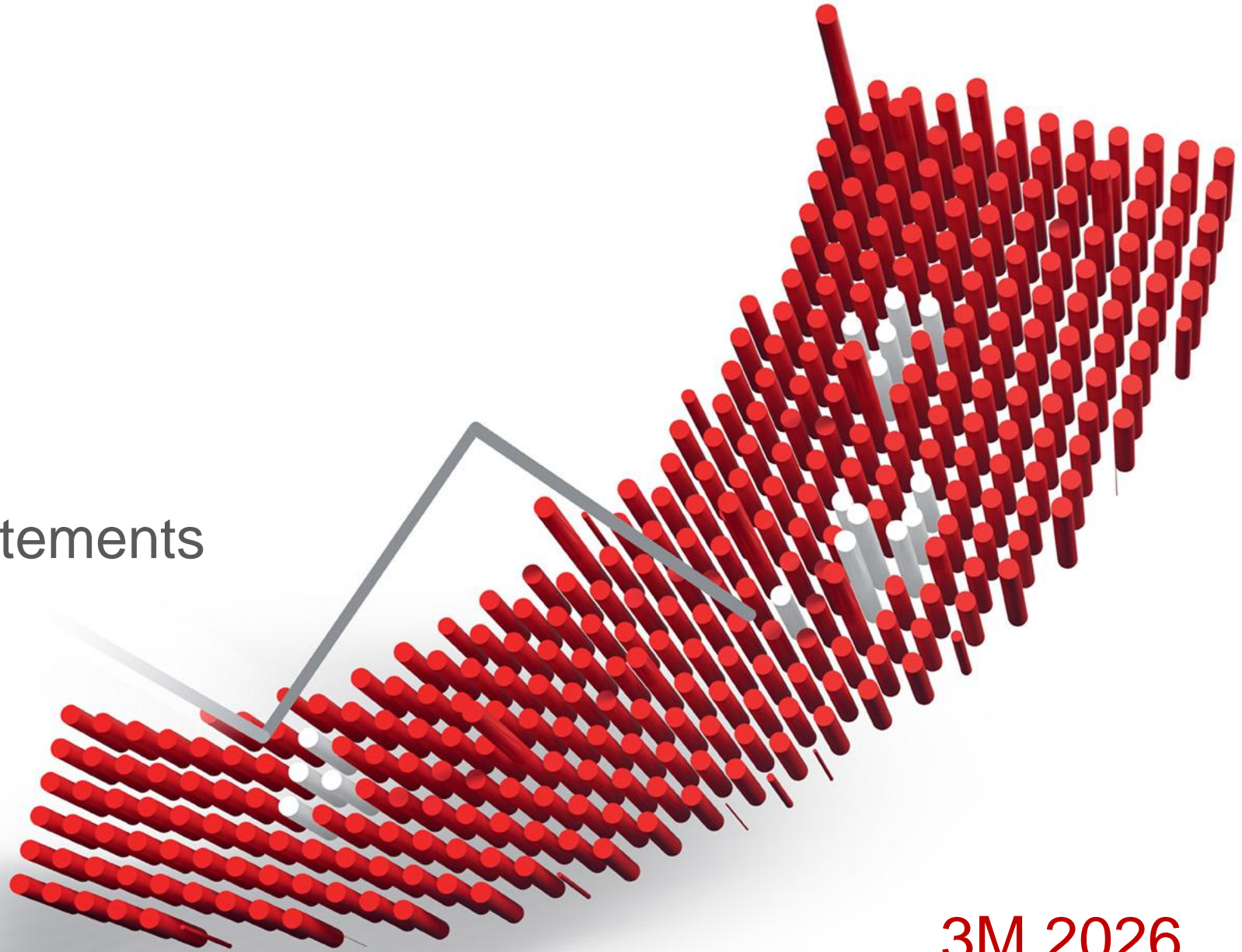




HRVATSKA POŠTANSKA BANKA

HPB Group

Unaudited financial statements



April 2026

3M 2026

Limitation of liability

- ☒ The information and data contained in this presentation are intended to be general background information on Hrvatska poštanska banka p.l.c. as the parent company of the Hrvatska poštanska banka Group (hereinafter referred to as the Bank, Group or HPB) and its activities. They are provided in summary form and therefore do not necessarily represent complete information. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may," "will," "should," "expects," "plans," "contemplates," "intends," "anticipates," "estimates," "potential" or "continues" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
- ☒ This presentation contains financial and non-financial information and statistical data related to HPB. Such information and data are presented for illustrative purposes only. This presentation may include information and data derived from publicly available sources that have not been independently verified, and therefore HPB hereby expressly makes no representation of warranty of any kind including, but not limited to the accuracy, completeness or reliability of the information and data provided. 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 - 31. 3.2026 HPB Group 3M 2026 Unaudited Financial statements for the period 1.1. – 31.3.2026
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 Markets Act, Hrvatska poštanska Banka p.l.c. (hereinafter referred to as HPB or Bank), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from 1. 1. - 31.3.2026.

Original and official report is published in Croatian.

The report includes:

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

Statement by persons responsible for compiling the report of HPB Group

Pursuant to the provisions of the Capital Market Act, to the best of our knowledge, the set of financial statements, prepared in accordance with International Financial Reporting Standards adopted in European Union, gives a true and fair view of assets and liabilities, profit and loss, financial position and business operations of HPB Group.

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

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Management report of HPB Group

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

The HPB Group's profit after tax amounts EUR 15.24 million. Net profit of the parent company amounts to EUR 15.17 million. HPB Invest realized a net profit of EUR 60.40 thousand and HPB-Nekretnine a net loss of EUR 1.89 thousand.

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board



HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.

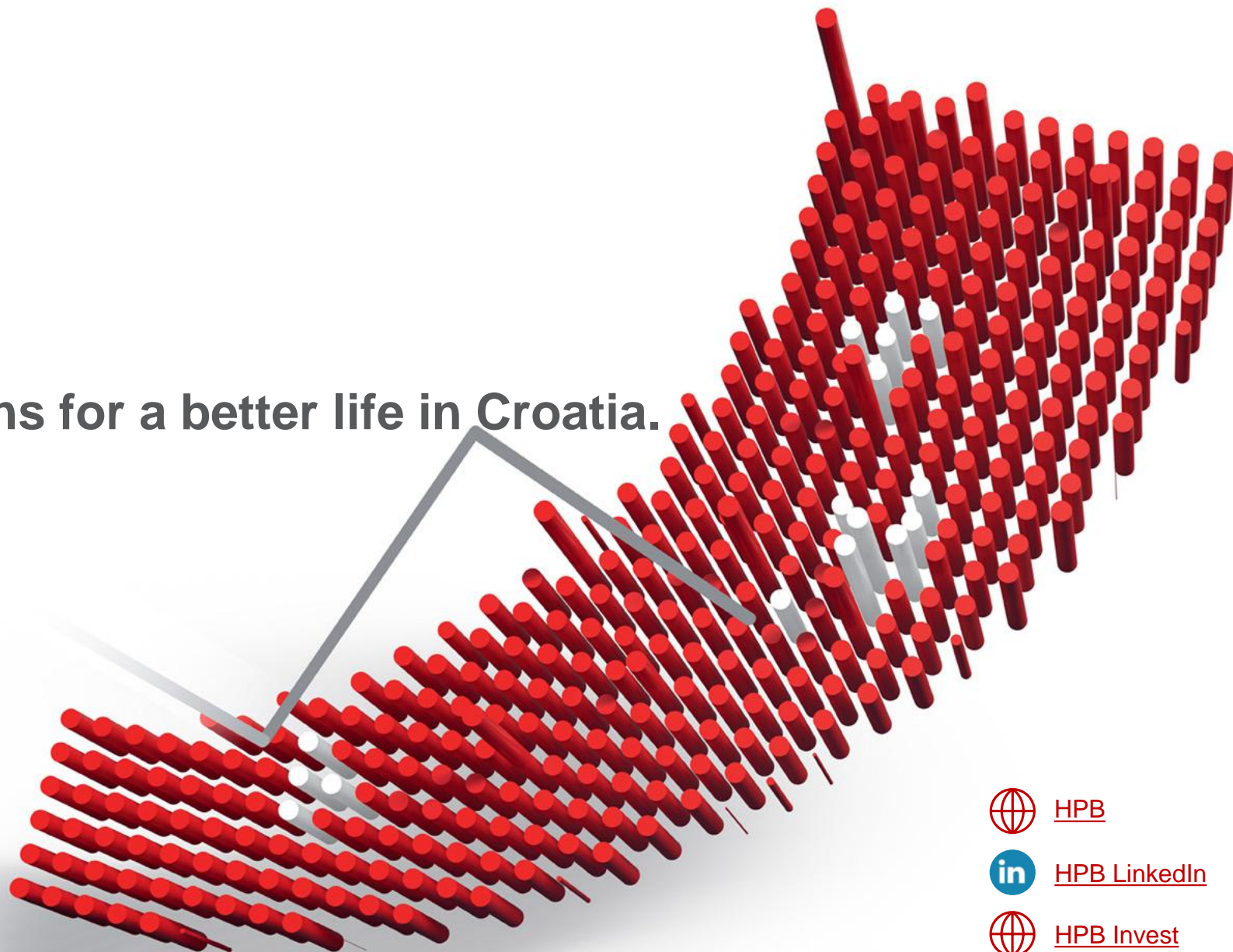
HEADQUATER

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



Annex 1

ISSUER'S GENERAL DATA

Reporting period:

1.1.2026

to

31.3.2026

Year:

2026

Quarter:

1

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

1787

Consolidated report:

KD

(KN-not consolidated/KD-consolidated)

Audited:

RN

(RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS):

Registered office:

MB:

HPB Invest d.o.o.

Jurišićeva ulica 4, 10000 Zagreb

1972278

HPB-nekretnine d.o.o.

Jurišićeva ulica 4, 10000 Zagreb

1972260

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 31.03.2026

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	1,781,790,430
Treasury bills and other short-term securities eligible for refinancing with central banks (003 + 004):	002	652,199,503	642,881,266
(a) Treasury bills and similar securities	003	652,199,503	642,881,266
(b) Other short-term securities	004	0	0
Loans and advances to credit institutions (006 + 007):	005	15,144,127	13,762,053
(a) Repayable on demand	006	12,520,654	11,204,104
(b) Other loans and advances	007	2,623,473	2,557,949
Loans and advances to customers	008	3,702,180,347	3,760,438,939
Debt securities, including fixed-income securities (010 + 011):	009	1,580,305,451	1,583,865,276
(a) Issued by public bodies	010	1,528,693,082	1,511,822,155
(b) Other debt securities	011	51,612,369	72,043,121
Shares and other variable-yield securities	012	35,358,835	33,306,225
Participating interests	013	0	0
Investments in associates	014	0	17
Intangible assets	015	19,662,069	19,718,448
Tangible assets (017+ 018):	016	61,716,559	63,054,915
(a) Property, plant and equipment	017	57,130,520	58,101,309
(b) Investment in real estate	018	4,586,039	4,953,606
Tax assets (020+ 021):	019	4,666,858	5,516,413
(a) Current tax assets	020	709,745	1,148,241
(b) Deferred tax assets	021	3,957,113	4,368,172
Other assets	022	93,828,406	19,954,703
Prepayments and accrued income	023	9,553,435	10,355,867
Fixed assets held for sale and discontinued operations	024	0	0
TOTAL ASSETS (from 001 to 024)	025	8,562,409,669	7,934,644,552
LIABILITIES AND EQUITY			
Amounts owed to credit institutions (027 + 028):	026	441,128,891	250,274,146
(a) Repayable on demand	027	17,354,316	1,467,407
(b) With agreed maturity dates or periods of notice	028	423,774,575	248,806,739
Amounts owed to customers (030 + 033):	029	7,404,810,357	7,002,244,155
(a) savings deposits (031 + 032):	030	4,269,353,380	4,163,126,077
(aa) Repayable on demand	031	2,567,149,366	2,507,262,624
(ab) With agreed maturity dates or periods of notice	032	1,702,204,014	1,655,863,453
(b) Other amounts owed to customers (034 + 035):	033	3,135,456,977	2,839,118,078
(ba) Repayable on demand	034	1,620,739,493	1,596,288,849
(bb) With agreed maturity dates or periods of notice	035	1,514,717,484	1,242,829,229
Debt securities issued	036	0	0
Other liabilities	037	94,504,973	46,148,741
Accruals and deferred income	038	4,784,494	4,805,612
Provisions (040+ 041):	039	41,402,431	41,217,715
(a) Provisions for pensions and similar obligations	040	0	0
(b) Other provisions	041	41,402,431	41,217,715
Tax liabilities (043 + 044):	042	24,759	19,337
(a) Current tax liabilities	043	24,759	19,337
(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	89,677,716	89,677,716
(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	80,985,016	80,985,016
Revaluation reserves	058	0	0
Accumulated other comprehensive income	059	11,162,218	10,037,338
Retained profit	060	254,185,388	313,024,343
Profit or loss for the year	061	58,768,982	15,235,989
Minority interests	062	0	0
TOTAL LIABILITIES AND EQUITY (from 026 to 062)	063	8,562,409,669	7,934,644,552
Off-balance sheet items			
Loan commitments given	064	1,247,382,941	1,242,526,314
Financial guarantees given	065	371,442,165	391,829,521
Other commitments given	066	1,228,859	6,017,320
TOTAL OFF-BALANCE SHEET ITEMS (from 064 to 066)	067	1,620,053,965	1,640,373,155

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2026 to 31.03.2026

in EUR

Submitter: Hrvatska poštanska banka p.l.c

Item 1	ADP code 2	Same period of the previous year		Current period	
		Cumulative 3	Quarter 4	Cumulative 5	Quarter 6
Interest receivable and similar income	001	59,710,570	59,710,570	59,614,360	59,614,360
of which: income from fixed-income securities	002	8,641,688	8,641,688	13,848,776	13,848,776
Interest payable and similar charges	003	19,378,436	19,378,436	20,142,383	20,142,383
Income from securities (005 + 006 + 007):	004	6,580	6,580	6,488	6,488
(a) Income from shares and other variable-yield securities	005	6,580	6,580	6,488	6,488
(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	18,478,381	18,478,381	18,712,398	18,712,398
Commissions payable	009	9,344,425	9,344,425	9,027,800	9,027,800
Net profit or net loss on financial operations	010	1,239,557	1,239,557	-795,988	-795,988
Other operating income	011	383,928	383,928	-781,760	-781,760
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	26,111,613	26,111,613	29,534,872	29,534,872
(a) Employee expenses	014	13,685,747	13,685,747	15,939,090	15,939,090
(b) Other administrative expenses	015	12,425,866	12,425,866	13,595,782	13,595,782
Impairment or reversal of impairment of tangible and non-tangible assets	016	0	0	760	760
Other operating expenses	017	1,287,473	1,287,473	1,101,129	1,101,129
Provisions or reversal of provisions (019 + 020):	018	1,531,036	1,531,036	937,496	937,496
(a) Provisions for commitments and guarantees given	019	1,436,902	1,436,902	-112,674	-112,674
(b) Other provisions	020	94,134	94,134	1,050,170	1,050,170
Impairment or reversal of impairment of loans and advances	021	3,435,193	3,435,193	-2,571,246	-2,571,246
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	18,730,840	18,730,840	18,582,304	18,582,304
Tax expense or income related to profit or loss from continuing operations	024	3,398,399	3,398,399	3,346,315	3,346,315
Profit or loss after tax from continuing operations (023 – 024)	025	15,332,441	15,332,441	15,235,989	15,235,989
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	15,332,441	15,332,441	15,235,989	15,235,989
Attributable to minority interest [non-controlling interests]	030	0	0	0	0
Attributable to owners of the parent	031	15,332,441	15,332,441	15,235,989	15,235,989
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	001	15,332,441	15,332,441	15,235,989	15,235,989
Other comprehensive income (003 + 015)	002	347,495	347,495	-1,124,880	-1,124,880
Items that will not be reclassified to profit or loss (from 004 to 010 + 013 + 014)	003	347,495	347,495	-1,124,880	-1,124,880
Tangible assets	004	0	0	-70,883	-70,883
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	423,774	423,774	-1,285,196	-1,285,196
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	-76,279	-76,279	231,199	231,199
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 + 029)	024	15,679,936	15,679,936	14,111,109	14,111,109
Attributable to minority interest [non-controlling interest]	025	0	0	0	0
Attributable to owners of the parent	026	15,679,936	15,679,936	14,111,109	14,111,109

STATEMENT OF CASH FLOWS
for the period 01.01.2026 to 31.03.2026

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	18,730,840	18,582,304
Adjustments:		0	0
Impairment and provisions	010	4,966,229	-1,634,509
Depreciation	011	3,331,151	3,615,660
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-1,225,665	795,988
(Profit)/loss from the sale of tangible assets	013	-64,195	-18,339
Other non-cash items	014	-38,910,283	-38,245,212
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	-132,631,016	-58,198,781
Securities and other financial instruments at fair value through other comprehensive income	018	-426,907	1,289,036
Securities and other financial instruments held for trading	019	-27,973,713	1,334,724
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	-8,643	5,713
Securities and other financial instruments at amortised cost	022	-754,403,103	5,176,077
Other assets from operating activities	023	1,349,975	77,214,073
Deposits from financial institutions	024	4,625,004	-47,003,064
Transaction accounts of other clients	025	-541,777,519	-115,358,978
Savings deposits of other clients	026	-753,738	-1,649,481
Time deposits of other clients	027	-59,835,542	-213,432,128
Derivative financial liabilities and other liabilities held for trading	028	-324,663	114,337
Other liabilities from operating activities	029	-194,638	-11,072,416
Interest received from operating activities [indirect method]	030	59,710,570	56,696,117
Dividends received from operating activities [indirect method]	031	6,580	6,488
Interest paid from operating activities [indirect method]	032	-19,378,436	-16,865,546
(Income tax paid)	033	-2,989,306	-4,201,292
Net cash flow from operating activities (from 001 to 033)	034	-1,488,177,018	-342,849,229
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-3,300,286	-4,341,937
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	-3,300,286	-4,341,937
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-78,311,274	-215,935,774
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	-24,194,269	-44,193,260
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 041 to 046)	047	-102,505,543	-260,129,034
Net increase/(decrease) in cash and cash equivalents (034 + 040 + 047)	048	-1,593,982,847	-607,320,200
Cash and cash equivalents at the beginning of period	049	3,798,726,463	2,400,314,733
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	2,204,743,616	1,792,994,533

STATEMENT OF CHANGES IN EQUITY
for the period from to **31.3.2026**

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	254,185,388	0	89,677,716	-10,540	58,768,982	0	0	0	575,753,764
Effects of error corrections	002	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	254,185,388	0	89,677,716	-10,540	58,768,982	0	0	0	575,753,764
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	58,768,982	0	0	0	-58,768,982	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	69,973	0	0	0	0	0	0	0	69,973
Total comprehensive income for the current year	020	0	0	0	0	-1,124,880	0	0	0	0	15,235,989	0	0	0	14,111,109
Closing balance [current period] (from 004 to 020)	021	161,970,000	0	0	0	10,037,338	313,024,343	0	89,677,716	-10,540	15,235,989	0	0	0	589,934,846

Notes to financial statements**NOTES TO FINANCIAL STATEMENTS – QFS**
(drawn up for quarterly periods)

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

Personal identification number (OIB): 87939104217

Reporting period: 01.01.-31.03.2026

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 of the HPB Group 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 of the HPB Group 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 and HPB Group apply 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)
HPB Group operates throughout the year.

e) other disclosures prescribed by IAS 34 – Interim Financial Reporting, and

The Bank and HPB Group have 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

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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
HPB Group has no financial obligations, guarantees or unforeseen expenses 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 HPB Group has EUR 262 mn liabilities with an original maturity of more than 5 years.

As of the reporting date, HPB Group 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 1790

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	8,736	231	8,967
Taxes and Contributions from Salaries	3,825	112	3,937
Contributions on salaries	2,001	53	2,054
Other	1,377		1,377
Total	15,939	397	16,336

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 4,368 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 Bank 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

HPB Group 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

HPB Group 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. The Bank, HPB-nekretnine Ltd. and HPB Invest Ltd. make together the HPB Group.

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

The Bank publishes quarterly consolidated reports of HPB Group on its website.

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

HPB Group 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 significant changes after the reporting date.

Additional notes

1) Interest receivable and similar income		in EUR		in EUR		in EUR	
AOP 001	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025
	Cumulative	Quarter	Cumulative	Quarter	Cumulative	Quarter	Cumulative
Debt securities	8,638,283	8,638,283	13,848,776	13,848,776	13,848,776	13,848,776	13,848,776
Loans and advances	30,392,900	30,392,900	36,898,780	36,898,780	36,898,780	36,898,780	36,898,780
Other assets	20,679,387	20,679,387	8,866,804	8,866,804	8,866,804	8,866,804	8,866,804
Deposits	-	-	0	0	0	0	0
Other liabilities	-	-	-	-	-	-	-
Total	59,710,570	59,710,570	59,614,360	59,614,360	59,614,360	59,614,360	59,614,360
2) Interest payable and similar charges		in EUR		in EUR		in EUR	
AOP 003	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025
	Cumulative	Quarter	Cumulative	Quarter	Cumulative	Quarter	Cumulative
Debt securities	-	-	-	-	-	-	-
Loans and advances	1,300	1,300	2,539	2,539	2,539	2,539	2,539
Other assets	-	-	-	-	-	-	-
Deposits	19,374,660	19,374,660	20,093,380	20,093,380	20,093,380	20,093,380	20,093,380
Other liabilities	2,476	2,476	46,464	46,464	46,464	46,464	46,464
Total	19,376,436	19,376,436	20,142,383	20,142,383	20,142,383	20,142,383	20,142,383
3) Commissions receivable (Fee and commission income)		in EUR		in EUR		in EUR	
AOP 008	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025
	Cumulative	Quarter	Cumulative	Quarter	Cumulative	Quarter	Cumulative
Payment transactions	10,468,867	10,468,867	10,095,628	10,095,628	10,095,628	10,095,628	10,095,628
Account and package fees	2,954,967	2,954,967	2,826,135	2,826,135	2,826,135	2,826,135	2,826,135
Card business	1,099,317	1,099,317	1,110,123	1,110,123	1,110,123	1,110,123	1,110,123
Mobile and Internet banking	595,131	595,131	645,926	645,926	645,926	645,926	645,926
Other	3,360,098	3,360,098	4,034,586	4,034,586	4,034,586	4,034,586	4,034,586
Total	18,478,381	18,478,381	18,712,398	18,712,398	18,712,398	18,712,398	18,712,398
4) Commissions payable (Fee and commission expense)		in EUR		in EUR		in EUR	
AOP 009	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025
	Cumulative	Quarter	Cumulative	Quarter	Cumulative	Quarter	Cumulative
Payment transactions	6,425,656	6,425,656	6,151,127	6,151,127	6,151,127	6,151,127	6,151,127
Other	2,918,769	2,918,769	2,876,673	2,876,673	2,876,673	2,876,673	2,876,673
Total	9,344,425	9,344,425	9,027,800	9,027,800	9,027,800	9,027,800	9,027,800
5) Net profit or net loss on financial operations		in EUR		in EUR		in EUR	
AOP 010	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025
	Cumulative	Quarter	Cumulative	Quarter	Cumulative	Quarter	Cumulative
Trading equity instruments	505,009	505,009	(864,156)	(864,156)	505,009	(864,156)	(864,156)
Trading debt securities	(146,531)	(146,531)	(342,341)	(342,341)	(146,531)	(342,341)	(342,341)
Trading foreign exchange and derivatives related to foreign exchange	881,079	881,079	410,510	410,510	881,079	410,510	881,079
Total	1,239,557	1,239,557	(795,988)	(795,988)	1,239,557	(795,988)	(795,988)
6) Other operating income		in EUR		in EUR		in EUR	
AOP 011	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025	Current period 1.1. - 31.3.2026	Previous period 1.1. - 31.3.2025
	Cumulative	Quarter	Cumulative	Quarter	Cumulative	Quarter	Cumulative
Gains or (-) losses on derecognition of financial assets and liabilities not	0	0	0	0	0	0	0
Gains or (-) losses on non-trading financial assets mandatorily at fair val	(13,892)	(13,892)	0	0	(13,892)	0	(13,892)
Gains or (-) losses on financial assets and liabilities designated at fair val	0	0	0	0	0	0	0
Gains or (-) losses from hedge accounting	0	0	(724,393)	(724,393)	0	(724,393)	(724,393)
Exchange differences [gain or (-) loss], net	(195,890)	(195,890)	18,894	18,894	(195,890)	18,894	(195,890)
Gains or (-) losses on derecognition of investments in subsidiaries, joint	0	0	0	0	0	0	0
Gains or (-) losses on derecognition of non-financial assets, net	64,195	64,195	18,339	18,339	64,195	18,339	64,195
Other operating income	1,762,056	1,762,056	433,154	433,154	1,762,056	433,154	1,762,056
Modification gains or (-) losses, net	(1,232,541)	(1,232,541)	(527,754)	(527,754)	(1,232,541)	(527,754)	(1,232,541)
Total	383,928	383,928	(781,760)	(781,760)	383,928	(781,760)	(781,760)
7) Other operating charge		in EUR		in EUR		in EUR	
AOP 017	Previous period 01.01. - 31.03.2025	Current period 1.1. - 31.3.2026	Previous period 01.01. - 31.03.2025	Current period 1.1. - 31.3.2026	Previous period 01.01. - 31.03.2025	Current period 1.1. - 31.3.2026	Previous period 01.01. - 31.03.2025
	Cumulative	Quarter	Cumulative	Quarter	Cumulative	Quarter	Cumulative
Expenses on share capital repayable on demand	0	0	0	0	0	0	0
Other operating expenses	1,287,473	1,287,473	1,101,129	1,101,129	1,287,473	1,101,129	1,287,473
Cash contributions to resolution funds and deposit guarantee schemes	0	0	0	0	0	0	0
Total	1,287,473	1,287,473	1,101,129	1,101,129	1,287,473	1,101,129	1,287,473
8) Loans and advances to customer		in EUR		in EUR		in EUR	
AOP 008	31.12.2025		31.3.2026		31.12.2025		31.3.2026
	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	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	66,666,831	695,570	131				
Allowance	(371,197)	(54,742)	(14)				
Deposits	2,128,730	-	-				
Allowance	(45,377)	-	-				
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				
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
	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	512,676,684	1,894,770	5,882,003				
Gross loans	513,682,776	1,921,503	6,533,796				
Allowance	(1,006,092)	(26,732)	(651,793)				
Other financial institutions	64,902,304	626,499	309				
Gross loans	62,758,584	696,259	327				
Allowance	(362,102)	(69,760)	(17)				
Deposits	2,560,330	-	-				
Allowance	(54,508)	-	-				
Non - financial institutions	1,035,957,725	178,761,720	18,573,707				
Gross loans	1,048,438,775	187,496,295	62,159,804				
Allowance	(13,381,050)	(8,734,575)	(43,586,097)				
Retail	1,677,026,355	238,909,399	25,632,762				
Gross loans	1,680,822,424	254,213,185	127,527,569				
Allowance	(3,796,069)	(15,303,786)	(101,894,807)				
Total	3,289,663,067	420,192,388	50,088,781				494,703