



HRVATSKA POŠTANSKA BANKA

Investor information

Unaudited financial statements

February 2026

12M 2025

Limitation of liability

- ☒ The information and data contained in this presentation are intended as general background information on Hrvatska poštanska banka p.l.c. (hereinafter referred to as the Bank or HPB) and its activities. They are provided in summary form and therefore do not necessarily represent complete information. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may," "will," "should," "expects," "plans," "contemplates," "intends," "anticipates," "estimates," "potential" or "continues" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
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Type and name of prescribed information:	Financial statements for the period 1.1.2025 - 31.12.2025, HPB p.l.c. 12M 2025 Investor information and unaudited financial statements for the period 1.1.2025 - 31.12.2025
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 Market Act, Hrvatska poštanska banka p.l.c. (hereinafter referred to as the Bank or HPB), publishes unaudited unconsolidated financial statements for the period from January 1 to December 31, 2025.

Original and official report is published in Croatian.

The report includes:

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

Statement of the President of the Management Board



On the occasion of releasing the annual financial results for 2025, **Marko Badurina, President of the Management Board of Hrvatska poštanska banka**, stated:

"HPB has now recorded five consecutive years of above-market growth, with 2025 marking a pivotal moment. This year's performance reaffirmed that our past success was not a matter of favourable conditions but the direct result of disciplined execution and a clear strategic direction. With asset growth of 9%, HPB's total assets surpassed €8 billion for the first time in our history. To contextualize this achievement: the Bank is now nearly four times larger than it was ten years ago and more than twice the size compared to just five years ago.

A particularly strong highlight is the 27.2% expansion of our loan portfolio, underpinned by robust double-digit growth across all key segments, from retail clients to SMEs and large corporates. What sets 2025 apart from any previous growth phase in HPB's history is that this expansion was achieved on a fundamentally sustainable basis, supported by exceptionally low portfolio impairment rates. As a result, HPB today maintains a healthy, resilient balance sheet.

While the current interest rate environment and our strategic investments in digital transformation led to a reduction in net profit relative to 2024, this was a calculated and forward-looking decision. By leveraging our capital position, we have significantly broadened our customer reach and business volume, positioning the Bank for more consistent and future-proof revenue streams.

Having consistently delivered on our strategic agenda, thanks to the dedication and expertise of the HPB team, I am confident that we are exceptionally well-positioned to capitalize on emerging opportunities in 2026 and to sustain our path of long-term value creation."



Executive
Summary

Financials

Risk
Management

Additional
Information

Year of strategic initiatives, loan portfolio growth and validation of investment potential

TOTAL ASSETS REACHED EUR 8.6 BN

Ranked # 5 Bank in the Croatian market since 31.12.2023*

DIGITAL GROWTH

More than 180 thousand retail clients and 15 thousand corporate clients using digital banking services

INVESTMENT-GRADE CREDIT RATING

Baa2 (deposits) & Baa3 (issuer rating)**

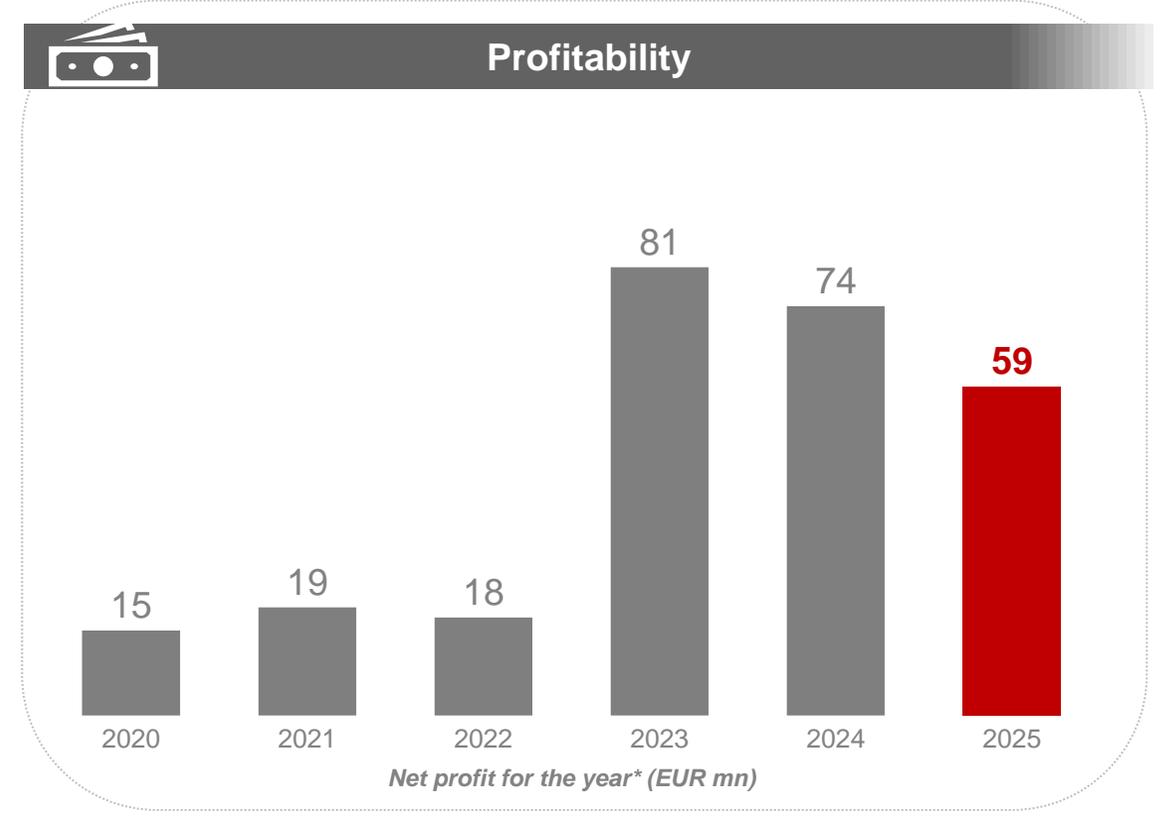
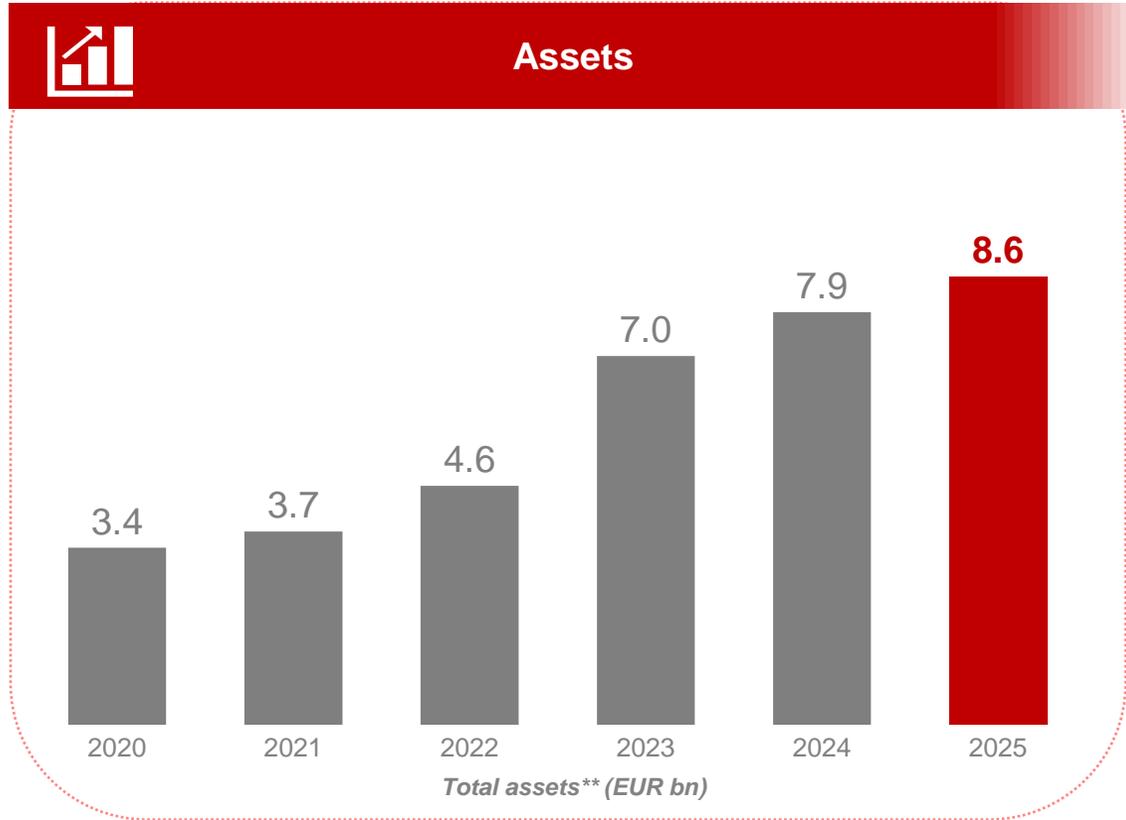
* CNB statistics, Table SV1 Data on credit institution operations

** <https://ratings.moodys.com/ratings-news/458501>



Digital transformation and operational efficiency as strategic priorities

Balance sheet growth in the long-term most profitable period in the Bank's history



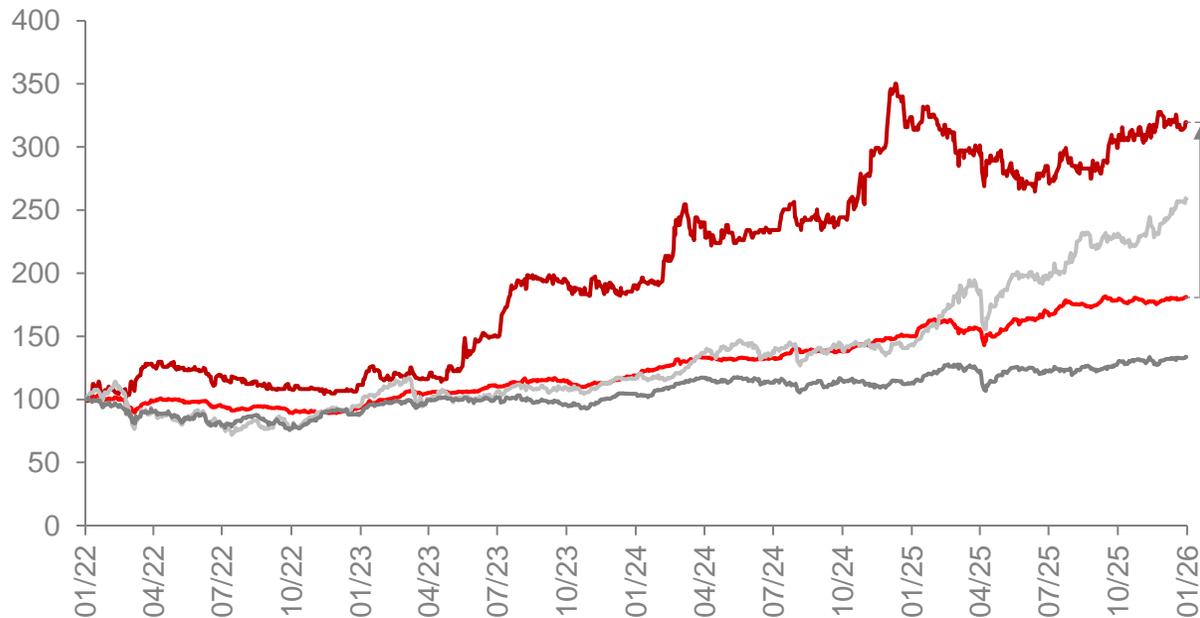
* Profit and loss account positions in this presentation are presented on stand alone basis for the period 2020 - 2022, while for 2023 include the result of HPB on a stand-alone basis including the result of Nova hrvatska banka for the period from integration till reporting date (3.7.2023 – 31.12.2023) and for 2024 and 2025 includes the result of integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023

** The balance sheet positions in this presentation on reporting dates 31.12.2020 - 31.12.2022 show the result of HPB on a stand-alone basis, while the reporting dates 31.12.2023 – 31.12.2025 include results of an integrated Bank (HPB + Nova hrvatska banka) in accordance with the integration of Nova hrvatska banka in July 2023

HPB share outperforming relevant market indices

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

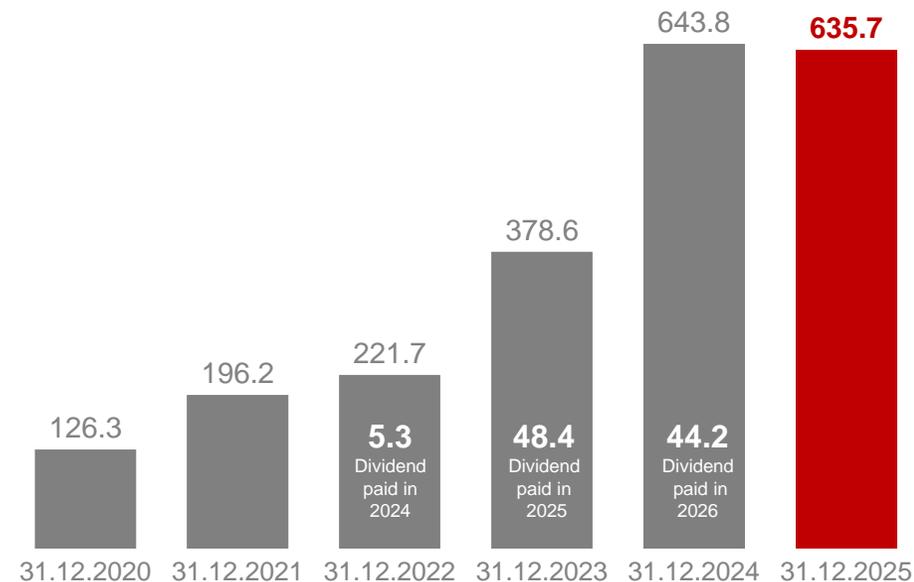
Base index, 12/2021 = 100



— HPB — EURO STOXX Banks (SX7E)
 — CROBEX (CBX) — EURO STOXX (SX5E)

Market capitalization and dividend

(EUR mn)

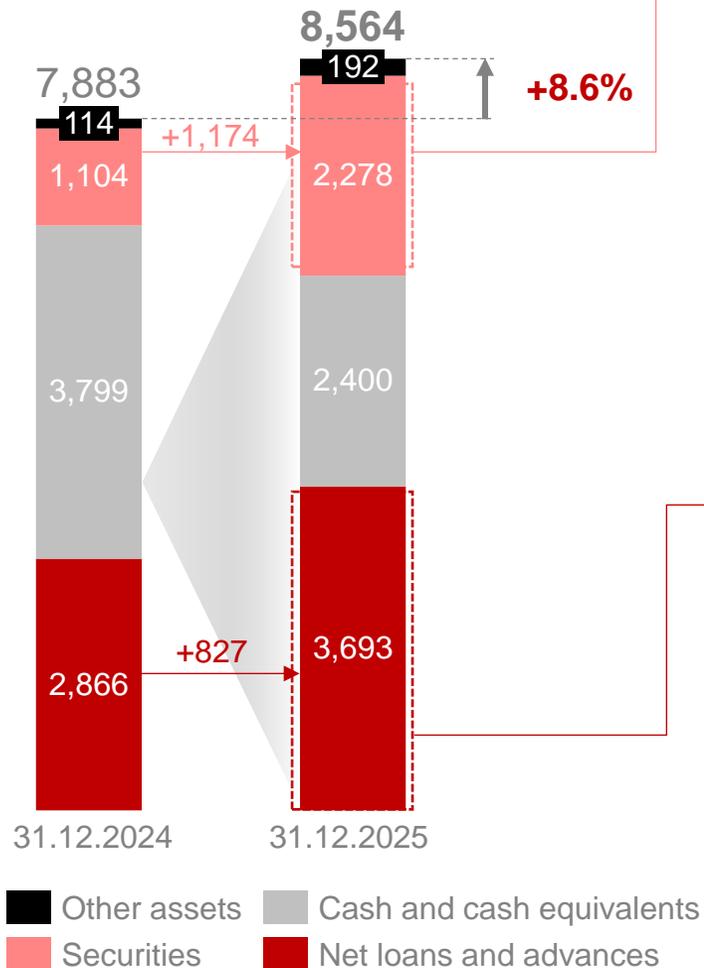


For the third consecutive year and the fourth time in its history, HPB distributed a dividend. In 2025, a dividend of EUR 21.83 per share was approved, corresponding to a dividend yield of 7.0%*. The dividend was paid on January 8, 2026.

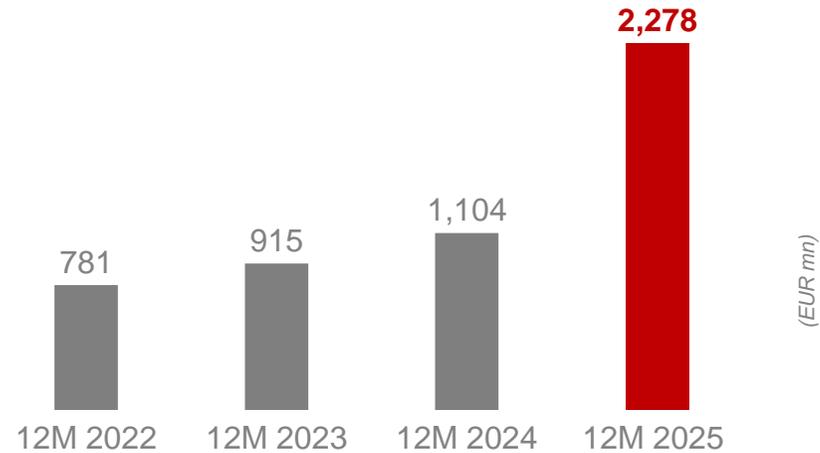
*based on the share price as at December 31, 2025

Balance sheet transformation and growth focused on yield and long term sustainability

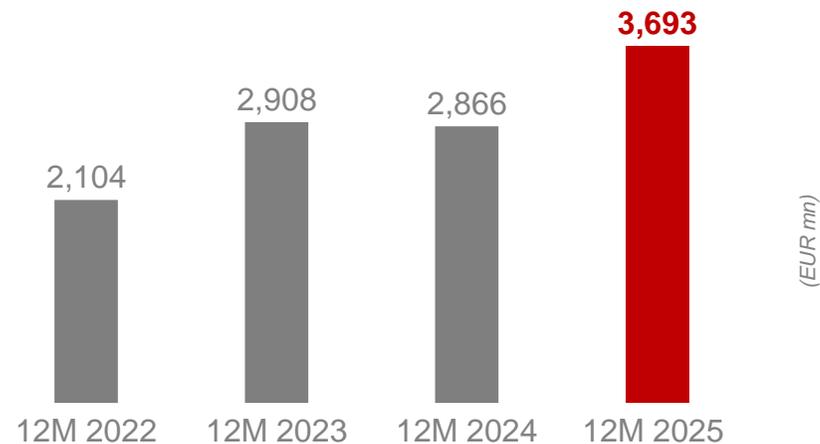
Assets
(EUR mn)



Investment in securities



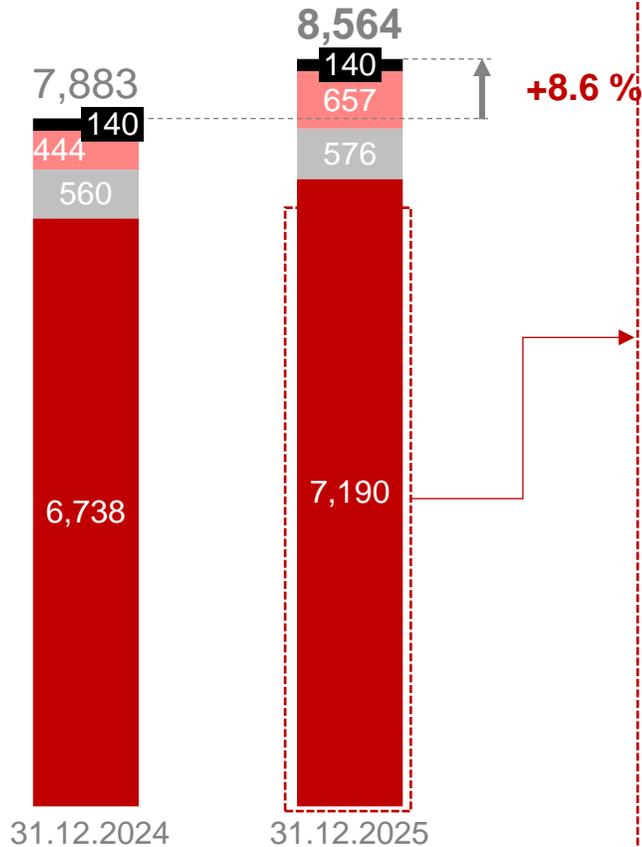
Loan portfolio



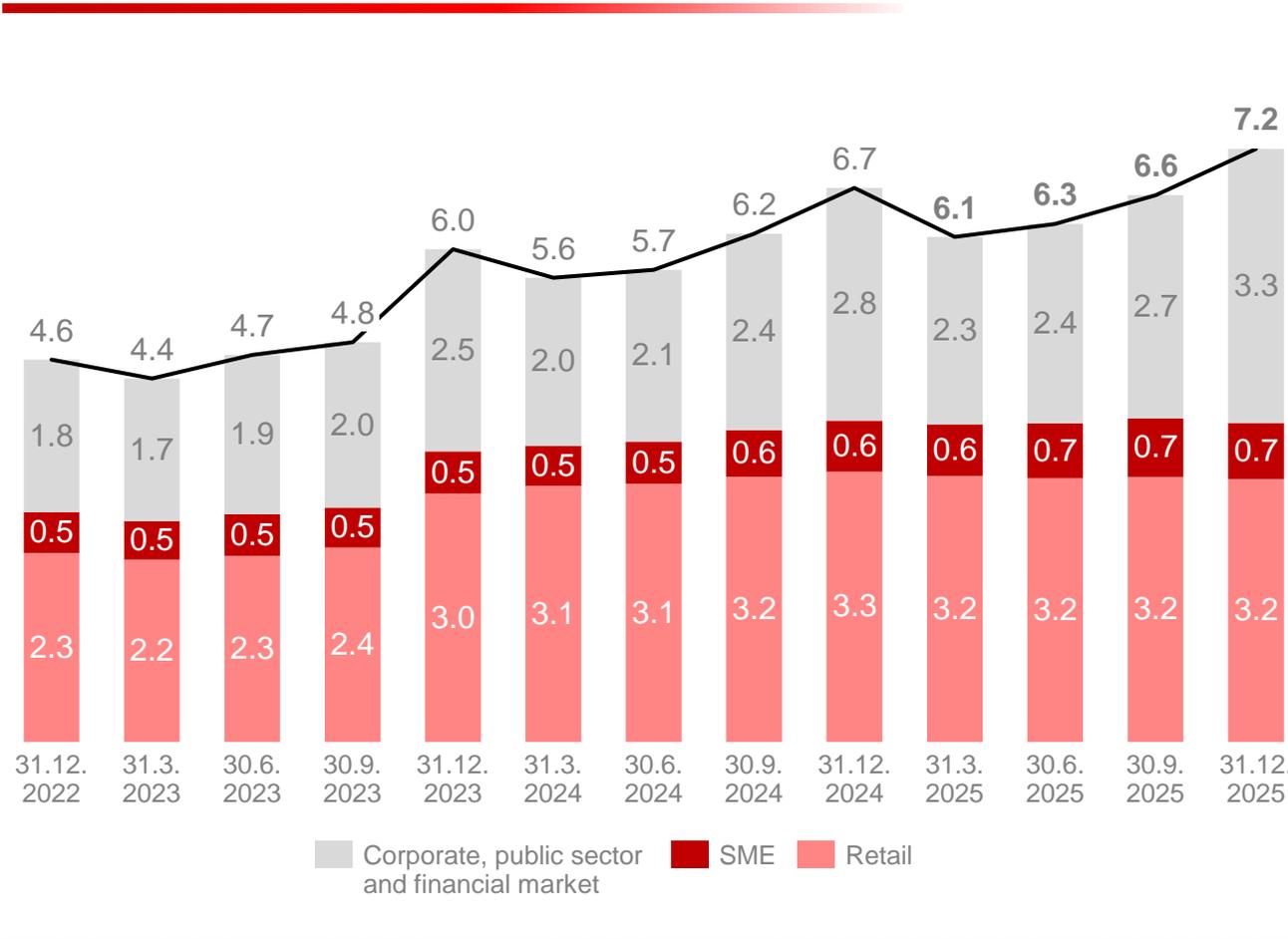
In conditions of declining reference interest rates, excess liquidity at the beginning of 2025 was reallocated from overnight deposits with central banks into higher-yielding assets, primarily loan portfolio and securities. This strategic repositioning resulted in the stabilization of net interest income in the third quarter, followed by growth in the fourth quarter of 2025.

Deposit trends confirm the stability of funding structure and clients trust

Liabilities and equity
(EUR mn)



Seasonal movement of the deposit base (EUR bn)



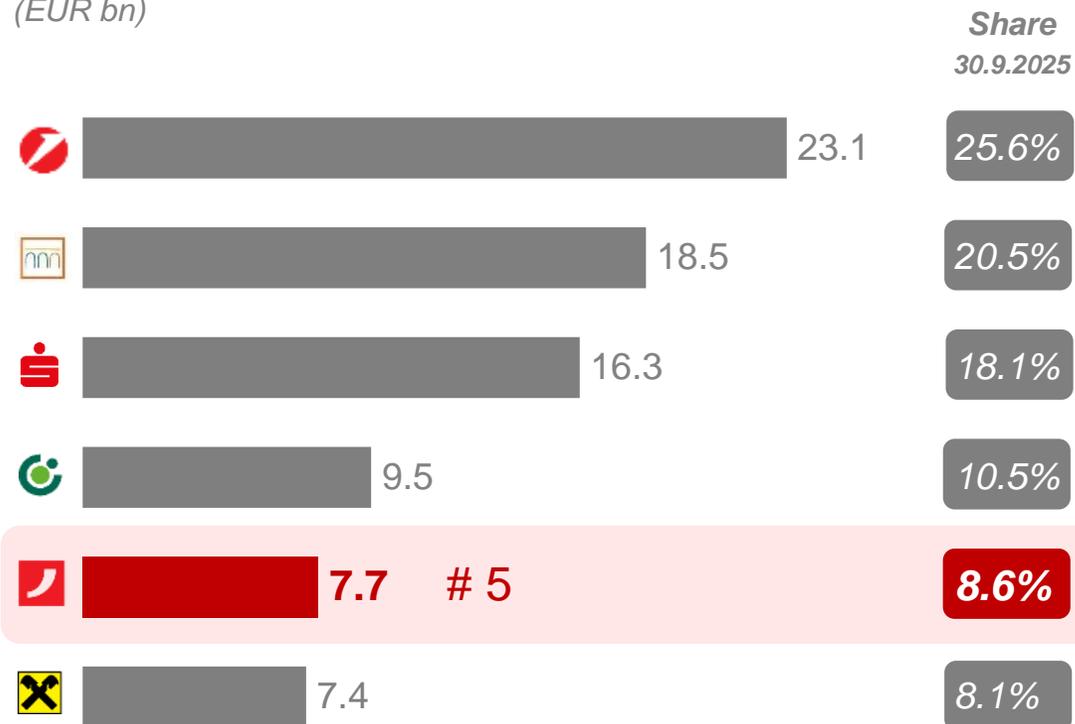
Following the expected seasonal decline at the beginning of the year, deposit base recorded steady growth throughout the year across all business segments.

Other liabilities
 Equity and reserves
 Loan liabilities
 Deposits

Sustained growth in total assets has positioned HPB among leading banks in the market

Total assets

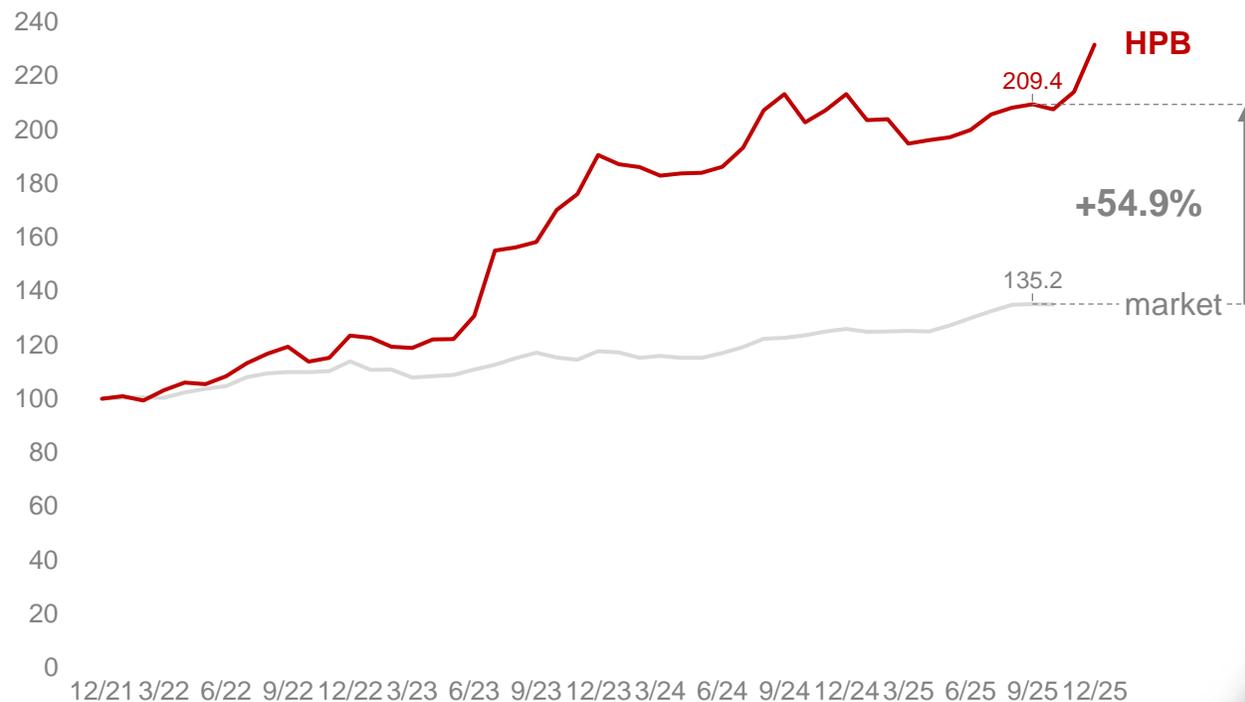
(EUR bn)



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

Total assets development

Base index, 12/2021 = 100



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



Executive
Summary

Financials

Risk
Management

Additional
Information

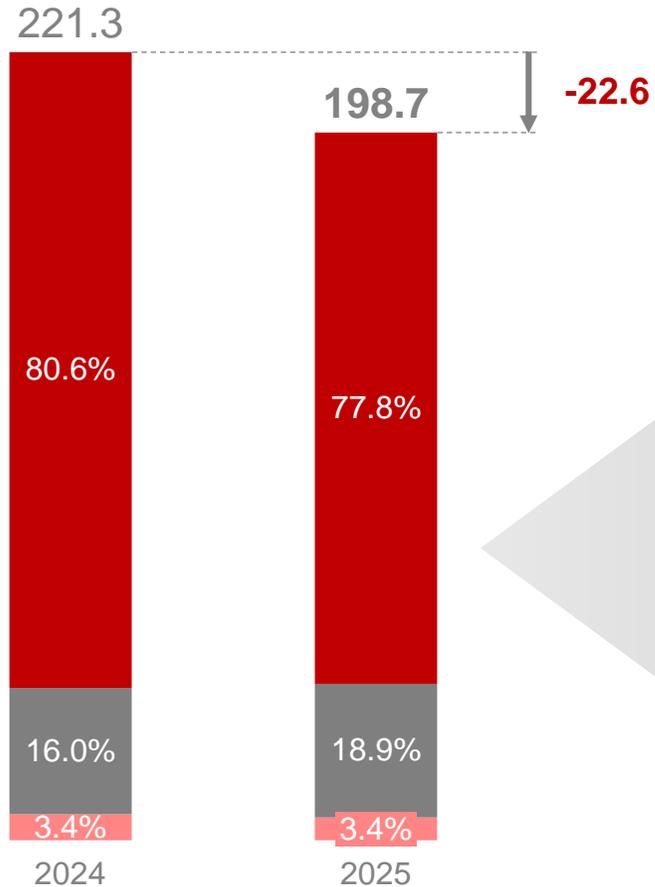
Strategic revenue mix optimisation driving maintained profitability

Profit and loss account <i>(EUR mn)</i>	12M 2024	12M 2025	Y-o-Y	Y-o-Y%
Net interest income	178.3	154.5	(23.8)	(13.3)
Net fee and commission income	35.4	37.5	2.1	6.0
Net other income	7.6	6.7	(0.9)	(12.1)
Operating income	221.3	198.7	(22.6)	(10.2)
Employee expenses	(55.7)	(60.0)	4.3	7.7
Administrative expenses	(43.6)	(44.2)	0.6	1.3
Deposit insurance	-	(2.0)	2.0	
Depreciation	(10.2)	(10.4)	0.3	2.5
Operating expenses	(109.5)	(116.6)	7.2	6.6
Operating profit	111.8	82.1	(29.7)	(26.6)
Provisions	(21.7)	(9.7)	(12.0)	(55.2)
Tax	(16.5)	(13.2)	(3.3)	(19.8)
Profit after tax	73.6	59.1	(14.5)	(19.7)

- ☑ **Net interest income** declined by 13.3% year-on-year, primarily due to halved interest rates on overnight deposits placed to central banks. Negative impact was partially offset by strong loan growth and increased investments in higher-yield securities. Consequently, a **stabilisation of net interest income is visible in the second half of 2025**, confirming the effectiveness of the asset structure optimisation.
- ☑ **Net fee and commission income** recorded stable growth in the observed period, supported by higher client activity and further strengthening of digital channels.
- ☑ Operating expenses increased by 6.6% in 2025, primarily reflecting strategic investments in employees. The rise in employee expenses stems from enhancements to benefit rights concluded at the end of 2024 to mitigate inflationary pressures, strengthen the Bank's competitiveness in the labour market while establishing the foundation for Bank's digital transformation programme.
- ☑ Deposit insurance expenses amounts EUR 2 mn in 2025, in line with continued growth in sector-level deposits (2024: = 0).
- ☑ Significant decline in provisions is the result of a prudent credit policy implemented in prior periods and a strategic focus on risk diversification and insured exposures by high-quality instruments. Furthermore, lower default frequency and effective early and late-stage collection activities contributed to a reduction in total NPL (Stage 3), as well as related credit losses. At the same time, the Bank recorded provisions for its performing portfolio in line with balance sheet growth and new lending volumes across all segments.

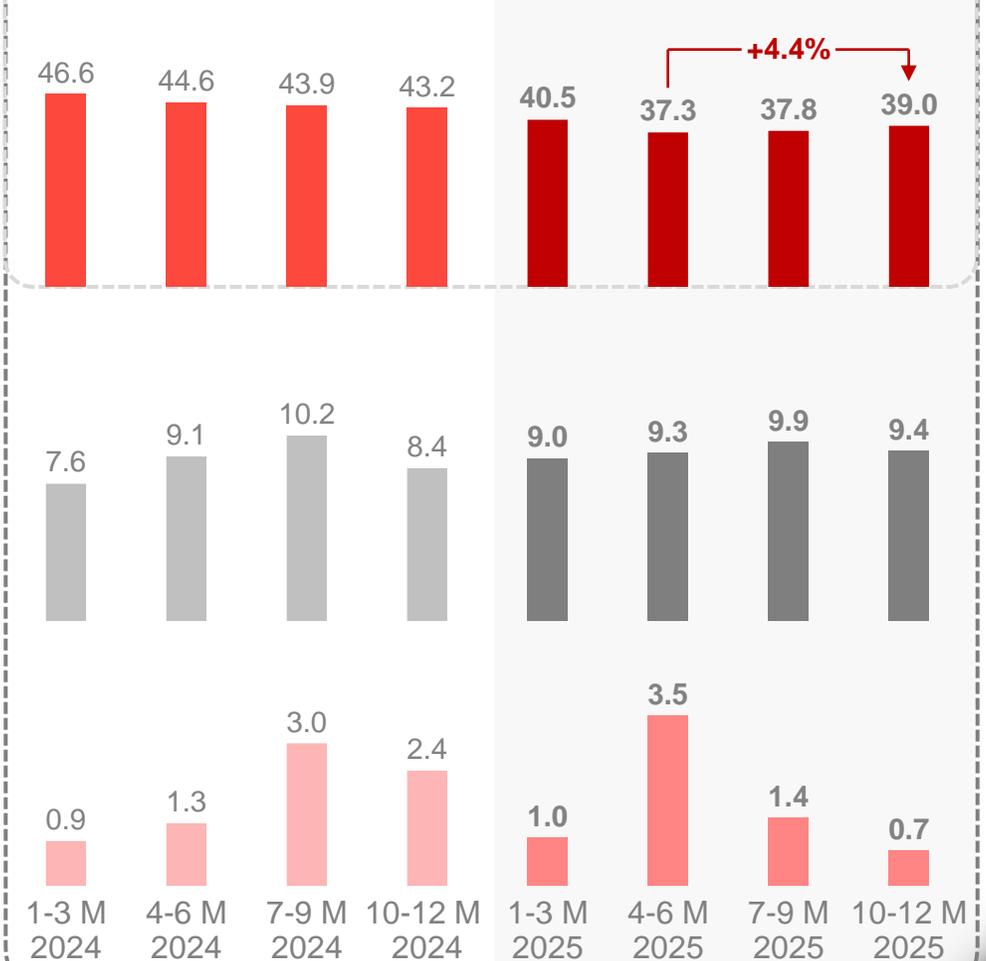
Stabilisation and growth of net interest income in H2 2025

Operating income (EUR mn)



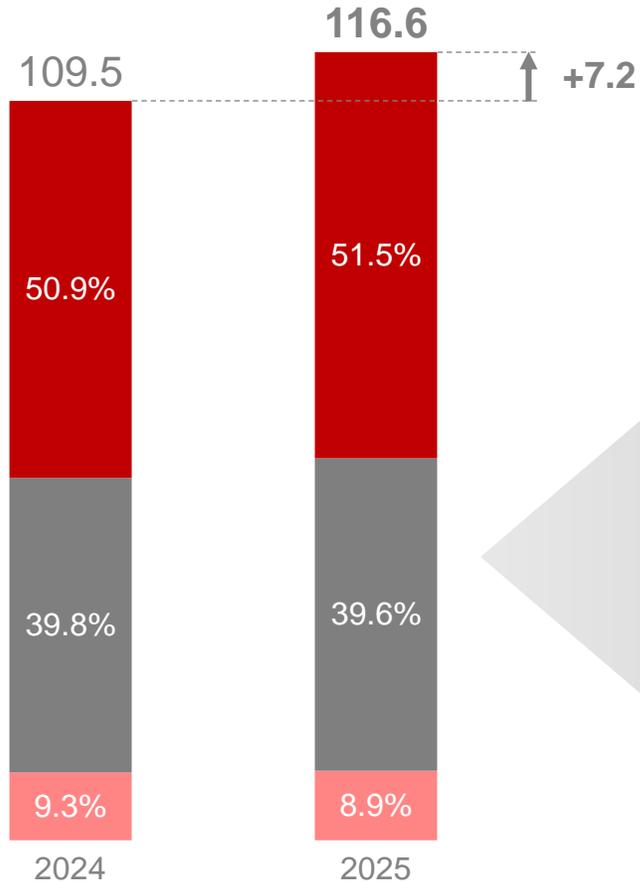
- Net interest income **-13.3%** (Y-o-Y)
- Net fee and commission income **+6.0%** (Y-o-Y)
- Net other income **-12.1%** (Y-o-Y)

Effect of reduction in reference interest rates (ECB)



Increase in expenses driven by investments in employees and digital transformation

Operating expenses (EUR mn)

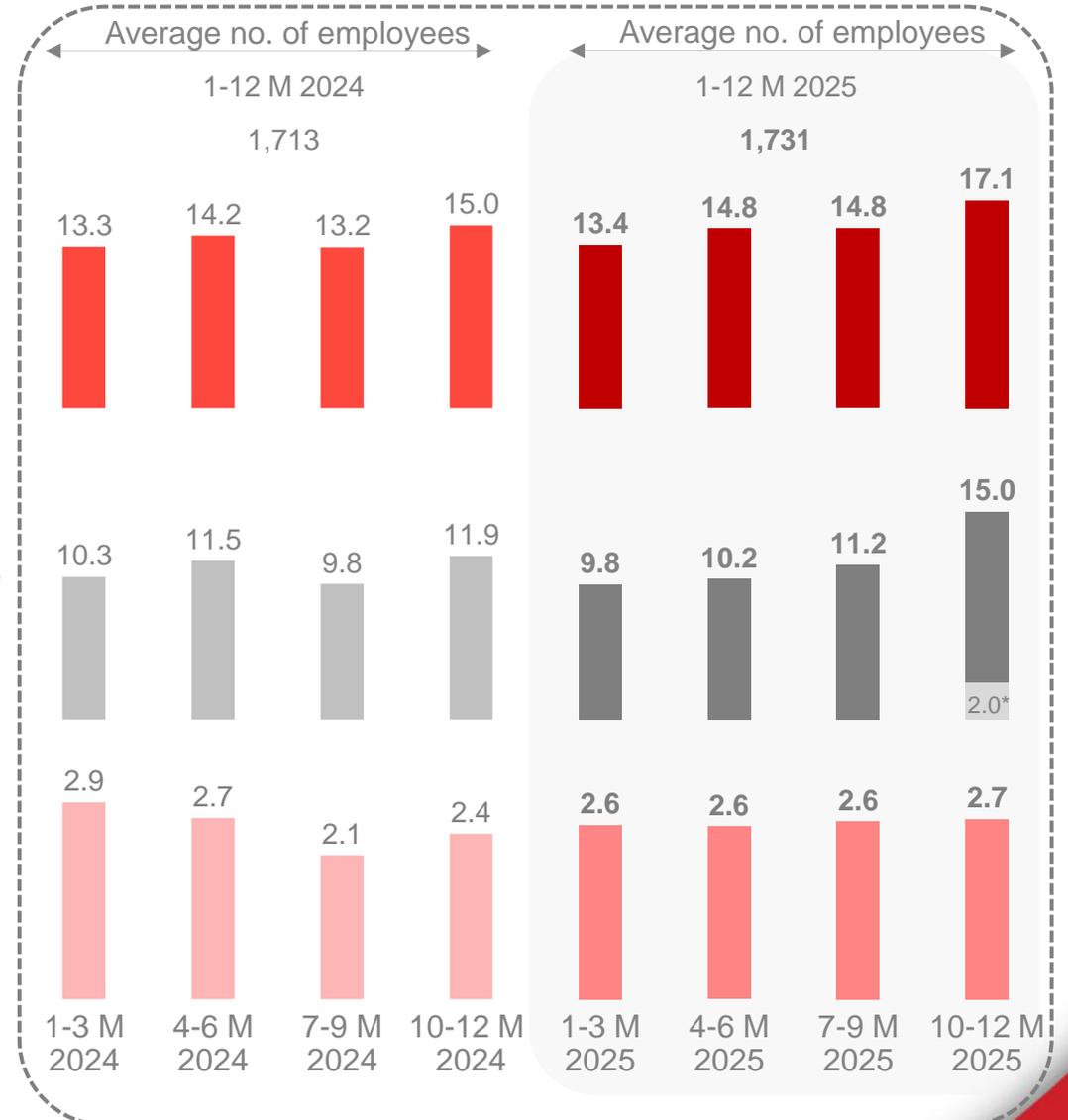


- Employee expenses **+7.7%** (Y-o-Y)
- Administrative expenses **+6.0%** (Y-o-Y)
- Depreciation **+2.5%** (Y-o-Y)

Employee expenses

Administrative expenses

Depreciation



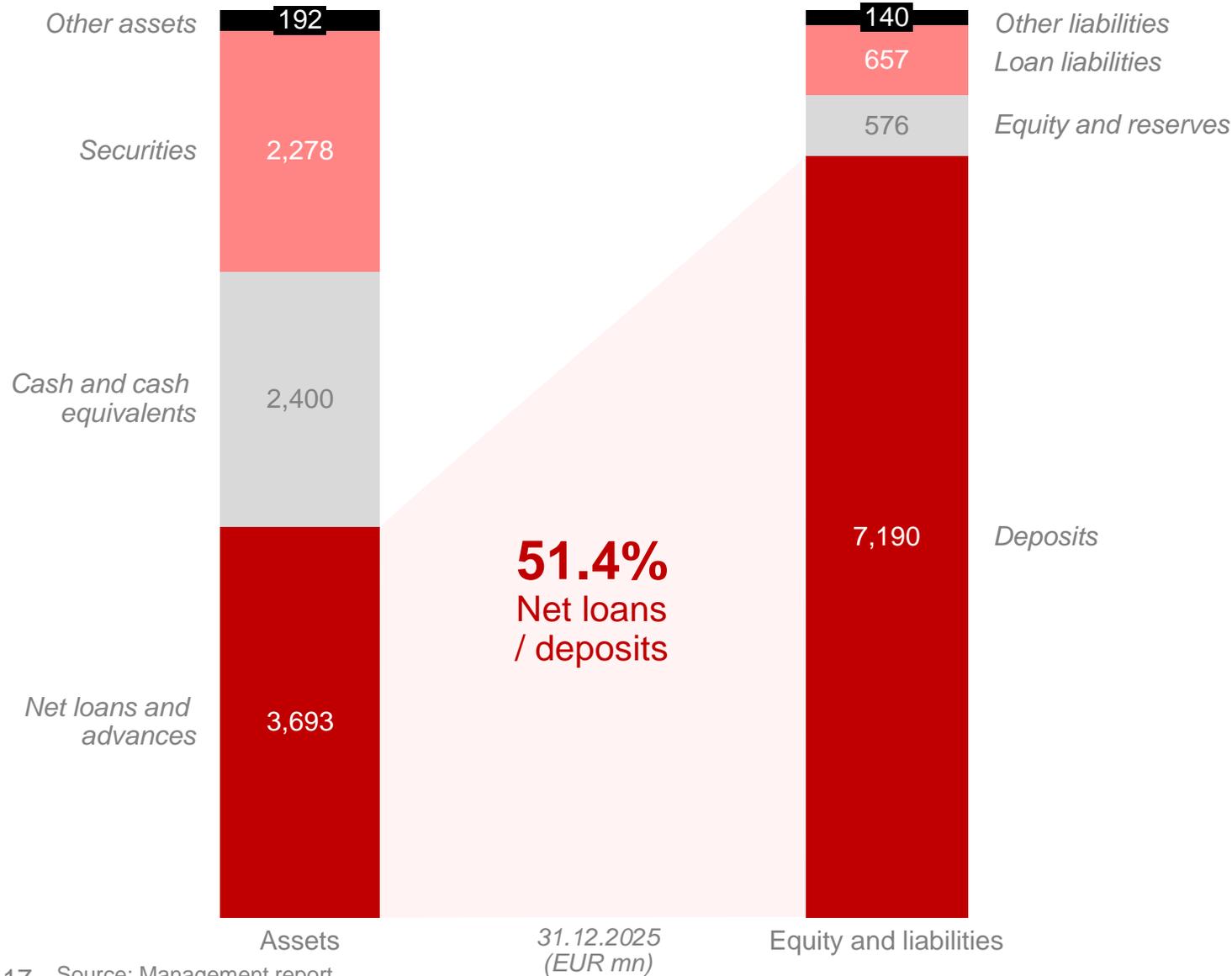
*Deposit insurance expense in Q4 2025 amounted to EUR 2.0 mn, following the resumption of contributions to the Deposit Insurance Fund (applicable to all banks in Croatia)

Balance sheet transformation and growth supporting yield generation and economies of scale

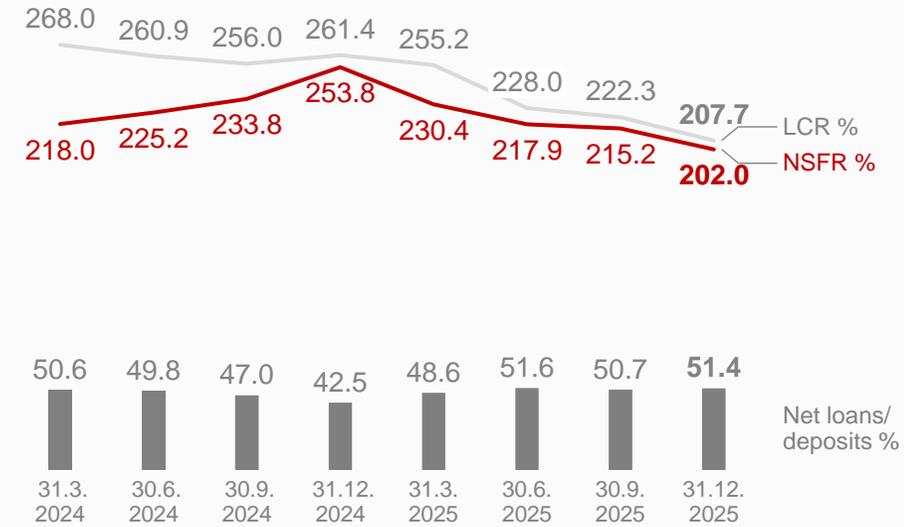
Balance sheet (EUR mn)	31.12.2024	31.12.2025	YTD	YTD %
Cash and cash equivalents	3,799	2,400	(1,398)	(36.8)
Securities and other instruments	1,104	2,278	1,174	106.4
Net loans and advances	2,866	3,693	827	28.9
Other assets	114	192	78	68.1
Total assets	7,883	8,564	681	8.6
Deposits	6,738	7,190	452	6.7
Loan liabilities	444	657	213	48.0
Other liabilities	140	140	(0)	(0.1)
Total liabilities	7,323	7,987	665	9.1
Total equity and reserves	560	576	17	3.0

- ☑ Exceptionally high liquidity surplus with which the Bank entered 2025 was deployed during the year into high-yield securities issued by Republic of Croatia (EUR 0.8 bn) and loans with strong cross-sell potential, optimising interest income while maintaining a low-risk profile in a declining reference interest rates environment.
- ☑ Loan activity increased across all business segments.
- ☑ In Q4, the deposit base was further strengthened, with additional diversification of funding sources through new borrowings.
- ☑ Funding structure contributed to a positive credit assessment of the Bank, resulting in the assignment of an investment-grade deposit rating of Baa2 by Moody's. This confirms the Bank's strong capitalization and investment potential.

Balance sheet structure that reflects strategic focus on loan portfolio and market share growth



Liquidity profile



LCR and NSFR **significantly above** regulatory requirements (= 100%) and market (LCR: 217.9%*; NSFR: 164.2%**).

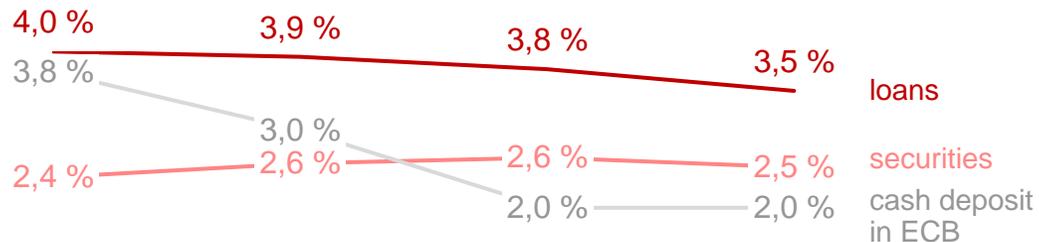
*Data as of September 30, 2025, source: CNB statistics, SV1 Data on operations of credit institutions, as at 30 September 2025 (preliminary, unaudited)

**Data as of June 30, 2025, source: CNB Semi-annual Information on the Financial Condition, the Degree of Price Stability Achieved and the Implementation of Monetary Policy in the First Half of 2025

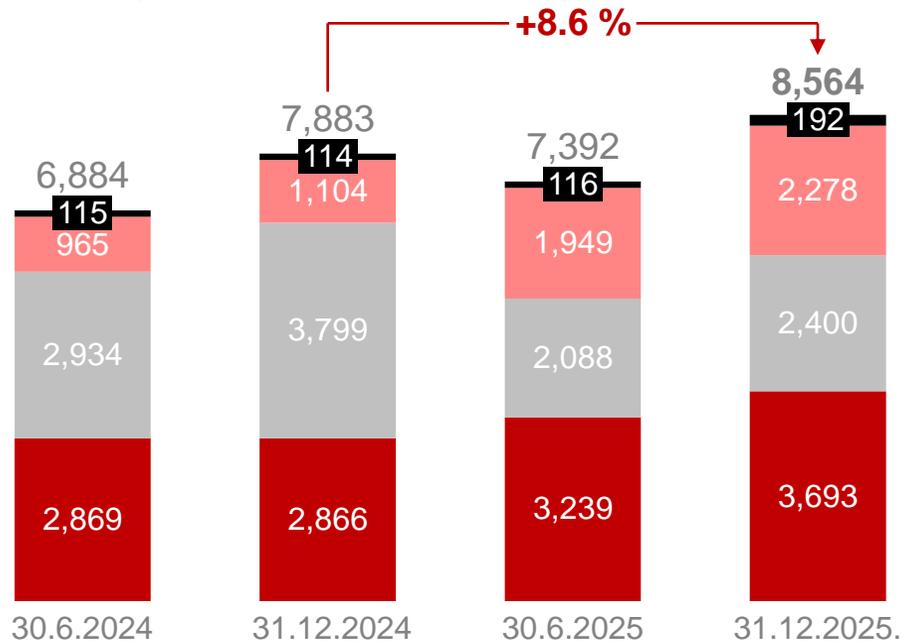
Balance sheet repositioning to preserve and enhance yield

Assets

Average half-year interest rates

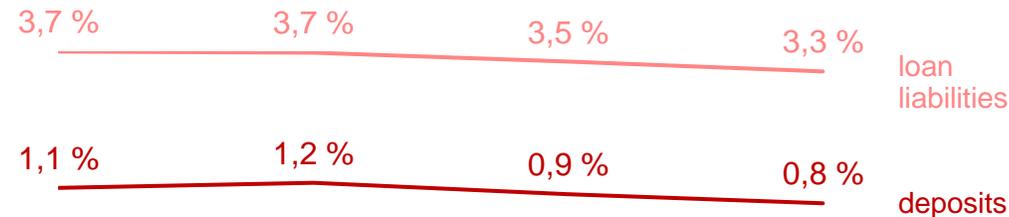


Volume in EUR mn

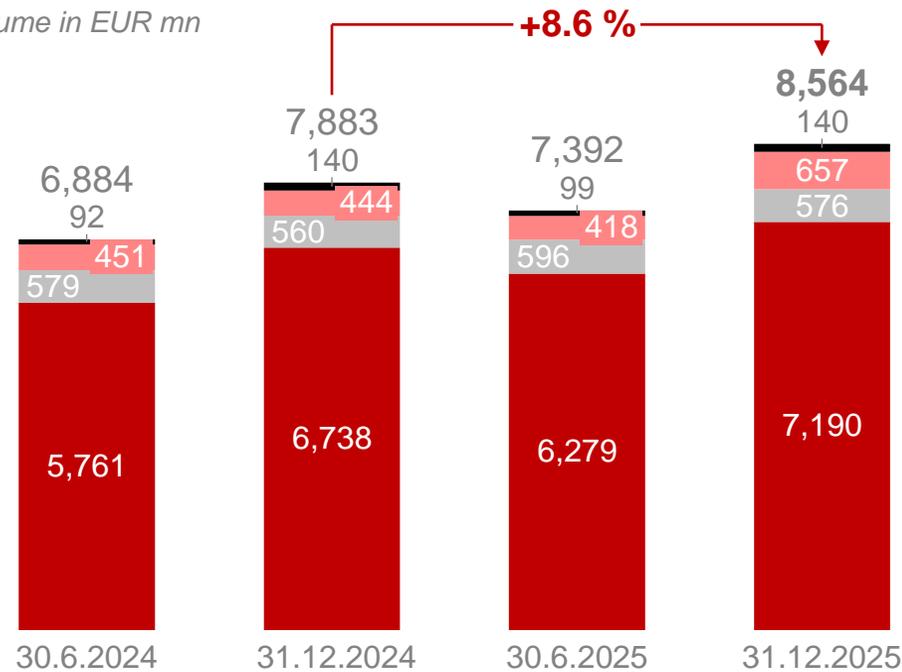


Liabilities and equity

Average half-year interest rates



Volume in EUR mn

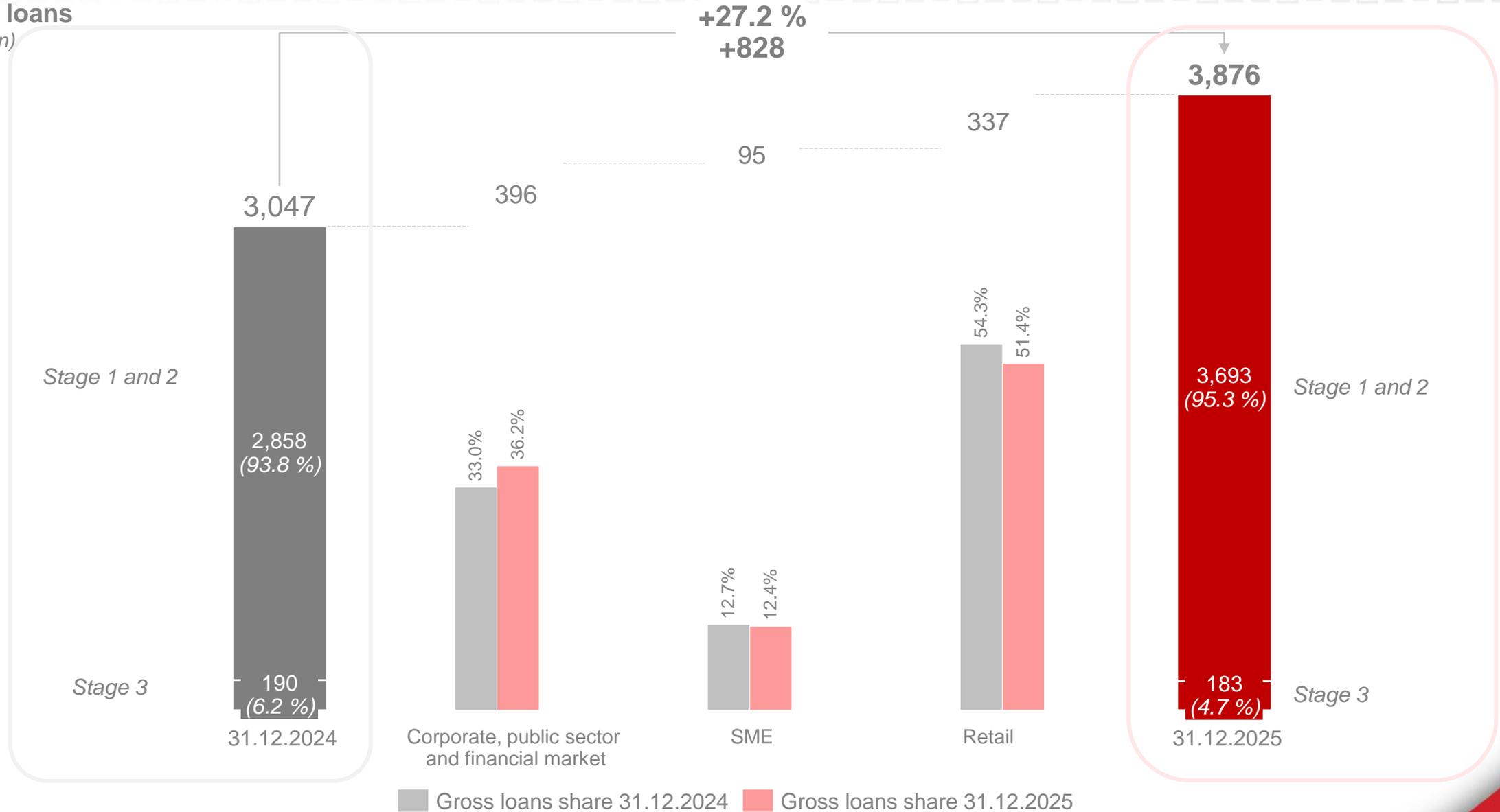


Other assets
 Cash and cash equivalents
 Securities
 Net loans and advances

Other liabilities
 Equity and reserves
 Loan liabilities
 Deposits

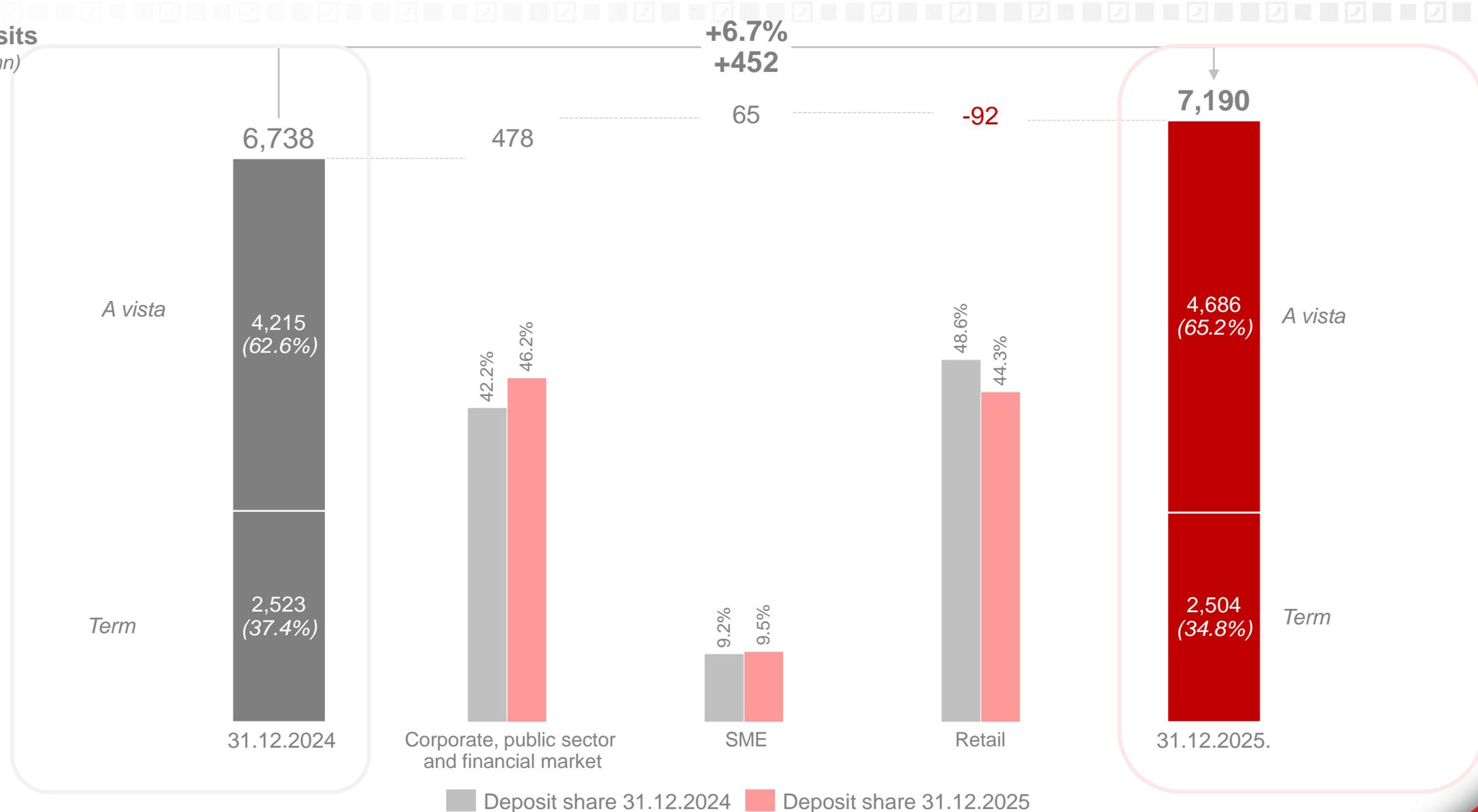
Lending expansion across all segments with improved portfolio quality

Gross loans
(EUR mn)



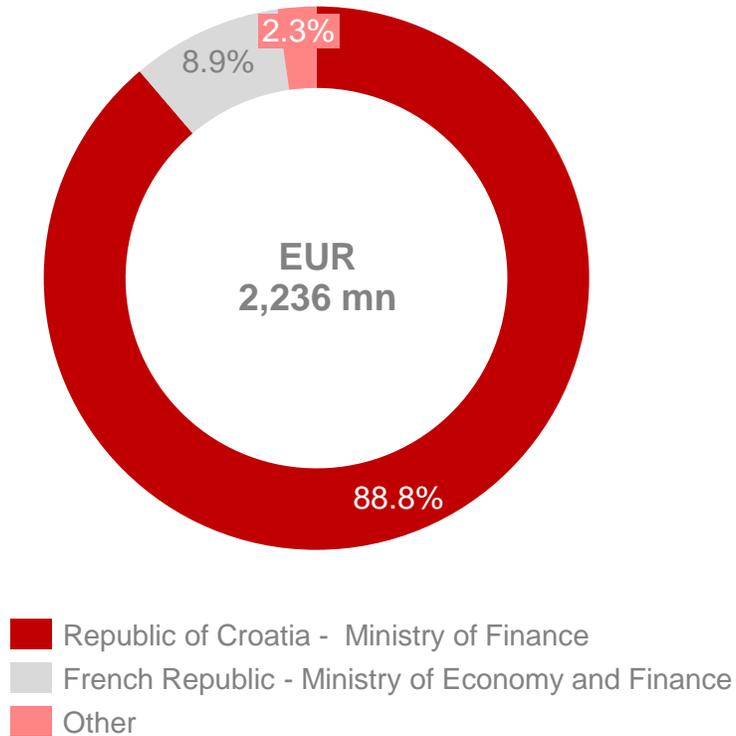
Deposit growth with optimised funding cost

Deposits
(EUR mn)

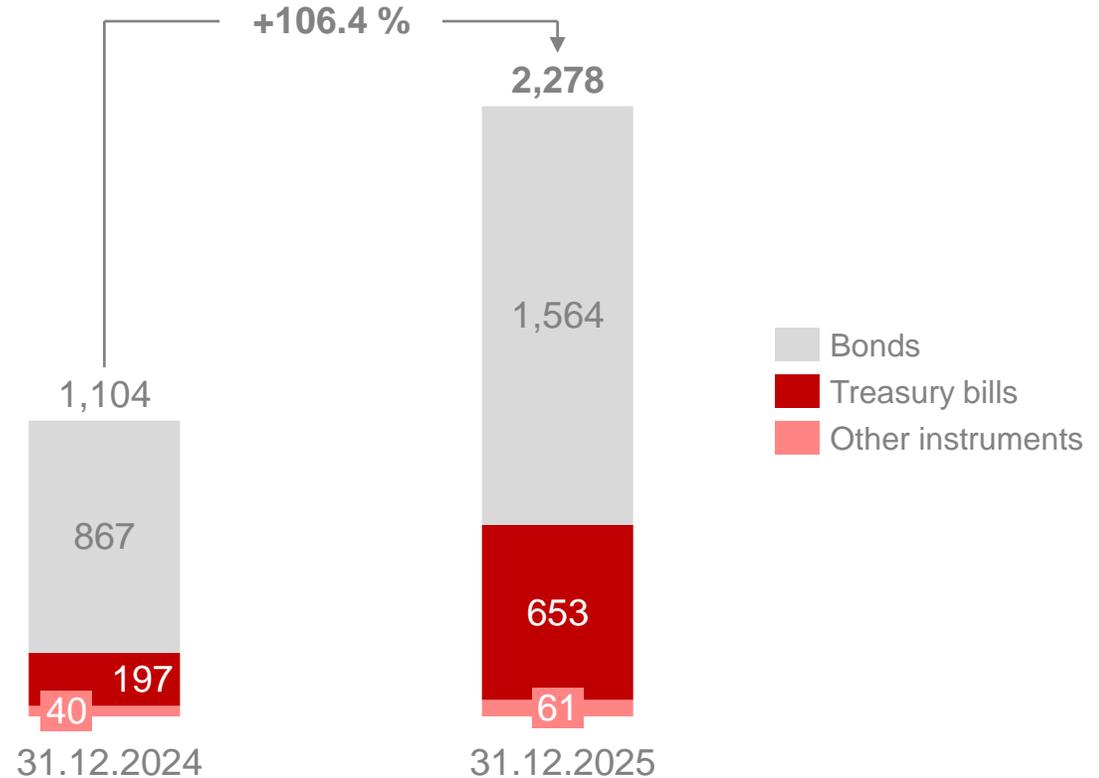


Conservative investment structure with yield optimisation

Securities* by issuer



Movement of securities and other instruments



*Securities are presented in nominal amount as of December 31, 2025

➤ The securities portfolio consists of 68.6% bonds, with government bonds covering 66.4% of the total portfolio as the most significant investment.



Executive
Summary

Financials

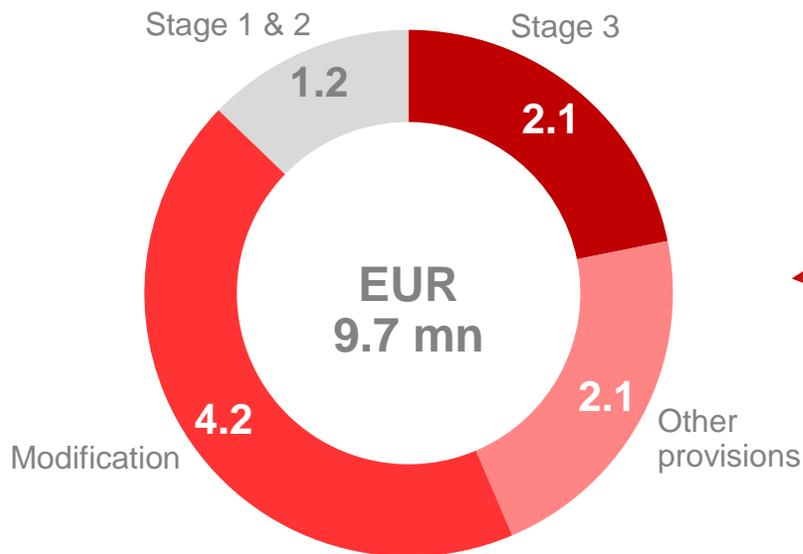
**Risk
Management**

Additional
Information

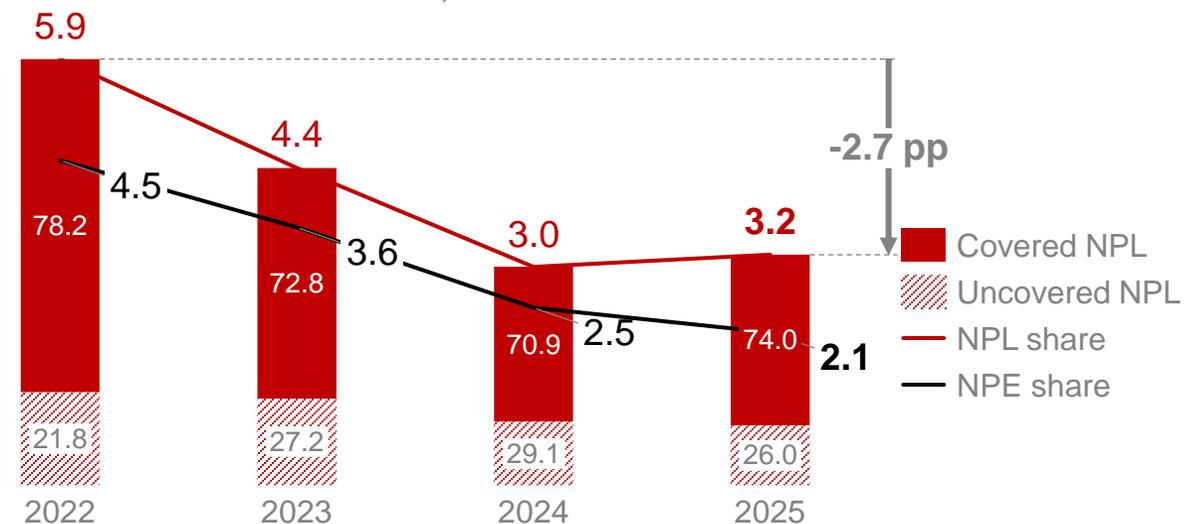
Lending expansion without taking excessive risk

Structure of provisions

31.12.2025

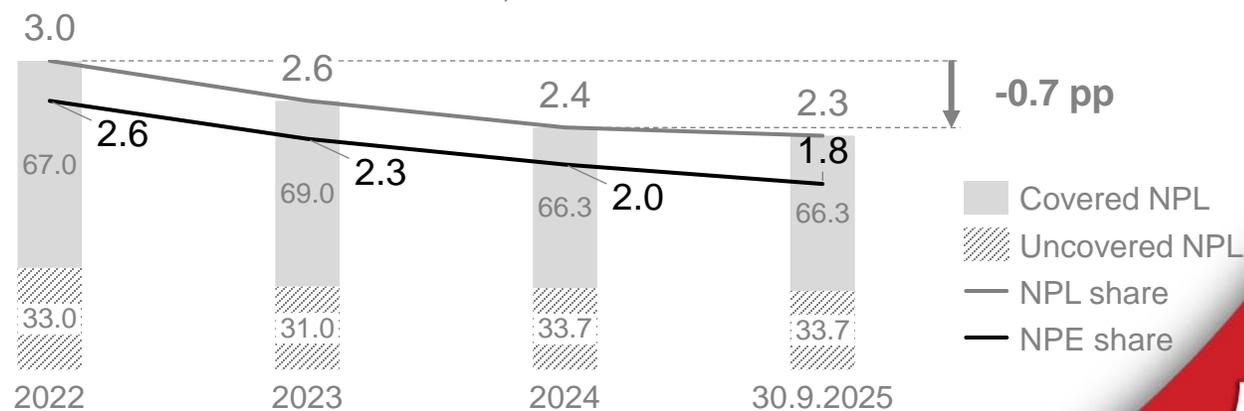


HPB - NPL and NPE ratio, %



Source: FINREP regulatory report

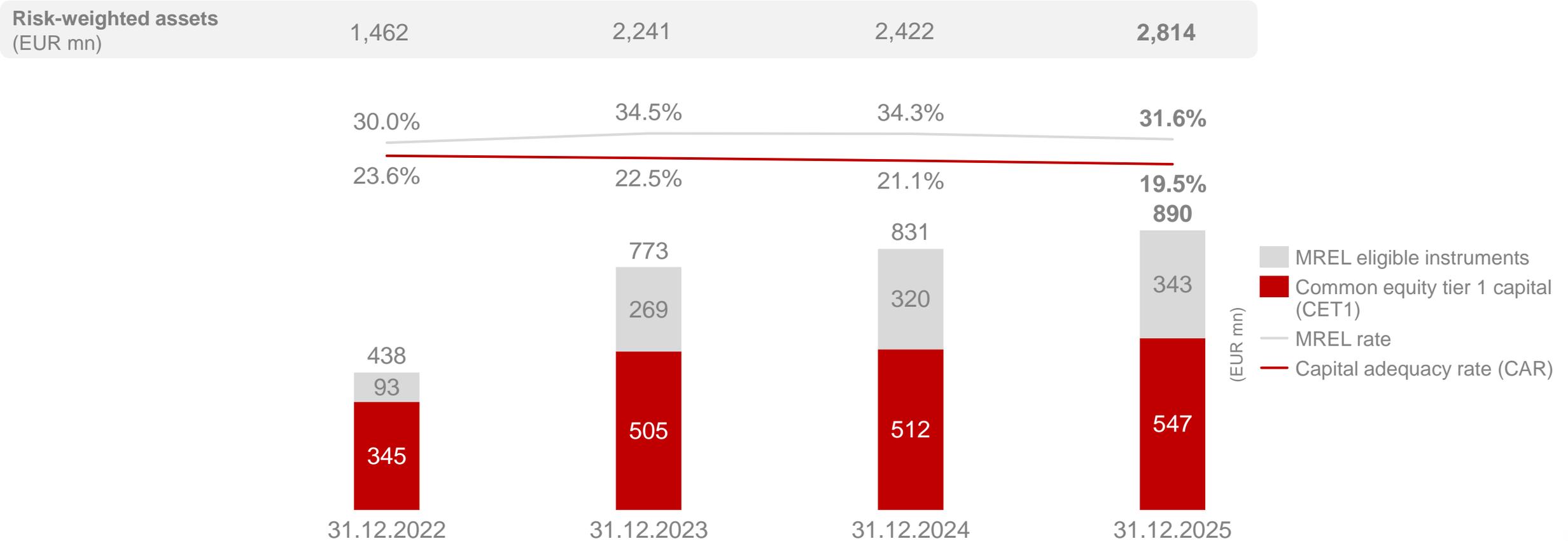
Market - NPL and NPE ratio, %



Source: CNB statistics, SV2 Selected indicators of the structure, concentration and operations of credit institutions

- Provisions for performing loans (Stage 1 & 2) reflect increased exposure across all segments.
- In 2025, provisions related to the NPL portfolio were significantly lower than in 2024 (risk cost reduction of EUR 10.8 mn). In the corporate segment income from reversal of provisions was recorded due to significant positive collection effects that was additionally supported by lower provisions in retail segment where the impact of newly originated NPLs were offset by collection activities.
- Modification increased due to higher refinancing volumes.
- Slight increase in NPL share in 2025 does not reflect deterioration in the non-performing loans (numerator) hence is driven by decrease in the volumes used in the calculation of this indicator (denominator) where excess liquidity (included in calculation) was reallocated in securities (not included in calculation).

Capital position supporting loan growth



- ☑ In 2025, the Bank successfully implemented CRR3, mitigating the impact of loan expansion on risk-weighted assets.
- ☑ Regulatory capital in 2025 was influenced by the allocation of part of the current net profit and dividend distribution.
- ☑ Capitalisation and solvency indicators remain comfortably above regulatory requirements.



Executive
Summary

Financials

Risk
Management

Additional
Information

Sustainable business in 2025

In 2025, HPB transitioned from compliance to active sustainability management

ENVIRONMENT	Climate Strategy until 2050	<ul style="list-style-type: none"> ➤ continuous development of the transition planning framework to achieve long-term greenhouse gas emission reduction targets ➤ new metrics in the segment of environmental risk management (reduction of the share of low income in non-purpose cash loans in retail segment and reduction of exposure with pronounced environmental risk in the segment of business entities) ➤ electricity consumption reduced by 4% compared to 2024 	
	Systematic increase in sustainable lending	<ul style="list-style-type: none"> ➤ annual strategic KPI: realized EUR 64.98 million of new volume of sustainable lending (achievement of 325% of the target KPI) ➤ focus on renewable energy sources and energy efficiency and use of HBOR/HAMAG BICRO and international credit lines (GGF, EFSE) 	
	Responsible financing	<ul style="list-style-type: none"> ➤ systematic assessment of environmental (ENV) rating of industries and sectors, and client ENV ratings of clients – business entities ➤ implementation of clear financing rules defined through sectoral policies and minimum credit standards with RAS limits and sectoral restrictions 	
SOCIETY	Organization vitality research	<ul style="list-style-type: none"> ➤ 90,5% of employees participated in the survey (ORVI) ➤ ORVI index and share of ambassadors are increasing, weaknesses are decreasing ➤ as strengths, employees highlight - satisfaction with direct leadership and satisfaction with career development and rewards 	
	Diversity and gender equality	<ul style="list-style-type: none"> ➤ 64,5% of women in management positions (1,5% more than in 2024) ➤ 3,85% of people with disabilities (0,65% more than in 2024) ➤ gender pay gap in expert roles (grade 4) reduced by 2 p.p. ➤ 0 reported cases of discrimination or human rights violations 	
	Investment in employee development	<ul style="list-style-type: none"> ➤ 19,98 training hours per HPB Group employee ➤ 13 approved co-financing / financing of employee education ➤ 157 employees in the HPB Start program for new employees ➤ 130 employees in the 'Podatkovni rasadnik' program ➤ turnover rate 7,92% (2,3% less than in 2024) 	

Sustainable business in 2025

In 2025, HPB transitioned from compliance to active sustainability management

SOCIETY	Financial literacy	<ul style="list-style-type: none"> ➤ 20 educational, informative and advisory activities were carried out within the "HPB for financial literacy" program ➤ a total of 7,517 people participated in the activities ➤ an independent website for financial literacy was created - HPB Financial Academy 	
	Availability and quality of services	<ul style="list-style-type: none"> ➤ the most widespread branch network thanks to the 'Bank in the Post' project – 1017 post offices, of which 141 are financial corners in HP ➤ a wide range of digital services for online banking – 181,816 users of mHPB services and 115,760 users of Internet banking ➤ 2,81% fewer complaints than in 2024 ➤ 0 security incidents 	
GOVERNANCE	Ethical business and compliance	<ul style="list-style-type: none"> ➤ 0 reports of irregularities ➤ confirmed compliance of HPB Group's operations with the guidelines of the social responsibility standard ISO 26000:2020 	
	Diversity of governing bodies	<ul style="list-style-type: none"> ➤ 60% women in the governing bodies (both Management Board and Supervisory Board) 	
	Transparent sustainability reporting	<ul style="list-style-type: none"> ➤ application of ESRS unified European standards for the second year in a row ➤ audit conducted by independent auditing company PwC 	
	Organizational strengthening in the sustainability segment	<ul style="list-style-type: none"> ➤ the Strategic development and business transformation division was established, which consists of three directorates - the Strategic Development Department, Digital Transformation Department and the Sustainability Department 	

Achievements and awards in 2025

Employer Partner – for the ninth time, the Bank received the regional Employer Partner recognition for advancing human capital management standards, improving workplace quality and strengthening employee engagement (October, 2025)



Dividend – In December 2025, the Bank's General Assembly approved a dividend distribution from retained earnings for 2024 in the amount of EUR 21.83 per share.

Volunteering for Croatia – HPB's corporate volunteering program received a special recognition in the business sector category at the 2025 Volunteering Oscar awards for its outstanding contribution to the development of volunteering as an important segment of corporate social responsibility (December, 2025).



Top of the funds – HPB Bond fund and HPB Global fund were recognised as the best bond and mixed fund in 2024 by the Association of Investment and Pension Fund Management Companies of the Croatian Chamber of Commerce (April 2025)



Strengthening the Fintech – The Bank continues to play an active role in developing the fintech community and in 2025, initiated cooperation with the Faculty of Economics and Business and ZICER (Zagreb Innovation Centre).

Bank's LinkedIn community – continued strong growth in 2025, surpassing 12,000 followers and securing a position among the Top 4 banks in Croatia.



Abbreviations

Abbreviation	Definition
CAR	Capital Adequacy Ratio
CET 1	Common Equity Tier 1
CNB	Croatian National Bank
CROBEX	Croatian Benchmark Stock Exchange Index
CRR3	The Capital Requirements Regulation III
ECB	European Central Bank
ESG	Environmental, Social and Governance
EURO STOXX	Stock market index that includes the 50 largest and most liquid stocks within the eurozone
EURO STOXX Banks	Stock exchange index that includes shares of the largest banks within the eurozone
HPB	Hrvatska poštanska banka
ISIN	International Securities Identification Number
LCR	Liquidity Coverage Ratio
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
NPE	Non-Performing Exposures
NSFR	Net Stable Funding Ratio
Q	Quarter
RWA	Risk-Weighted Assets
Stage 1 and 2	Performing Loans
Stage 3 or NPL	Non-Performing Loans
Y-o-Y	Year-over-Year
YTD	Year to Date
ZSE	Zagreb Stock Exchange
12M	Twelve-month/annual period

Indicies calculation

Indicator	Calculation
Liquidity coverage ratio (LCR)	The ratio of liquid assets to net liquidity outflow
NPE ratio	Ratio of non-performing exposures to total loans
NPL coverage	Ratio of accumulated impairments for non-performing loans to total non-performing loans
NPL ratio	Ratio of non-performing loans to total loans
Net stable funding ratio (NSFR)	Ratio of the available amount of stable funding relative to the required amount of stable funding
Loan to deposit ratio	Ratio of net loans to deposits as of the reporting date
Common Equity Tier 1 (CET 1)	Common Equity Tier 1 (CET1) capital to risk-weighted assets (RWA) ratio

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

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., states that according to their best knowledge the set of unaudited unconsolidated financial statements for the period from January 1 to December 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.

On behalf of HPB p.l.c.:

Marko Badurina

President of the Management Board

Ivan Soldo

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Tadija Vrdoljak

Member of the Management Board

Josip Majher

Member of the Management Board

Management report of HPB p.l.c.

Management report of Hrvatska poštanska Banka p.l.c. for the period from January 1 to December 31, 2025, is contained in the previous section of this material.

Marko Badurina

President of the Management Board

Ivan Soldo

Member of the Management Board

Anto Mihaljević

Member of the Management Board

Tadija Vrdoljak

Member of the Management Board

Josip Majher

Member of the Management Board



HRVATSKA POŠTANSKA BANKA

We are creating conditions for a better life in Croatia.

HEADQUARTER

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[HPB](#)



[HPB LinkedIn](#)

Annex 1**ISSUER'S GENERAL DATA**

Reporting period:

1.1.2025.

to

31.12.2025.

Year:

2025

Quarter:

4

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, 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

1769

Consolidated report:

KN

(KN-not consolidated/KD-consolidated)

Audited:

RN

(RN-not audited/RD-audited)

Names of subsidiaries (according to IFRS):

Registered office:

MB:

Bookkeeping firm:

No

(Yes/No)

(name of the bookkeeping firm)

Contact person:

Maja Škara

(only name and surname of the contact person)

Telephone:

0800472472

E-mail address:

maja.skara@hpb.hr

Audit firm:

(name of the audit firm)

Certified auditor:

(name and surname)

BALANCE SHEET
balance as at 31.12.2025.

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	3,798,721,069	2,400,309,813
Cash in hand	002	133,826,421	138,607,888
Cash balances at central banks	003	3,654,552,643	2,249,186,191
Other demand deposits	004	10,342,005	12,515,734
Financial assets held for trading (from 6 to 9)	005	66,015,020	64,655,611
Derivatives	006	0	150,623
Equity instruments	007	27,486,733	29,545,869
Debt securities	008	38,528,287	34,959,119
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	500,416
Equity instruments	011	0	0
Debt securities	012	0	0
Loans and advances	013	498,236	500,416
Financial assets at fair value through profit or loss (15 + 16)	014	0	0
Debt securities	015	0	0
Loans and advances	016	0	0
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	5,462,269	5,812,966
Equity instruments	018	5,462,269	5,812,966
Debt securities	019	0	0
Loans and advances	020	0	0
Financial assets at amortised cost (22 + 23)	021	3,918,998,979	5,901,746,942
Debt securities	022	1,032,259,212	2,197,443,538
Loans and advances	023	2,886,739,767	3,704,303,404
Derivatives - hedge accounting	024	0	9,863,554
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	1,495,487	1,495,487
Tangible assets	027	55,596,992	61,607,852
Intangible assets	028	14,910,720	19,659,934
Tax assets	029	4,422,971	4,522,969
Other assets	030	16,477,617	93,660,203
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	7,882,699,360	8,563,835,747
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	541,807	22,422
Derivatives	034	541,807	22,422
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	7,243,897,851	7,907,368,658
Deposits	044	7,182,370,233	7,846,958,803
Debt securities issued	045	0	0
Other financial liabilities	046	61,527,618	60,409,855
Derivatives - hedge accounting	047	0	4,381,245
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	0	0
Provisions	049	41,400,648	41,329,431
Tax liabilities	050	6,048,067	0
Share capital repayable on demand	051	0	0
Other liabilities	052	30,893,121	34,315,327
Liabilities included in disposal groups classified as held for sale	053	0	0
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	7,322,781,494	7,987,417,083
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	11,162,218
Retained profit	060	225,426,381	254,490,401
Revaluation reserves	061	0	0
Other reserves	062	89,306,875	89,677,700
(-) Treasury shares	063	0	-10,540
Profit or loss attributable to owners of the parent	064	73,631,645	59,128,885
(-) Interim dividends	065	0	0
Minority interests [non-controlling interests]	066	0	0
Total equity (from 55 to 66)	067	559,817,866	576,418,664
Total equity and liabilities (54 + 67)	068	7,882,699,360	8,563,835,747

STATEMENT OF PROFIT OR LOSS
for the period 01.01.2025. to 31.12.2025.

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	261,111,178	65,715,561	227,945,443	58,517,895
(Interest expenses)	002	83,387,065	22,177,668	73,935,073	19,666,485
(Expenses on share capital repayable on demand)	003	0	0	0	0
Dividend income	004	224,832	6,406	241,688	6,646
Fees and commissions income	005	76,788,658	19,316,238	77,217,867	19,184,166
(Fees and commissions expenses)	006	41,416,559	10,874,959	39,720,561	9,791,401
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	5,348,492	1,609,635	5,620,130	959,063
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	56,309	55,246	24,514	10,056
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	221,092	-964,581
Exchange rate differences (gain or (-) loss), net	012	606,745	295,952	-427,603	-429,679
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	1,394,753	1,315,403	833,931	486,988
Other operating income	015	3,127,217	-7,057	3,851,169	543,621
(Other operating expenses)	016	2,711,646	610,470	3,401,057	-198,427
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	221,142,914	54,644,287	198,471,540	49,056,716
(Administrative expenses)	018	95,583,659	25,920,110	100,740,776	29,406,337
(Cash contributions to resolution boards and deposit guarantee schemes)	019	0	0	2,045,389	2,045,389
(Depreciation)	020	13,289,523	3,203,093	13,659,024	3,608,982
Modification gains or (-) losses, net	021	-557,819	-195,352	-4,236,627	65,466
(Provisions or (-) reversal of provisions)	022	7,759,334	5,474,494	6,092,252	771,405
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	023	13,806,018	4,119,923	-1,205,196	3,161,735
(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	526,105	526,105
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	90,146,561	15,731,315	72,376,563	9,702,229
(Tax expense or (-) income related to profit or loss from continuing operations)	030	16,514,916	3,404,173	13,247,678	1,960,827
Profit or (-) loss after tax from continuing operations (29 – 30)	031	73,631,645	12,327,142	59,128,885	7,741,402
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	73,631,645	12,327,142	59,128,885	7,741,402
Attributable to minority interest [non-controlling interests]	036	0	0	0	0
Attributable to owners of the parent	037	73,631,645	12,327,141	59,128,885	7,741,402
STATEMENT OF OTHER COMPREHENSIVE INCOME					
Income or (-) loss for the current year	038	73,631,645	12,327,142	59,128,885	7,741,402
Other comprehensive income (40+ 52)	039	837,863	744,526	1,679,253	1,498,662
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	837,863	744,526	1,679,253	1,498,662
Tangible assets	041	0	0	1,687,687	1,687,687
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	1,075,616	907,958	360,183	107,947
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 other comprehensive income	048	0	0	0	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	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	-237,783	-163,432	-368,617	-296,972
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	74,469,508	13,071,668	60,808,138	9,240,064
Attributable to minority interest [non-controlling interest]	062	0	0	0	0
Attributable to owners of the parent	063	74,469,508	13,071,668	60,808,138	9,240,064

STATEMENT OF CASH FLOW
for the period 01.01.2025 to 31.12.2025.

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	90,146,561	72,376,563
Adjustments:		0	0
Impairment and provisions	010	22,123,171	9,649,788
Depreciation	011	13,289,523	13,659,024
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-5,404,801	-5,644,644
(Profit)/loss from the sale of tangible assets	013	-1,394,753	-833,931
Other non-cash items	014	-178,555,690	-153,824,455
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	43,557,906	-817,563,637
Securities and other financial instruments at fair value through other comprehensive income	018	-1,067,982	-350,697
Securities and other financial instruments held for trading	019	-11,205,322	1,359,410
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	-7,736	-2,180
Securities and other financial instruments at amortised cost	022	-176,402,256	-1,165,184,326
Other assets from operating activities	023	-2,073,253	-77,182,587
Deposits from financial institutions	024	209,716,508	113,218,374
Transaction accounts of other clients	025	399,294,389	423,395,238
Savings deposits of other clients	026	-18,777,473	-4,633,330
Time deposits of other clients	027	219,561,983	-84,934,789
Derivative financial liabilities and other liabilities held for trading	028	525,642	-519,385
Other liabilities from operating activities	029	-28,033,263	-9,019,155
Interest received from operating activities [indirect method]	030	261,111,178	227,945,443
Dividends received from operating activities [indirect method]	031	224,832	241,688
Interest paid from operating activities [indirect method]	032	-83,387,065	-73,935,073
(Income tax paid)	033	-17,081,005	-19,395,743
Net cash flow from operating activities (from 1 to 33)	034	736,161,094	-1,551,178,404
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-11,112,070	-10,829,444
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	-200,000	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	-11,312,070	-10,829,444
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	-24,643,812	211,985,131
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	-5,284,271	-48,388,538
Other receipts/(payments) from financing activities	046	0	0
Net cash flow from financing activities (from 41 to 46)	047	-29,928,083	163,596,593
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	694,920,941	-1,398,411,255
Cash and cash equivalents at the beginning of period	049	3,103,793,849	3,798,721,068
Effect of exchange rate fluctuations on cash and cash equivalents	050	6,279	0
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	3,798,721,069	2,400,309,813

STATEMENT OF CHANGES IN EQUITY
for the period from to 31.12.2025

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	225,426,381	0	89,306,875	0	73,631,645	0	0	0	559,817,866
Effects of error corrections	002	0	0	0	0	0	2	0	0	0	-3	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	225,426,383	0	89,306,875	0	73,631,642	0	0	0	559,817,865
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	-44,196,800	0	0	0	0	0	0	0	-44,196,800
Purchase of treasury shares	012	0	0	0	0	0	0	0	0	-19,540	0	0	0	0	-19,540
Sale or cancellation of treasury shares	013	0	0	0	0	0	0	0	0	9,000	0	0	0	0	9,000
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	73,260,818	0	0	0	-73,260,818	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	0	0	370,825	0	-370,825	0	0	0	0
Total comprehensive income for the current year	020	0	0	0	0	1,679,253	0	0	0	0	59,128,885	0	0	0	60,808,138
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	11,162,218	254,490,401	0	89,677,700	-10,540	59,128,884	0	0	0	576,418,663

Notes to financial statements

				in EUR	
1) INTEREST INCOME					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 001					
Debt securities		24,750,734	7,157,354	46,942,466	13,226,960
Loans and advances		127,010,185	31,757,814	129,171,817	35,125,601
Other assets		109,350,259	26,800,393	51,831,160	10,165,334
Deposits		-	-	-	-
Other liabilities		-	-	-	-
Total		261,111,178	65,715,561	227,945,443	58,517,895
2) INTEREST EXPENSE					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 002					
Debt securities		-	-	8,084	4,016
Loans and advances		178	10	-	-
Other assets		-	-	-	-
Deposits		83,169,247	22,636,869	73,899,217	19,649,892
Other liabilities		217,640	(459,211)	27,772	12,577
Total		83,387,065	22,177,668	73,935,073	19,666,485
3) FEE AND COMMISSION INCOME					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 005					
Payment transactions		42,122,856	11,393,913	42,969,384	10,347,561
Account and package fees		11,938,853	2,949,336	11,914,276	2,986,049
Card business		5,036,672	1,233,192	4,883,976	1,254,420
Mobile and Internet banking		2,409,680	592,497	2,476,646	639,000
Other		15,235,068	3,117,300	14,973,585	3,971,135
Total		76,788,668	19,316,238	77,217,867	19,184,165
4) FEE AND COMMISSION EXPENSE					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 006					
Payment transactions		28,235,677	7,037,470	28,029,854	6,228,832
Other		15,130,882	3,837,488	13,690,708	3,564,569
Total		43,366,559	10,874,959	41,720,562	9,793,401
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 007					
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					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 008					
Equity instruments		3,163,024	1,057,885	2,059,135	113,677
Debt securities		1,231,884	646,062	442,975	(105,979)
FX transactions and derivatives		953,584	(84,333)	3,119,019	891,386
Total		5,348,492	1,609,615	5,620,130	899,084
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 009					
Equity instruments		-	-	-	-
Debt securities		-	-	-	-
Loans and advances		56,309	55,246	24,514	10,056
Total		56,309	55,246	24,514	10,056
8) OPERATING EXPENSES					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 016 & AOP 018 & AOP 019 & AOP 020					
Other operating expenses		2,711,846	610,470	3,401,957	(198,426)
Administrative expenses		55,583,659	25,320,118	190,740,776	29,406,337
Employee expenses		55,671,636	14,951,831	60,374,660	17,398,033
Other administrative expenses		39,912,023	10,968,278	40,366,116	12,008,304
(Contributions in cash rehabilitation committees and Deposit Insurance Scheme)		-	-	-	-
Amortization		13,289,523	3,203,093	2,045,389	2,045,389
Property, plant and equipment		7,863,268	1,475,322	8,237,985	2,091,903
Investment property		5,426,255	1,727,771	5,421,040	1,417,080
Other intangible assets		-	-	-	-
Total		111,584,828	29,733,673	119,846,247	34,762,282
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES					
		Same period of the previous year		Current period 01.01. – 31.12.2025.	
		01.01. - 31.12.2024.			
		Cumulative	Quarter	Cumulative	Quarter
AOP 021 & AOP 022 & AOP 023 & AOP 025					
Modification gains or (-) losses, net AOP 021		(557,619)	(195,352)	(4,236,627)	65,466
Financial assets at fair value through other comprehensive income		-	-	-	-
Financial assets at amortized cost		(557,619)	(195,352)	(4,236,627)	65,466
(Provisions or (-) reversal of provisions) AOP 022		7,759,334	5,474,494	6,092,232	771,406
Liabilities towards resolution committees and deposit insurance systems		-	-	-	-
(Liabilities and Guarantees)		1,585,245	(1,113,285)	4,788,077	443,291
(Other Provisions)		6,174,090	6,587,779	1,304,175	328,115
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) AOP 023		13,806,018	4,119,923	(1,205,196)	3,161,736
(Financial assets at amortized cost)		-	-	-	-
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures, and associates)		13,806,018	4,119,923	(1,205,196)	3,161,736
(Impairment or (-) reversal of impairment of non-financial assets) AOP 025		-	-	526,105	526,105
(Property, plant and equipment)		-	-	526,105	526,105
(Investment property)		-	-	-	-
(Goodwill)		-	-	-	-
(Other intangible assets)		-	-	-	-
(Other)		-	-	-	-
Total (AOP 022 + AOP 023 + AOP 025 - AOP 021)		22,123,172	9,789,769	9,649,788	4,393,780
10) LOANS AND ADVANCES					
		31.12.2024.		31.12.2025.	
		Stage 1	Stage 2	Stage 1	Stage 2
AOP 023					
Central banks		213,399	-	113,960	-
Mandatory reserve		-	-	-	-
Allowance		-	-	-	-
Other receivables		213,399	-	113,960	-
Allowance		-	-	-	-
Government		346,482,362	5,953,843	2,815,323	516,160,571
Gross loans		347,658,404	6,134,924	2,895,568	516,342,228
Allowance		(1,176,042)	(181,082)	(70,245)	(1,181,656)
Credit institutions		40,738	-	2,509,513	-
Gross loans		972	-	-	1,463
Allowance		(1)	-	-	(1)
Deposits		39,866	-	2,636,461	-
Allowance		(100)	-	(126,429)	-
Other financial institutions		63,260,848	228	68,878,887	640,828
Gross loans		61,265,474	240	2,591	695,570
Allowance		(249,296)	(12)	(63)	(371,197)
Deposits		2,262,918	-	2,128,730	-
Allowance		(38,758)	-	(45,377)	-
Non-financial institutions		694,049,086	174,118,276	26,140,616	996,798,189
Gross loans		701,452,959	185,847,426	73,647,822	1,009,505,690
Allowance		(7,403,852)	(1,729,150)	(47,507,006)	(12,707,500)
Retail		1,286,114,799	257,183,607	30,364,613	1,628,415,122
Gross loans		1,291,815,469	279,945,724	127,174,656	1,632,039,309
Allowance		(5,700,670)	(2,762,117)	(96,810,043)	(3,614,187)
Total		2,390,160,734	437,256,954	59,323,080	3,211,376,343
11) NON-TRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		in EUR			
		31.12.2024.		31.12.2025.	
AOP 013					
Central banks		-	-	-	-
Local state		-	-	-	-
Credit institutions		-	-	-	-
Other financial institutions		-	-	-	-
Non-financial institutions		-	-	-	-
Retail		498,236	495,928	-	-
Total		498,236	495,928	-	-
12) DEPOSITS					
		in EUR			
		31.12.2024.		31.12.2025.	
AOP 044					
Central banks		73,894,161	-	-	-
Local state		2,072,670,102	2,433,670,361	-	-
Credit institutions		224,740,806	556,906,500	-	-
Other financial institutions		443,766,692	482,310,490	-	-
Non-financial institutions		831,550,491	1,029,532,447	-	-
Retail		3,435,715,982	3,349,539,004	-	-
Total		7,182,370,233	7,846,958,803	-	-