



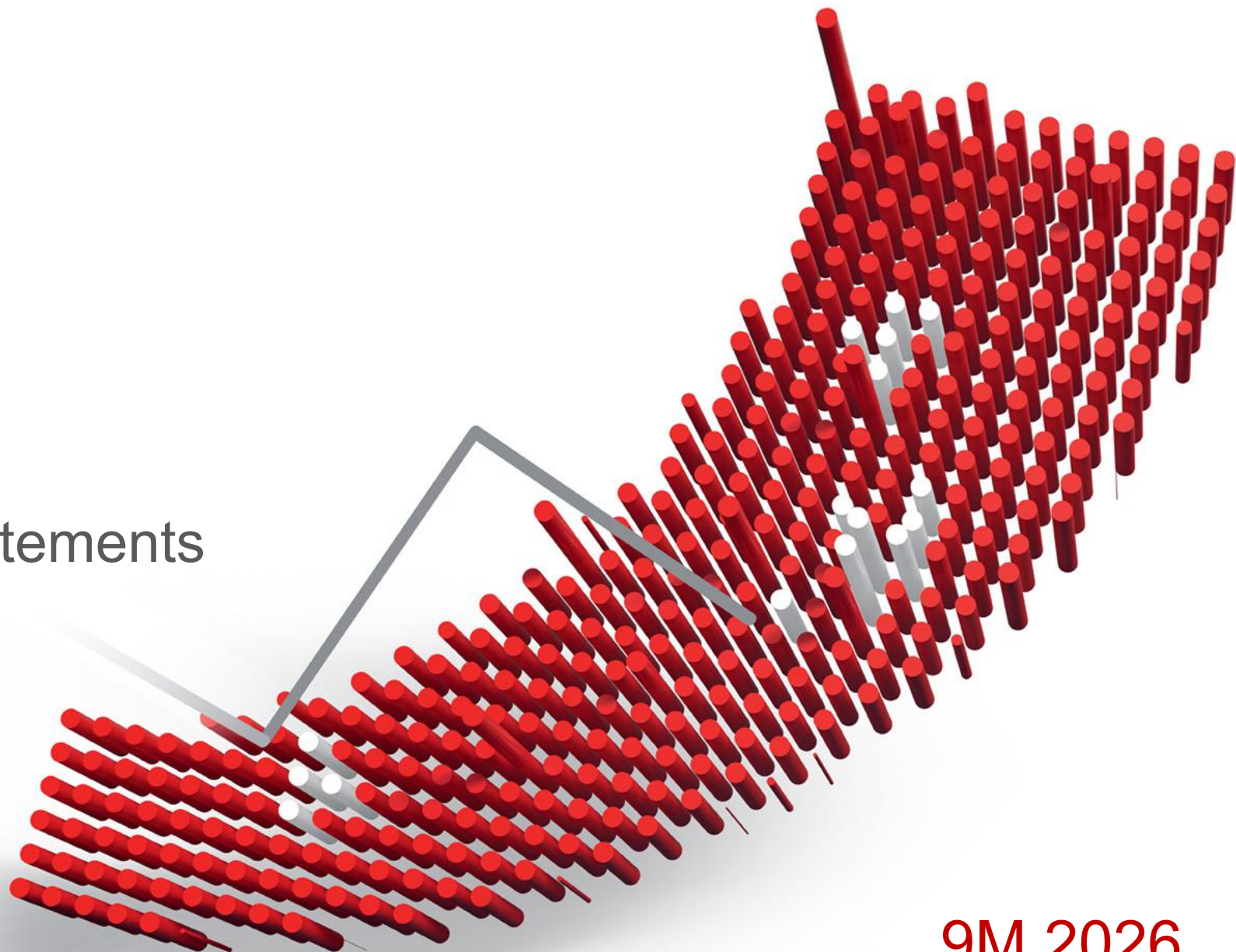
HRVATSKA POŠTANSKA BANKA

HPB Group

Unaudited financial statements

October 2026

9M 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.
- ☑ 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 Group 9M 2026 Unaudited Financial statements for the period 1.1. – 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 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. - 30.9.2026.

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.

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.

Key Performance Indicators of HPB Group

Profit after tax

64.5

EUR mn

Assets

8.9

EUR bn

- ❑ HPB Group's net profit after tax amounts EUR 64.5 million and includes the operating results of HPB, as the Parent Company (EUR 53.2 million), HPB Invest (EUR 203.8 thousand) and HPB-nekretnine (EUR 16.9 thousand) for the period from January 1 to September 30, 2026, as well as Croatia banka's profit after tax from the acquisition date to the reporting date (EUR 203.6 thousand). Difference between the HPB Group's net profit and the aggregate standalone results of its members is primarily attributable to consolidation adjustments and the preliminary gain on bargain purchase recognised on the acquisition date of Croatia banka.
- ❑ The gain on bargain purchase reflects the excess of the fair value of Croatia banka's net assets over the purchase consideration, as determined by the preliminary PPA* analysis. (PPA = Purchase Price Allocation)
- ❑ Gain on bargain purchase is recognised in the HPB Group's net profit and, following the merger, will be incorporated into the Parent Company's capital.

** The results of the PPA analysis are preliminary and may be subject to subsequent adjustments in accordance with IFRS 3 – Business Combinations during the measurement period, which may extend up to 12 months from the acquisition date.*

Management report of HPB Group

The Management Report of Hrvatska poštanska banka p.l.c., as the Parent Company of the HPB Group, for the period from January 1, 2026 to September 30, 2026 is presented in the preceding sections of this document. HPB Group is, apart from the parent company – Hrvatska poštanska Banka p.l.c., consisted of Croatia banka (credit institution), HPB Invest (investment fund management company), and HPB-nekretnine (real estate services company).

Marko Badurina
President of the Management Board

Tadija Vrdoljak
Member of the Management Board

Ivan Soldo
Member of the Management Board

Josip Majher
Member of the Management Board

Anto Mihaljević
Member of the Management Board

Statement by persons responsible for compiling the report of HPB Group

Pursuant to the provisions of the Capital Market Act, to the best of our knowledge nine-month financial statements of HPB Group, prepared in accordance with International Financial Reporting Standards adopted in European Union, give a true and objective view of assets and liabilities, financial position, profit and loss, and contain an objective presentation of the development and business operations and position of HPB Group.

On behalf of Hrvatska poštanska banka 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



HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.

HEADQUARTERS

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HR-10000 Zagreb

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0800 472 472
+385 1 4805 057

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[HPB](#)



[HPB LinkedIn](#)



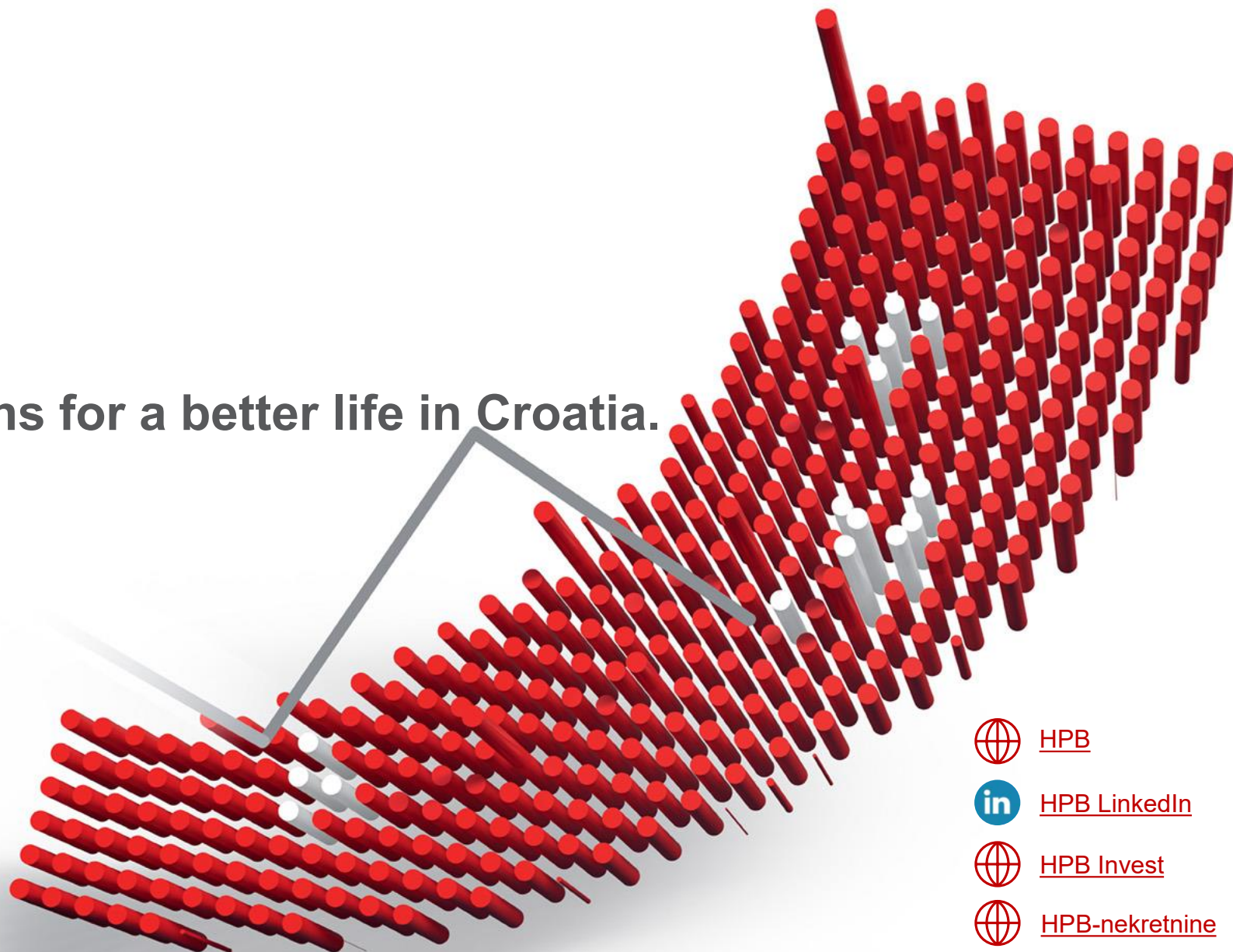
[HPB Invest](#)



[HPB-nekretnine](#)



[Croatia banka](#)



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

1958

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

CROATIA BANKA d.d.

Roberta Frangeša Mihanovića 9, Zagreb

03467988

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	1,315,899,263
Treasury bills and other short-term securities eligible for refinancing with central banks (003 + 004):	002	652,199,503	453,450,093
(a) Treasury bills and similar securities	003	652,199,503	453,450,093
(b) Other short-term securities	004	0	0
Loans and advances to credit institutions (006 + 007):	005	15,144,127	382,234,411
(a) Repayable on demand	006	12,520,654	20,092,975
(b) Other loans and advances	007	2,623,473	362,141,436
Loans and advances to customers	008	3,702,180,347	4,832,086,110
Debt securities, including fixed-income securities (010 + 011):	009	1,580,305,451	1,694,672,952
(a) Issued by public bodies	010	1,528,693,082	1,595,835,625
(b) Other debt securities	011	51,612,369	98,837,327
Shares and other variable-yield securities	012	35,358,835	35,545,027
Participating interests	013	0	0
Investments in associates	014	0	0
Intangible assets	015	19,662,069	24,178,334
Tangible assets (017+ 018):	016	61,716,559	70,681,084
(a) Property, plant and equipment	017	57,130,520	59,013,403
(b) Investment in real estate	018	4,586,039	11,667,681
Tax assets (020+ 021):	019	4,666,858	4,813,203
(a) Current tax assets	020	709,745	881,409
(b) Deferred tax assets	021	3,957,113	3,931,794
Other assets	022	93,828,406	35,692,560
Prepayments and accrued income	023	9,553,435	10,445,920
Fixed assets held for sale and discontinued operations	024	0	0
TOTAL ASSETS (from 001 to 024)	025	8,562,409,669	8,859,698,957
LIABILITIES AND EQUITY			
Amounts owed to credit institutions (027 + 028):	026	441,128,891	233,997,603
(a) Repayable on demand	027	17,354,316	911,985
(b) With agreed maturity dates or periods of notice	028	423,774,575	233,085,618
Amounts owed to customers (030 + 033):	029	7,404,810,357	7,751,778,729
(a) savings deposits (031 + 032):	030	4,269,353,380	4,622,920,190
(aa) Repayable on demand	031	2,567,149,366	2,781,843,048
(ab) With agreed maturity dates or periods of notice	032	1,702,204,014	1,841,077,142
(b) Other amounts owed to customers (034 + 035):	033	3,135,456,977	3,128,858,539
(ba) Repayable on demand	034	1,620,739,493	1,594,305,205
(bb) With agreed maturity dates or periods of notice	035	1,514,717,484	1,534,553,334
Debt securities issued	036	0	149,581,866
Other liabilities	037	94,504,973	67,344,896
Accruals and deferred income	038	4,784,494	4,800,873
Provisions (040+ 041):	039	41,402,431	44,185,043
(a) Provisions for pensions and similar obligations	040	0	0
(b) Other provisions	041	41,402,431	44,185,043
Tax liabilities (043 + 044):	042	24,759	3,128,138
(a) Current tax liabilities	043	24,759	3,127,795
(b) Deferred tax liabilities	044	0	343
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	11,225,782
Retained profit	060	254,185,388	277,513,035
Profit or loss for the year	061	58,768,982	64,505,816
Minority interests	062	0	0
TOTAL LIABILITIES AND EQUITY (from 026 to 062)	063	8,562,409,669	8,859,698,957
Off-balance sheet items			
Loan commitments given	064	1,247,382,941	799,457,254
Financial guarantees given	065	371,442,165	450,965,573
Other commitments given	066	1,228,859	16,143,301
TOTAL OFF-BALANCE SHEET ITEMS (from 064 to 066)	067	1,620,053,965	1,266,566,128

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	169,431,336	55,234,245	190,430,045	70,201,037
of which: income from fixed-income securities	002	33,715,506	12,940,874	41,370,717	13,711,758
Interest payable and similar charges	003	54,258,214	17,606,429	64,900,039	24,978,565
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	58,598,385	20,426,308	60,007,241	21,127,559
Commissions payable	009	29,947,118	10,356,651	29,264,559	10,252,326
Net profit or net loss on financial operations	010	4,661,067	1,643,191	455,374	-1,631,021
Other operating income	011	1,144,140	401,154	13,297,797	12,036,106
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	82,306,561	28,752,735	89,631,867	30,118,345
(a) Employee expenses	014	43,666,509	14,988,023	48,678,841	16,465,038
(b) Other administrative expenses	015	38,640,052	13,764,712	40,953,026	13,653,307
Impairment or reversal of impairment of tangible and non-tangible assets	016	0	0	760	0
Other operating expenses	017	3,610,116	1,327,753	2,695,003	969,873
Provisions or reversal of provisions (019 + 020):	018	5,320,846	1,018,900	3,995,175	1,118,046
(a) Provisions for commitments and guarantees given	019	4,344,786	563,086	1,651,314	855,775
(b) Other provisions	020	976,060	455,814	2,343,861	262,271
Impairment or reversal of impairment of loans and advances	021	-4,366,931	-75,696	-2,316,328	2,486,599
Impairment or reversal of impairment of securities and participating interests and shares in affiliated undertakings	022	0	0	-405	-405
Profit or loss before tax from continuing operations (001 – 003 + 004 + 008 – 009 + 010 + 011 – 013 – 016 – 017 – 018 – 021 – 022)	023	62,994,046	18,723,976	76,262,920	31,816,965
Tax expense or income related to profit or loss from continuing operations	024	11,329,163	3,331,613	11,757,104	3,704,820
Profit or loss after tax from continuing operations (023 – 024)	025	51,664,883	15,392,363	64,505,816	28,112,145
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	51,664,883	15,392,363	64,505,816	28,112,145
Attributable to minority interest [non-controlling interests]	030	0	0	0	0
Attributable to owners of the parent	031	51,664,883	15,392,363	64,505,816	28,112,145
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (–) loss for the current year	001	51,664,883	15,392,363	64,505,816	28,112,145
Other comprehensive income (003 + 015)	002	180,591	90,377	63,564	191,233
Items that will not be reclassified to profit or loss (from 004 to 010 + 013 + 014)	003	180,591	90,377	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	-20,503	-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 + 028)	024	51,845,474	15,482,740	64,569,380	28,303,378
Attributable to minority interest [non-controlling interest]	025	0	0	0	0
Attributable to owners of the parent	026	51,845,474	15,482,740	64,569,380	28,303,378

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	62,994,046	76,262,920
Adjustments:		0	0
Impairment and provisions	010	953,916	1,677,682
Depreciation	011	10,142,856	11,080,545
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-4,675,525	-455,374
(Profit)/loss from the sale of tangible assets	013	-344,943	-175,765
Other non-cash items	014	-111,108,147	-136,308,424
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	-486,094,301	-1,347,566,026
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	142,930,491
Other assets from operating activities	023	-6,826,330	76,668,267
Deposits from financial institutions	024	73,799,247	-50,398,131
Transaction accounts of other clients	025	42,609,514	56,435,278
Savings deposits of other clients	026	-2,637,123	-3,608,459
Time deposits of other clients	027	-224,570,650	140,060,522
Derivative financial liabilities and other liabilities held for trading	028	-502,055	88,737
Other liabilities from operating activities	029	-625,969	-27,159,219
Interest received from operating activities [indirect method]	030	169,431,336	181,150,896
Dividends received from operating activities [indirect method]	031	5,850	243,133
Interest paid from operating activities [indirect method]	032	-54,258,214	-55,069,527
(Income tax paid)	033	-15,730,302	-8,695,348
Net cash flow from operating activities (from 001 to 033)	034	-1,366,846,470	-972,459,195
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-13,082,995	-12,656,049
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	66,010,899
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	-13,082,995	53,354,850
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-30,927,102	-232,847,562
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	-145,218,150
Net increase/(decrease) in cash and cash equivalents (034 + 040 + 047)	048	-1,459,245,105	-1,064,322,495
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	2,339,481,358	1,335,992,238

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	254,185,388	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	-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	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	63,564	0	0	0	0	64,505,816	0	0	0	64,569,380
Closing balance [current period] (from 004 to 020)	021	161,970,000	0	0	0	11,225,782	277,513,035	0	89,677,716	-10,540	64,505,816	0	0	0	604,881,809

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: 1.1. - 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 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

HRVATSKA POSTANSKA 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

HPB Group 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 the reporting day HPB Group has EUR 341 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 1958

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	26,524	564	27,088
Taxes and Contributions from Salaries	11,641	271	11,912
Contributions on salaries	6,080	132	6,212
Other	4,433	0	4,433
Total	48,679	966	49,645

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 3,932 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 Bank amounts to EUR 161,970,000.00 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. The Bank, HPB-nekretnine Ltd., HPB Invest Ltd. and CROATIA BANKA p.l.c. make together the HPB 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., HPB Invest Ltd. and CROATIA BANKA p.l.c. 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 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	41,370,717	13,711,758
Loans and advances		94,046,216	32,395,283	121,625,038	45,500,670
Other assets		41,665,826	9,985,213	27,434,290	10,988,609
Deposits		3,788	1,151	-	-
Other liabilities		-	-	-	-
Total		169,431,336	55,234,245	190,430,045	70,201,037
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		54,238,951	17,600,573	64,836,375	24,976,772
Other liabilities		15,195	3,138	58,546	626
Total		54,258,214	17,606,429	64,900,039	24,978,565
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	31,012,507	10,628,258
Account and package fees		8,948,226	2,993,878	8,432,199	2,811,999
Card business		3,629,556	1,289,744	3,685,289	1,332,799
Mobile and Internet banking		1,837,646	626,009	1,539,994	425,116
Other		11,561,133	4,607,710	15,337,252	5,929,387
Total		58,598,385	20,426,308	60,007,241	21,127,559
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	18,588,778	6,268,291
Other		10,144,096	3,797,037	10,675,781	3,984,035
Total		29,947,118	10,356,651	29,264,559	10,252,326
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)	(651,927)
Trading debt securities		548,955	(757)	(1,028,782)	(1,383,469)
Trading foreign exchange and derivatives related to foreign exchange an		2,166,653	1,053,011	1,486,298	604,375
Total		4,661,067	1,643,189	455,374	(1,631,021)
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 not		-	-	-	-
Gains or (-) losses on non-trading financial assets mandatorily at fair va		14,458	0	-	-
Gains or (-) losses on financial assets and liabilities designated at fair va		-	-	-	-
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)	190,278	125,424
Gains or (-) losses on derecognition of investments in subsidiaries, joint		-	-	-	-
Gains or (-) losses on derecognition of non-financial assets, net		344,943	247,770	175,765	151,112
Other operating income		3,899,083	411,873	2,586,747	595,209
Modification gains or (-) losses, net		(4,302,093)	(845,108)	(351,899)	135,323
Gain on bargain purchase		-	-	11,218,539	11,218,539
Total		1,144,140	401,154	13,297,797	12,036,106
7) Other operating charge		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		-	-	-	-
Other operating expenses		3,610,116	1,327,753	2,695,003	969,873
Cash contributions to resolution funds and deposit guarantee schemes		-	-	-	-
Total		3,610,116	1,327,753	2,695,003	969,873
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)	(16,656,956)	(100,771,280)	
Total		3,208,752,870	441,885,009	51,042,052	500,416
		30.9.2026		in EUR	
		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		1,222,682,270	2,568,618	5,231,254	
Gross loans		1,224,228,222	2,575,043	6,030,605	
Allowance		(1,545,952)	(16,424)	(799,351)	
Other financial institutions		169,348,338	560,182	581	
Gross loans		169,730,516	632,575	2,772	
Allowance		(382,178)	(72,393)	(2,191)	
Non - financial corporations		1,124,442,831	170,649,196	22,383,623	
Gross loans		1,137,675,635	179,131,406	75,306,629	
Allowance		(13,232,804)	(8,482,210)	(52,923,006)	
Households		1,771,444,061	317,705,599	24,596,507	483,051
Gross loans		1,779,066,391	331,269,848	129,220,330	
Allowance		(7,622,330)	(13,564,249)	(104,623,823)	
Total		4,287,917,499	491,473,595	52,211,965	483,051