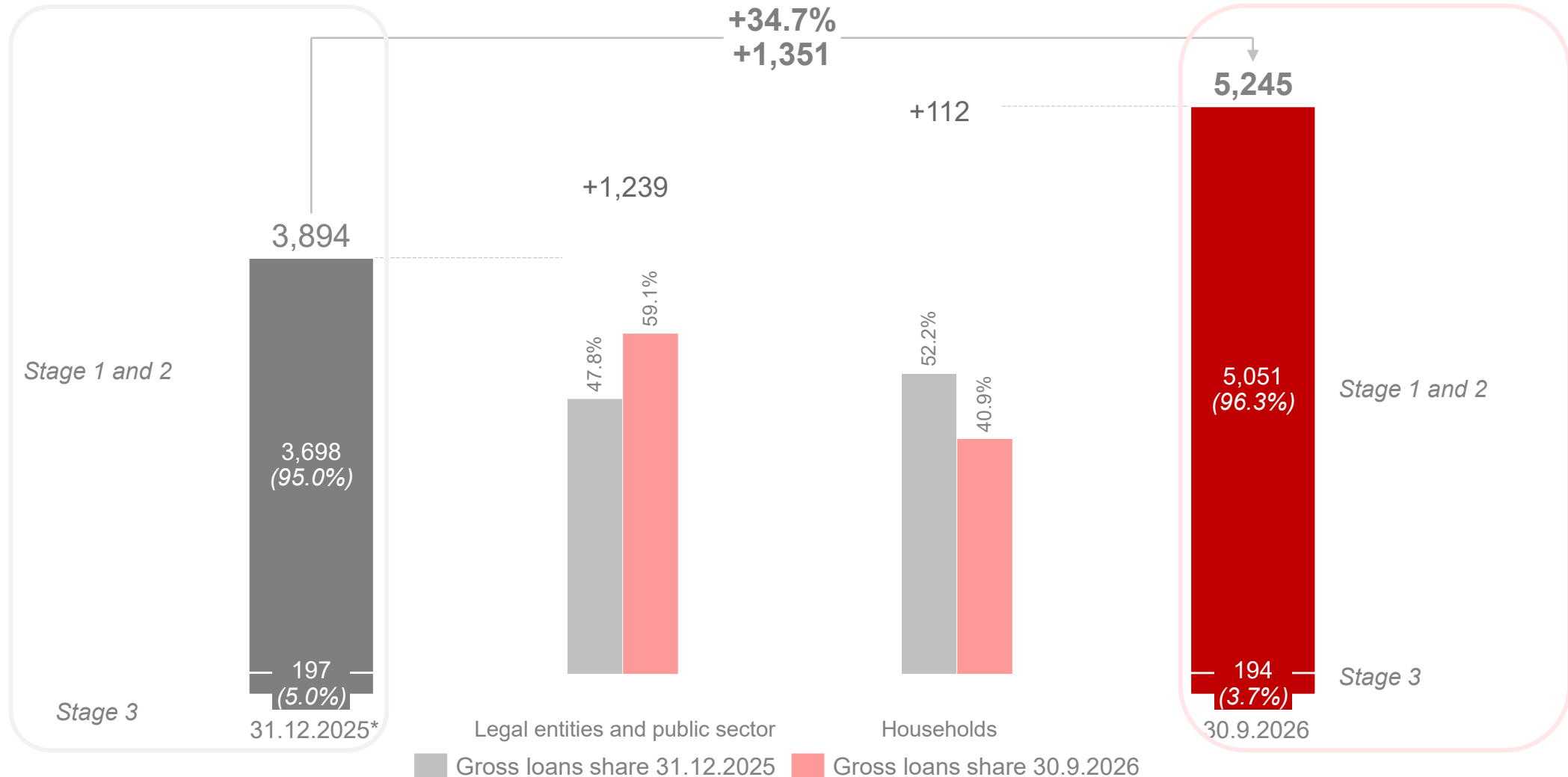


Volume in EUR mn



Strong growth in the performing loan portfolio, alongside a reduction in the share of non-performing loans

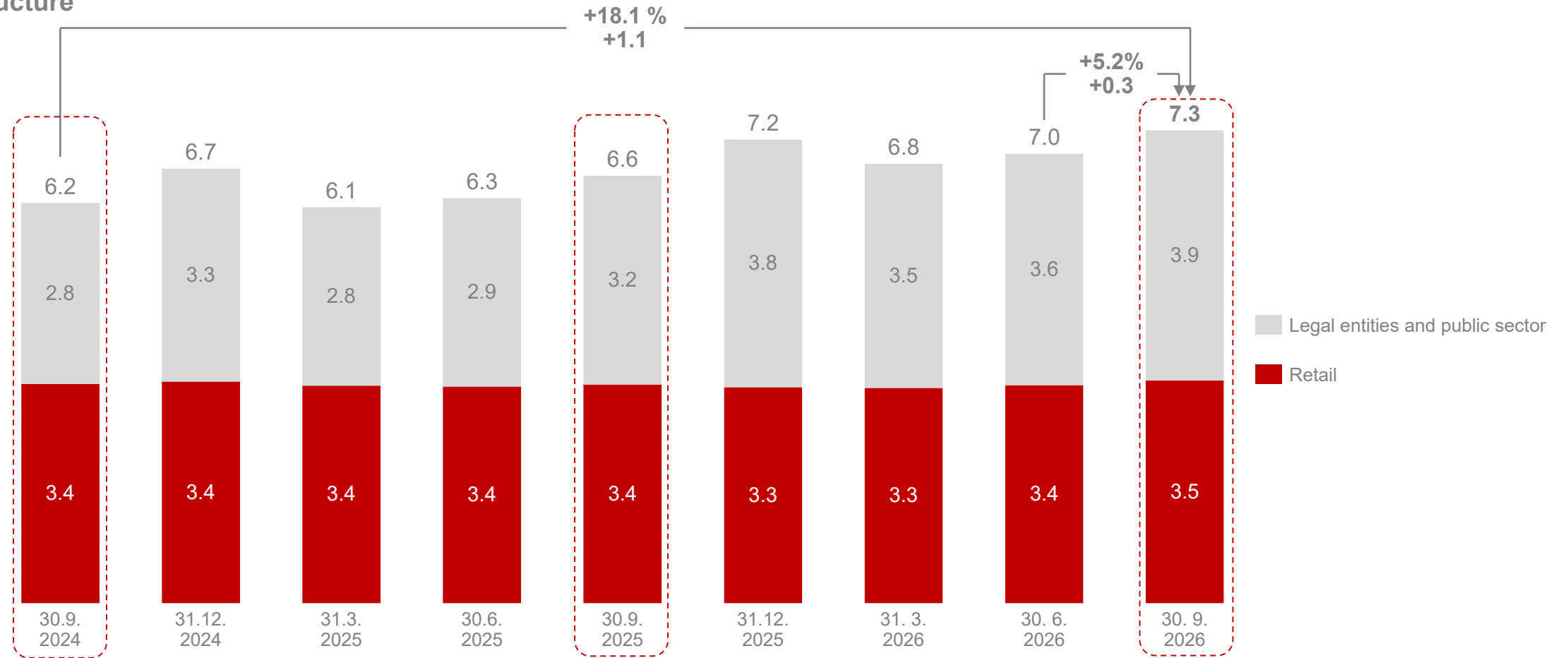
Gross loans – principal, receivables from banks and other receivables
(EUR mn)



**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. Up to June 30, 2026, the source of data for presenting the balance sheet was management reports, and gross loans included the value of the principal.*

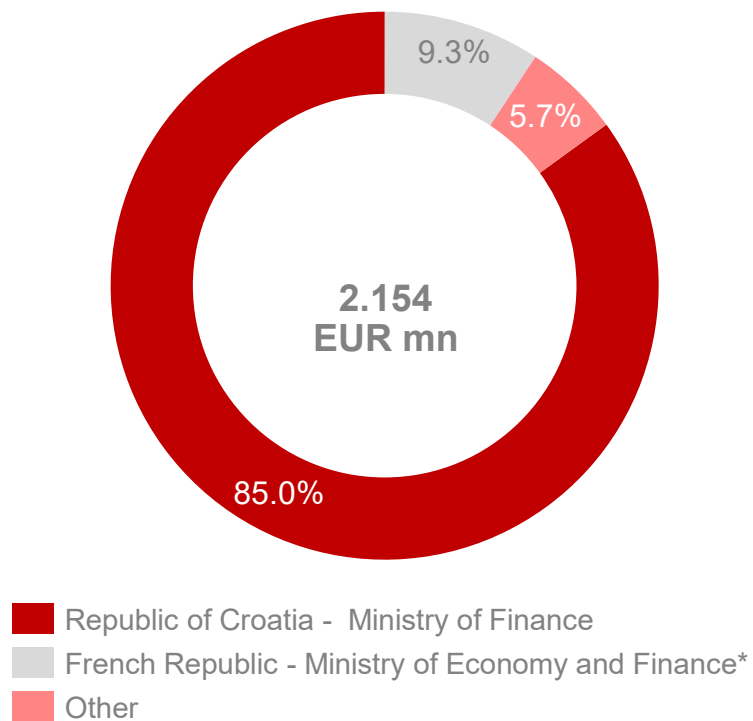
Stable deposit base with continued growth in the third quarter

Deposit structure
(EUR bn)



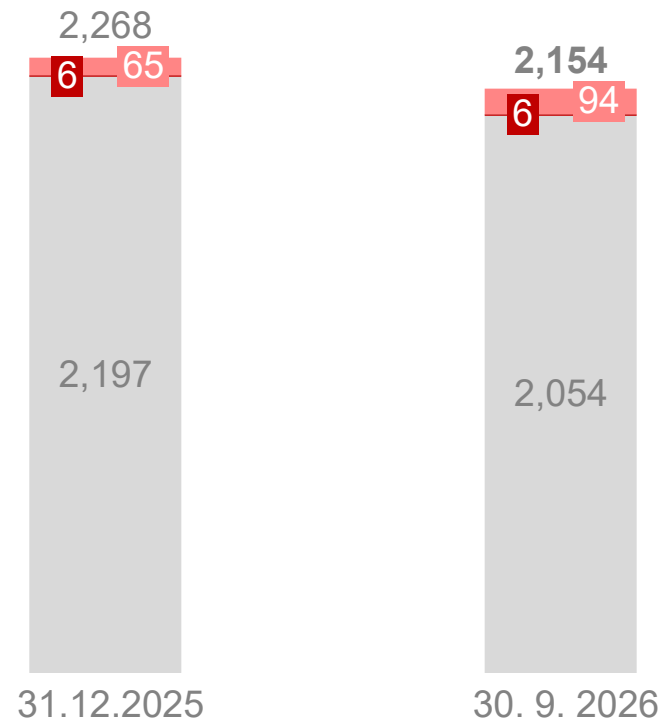
Conservative securities investment profile

Securities by issuer
30.9.2026



* Matures on November 4, 2026

Securities by financial asset category
EUR mn



- Securities held for trading
- Debt securities at fair value through other comprehensive income
- Securities at amortised cost

☑ The securities portfolio has dominant exposure to Croatian government bonds and treasury bills.

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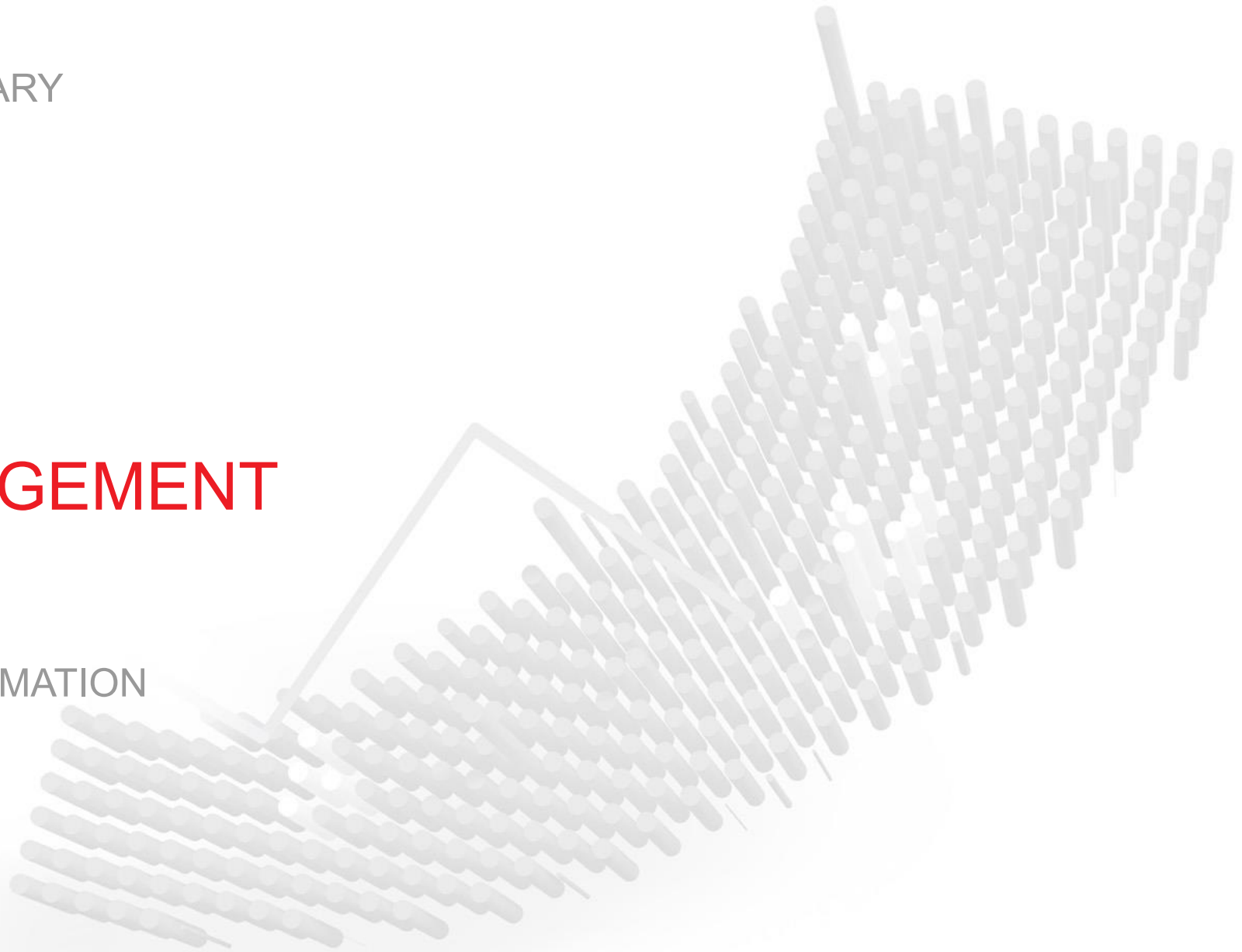
FINANCIALS

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RISK MANAGEMENT

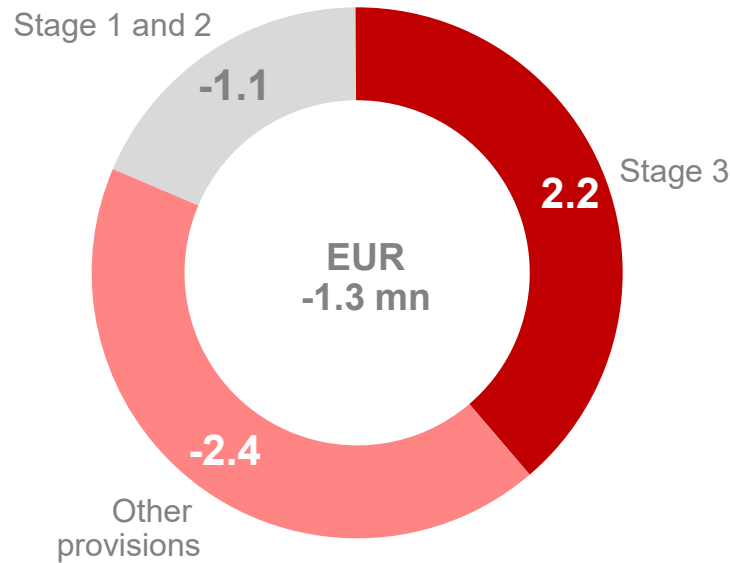
4.

ADDITIONAL INFORMATION



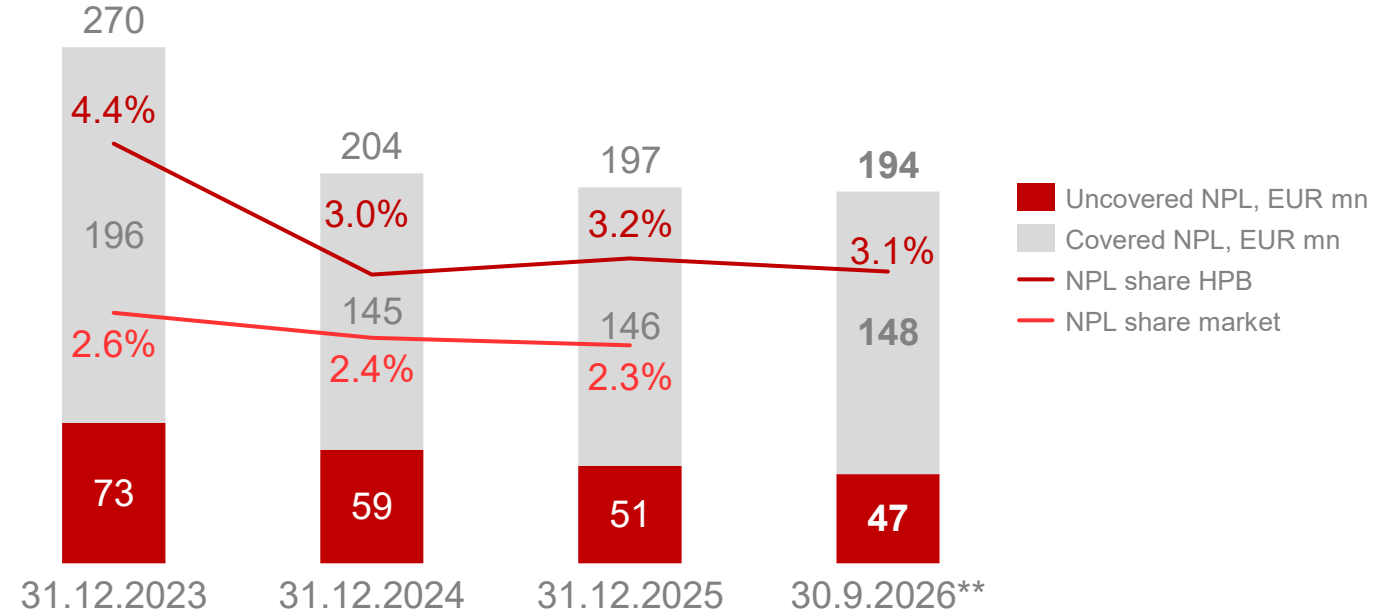
Loan growth alongside reduced non-performing exposures

Income from reversal of provisions/(provision expenses)
9M 2026



Source: Regulatory report

NPL share* – HPB vs market



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

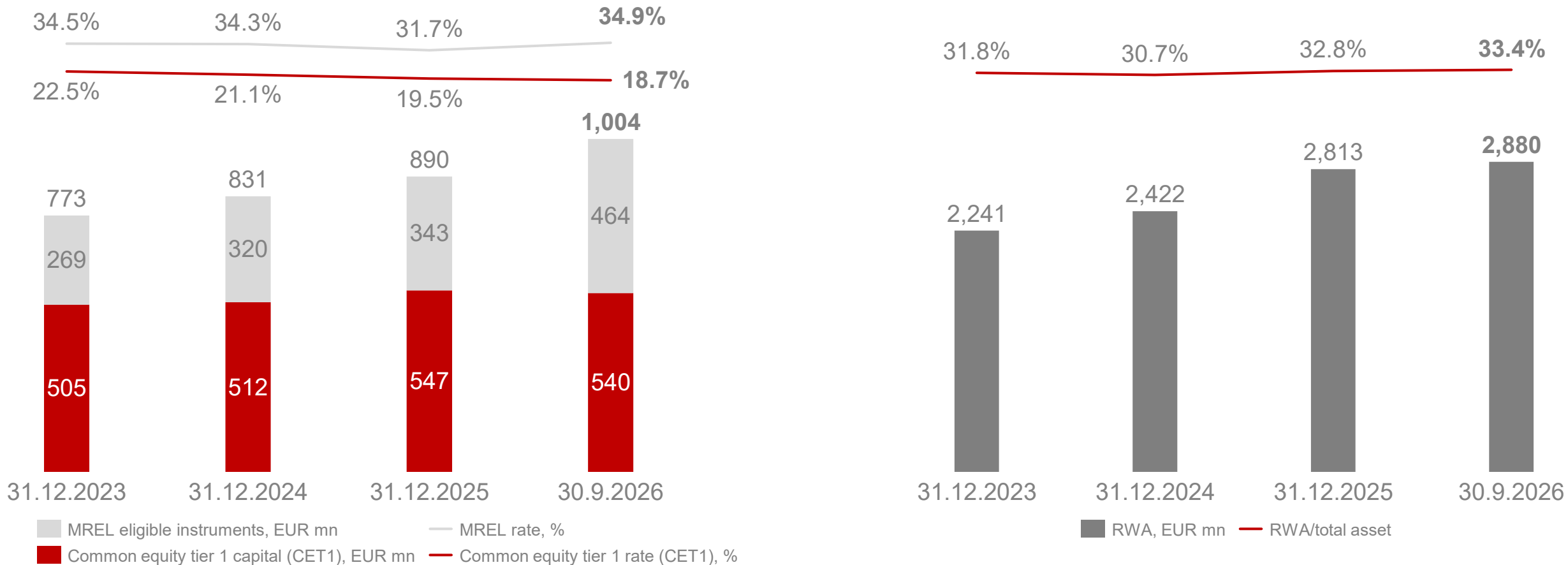
* NPL ratio is calculated in accordance with the CNB methodology (denominator includes funds with central banks and other demand deposits)

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

- Provision expenses related to the performing portfolio (Stage 1 and Stage 2) amounted to EUR 1.1 mn in the first nine months of 2026., while EUR 2.8 mn was recognised in the third quarter, primarily reflecting increased lending exposure to corporate clients.
- In the non-performing loan (NPL) segment, income from reversal of provisions of EUR 2.2 million was recognized, primarily driven by stronger collections and recoveries from the NPL portfolio, which largely offset the cost of new provisions in the corporate portfolio. This contributed to a further improvement in the NPL ratio, accompanied by a reduction in the NPL balance compared with year-end. NPL coverage stood at 76.1% as of September 30, 2026, above the market average of 65.4% as of June 30, 2026, reflecting a prudent level of provisioning for the NPL portfolio.

Stable capital position supported by growth in MREL-eligible instruments following the international bond issuance

Capital indicators *



* Capital indicators as of September 30, 2026 are based on preliminary data.

☑ The movement in the common equity tier 1 (CET1) ratio reflects the increase in RWAs driven by strong lending activity during the period under review. Common equity tier 1 capital was primarily influenced by net profit generated and the approved dividend distribution.

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EXECUTIVE SUMMARY

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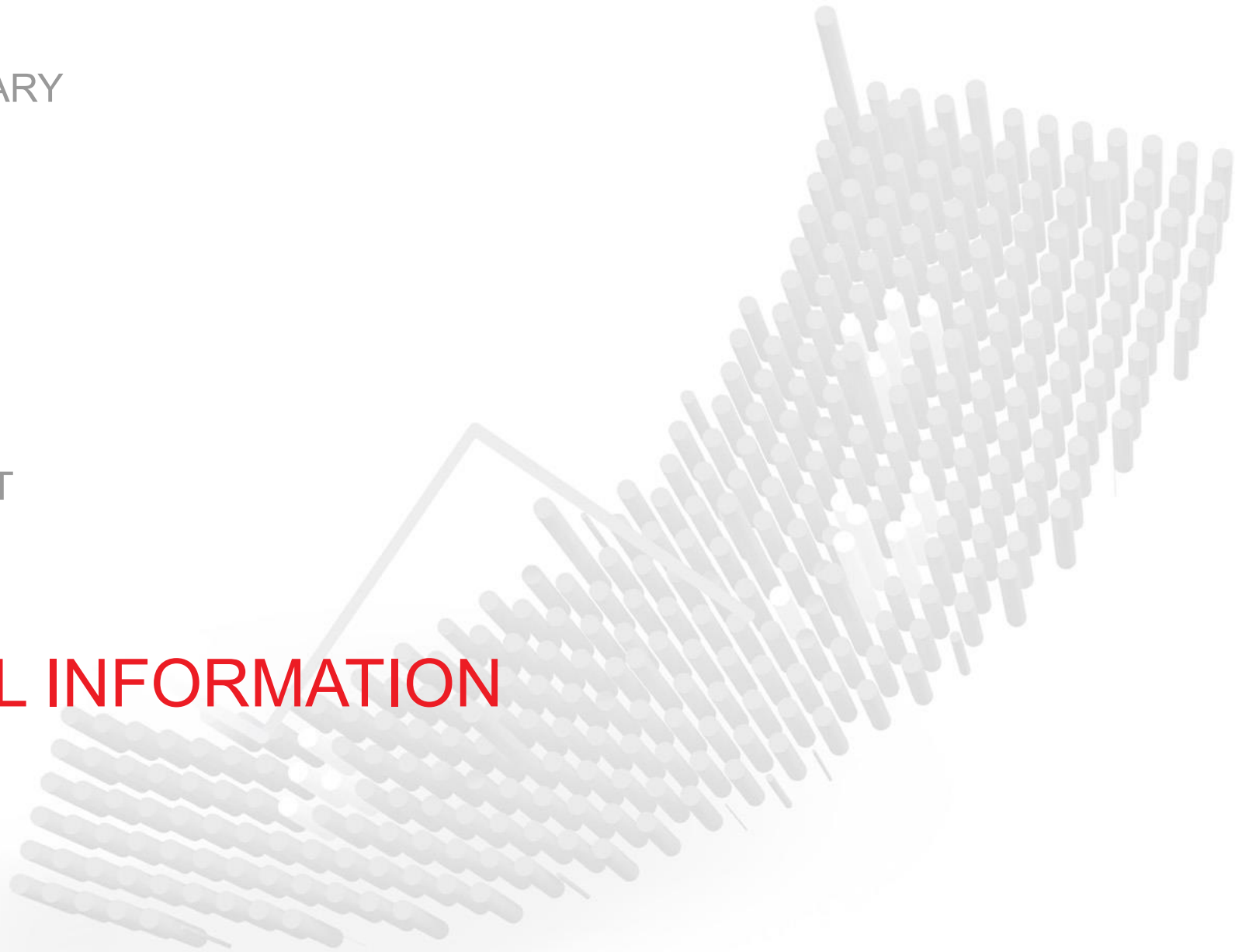
FINANCIALS

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Sustainable Business – Q3 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 quantitative ESG database enables the transition from compliance to management and growth
- ☑ Sustainability reports are subject to external audit review
 - ☑ Independent review increases stakeholder confidence in the published sustainability data

Activities in Q3 2026

Strengthening climate strategy and data capabilities



Progress in developing the new Transition Plan

- ☑ Improved data foundation for transition planning
- ☑ Established methodology and internal tool for quantifying the impact of transition measures on greenhouse gas emissions
- ☑ Planned adoption deadline: by end of 2026

Strengthening the culture of energy efficiency

- ☑ Continued employee training with a focus on contributing to climate goals
- ☑ Training completion rate as of 30 Sep: 83% (Q2: 77%); target: 100% by end of year
- ☑ 99% of participants passed the final knowledge test with at least 90% of possible points

Automation in greenhouse gas emissions calculation

- ☑ More than 10 initiatives launched to improve data collection; 4 of 5 priorities completed (none as of 30 Jun)
- ☑ 57% of covered asset classes retrieved automatically (2025: 43%)
- ☑ Better data quality and transparency, faster emissions calculation process

Annual Scope 2 emissions reduction KPIs

- ☑ Absolute emission reduction (tCO₂e)
- ☑ Reduction in the intensity of electricity consumption (kWh/m²)

Realization 2024	Goal 2025	Realization 2025	Goal 2026
706,39	669,4	463,42 (-34 %)	440,25 (-5 %)

Realization 2025	Goal 2026
78.69	74.75 (-5%)

Focus in 2026

- ☑ Sustainable financing
 - ☑ Target of EUR 30 million in new sustainable lending volume in 2026; EUR 24.3 million achieved as of 30 Sep, or 81% of target
- ☑ 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
FINREP	Reporting in accordance with Commission Implementing Regulation (EU) 2024/3117
HAC	Croatian Motorways Ltd.
CNB	Croatian National Bank
HPB	Hrvatska poštanska banka
ISIN	International Securities Identification Number
KPI	Key Performance Indicators
kWh/m²	Electricity consumption, kWh per square metre
LCR	Liquidity Coverage Ratio
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
NSFR	Net Stable Funding Ratio
RWA	Risk-Weighted Assets
Stage 1 and 2	Performing Loans
Stage 3 or NPL	Non-Performing Loans
SV1/SV2	Performance indicator tables for credit institutions published by the Croatian National Bank (CNB)
tCO2e	Measure of greenhouse gas emissions, tonnes of carbon dioxide equivalent
Y-o-Y	Change compared to the corresponding period of the previous year (30 September 2026 vs. 30 September 2025 for balance sheet items, or 9M 2026 vs. 9M 2025 for profit and loss items)
YTD	Year to Date
Q2	Second quarter
Q3	Third quarter
6M	The first six months of the financial year
9M	The first nine months of the financial year

Indicator 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 September 30, 2026, is contained in the previous sections 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

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 nine months financial statements of HPB p.l.c., prepared in accordance with International Financial Reporting Standards adopted in European Union, give a true and objective/ fair 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



HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.

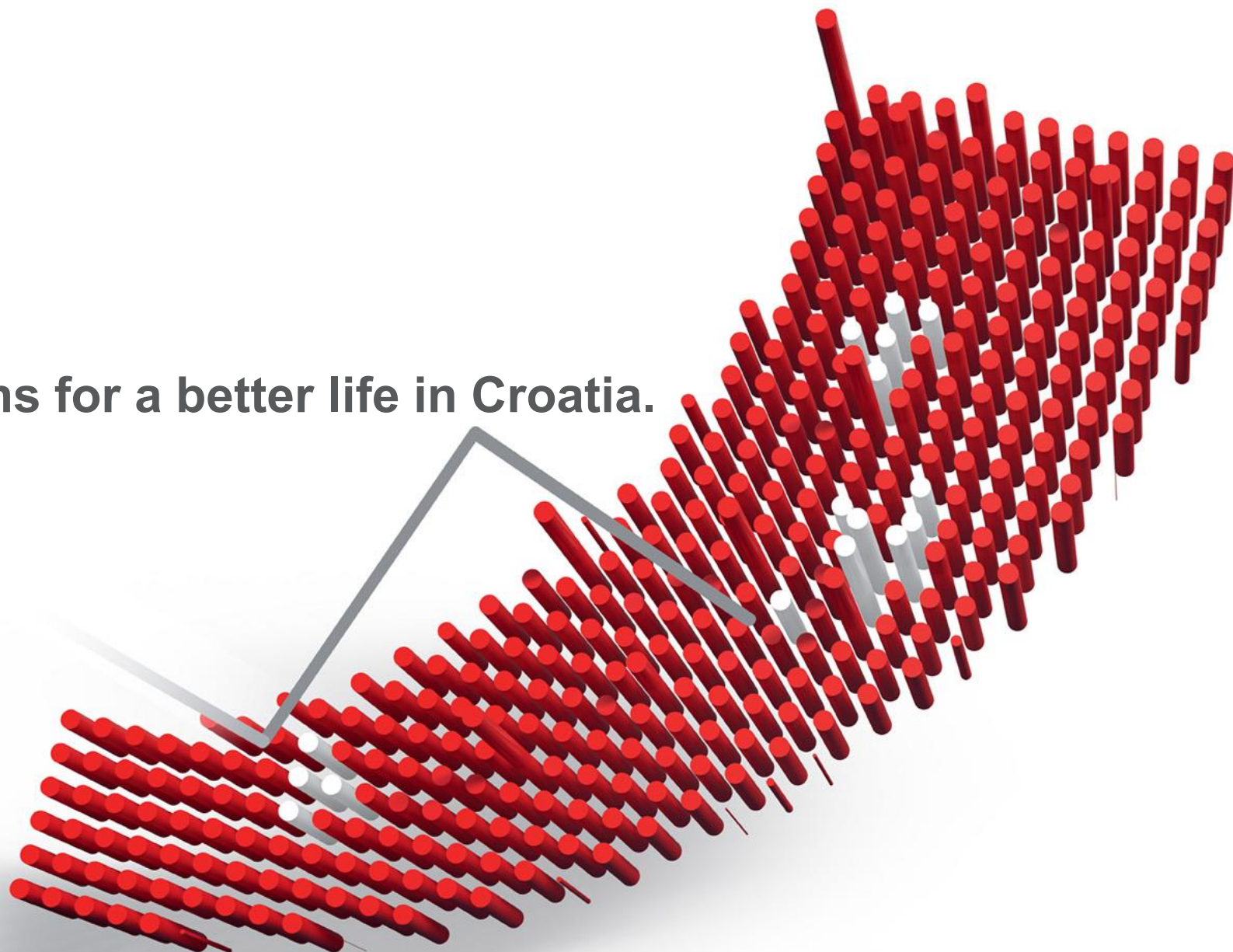
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HPB



[HPB LinkedIn](#)

Annex 1**ISSUER'S GENERAL DATA**

Reporting period:

1.1.2026

to

30.9.2026

Year:

2026

Quarter:

3

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

1768

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 30.09.2026

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	1,241,564,492
Treasury bills and other short-term securities eligible for refinancing with central banks (003 + 004):	002	652,199,503	448,436,397
(a) Treasury bills and similar securities	003	652,199,503	448,436,397
(b) Other short-term securities	004	0	0
Loans and advances to credit institutions (006 + 007):	005	15,139,207	375,781,975
(a) Repayable on demand	006	12,515,734	15,013,446
(b) Other loans and advances	007	2,623,473	360,768,529
Loans and advances to customers	008	3,702,180,347	4,691,827,859
Debt securities, including fixed-income securities (010 + 011):	009	1,580,203,154	1,670,531,461
(a) Issued by public bodies	010	1,528,693,082	1,571,891,730
(b) Other debt securities	011	51,510,072	98,639,731
Shares and other variable-yield securities	012	35,358,835	35,518,959
Participating interests	013	0	0
Investments in associates	014	1,495,487	16,495,487
Intangible assets	015	19,659,934	21,262,590
Tangible assets (017+ 018):	016	61,607,852	62,458,677
(a) Property, plant and equipment	017	57,021,813	57,870,410
(b) Investment in real estate	018	4,586,039	4,588,267
Tax assets (020+ 021):	019	4,522,970	3,933,784
(a) Current tax assets	020	709,745	0
(b) Deferred tax assets	021	3,813,225	3,933,784
Other assets	022	94,120,944	34,634,829
Prepayments and accrued income	023	9,553,435	11,168,095
Fixed assets held for sale and discontinued operations	024	0	0
TOTAL ASSETS (from 001 to 024)	025	8,563,835,747	8,613,614,605
LIABILITIES AND EQUITY			
Amounts owed to credit institutions (027 + 028):	026	441,128,891	233,997,905
(a) Repayable on demand	027	17,354,316	912,287
(b) With agreed maturity dates or periods of notice	028	423,774,575	233,085,618
Amounts owed to customers (030 + 033):	029	7,405,829,913	7,521,950,749
(a) savings deposits (031 + 032):	030	4,269,353,380	4,419,379,217
(aa) Repayable on demand	031	2,567,149,366	2,676,774,431
(ab) With agreed maturity dates or periods of notice	032	1,702,204,014	1,742,604,786
(b) Other amounts owed to customers (034 + 035):	033	3,136,476,533	3,102,571,532
(ba) Repayable on demand	034	1,620,739,493	1,585,589,906
(bb) With agreed maturity dates or periods of notice	035	1,515,737,040	1,516,981,626
Debt securities issued	036	0	149,581,866
Other liabilities	037	94,344,354	64,626,651
Accruals and deferred income	038	4,784,494	4,571,450
Provisions (040+ 041):	039	41,329,431	42,115,950
(a) Provisions for pensions and similar obligations	040	0	0
(b) Other provisions	041	41,329,431	42,115,950
Tax liabilities (043 + 044):	042	0	2,478,287
(a) Current tax liabilities	043	0	2,478,287
(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	11,225,782
Retained profit	060	254,490,401	278,179,621
Profit or loss for the year	061	59,128,885	53,249,184
Minority interests	062	0	0
TOTAL LIABILITIES AND EQUITY (from 026 to 062)	063	8,563,835,747	8,613,614,605
Off-balance sheet items			
Loan commitments given	064	1,247,382,941	789,226,752
Financial guarantees given	065	371,442,165	437,073,687
Other commitments given	066	1,228,859	1,537,883
TOTAL OFF-BALANCE SHEET ITEMS (from 064 to 066)	067	1,620,053,965	1,227,838,322

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2026 to 30.09.2026

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	169,427,548	55,233,094	189,573,291	69,347,021
of which: income from fixed-income securities	002	33,715,506	12,940,874	41,318,974	13,660,015
Interest payable and similar charges	003	54,268,588	17,611,548	64,718,124	24,791,466
Income from securities (005 + 006 + 007):	004	235,042	5,850	243,133	6,633
(a) Income from shares and other variable-yield securities	005	235,042	5,850	243,133	6,633
(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	58,033,701	20,228,091	58,411,372	20,624,404
Commissions payable	009	29,929,160	10,349,570	29,148,727	10,340,760
Net profit or net loss on financial operations	010	4,661,067	1,643,191	425,835	-1,660,560
Other operating income	011	552,603	254,250	2,042,936	748,470
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	81,484,481	28,471,262	87,797,933	28,966,073
(a) Employee expenses	014	42,976,627	14,776,438	47,498,331	15,798,632
(b) Other administrative expenses	015	38,507,854	13,694,824	40,299,602	13,167,441
Impairment or reversal of impairment of tangible and non-tangible assets	016	0	0	760	0
Other operating expenses	017	3,599,484	1,325,405	2,719,261	977,556
Provisions or reversal of provisions (019 + 020):	018	5,320,846	1,018,900	3,983,507	1,106,378
(a) Provisions for commitments and guarantees given	019	4,344,786	563,086	1,644,769	849,230
(b) Other provisions	020	976,060	455,814	2,338,738	257,148
Impairment or reversal of impairment of loans and advances	021	-4,366,931	-75,696	-2,713,461	2,089,466
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 – 017 – 018 – 021 – 022)	023	62,674,333	18,663,487	65,041,716	20,794,269
Tax expense or income related to profit or loss from continuing operations	024	11,286,851	3,327,222	11,792,532	3,753,668
Profit or loss after tax from continuing operations (023 – 024)	025	51,387,482	15,336,265	53,249,184	17,040,601
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	51,387,482	15,336,265	53,249,184	17,040,601
Attributable to minority interest [non-controlling interests]	030	0	0	0	0
Attributable to owners of the parent	031	51,387,482	15,336,265	53,249,184	17,040,601
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	001	51,387,482	15,336,265	53,249,184	17,040,601
Other comprehensive income (003 + 015)	002	180,591	90,378	63,564	191,233
Items that will not be reclassified to profit or loss (from 004 to 010 + 013 + 014)	003	180,591	90,378	63,564	191,233
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	252,236	110,880	164,127	233,211
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	-71,645	-20,502	-29,680	-41,978
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 + 026)	024	51,568,073	15,426,643	53,312,748	17,231,834
Attributable to minority interest [non-controlling interest]	025	0	0	0	0
Attributable to owners of the parent	026	51,568,073	15,426,643	53,312,748	17,231,834

STATEMENT OF CASH FLOWS
for the period 01.01.2026 to 30.09.2026

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	62,674,334	65,041,716
Adjustments:		0	0
Impairment and provisions	010	5,256,009	1,270,806
Depreciation	011	10,150,042	10,991,709
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-4,675,525	-425,835
(Profit)/loss from the sale of tangible assets	013	-344,943	-175,765
Other non-cash items	014	-115,396,078	-124,415,315
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	-485,891,418	-1,347,809,933
Securities and other financial instruments at fair value through other comprehensive income	018	-242,028	-162,266
Securities and other financial instruments held for trading	019	1,561,250	-29,476,492
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	2,308	17,365
Securities and other financial instruments at amortised cost	022	-820,731,206	142,966,764
Other assets from operating activities	023	-6,796,611	76,715,388
Deposits from financial institutions	024	73,799,247	-50,398,131
Transaction accounts of other clients	025	42,609,514	56,595,629
Savings deposits of other clients	026	-2,637,123	-3,400,273
Time deposits of other clients	027	-224,570,650	139,031,362
Derivative financial liabilities and other liabilities held for trading	028	-502,055	88,737
Other liabilities from operating activities	029	-790,886	-24,779,885
Interest received from operating activities [indirect method]	030	169,427,548	180,294,142
Dividends received from operating activities [indirect method]	031	235,042	243,133
Interest paid from operating activities [indirect method]	032	-54,268,588	-54,887,612
(Income tax paid)	033	-15,728,044	-8,725,060
Net cash flow from operating activities (from 001 to 033)	034	-1,366,859,861	-971,399,816
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-13,069,211	-12,122,736
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	-15,000,000
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	-13,069,211	-27,122,736
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-30,927,102	-232,838,736
Net increase/(decrease) in debt securities issued	042	0	149,581,866
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	-48,388,538	-61,952,454
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 041 to 046)	047	-79,315,640	-145,209,324
Net increase/(decrease) in cash and cash equivalents (034 + 040 + 047)	048	-1,459,244,712	-1,143,731,876
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	2,339,476,356	1,256,577,937

STATEMENT OF CHANGES IN EQUITY
for the period from to **30.9.2026**

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	-35,511,308	0	0	0	0	0	0	0	-35,511,308
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	63,564	0	0	0	0	53,249,184	0	0	0	53,312,748
Closing balance [current period] (from 004 to 020)	021	161,970,000	0	0	0	11,225,782	278,179,621	0	89,677,700	-10,540	53,249,184	0	0	0	594,291,747

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.-30.09.2026

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 balance or off-balance sheet items of Balance sheet form.

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 336 mn liabilities with an original maturity of more than 5 years.

As at reporting date the Bank has no liabilities arising from repo loans that are collateralised by valuable security.

6. average number of employees during the current period

The average number of employees during the period is 1768

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

	Amount of expense charged to period	Capitalized expense	in EUR thousands	
Net Salaries	25,892	564	26,455	
Taxes and Contributions from Salaries	11,348	271	11,619	
Contributions on salaries	5,939	132	6,071	
Other	4,319		4,319	
Total	47,498	966	48,465	

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 3,934 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)

CROATIA BANKA p.l.c., Ulica Roberta Frangeša - Mihanovića 9, 10110 Zagreb (share capital EUR 62.990.244,87)

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

There were no material events arising after the balance sheet date.

Additional notes

1) Interest receivable and similar income		in EUR		in EUR	
AOP 001	Previous period 1.1. - 30.9.2025		Current period 1.1. - 30.9.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Debt securities	33,715,506	12,852,598	41,318,974		13,660,015
Loans and advances	94,046,216	32,395,283	120,817,976		44,693,608
Other assets	41,665,826	9,985,213	27,436,341		10,993,398
Deposits	-	0	-		-
Other liabilities	-	0	-		-
Total	169,427,548	55,233,094	189,573,291		69,347,022
2) Interest payable and similar charges		in EUR		in EUR	
AOP 003	Previous period 1.1. - 30.9.2025		Current period 1.1. - 30.9.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Debt securities	-	-	-		-
Loans and advances	4,068	2,718	5,118		1,267
Other assets	-	-	-		-
Deposits	54,249,325	17,605,692	64,638,570		24,778,967
Other liabilities	15,195	3,138	74,437		11,232
Total	54,268,588	17,611,548	64,718,124		24,791,467
3) Commissions receivable (Fee and commission income)		in EUR		in EUR	
AOP 008	Previous period 1.1. - 30.9.2025		Current period 1.1. - 30.9.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Payment transactions	32,621,823	10,908,967	30,941,087		10,556,839
Account and package fees	8,948,226	2,993,878	8,383,715		2,763,514
Card business	3,629,556	1,289,744	3,676,690		1,324,199
Mobile and Internet banking	1,837,646	628,009	1,511,689		396,811
Other	10,996,449	4,409,404	13,898,192		5,583,041
Total	56,033,701	20,228,091	58,411,372		20,624,404
4) Commissions payable (Fee and commission expense)		in EUR		in EUR	
AOP 009	Previous period 1.1. - 30.9.2025		Current period 1.1. - 30.9.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Payment transactions	19,803,022	6,559,614	18,533,655		6,213,169
Other	10,126,139	3,789,956	10,615,071		4,127,591
Total	29,929,160	10,349,570	29,148,727		10,340,760
5) Net profit or net loss on financial operations		in EUR		in EUR	
AOP 010	Previous period 1.1. - 30.9.2025		Current period 1.1. - 30.9.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Trading equity instruments	1,945,459	590,936	(2,142)		(851,927)
Trading debt securities	548,955	(757)	(1,028,792)		(1,383,469)
Trading foreign exchange and derivatives related to foreign	2,166,653	1,053,012	1,456,760		574,837
Total	4,661,067	1,643,190	425,835		(1,660,560)
6) Other operating income		in EUR		in EUR	
AOP 011	Previous period 1.1. - 30.9.2025		Current period 1.1. - 30.9.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Gains or (-) losses on derecognition of financial assets and liabilities	0	0	0		0
Gains or (-) losses on non-trading financial assets and liabilities	14,458	0	0		0
Gains or (-) losses on financial assets and liabilities design	0	0	0		0
Gains or (-) losses from hedge accounting	1,185,673	1,060,832	(521,634)		(189,501)
Exchange differences [gain or (-) loss], net	2,076	(474,213)	190,544		125,689
Gains or (-) losses on derecognition of investments in sub	0	0	0		0
Gains or (-) losses on derecognition of non-financial asset	344,943	247,770	175,765		151,112
Other operating income	3,307,546	264,969	2,550,157		525,844
Modification gains or (-) losses, net	(4,302,093)	(845,108)	(351,895)		135,327
Total	552,603	254,250	2,042,936		748,470
7) Other operating expenses		in EUR		in EUR	
AOP 017	Previous period 1.1. - 30.9.2025		Current period 1.1. - 30.9.2026		
	Cumulative	Quarter	Cumulative	Quarter	
Expenses on share capital repayable on demand	0	0	0		0
Other operating expenses	3,599,484	1,325,405	2,719,261		977,556
Cash contributions to resolution funds and deposit guaran	0	0	0		0
Total	3,599,484	1,325,405	2,719,261		977,556
8) Loans and advances to customer		in EUR		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 corporations	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)		
Households	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		in EUR	
		30.9.2026			
	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	1,221,648,766	2,558,618	5,231,250		
Gross loans	1,223,192,507	2,575,043	6,024,554		
Allowance	(1,543,741)	(16,424)	(793,304)		
Other financial institutions	163,990,429	560,182	581		
Gross loans	164,350,957	632,575	605		
Allowance	(360,528)	(72,393)	(24)		
Non - financial corporations	1,086,242,982	170,299,264	19,242,603		
Gross loans	1,089,175,201	178,778,305	64,162,315		
Allowance	(12,932,219)	(8,479,041)	(44,919,712)		
Households	1,685,254,552	314,383,958	21,831,624		483,051
Gross loans	1,691,283,979	327,803,970	124,062,696		
Allowance	(6,029,427)	(13,420,012)	(102,131,072)		
Total	4,187,136,729	487,802,022	46,406,058		483,051