



HRVATSKA POŠTANSKA BANKA

HPB Group

Unaudited Financial statements

April 2025

3M 2025

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.
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Type and name of prescribed information:	Financial statements for the period 1.1.2025 - 31.3.2025, HPB Group 3M 2025 Unaudited Financial statements for the period 1.1. – 31.3.2025
Issuer name, headquarter and address:	Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb
Issuer's Legal Entity Identifier (LEI)	529900D5G4V6THXC5P79
Home Member State:	Republic of Croatia
International Securities Identification Number (ISIN)	HRHPB0RA0002
Stock code (ticker):	HPB-R-A
Regulated market and segment:	Zagreb Stock Exchange, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (hereinafter referred to as the Bank or HPB), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from January 1 to March 31, 2025.

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), and
- ☑ Notes to the financial statements.

Statement by persons responsible for compiling the report of HPB Group

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of unaudited consolidated financial statements for the period from January 1 to March 31, 2025, are compiled in accordance with the accounting regulation applicable to credit institutions in Croatia, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c., as well as companies included in consolidation as a whole.

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 net profit after tax is EUR 15.33 million. Net profit of the parent company amounts to EUR 15.20 million. HPB Invest realized a net profit of EUR 31.53 thousand and HPB-Nekretnine a net profit of EUR 100.29 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.

HEADQUARTER

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[HPB](#)



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[HPB Invest](#)



[HPB Nekretnine](#)

Annex 1**ISSUER'S GENERAL DATA**

Reporting period: 1.1.2025 to 31.3.2025

Year: 2025

Quarter: 1

Quarterly financial statements

Registration number (MB): 03777928 Issuer's home Member State code: HRVATSKA

Entity's registration number (MBS): 080010698

Personal identification number (OIB): 87939104217 LEI: 529900D5G4V6THXC5P79

Institution code: 319

Name of the issuer: HRVATSKA POŠTANSKA BANKA, dioničko društvo

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): 1737

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 01972278

HPB-nekretnine d.o.o. Jurišićeva ulica 4, 10000 Zagreb 01972260

Bookkeeping firm: No (Yes/No) (name of the bookkeeping firm)

Contact person: Tea Bažant (only name and surname of the contact person)

Telephone: 014804670

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

Audit firm: (name of the audit firm)

Certified auditor: (name and surname)

BALANCE SHEET
balance as at 31.03.2025.

in EUR

Submitter: Hrvatska poštanska banka p.l.c.

Item	ADP code	Last day of the preceding business year	Current period
1	2	3	4
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,798,726,463	2,204,743,616
Cash in hand	002	133,826,421	113,057,293
Cash balances at central banks	003	3,654,552,643	2,077,127,711
Other demand deposits	004	10,347,399	14,558,612
Financial assets held for trading (from 6 to 9)	005	66,015,020	93,988,733
Derivatives	006	0	50,973
Equity instruments	007	27,486,733	27,991,742
Debt securities	008	38,528,287	65,946,018
Loans and advances	009	0	0
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	498,236	506,879
Equity instruments	011	0	0
Debt securities	012	0	0
Loans and advances	013	498,236	506,879
Financial assets at fair value through profit or loss (15 + 16)	014	106,024	105,110
Debt securities	015	106,024	105,110
Loans and advances	016	0	0
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	5,462,269	5,889,176
Equity instruments	018	5,462,269	5,889,176
Debt securities	019	0	0
Loans and advances	020	0	0
Financial assets at amortised cost (22 + 23)	021	3,919,006,922	4,806,041,041
Debt securities	022	1,032,259,212	1,786,662,315
Loans and advances	023	2,886,747,710	3,019,378,726
Derivatives - hedge accounting	024	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	0	0
Investments in subsidiaries, joint ventures and associates	026	0	0
Tangible assets	027	55,684,687	57,304,692
Intangible assets	028	14,915,410	14,968,098
Tax assets	029	4,429,368	4,285,329
Other assets	030	16,943,513	15,593,538
Fixed assets and disposal groups classified as held for sale	031	0	0
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	7,881,787,912	7,203,426,212
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	541,807	217,144
Derivatives	034	541,807	217,144
Short positions	035	0	0
Deposits	036	0	0
Debt securities issued	037	0	0
Other financial liabilities	038	0	0
Financial liabilities at fair value through profit or loss (from 40 to 42)	039	0	0
Deposits	040	0	0
Debt securities issued	041	0	0
Other financial liabilities	042	0	0
Financial liabilities measured at amortised cost (from 44 to 46)	043	7,243,202,842	6,544,331,298
Deposits	044	7,181,675,224	6,505,294,391
Debt securities issued	045	0	0
Other financial liabilities	046	61,527,618	39,036,907
Derivatives - hedge accounting	047	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	0	0
Provisions	049	41,482,275	39,897,567
Tax liabilities	050	6,048,067	6,313,121
Share capital repayable on demand	051	0	0
Other liabilities	052	30,999,568	37,474,277
Liabilities included in disposal groups classified as held for sale	053	0	0
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	7,322,274,559	6,628,233,407
Equity			
Capital	055	161,970,000	161,970,000
Share premium	056	0	0
Equity instruments issued other than capital	057	0	0
Other equity	058	0	0
Accumulated other comprehensive income	059	9,482,965	9,830,460
Retained profit	060	225,218,228	298,753,013
Revaluation reserves	061	0	0
Other reserves	062	89,306,891	89,306,891
(-) Treasury shares	063	0	0
Profit or loss attributable to owners of the parent	064	73,535,269	15,332,441
(-) Interim dividends	065	0	0
Minority interests [non-controlling interests]	066	0	0
Total equity (from 55 to 66)	067	559,513,353	575,192,805
Total equity and liabilities (54 + 67)	068	7,881,787,912	7,203,426,212

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2025. to 31.03.2025.

in EUR

Submitter: Hrvatska poštanska banka p.l.c.

Item	ADP code	Same period of the previous year		Current period	
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
Interest income	001	65,217,956	65,217,956	59,710,570	59,710,570
(Interest expenses)	002	18,745,661	18,745,661	19,378,436	19,378,436
(Expenses on share capital repayable on demand)	003	0	0	0	0
Dividend income	004	5,572	5,572	6,580	6,580
Fees and commissions income	005	17,046,783	17,046,783	18,478,381	18,478,381
(Fees and commissions expenses)	006	9,281,407	9,281,407	9,344,425	9,344,425
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	008	808,597	808,597	1,239,557	1,239,557
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	-88	-88	-13,892	-13,892
Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net	010	0	0	0	0
Gains or (-) losses from hedge accounting, net	011	0	0	0	0
Exchange rate differences [gain or (-) loss], net	012	626,170	626,170	-195,890	-195,890
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	013	0	0	0	0
Gains or (-) losses on derecognition of non-financial assets, net	014	10,338	10,338	64,195	64,195
Other operating income	015	408,800	408,800	1,762,056	1,762,056
(Other operating expenses)	016	752,899	752,899	1,287,473	1,287,473
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	55,344,161	55,344,161	51,041,223	51,041,223
(Administrative expenses)	018	22,982,362	22,982,362	22,780,462	22,780,462
(Cash contributions to resolution boards and deposit guarantee schemes)	019	0	0	0	0
(Depreciation)	020	3,779,691	3,779,691	3,331,151	3,331,151
Modification gains or (-) losses, net	021	-73,940	-73,940	-1,232,541	-1,232,541
(Provisions or (-) reversal of provisions)	022	-1,027,102	-1,027,102	1,531,036	1,531,036
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	023	736,703	736,703	3,435,193	3,435,193
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	0	0	0	0
(Impairment or (-) reversal of impairment on non-financial assets)	025	0	0	0	0
Negative goodwill recognised in profit or loss	026	0	0	0	0
Share of the profit or (-) losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	027	0	0	0	0
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	028	0	0	0	0
Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from 26 to 28)	029	28,798,567	28,798,567	18,730,840	18,730,840
(Tax expense or (-) income related to profit or loss from continuing operations)	030	4,977,722	4,977,722	3,398,399	3,398,399
Profit or (-) loss after tax from continuing operations (29 – 30)	031	23,820,845	23,820,845	15,332,441	15,332,441
Profit or (-) loss after tax from discontinued operations (33 – 34)	032	0	0	0	0
Profit or (-) loss before tax from discontinued operations	033	0	0	0	0
(Tax expense or (-) income related to discontinued operations)	034	0	0	0	0
Profit or (-) loss for the year (31 + 32; 36 + 37)	035	23,820,845	23,820,845	15,332,441	15,332,441
Attributable to minority interest [non-controlling interests]	036	0	0	0	0
Attributable to owners of the parent	037	23,820,845	23,820,845	15,332,441	15,332,441
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	038	23,820,845	23,820,845	15,332,441	15,332,441
Other comprehensive income (40+ 52)	039	243,671	243,671	347,495	347,495
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	243,671	243,671	347,495	347,495
Tangible assets	041	0	0	0	0
Intangible assets	042	0	0	0	0
Actuarial gains or (-) losses on defined benefit pension plans	043	0	0	0	0
Fixed assets and disposal groups classified as held for sale	044	0	0	0	0
Share of other recognised income and expense of entities accounted for using the equity method	045	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	046	350,992	350,992	423,774	423,774
Gains or (-) losses from hedge accounting of equity instruments at fair value	047	0	0	0	0
Fair value changes of equity instruments measured at fair value through	048	0	0	0	0
Fair value changes of equity instruments measured at fair value through	049	0	0	0	0
Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk	050	0	0	0	0
Income tax relating to items that will not be reclassified	051	-107,321	-107,321	-76,279	-76,279
Items that may be reclassified to profit or loss (from 53 to 60)	052	0	0	0	0
Hedge of net investments in foreign operations [effective portion]	053	0	0	0	0
Foreign currency translation	054	0	0	0	0
Cash flow hedges [effective portion]	055	0	0	0	0
Hedging instruments [not designated elements]	056	0	0	0	0
Debt instruments at fair value through other comprehensive income	057	0	0	0	0
Fixed assets and disposal groups classified as held for sale	058	0	0	0	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	059	0	0	0	0
Income tax relating to items that may be reclassified to profit or (-) loss	060	0	0	0	0
Total comprehensive income for the current year (38 + 39; 62 + 63)	061	24,064,516	24,064,516	15,679,936	15,679,936
Attributable to minority interest [non-controlling interest]	062	0	0	0	0
Attributable to owners of the parent	063	24,064,516	24,064,516	15,679,936	15,679,936

STATEMENT OF CASH FLOW
for the period 01.01.2025 to 31.03.2025

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	28,798,567	18,730,840
Adjustments:		0	0
Impairment and provisions	010	-290,399	4,966,229
Depreciation	011	3,779,691	3,331,151
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-808,509	-1,225,665
(Profit)/loss from the sale of tangible assets	013	-10,338	-64,195
Other non-cash items	014	-47,030,097	-38,910,283
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	46,513,898	-132,631,016
Securities and other financial instruments at fair value through other comprehensive income	018	-350,326	-426,907
Securities and other financial instruments held for trading	019	-365,112	-27,973,713
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	0	0
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	-15,295	-8,643
Securities and other financial instruments at amortised cost	022	-846,028	-754,403,103
Other assets from operating activities	023	3,686,560	1,349,975
Deposits from financial institutions	024	-6,779,136	4,625,004
Transaction accounts of other clients	025	-382,211,770	-541,777,519
Savings deposits of other clients	026	-16,671,738	-753,738
Time deposits of other clients	027	129,729,635	-59,835,542
Derivative financial liabilities and other liabilities held for trading	028	216,154	-324,663
Other liabilities from operating activities	029	-1,265,623	-194,638
Interest received from operating activities [indirect method]	030	65,217,956	59,710,570
Dividends received from operating activities [indirect method]	031	5,572	6,580
Interest paid from operating activities [indirect method]	032	-18,745,661	-19,378,436
(Income tax paid)	033	0	-2,989,306
Net cash flow from operating activities (from 1 to 33)	034	-197,441,999	-1,488,177,018
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-3,185,447	-3,300,286
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 35 to 39)	040	-3,185,447	-3,300,286
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-30,058,759	-78,311,274
Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in Tier 2 capital instruments	043	0	0
Increase in share capital	044	0	0
(Dividends paid)	045	0	-24,194,269
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 41 to 46)	047	-30,058,759	-102,505,543
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	-230,686,205	-1,593,982,847
Cash and cash equivalents at the beginning of period	049	3,103,800,978	3,798,726,463
Effect of exchange rate fluctuations on cash and cash equivalents	050	5,647	0
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	2,873,120,420	2,204,743,616

STATEMENT OF CHANGES IN EQUITY
for the period from to 31.3.2025

in EUR

Sources of equity changes	ADP code	Attributable to owners of the parent											Non-controlling interest		Total
		Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensive income	Other items	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	161,970,000	0	0	0	9,482,965	225,218,228	0	89,306,891	0	73,535,269	0	0	0	559,513,353
Effects of error corrections	002	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Effects of changes in accounting policies	003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance [current period] (1 + 2 + 3)	004	161,970,000	0	0	0	9,482,965	225,218,229	0	89,306,891	0	73,535,269	0	0	0	559,513,354
Ordinary shares issue	005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Preference shares issue	006	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of other equity instruments	007	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exercise or expiration of other equity instruments issued	008	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of receivables to equity instruments	009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital reduction	010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends	011	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of treasury shares	012	0	0	0	0	0	0	0	0	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	73,535,269	0	0	0	-73,535,269	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	-485	0	0	0	0	0	0	0	-485
Total comprehensive income for the current year	020	0	0	0	0	347,495	0	0	0	0	15,332,441	0	0	0	15,679,936
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	9,830,460	298,753,013	0	89,306,891	0	15,332,441	0	0	0	575,192,805

Notes to financial statements

1) INTEREST INCOME

AOP 001	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	5,535,267	5,535,267	8,638,283	8,638,283
Loans and advances	31,566,473	31,566,473	30,392,900	30,392,900
Other assets	28,114,319	28,114,319	20,677,513	20,677,513
Deposits	1,897	1,897	1,874	1,874
Other liabilities	-	-	-	-
Total	65,217,956	65,217,956	59,710,570	59,710,570

2) INTEREST EXPENSE

AOP 002	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	-	-	-	-
Loans and advances	106	106	1,300	1,300
Other assets	-	-	-	-
Deposits	18,552,030	18,552,030	19,374,660	19,374,660
Other liabilities	193,525	193,525	2,476	2,476
Total	18,745,661	18,745,661	19,378,436	19,378,436

3) FEE AND COMMISSION INCOME

AOP 005	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Payment transactions	9,621,232	9,621,232	10,468,867	10,468,867
Account and package fees	2,938,127	2,938,127	2,954,967	2,954,967
Card business	1,189,228	1,189,228	1,099,317	1,099,317
Mobile and Internet banking	631,180	631,180	595,131	595,131
Other	2,667,016	2,667,016	3,350,098	3,350,098
Total	17,046,783	17,046,783	18,478,381	18,478,381

4) FEE AND COMMISSION EXPENSE

AOP 006	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Payment transactions	6,190,961	6,190,961	6,425,658	6,425,658
Other	3,090,446	3,090,446	2,918,769	2,918,769
Total	9,281,407	9,281,407	9,344,425	9,344,425

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

AOP 007	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Debt securities	-	-	-	-
Loans and advances	-	-	-	-
Deposits	-	-	-	-
Debt Securities issued	-	-	-	-
Other financial liabilities	-	-	-	-
Total	-	-	-	-

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

AOP 008	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Equity instruments	1,143,802	6,190,961	505,009	505,009
Debt securities	(42,211)	(42,211)	(146,531)	(146,531)
FX transactions and derivatives	(292,994)	(292,994)	881,079	881,079
Total	808,597	808,597	1,239,557	1,239,557

7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS

AOP 009	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Equity instruments	-	-	-	-
Debt securities	-	-	-	-
Loans and advances	(88)	(88)	(13,892)	(13,892)
Total	(88)	(88)	(13,892)	(13,892)

8) OPERATING EXPENSES

AOP 016 & AOP 018 & AOP 019 & AOP 020	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Other operating expenses	752,899	752,899	1,287,472	1,287,472
Administrative expenses	22,962,362	22,962,362	22,780,462	22,780,462
Employee expenses	13,466,297	13,466,297	13,685,747	13,685,747
Other administrative expenses	9,516,064	9,516,064	9,094,715	9,094,715
(Contributions in cash rehabilitation committees and Deposit Insurance Schemes)	-	-	-	-
Amortization	3,779,691	3,779,691	3,331,151	3,331,151
Property, plant and equipment	2,352,745	2,352,745	2,003,603	2,003,603
Investment property	-	-	-	-
Other intangible assets	1,426,946	1,426,946	1,327,548	1,327,548
Total	27,514,952	27,514,952	27,399,086	27,399,086

9) IMPAIRMENT LOSSES AND PROVISION EXPENSES

AOP 021 & AOP 022 & AOP 023 & AOP 025	Same period of the previous year 01.01.- 31.03.2024		Current period 01.01. – 31.03.2025	
	Cumulative	Quarter	Cumulative	Quarter
Modification gains or (-) losses, net AOP 021	(73,940)	(73,940)	(1,232,541)	(1,232,541)
Financial assets at fair value through other comprehensive income	-	-	-	-
Financial assets at amortized cost	(73,940)	(73,940)	(1,232,541)	(1,232,541)
(Provisions or (-) reversal of provisions) AOP 022	(1,027,102)	(1,027,102)	1,531,696	1,531,696
Liabilities towards resolution committees and deposit insurance systems	-	-	-	-
(Liabilities and Guarantees)	(182,728)	(182,728)	1,436,902	1,436,902
(Other Provisions)	(844,374)	(844,374)	94,134	94,134
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) AOP 023	736,703	736,703	3,435,193	3,435,193
(Financial assets at fair value through other comprehensive income)	-	-	-	-
(Financial assets at amortized cost)	736,703	736,703	3,435,193	3,435,193
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates)	-	-	-	-
(Impairment or (-) reversal of impairment off non-financial assets) AOP 025	-	-	-	-
(Property, plant and equipment)	-	-	-	-
(Investment property)	-	-	-	-
(Goodwill)	-	-	-	-
(Other intangible assets)	-	-	-	-
(Other)	-	-	-	-
Total (AOP 022 + AOP 023 + AOP 025 - AOP 021)	(216,459)	(216,459)	6,198,770	6,198,770

10) LOANS AND ADVANCES

AOP 023	31.12.2024			31.3.2025		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Central banks	213,399	-	-	389,510	-	-
Mandatory reserve	-	-	-	-	-	-
Allowance	-	-	-	-	-	-
Other receivables	213,399	-	-	389,510	-	-
Allowance	-	-	-	-	-	-
Government	346,482,362	5,953,843	2,815,323	348,258,376	5,189,666	2,815,975
Gross loans	347,658,404	6,134,304	2,885,568	349,821,109	5,354,394	2,886,233
Allowance	(1,176,042)	(181,062)	(70,245)	(1,562,733)	(164,729)	(70,258)
Credit institutions	40,738	-	-	19,055,256	-	-
Gross loans	972	-	-	20,002,814	-	6,715
Allowance	(1)	-	-	(880,150)	-	(6,715)
Deposits	39,866	-	-	32,680	-	-
Allowance	(100)	-	-	(82)	-	-
Other financial institutions	63,268,291	228	2,528	64,082,924	271	2,021
Gross loans	61,273,417	240	2,581	62,137,004	294	2,074
Allowance	(249,286)	(12)	(63)	(244,867)	(22)	(52)
Deposits	2,282,918	-	-	2,204,278	-	-
Allowance	(38,758)	-	-	(37,491)	-	-
Non - financial institutions	694,049,086	174,118,276	26,140,616	751,900,397	194,402,882	25,950,618
Gross loans	701,452,639	185,947,628	23,647,622	760,425,575	174,849,696	73,462,698
Allowance	(7,403,853)	(11,729,150)	(47,587,006)	(8,525,178)	(10,446,805)	(47,512,070)
Retail	1,286,114,799	257,183,607	30,364,613	1,342,412,641	282,749,768	32,188,442
Gross loans	1,291,875,469	279,945,724	127,174,696	1,348,498,309	294,305,994	132,635,087
Allowance	(5,760,670)	(22,762,117)	(96,810,083)	(6,085,668)	(21,556,227)	(100,446,645)
Total	2,390,169,877	437,255,854	59,323,080	2,626,079,104	432,342,566	60,857,056

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

AOP 013	31.12.2024		31.3.2025	
Central banks	-	-	-	-
Local state	-	-	-	-
Credit institutions	-	-	-	-
Other financial institutions	-	-	-	-
Non - financial institutions	-	-	-	-
Retail	498,236	506,879	-	-
Total	498,236	506,879	-	-

12) DEPOSITS

AOP 044	31.12.2024		31.3.2025	
Central banks	73,884,161	71,103	-	-
Local state	2,072,070	1,524,781	-	-
Credit institutions	224,740,806	249,000,763	-	-
Other financial institutions	443,769,692	424,819,026	-	-
Non - financial institutions	630,395,482	632,234,334	-	-
Retail	3,435,715,982	3,374,459,184	-	-
Total	7,181,675,224	6,505,294,391	-	-