

## HPB d.d. 9M 2022



Unaudited Financial Statements for the period from January 1 to September 30, 2022



Financial statements for the period 1.1.2022 - 30.9.2022,

Type and name of prescribed information: HPB d.d. 9M 2022 Unaudited Financial statements for period from

January 1 to September 30, 2022

Issuer name, headquarter and address:

Hrvatska poštanska banka public listed company, 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. publishes unaudited financial statements for the period from January 1 to September 30, 2022.

Original and official report is published in Croatian.

#### The report includes:

- Management report of Hrvatska poštanska Banka p.l.c.
- Statement by persons responsible for compiling the report
- 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

Financial statements and notes have been compiled in accordance with instructions defined in Rulebook on the content and structure of the issuer's reports for periods during the year (NN 114/2018, 27/2021, 26/2022).



**Strong organic growth supported by acquisitions in 2022.** The acquisition of Nova Hrvatska banka marked the direction of 2022, together with ongoing intensive activities for NHB integration as one of the Bank's key priorities. In the third quarter, the Bank also acquired 100% of the ownership stake in the company Pronam Nekretnine d.o.o. and started merging process with the parent company, which is expected by the end of 2022, depending on the approval of the supervisor. Hereby, the Bank continues to optimize the structure and improve the operations of the HPB Group.

The bank is intensively preparing for the **introduction of the euro** as the official currency in the Republic of Croatia, in order to provide a simple transition to the new currency and further business with HPB for its clients. The bank has successfully implemented a dual price display from September 5, 2022, and the implementation of solutions for new processes: advance supply, intermediate advance supply and simplified intermediate advance supply in euros, which will be implemented during the last quarter of 2022, is being finalized. The Bank signed the Code of Ethics of the Ministry of Economy and Sustainable Development with the aim of reliable and transparent introduction of the new currency, to provide safe environment for its clients.

#### **FINANCIAL RESULTS**

An increase in assets of HRK +5.5 bn compared to December 31, 2021 led to the **historically highest asset level**.

Realized **net profit** in the amount of **HRK 126.4 mn** despite inflationary pressures, negative trends on the capital market, strong price competition on domestic banking market, intensive project activities and increased expenses for deposit insurance.

The strong growth of the gross loan portfolio in all segments is the result of long-term investment in the development of relations with clients and continuation of the positive trend on the acquisition plan.

Positive trend of decreasing non performing exposures and **NPL ratio**, in the first 9M of 2022, continued and NPL ratio reached the **lowest level in recent history**, primarily due to the effect of efficient collection and recovery of part of the portfolio, supported by asset growth, which further confirms the positive trend of NPL ratio. At the same time, the NPL coverage ratio is significantly above the Croatian market average and amount 77.1%.

The Bank has no exposure to entities in Belarus, and minimal exposure to entities in Russia and Ukraine (0.00001%). The bank implements all measures and continues to monitor changes in EU restrictive measures (sanctions), especially in financial services.



#### Key financials - Income statement

		9M 2021	9M 2022	$\Delta$ y-o-y
Net interest income	HRK mn	401	388	(13.5) 🔻
Net fee income	HRK mn	149	160	10.7 🔺
Net trading gain/(loss)	HRK mn	50	(22)	(72.0)
Net other income	HRK mn	26	2	(24.0)
Operating income	HRK mn	626	527	(98.8)
Operating expense	HRK mn	(349)	(382)	33.5 🔺
Operating profit	HRK mn	277	145	(132.3) 🔻
Provisioning	HRK mn	(25)	(6)	(18.9) 🔻
Net profit	HRK mn	207	126	(80.2)
Cost-to-income ratio	%	55.7	72.6	16.8 🔺
Net interest margin	%	2.6	2.4	(0.1)

Net interest income lower by 3.4% due to strong price competition on domestic banking market and continued decrease in interest rates. Despite significant volume growth, due to the continuation of the reduction in interest rates, interest income is decreasing (-4.0%). The reduction of interest expenses by a significant 15.5% mitigated the decline in interest income.

Net fee and commission income increased by 7.2% mainly due to higher volume and number of transactions in card business and payment transaction in general as a result of economic recovery and very successful tourist season after the complete reopening in post-COVID19 period.

Due to negative trends in the trading segment, operating income is under pressure. Inflationary pressures, along with the growth of reference interest rates, led to a significant drop in bond prices on the domestic market, which follows the events on the world markets. Net loss from trading primarily refers to the adjustment of the book value of the securities in Bank's portfolio to market prices and amounts to HRK 22.5 mn (trading - HRK 70.7 mn, FX trading + HRK 48.2 mn). In addition to these effects, a one-off gain from the sale of the non-core share portfolio was recorded in 2021, which in that year increased the result for financial assets by HRK 30.8 mn, while no such sales transactions were recorded in 2022.

Increased administrative costs due to intensive ongoing activities on regulatory projects (EURO, ESG and others), the acquisitions (NHB and Pronam), rising inflation trend, especially of energy products compared to 2021. At the same time, the Bank continues to invest in IT, physical and process infrastructure in order to eliminate technological bottlenecks and improve service in general, which combined with the activation of newly acquired assets, led to an increase in depreciation costs. Also, due to the deposit growth at the entire banking system level, the costs for deposit insurance started to be calculated from the beginning of 2022 in accordance with legal regulations, which put additional pressure on the Bank's costs.



The cost in total provision expenses decreased by HRK 18.9 mn (-76.4%) compared to the first 9M of 2021 and amounts to HRK 5.8 mn. In the NPL portfolio, income from the reversal of provisions was recorded in the amount of HRK 7.8 mn. Movements in provisions are significantly better than expected due to the maximization of the positive effects of collection of the non-performing exposures in the first nine months of this year, with significant positive effects on income from provisions, which almost completely neutralized the additional allocation of provisions on the existing portfolio and the new entry of NPLs. New exposures in corporate and financial institutions segment affected the movement of provisions for the performing loans. The cost of other provisions mostly refers to regular provisions for legal cases and amounts to HRK 7.3 mn.

Despite the unstable capital market, strong inflationary pressures and the unstable geopolitical situation, HPB reached a record level of assets and achieved net profit of HRK 126.4 mn, thereby continuing to create value for its shareholders.

#### Key financials - Balance sheet

		31.12.2021	30.09.2022	Δ ytd
Assets	HRK mn	27,834	33,283	5,449
Gross loans	HRK mn	15,727	16,997	1,271
Deposits	HRK mn	23,450	28,992	5,542
Equity	HRK mn	2,650	2,357	(293)
Regulatory capital	HRK mn	2,631	2,379	(252)
Loan/deposit ratio	%	60.7	53.5	(7.2)
ROAE	%	7.9	6.8	(1.1)
ROAA	%	0.8	0.6	(0.2)
NPL ratio	%	9.8	6.4	(3.3)
NPL ratio excluding government guarantees	%	8.4	6.2	(2.1)
NPL coverage	%	61.1	77.1	15.9
NPL coverage excluding government guarantees	%	75.9	79.6	3.7
Loss allowance for loans	HRK mn	(1,575)	(1,595)	20.0

<sup>\*</sup> Pro-forma regulatory capital with included half-year profit as of September 30, 2022 amounts to HRK 2,441 mn

The Bank's assets reached a historically record level with an increase of HRK 5.5 bn (+19.6%) compared to December 31, 2021, thereby strengthening its market position and competing to enter the top 5 banks on the domestic market. At the same time, the strong inflow of deposits was partially retained in liquid instruments (+47.4%) until later utilization, while part of the funds were placed through loans to clients (+8.1% gross) and invested in securities (+4.7%).

The strong growth of the gross loan portfolio, in all segments, is the result of investment in client relations and the related acquisition of clients. At the same time, the retail segment recorded a growth of 4%, which is the result of work from the beginning of the year, when most internal resources were dedicated to processing credit requests for participation in the APN program. This year is historic in term of the number of processed and approved applications, which helped the growth of the retail loan portfolio, despite repayments, which are a regular and expected part of business. Significant growth of loans in Corporate segment is the result



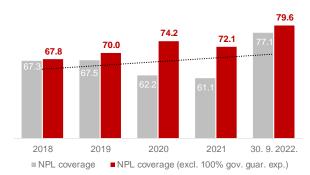
of intensive acquisition activities throughout the year, which continued the growth of the portfolio from the first and second quarter. By focusing on creditworthy clients and financing working capital, the absence of demand for investment loans was compensated. In the segment of the public sector, the constant increase in loans to local self-government entities continued, primarily for the financing of investments in communal infrastructure, but also through the financing of working capital. In the government segment, the Bank maintains its position, realizing those opportunities that do not represent too much of a price compromise, given that this segment is specific to the financing of long-term placements through tenders with the aim of obtaining the most favorable funds for the client. SME growth is the result of continuous acquisition and financing activities of quality projects and clients.

NPL portfolio, in all segments, recorded a decrease in the NPL exposure balance (Retail, SME, Corporate), as a result of significant collection (repayment) of the portfolio and recovery of placements (transition to performing portfolio). As a result of the collection, there was also a decrease in related provisions in SME and Corporate segment. On the other hand, Retail segment records an increase in the balance of provisions and coverage as a result of a more conservative approach to provisions due to the effects caused by the transition to different approach to the client (default at the client level). These movements continued the positive trend of reducing the non-performing exposures and NPL ratio in this year, which confirmed the multi-year trend. Efficient collection and recovery of part of the portfolio contributed to the fact that the NPL ratio reached the lowest level in recent history. In addition to the numerator, the Bank's business approach and asset growth also led to an increase in the denominator, which had an additional positive impact on the NPL ratio. At the same time, the coverage of non-performing exposure with provisions reached levels significantly above the average of the Croatian market (65.2% on June 30, 2022).

NPL ratio development (in %)

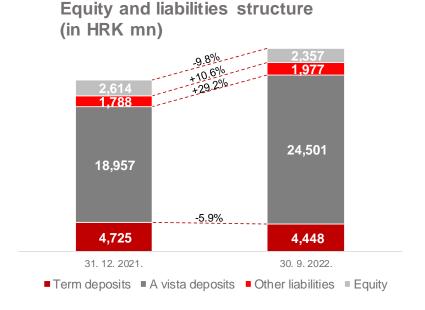


NPL coverage development (in %)





In accordance with the business model of the Bank, customer deposits dominate in the financing mix with a share of 87.0%, with a spectacular growth of HRK 5.5 bn (+23.6%). At the same time, a positive trend was noted in all segments compared to December 31, 2021: Corporate +43.9%, SME +40.1%, Financial markets +24.6% and Retail +6.7%.



In the structure of deposits, the overflow of term deposits to a vista deposits continues with regard to price movements on the market.

Capital reduction is result of falling prices of securities in Bank's portfolio which are valued through reserves for other comprehensive income (primarily government bonds).

The Bank's MREL ratio as of September 30, 2022 is 23.93% and is above first binding transitional MREL requirement (23.42%) which entered into force on January 1, 2022. The pro-forma MREL rate with the included half-year net profit is 24.67%.

### Management report of Hrvatska poštanska Banka p.l.c.



Management report of Hrvatska poš is contained in the previous section	nska Banka p.l.c. for the period from January 1 to September 30, 202 this material.	2
Marko Badurina President of the Management Board	Anto Mihaljević  Member of the Management Board	_
	Ivan Soldo  Member of the Management Board	_

# 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 plc., states that according to their best knowledge the set of unaudited financial statements for the period from January 1 to September 30, 2022, 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.

Marko Badurina
Chief Executive Officer
Anto Mihaljević
Member of the Management Board
Ivan Soldo
Member of the Management Board

Annex 1	I	COLLEDIO CENEDAL	DATA		
	Į,	SSUER'S GENERAL	. DATA		
Reporting period:		1.1.2022	do	30.9.2022	
Year:		2022			
Quarter:		3			
	Quarterl	y financial statem	ents		
Registration number (MB):	03777928	Issuer's	nome Member State code:	I HRVAISKA	
Entity's registration number (MBS):					
Personal identification number (OIB):	87939104217		LEI:	529900D5G4V6THXC5P79	
Institution code:	319				
Name of the issuer:	HRVATSKA POŠTANSKA	A BANKA, p.l.c.			
Postcode and town:	10000		ZAGREB		
Street and house number:	JURIŠIĆEVA STREET 4				
E-mail address:	hpb@hpb.hr				
Web address:	www.hpb.hr				
Number of employees (end of the reporting	1310				
Consolidated report:	KN (F	KN-not consolidated/KD-co	onsolidated)		
Audited:	RN	(RN-not audited/RD-audit	ed)		
Names of subsidiaries	(according to IFRS):		Registered of	office:	MB:
Bookkeeping firm:	No	(Yes/No)	(name of the	bookkeeping firm)	
Contact person:		(1)	(name of the	bookkooping iiiii)	
Telephone:	(only name and surname 014804670	e of the contact person)			
E-mail address:	filip.siladi@hpb.hr				
Audit firm:					
Certified auditor:	(name of the audit firm)				
	(name and surname)				

Submitter: Hrvatska poštanska banka p.l.c.			in HRI
item	AOP code	Last day of the preceding business year	At the reporting date of the current period
	2	3	
Assets	_		
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	6,177,602,131	8,271,557,402
Cash in hand	002	1,422,548,361	1,599,139,665
Cash balances at central banks	003	4,339,757,848	6,586,009,74
Other demand deposits	004	415,295,922	86,407,99
Financial assets held for trading (from 6 to 9)	005	616,670,614	407,176,01
Derivatives	006	-	2,012,41
Equity instruments	007	105,639,274	90,939,26
Debt securities	800	511,031,340	314,224,33
Loans and advances  Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	009	0.216.720	0 500 50
	010	9,316,729	8,538,52
Equity instruments Debt securities	011 012		-
Loans and advances	012	9,316,729	8,538,52
Financial assets at fair value through profit or loss (15 + 16)	013	3,510,723	0,000,02
Debt securities	015		
Loans and advances	016		_
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	4,601,319,906	2,908,000,733
Equity instruments	018	48,896,784	28,979,553
Debt securities	019	4,552,423,122	2,879,021,180
Loans and advances	020		-
inancial assets at amortised cost (22 + 23)	021	15,955,565,325	21,034,677,566
Debt securities	022	454,371	2,152,262,337
Loans and advances	023	15,955,110,954	18,882,415,229
Derivatives - hedge accounting	024		-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	-	-
nvestments in subsidiaries, joint ventures and associates	026	9,760,843	101,105,343
Tangible assets	027	310,680,257	302,679,049
ntangible assets	028	93,319,300	102,301,253
Tax assets	029	642,640	96,222,647
Other assets Fixed assets and disposal groups classified as held for sale	030 031	51,761,294 9,200,000	50,274,417
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	27,835,839,039	33,282,532,949
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033	-	685,538
Derivatives	034	-	685,538
Short positions	035		-
Deposits	036	-	-
Debt securities issued	037	-	-
Other financial liabilities	038		
Financial liabilities at fair value through profit or loss (from 40 to 42)	039		
Deposits	040	-	-
Debt securities issued Other financial liabilities	041		-
Financial liabilities measured at amortised cost (from 44 to 46)	042	24 951 270 500	20 501 542 570
Deposits	043 044	24,851,379,590	30,591,543,579
Debt securities issued	044	24,756,955,639	30,500,164,264
Other financial liabilities	045	94,423,951	91,379,315
Derivatives - hedge accounting	047	-	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048		_
Provisions	049	89,416,940	111,061,132
Tax liabilities	050	64,392,779	26,354,124
Share capital repayable on demand	051	-	-
Other liabilities	052	180,219,880	195,906,969
Liabilities included in disposal groups classified as held for sale	053		-
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	25,185,409,189	30,925,551,342
Equity			
Capital	055	1,214,775,000	1,214,775,000
Share premium	056	-	-
Equity instruments issued other than capital	057	-	-
	058		-
Other equity	059	240,193,702	- 174,301,22
Accumulated other comprehensive income		291,352,537	528,176,15
Accumulated other comprehensive income Retained profit	060	-	-
Accumulated other comprehensive income Retained profit Revaluation reserves	061		
Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves	061 062	702,479,098	661,979,683
Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves ( - ) Treasury shares	061 062 063	(477,000)	-
Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves ( - ) Treasury shares Profit or loss attributable to owners of the parent	061 062 063 064		-
Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves (-) Treasury shares Profit or loss attributable to owners of the parent () Interim dividends	061 062 063 064 065	(477,000)	661,979,683 - 126,351,993 -
Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves ( - ) Treasury shares Profit or loss attributable to owners of the parent	061 062 063 064	(477,000)	· · ·

Submitter: Hrvatska poštanska banka p.l.c.					in HRK		
Item	AOP	Same period of t	he previous	Current period			
	code	year Cumulative	Quarter	Cumulative	Quarter		
1	2	3	4	5	6		
Interest income	001	424,994,797	137,984,977	407,793,306	140,828,060		
(Interest expenses) (Expenses on share capital repayable on demand)	002 003	27,525,552	8,605,898	22,949,137	8,709,231		
Dividend income	004	1,990,067	912,372	2,518,670	842,291		
Fees and commissions income (Fees and commissions expenses)	005 006	370,071,010 221,068,606	151,612,595 91,017,191	399,992,281 240,241,577	163,716,161 99,203,908		
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through	007	671,022	501,425	2,286,048			
profit or loss, net							
Gains or (-) losses on financial assets and liabilities held for trading, net	800	49,558,986	21,837,558	(24,571,135)	5,285,088		
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	30,437,951	1,262,389	193,467	69,394		
Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net	010	-	=	-	-		
Gains or (-) losses from hedge accounting, net	011	-	-	-	-		
Exchange rate differences [gain or (-) loss], net	012	(6,156,096)	(2,040,785)	(6,768,367)	(2,514,894)		
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net Gains or (-) losses on derecognition of non-financial assets, net	013 014	-	-	-	-		
Other operating income	015	6,798,717	1,889,306	26,978,019	9,737,361		
(Other operating expenses)	016	8,417,716	2,502,878	21,206,142	12,899,146		
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)  (Administrative expenses)	<b>017</b> 018	<b>621,354,580</b> 284,161,512	<b>211,833,870</b> 92,387,388	<b>524,025,433</b> 313,558,815	197,151,176 104,222,788		
(Cash contributions to resolution boards and deposit guarantee schemes )	019	10,437,268	3,479,089	13,175,571	1,563,525		
(Depreciation)	020	50,251,429	16,527,257	52,541,905	17,141,676		
Modification gains or (-) losses, net (Provisions or (-) reversal of provisions)	021 022	(1,978,555) 20,734,420	(520,600) (1,738,386)	(2,859,520) 15,067,019	806,924 (3,587,625)		
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or	023				, , ,		
loss) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	1,696,368	26,689,259	(11,896,080)	(2,236,757)		
(Impairment or (-) reversal of impairment or investments in subsidiaries, joint ventures and associates)	025	=	-	-	-		
Negative goodwill recognised in profit or loss	026	-	-	-	-		
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	027	-	_	-	-		
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	028	_	-	_	_		
Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from 26 to 28)	029	252,095,028	73,968,663	138,718,683	80,854,493		
(Tax expense or (-) income related to profit or loss from continuing operations)	030	45,536,663	14,086,844	12.366.690	12,336,420		
Profit or (-) loss after tax from continuing operations (29 – 30)	031	40,000,000	14,000,044	12,000,000	12,000,420		
		206,558,365	59,881,819	126,351,993	68,518,073		
Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations	032		-				
(Tax expense or (-) income related to discontinued operations)	034		-	-	<u>-</u>		
Profit or ( – ) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]	<b>035</b> 036	206,558,365	59,881,819	126,351,993	68,518,073		
Attributable to winers of the parent	036	206,558,365	59,881,819	126,351,993	68,518,073		
STATEMENT OF OTHER COMPREHENSIVE INCOME							
Income or (-) loss for the current year	038	206,558,365	59,881,819	126,351,993	68,518,073		
Other comprehensive income (40 + 52)	039	(6,738,214)	9,033,180	(414,494,923)	(66,351,911)		
Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	040	(457,723)	-	-			
Tangible assets Intangible assets	041	-	-	-	-		
Actuarial gains or (-) losses on defined benefit pension plans	043	-	-	-	-		
Fixed assets and disposal groups classified as held for sale	044	-	-	-	-		
Share of other recognised income and expense of entities accounted for using the equity method	045	-	-	-	-		
Fair value changes of equity instruments measured at fair value through other comprehensive income Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive	046	-	-	-	-		
income, net	047	-	-	-	-		
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	048	-	_	-	_		
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	049	_	_		_		
Fair value changes of financial liabilities measured at fair value through profit or loss attributable to	050	-	-	-	=		
changes in their credit risk Income tax relating to items that will not be reclassified		(4E7 700)	=	=	Ξ		
Items that may be reclassified to profit or loss (from 53 to 60)	051 052	(457,723)	9,033,180	(414,494,923)	(66,351,911)		
Hedge of net investments in foreign operations [effective portion]	053	-	-		-		
Foreign currency translation	054	=	-	-	-		
Cash flow hedges [effective portion] Hedging instruments [not designated elements]	055 056	-	-	-	-		
Debt instruments at fair value through other comprehensive income	057	(7,659,135)	11,016,073	(506,435,033)	(81,362,653)		
Fixed assets and disposal groups classified as held for sale	058	-	-	-	-		
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	059	≡	-	=	-		
Income tax relating to items that may be reclassified to profit or (-) loss	060	1,378,644	(1,982,893)	91,940,110	15,010,742		
Total comprehensive income for the current year (38 + 39; 62 + 63)  Attributable to minority interest [non-controlling interest]	061 062	199,820,151	68,914,999	(288,142,930)	2,166,162		
Attributable to owners of the parent	063	199,820,151	68,914,999	(288,142,930)	2,166,162		

Term	Submitter: Hrvatska poštanska banka p.l.c.			in HRK
Department activities - direct method	Item			Current period
Interest received and similar recepits   001   -   -     -	1	2	3	4
Interest received and similar recepits   001   -   -     -	Operating activities - direct method			
Cress and commissions paids		001	-	-
Fees and commissions paid	Fees and commissions received	002	-	-
Coperating expenses paid	(Interest paid and similar expenditures)	003	-	-
Net gans/losses from financial instruments at fair value through statement of profit or loss of the recepting (Other expenditures) (Other expenditure) (Other expend			-	-
Comparating activities - Indirect method   Comparating activities   Comparating			-	-
Comparising activities   Indirect method			-	-
Operating activities - Indirect method   Portifylos) before tax   Operating activities - Indirect method   Portifylos) before tax   Operating activities   Ope			-	-
Profit(loss) before tax   Adjustments   Company   Comp		800		
Adjustments		000	252 005 029	100 710 600
Impairment and provisions   010   24,409,343   6,030,459   Depreciation   011   50,251,429   52,541,905   Depreciation   011   50,251,429   52,541,905   Depreciation   011   50,251,429   52,541,905   Depreciation   013   013   037,469,245   (80,667,959)   22,091,620   Other non-cash items   014   0397,469,245   (84,844,169)   Other non-cash items   015   Other non-cash items   016   Other nancial institutions and loans to financial institutions   016   Other nancial institutions and loans to financial institutions   016   Other nancial institutions at fair value through other comprehensive income   018   (119,631,681)   1,135,124,946   Other nancial institutions   019   215,789,574   185,995,136   Other nancial institutions   019   215,789,574   185,995,136   Other nancial institutions   019   Other nancial institutions   010		009	232,093,026	130,710,003
Depreciation   Special process   Special proce		010	24 409 343	6 030 459
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss (Profit/loss from the sale of tangible assets				, ,
Net unrealised (gas) losses on financial assets and liabilities at rar value through statement of profit or loss (397,469,245)   (384,844,169)	W 55 000			
Promjene u imovini i obvezama iz poslovnih aktivnosti   Deposits with the Croatian National Bank   O15   (90.596,684)   455,954,460   Deposits with financial institutions and loans to financial institutions   O16   C17,447,288   (3,651,911,783)   Securities and davances to other clients   O17   217,447,288   (3,651,911,783)   Securities and other financial instruments at fair value through other comprehensive income   O18   (119,631,681)   1,135,124,946   Securities and other financial instruments at fair value through statement of profit or loss, not traded   O20   20,000,000   C21   C20,000,000   C25   C345,647   C21,549,946   C34,549,946   C34,549	Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	(80,667,959)	22,091,620
Promjene u imovini I obvezama iz poslovnih aktivnosti   Deposits with the Croatian National Bank   015   (90,596,684)   45,5954,460   Deposits with the Croatian National Bank   016   016   017   217,447,288   (3,651,911,833)   Canas and advances to other clients   017   217,447,288   (3,651,911,833)   Canas and advances to other clients   018   (119,631,681)   1,135,124,946   Canas and advances to other clients   019   215,789,574   185,895,136   Securities and other financial instruments held for trading   019   215,789,574   185,895,136   Securities and other financial instruments held for trading   019   215,789,574   185,895,136   Securities and other financial instruments mandatorily at fair value through statement of profit or loss   021   20,000,000   (248,847)   (2,151,807,966)   Canadi other financial instruments at amorised cost   022   (948,847)   (2,151,807,966)   Canadi other financial instruments at amorised cost   022   (948,847)   (2,151,807,966)   Canadi other financial instruments at amorised cost   024   33,976,0243   35,856,123   Canadi other financial instruments at amorised cost   024   33,976,0243   35,856,123   Canadi other clients   025   745,778,473   1,296,645,417   Canadi other clients   027   (707,349,518)   (25,268,678)   (20,089,721)   (20,089,72		013	-	-
Deposits with the Croatian National Bank   Deposits with financial institutions and loans to other clients   Comment of the Commen	Other non-cash items	014	(397,469,245)	(384,844,169)
Deposits with financial institutions and loans to financial institutions   016   217,447,288   3(3,651,911,783)   Securities and other clients   018   019   215,789,574   185,895,136   Securities and other financial instruments at fair value through other comprehensive income   018   019   215,789,574   185,895,136   Securities and other financial instruments at fair value through statement of profit or loss, not traded   020	Promjene u imovini i obvezama iz poslovnih aktivnosti			
Deposits with financial institutions and loans to financial institutions   016   217,447,288   3(3,651,911,783)   Securities and other clients   018   019   215,789,574   185,895,136   Securities and other financial instruments at fair value through other comprehensive income   018   019   215,789,574   185,895,136   Securities and other financial instruments at fair value through statement of profit or loss, not traded   020		015	(90.596.684)	455,954,460
Securities and other financial instruments at fair value through other comprehensive income         018         (11,9631,681)         1,135,124,946           Securities and other financial instruments held for trading         019         215,789,574         185,895,136           Securities and other financial instruments at fair value through statement of profit or loss, not traded         020         (948,647)         (2,151,807,966)           Securities and other financial instruments at mandstericy at fair value through statement of profit or loss, not traded         022         (948,647)         (2,151,807,966)           Other assets from operating activities         023         8,399,460         305,366         023         8,399,460         305,366         123         127,178,473         305,366,123         127,178,473         12,966,455,147         12,966,455,147         12,966,455,147         12,968,455,147         12,968,645,147         12,988,645,147         12,988,645,147         12,989,645,147         12,9			(**,***,****,****,***	-
Securities and other financial instruments at fair value through other comprehensive income         018         (11,9,631,881)         1,135,124,946           Securities and other financial instruments at fair value through statement of profit or loss, not traded         020         215,789,574         185,895,136           Securities and other financial instruments at fair value through statement of profit or loss         021         20,000,000         20,000,000           Securities and other financial instruments at morised cost         022         (948,647)         (2,151,807,966)           Other assets from operating activities         023         8,399,460         305,366           Deposits from financial instruments at amorised cost         024         39,760,243         355,656,123           Transaction accounts of other clients         026         745,778,473         1,296,645,417           Savings deposits of other clients         026         175,2877,622         4,449,208,769           Derivative financial liabilities and other liabilities held for trading         028         (20,099,721)         (23,59,098)           Other liabilities from operating activities (indirect method)         030         384,629,685         407,793,306           Interest received from operating activities (indirect method)         032         (27,525,552)         (22,949,137)           Investing activities         103 </td <td></td> <td></td> <td>217,447,288</td> <td>(3,651,911,783)</td>			217,447,288	(3,651,911,783)
Securities and other financial instruments at fair value through statement of profit or loss, not traded   20	Securities and other financial instruments at fair value through other comprehensive income	018	(119,631,681)	1,135,124,946
Securities and other financial instruments analogy at fair value through statement of profit or loss         021         20,000,000         Securities and other financial instruments at amorised cost         022         (948,647)         (2,151,807,966)         Obe as 3,899,460         305,366         Obe 3,366	Securities and other financial instruments held for trading	019	215,789,574	185,895,136
Securities and other financial instruments at amortised cost         O22         (94,86,77)         (2,151,807,966)           Other assets from operating activities         023         8,399,460         305,366           Deposits from financial institutions         024         39,760,243         335,656,123           Transaction accounts of other clients         026         1,752,877,622         4,449,208,769           Time deposits of other clients         026         1,752,877,622         4,449,208,769           Time deposits of other clients         027         (707,349,518)         (453,268,678)           Derivative financial liabilities and other liabilities held for trading         028         (20,089,721)         (2,359,098)           Other liabilities from operating activities [indirect method]         030         384,629,685         407,793,306           Interest received from operating activities [indirect method]         031         1,990,067         2,518,670           Interest paid from operating activities [indirect method]         032         (27,525,52)         (22,949,137)           Interest paid from operating activities [indirect method]         033         (27,525,52)         (22,949,137)           Interest paid from operating activities (from 1 to 33)         034         (24,322,40,765)         1,853,303,393           Investing activities			-	-
Other assets from operating activities   Oza				-
Deposits from financial institutions				,
Transaction accounts of other clients				
Savings deposits of other clients         026         1,752,877,622         4,449,208,769           Time deposits of other clients         027         (707,349,518)         (453,286,678)           Derivative financial liabilities and other liabilities had for trading         028         (20,088,721)         (23,589,098)           Other liabilities from operating activities [indirect method]         030         384,629,685         407,793,306           Interest received from operating activities [indirect method]         031         1,990,067         2,518,670           Interest paid from operating activities [indirect method]         032         (27,525,552)         (22,949,137)           Interest paid from operating activities [indirect method]         033         2,7825,552         (22,949,137)           Interest paid from operating activities [indirect method]         033         2,7825,552         (22,949,137)           Interest paid from operating activities [indirect method]         033         2,484,240,765         1,835,380,393           Investing activities         036         45,380,780         (44,322,650)           Cash receipts from the sale / payments for the purchase of tangible and intangible assets         035         (45,380,780)         (44,322,650)           Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity         036 </td <td></td> <td></td> <td></td> <td></td>				
Time deposits of other clients				
Derivative financial liabilities and other liabilities held for trading				
Other liabilities from operating activities [indirect method]         029         215,091,566         1,818,677           Interest received from operating activities [indirect method]         031         1,990,067         2,518,670           Dividends received from operating activities [indirect method]         032         (27,525,552)         (22,949,137)           Interest paid from operating activities [indirect method]         033         -         (5,782,313)           Net cash flow from operating activities (from 1 to 33)         034         2,484,240,765         1,835,380,393           Investing activities         035         (45,380,780)         (44,322,650)           Cash receipts from the sale / payments for the purchase of tangible and intangible assets         035         (45,380,780)         (44,322,650)           Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures         036         -         (91,344,500)           Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity         037         -         -           Dividends received from investing activities         038         (948,647)         -           Other receipts/payments from investing activities         039         -         -           Net cash flow from investing activities (from 35 to 39)         040				
Interest received from operating activities [indirect method]				
Dividends received from operating activities [indirect method]   031   1,990,067   2,518,670   1,990,067   1,990,067   2,518,670   1,990,067   1,990				
(Income tax paid)	Dividends received from operating activities [indirect method]			
Net cash flow from operating activities   1,835,380,393		032	(27,525,552)	(22,949,137)
Investing activities		033		
Cash receipts from the sale / payments for the purchase of tangible and intangible assets		034	2,484,240,765	1,835,380,393
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures         036         — (91,344,500)           Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity         037         — — — — — — — — — — — — — — — — — — —			-	-
Ventures		035	(45,380,780)	(44,322,650)
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity         037         -         -           Dividends received from investing activities         038         (948,647)         -           Other receipts/payments from investing activities         039         -         -           Net cash flow from investing activities (from 35 to 39)         040         (46,329,427)         (135,667,150)           Financing activities         041         70,985,216         199,565,990           Net increase/(decrease) in loans received from financing activities         041         70,985,216         199,565,990           Net increase/(decrease) in Tier 2 capital instruments         043         -         -           Increase in share capital         044         -         -           (Dividends paid)         045         -         -           Other receipts/(payments) from financing activities         046         -         681,600           Net cash flow from financing activities (from 41 to 46)         047         70,985,216         200,247,590           Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)         048         2,508,986,554         1,899,960,833           Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,586,0		036	-	(91,344,500)
maturity         037         -           Dividends received from investing activities         038         (948,647)         -           Other receipts/payments from investing activities         039         -         -           Net cash flow from investing activities (from 35 to 39)         040         (46,329,427)         (135,667,150)           Financing activities         041         70,985,216         199,565,990           Net increase/(decrease) in loans received from financing activities         042         -         -           Net increase/(decrease) in Tier 2 capital instruments         043         -         -           Increase in share capital         044         -         -           (Dividends paid)         045         -         -           Other receipts/(payments) from financing activities         046         -         681,600           Net cash flow from financing activities (from 41 to 46)         047         70,985,216         200,247,590           Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)         048         2,508,896,554         1,899,960,833           Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,586,061           Effect of exchange rate fluctuations on cash and cash equivalents         050         (6,15				, , , ,
Dividends received from investing activities         038         (948,647)         -           Other receipts/payments from investing activities         039         -         -           Net cash flow from investing activities (from 35 to 39)         040         (46,329,427)         (135,667,150)           Financing activities         -         -         -         -           Net increase/(decrease) in loans received from financing activities         041         70,985,216         199,565,990           Net increase/(decrease) in debt securities issued         042         -         -           Net increase/(decrease) in Tier 2 capital instruments         043         -         -           Increase in share capital         044         -         -           (Dividends paid)         045         -         -           Other receipts/(payments) from financing activities         046         -         681,600           Net cash flow from financing activities (from 41 to 46)         047         70,985,216         200,247,590           Net Increase/(decrease) of cash and cash equivalents (34 + 40 + 47)         048         2,508,896,554         1,899,960,833           Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,586,061           Effect of exchange rate fluctuat		037	-	-
Other receipts/payments from investing activities         039         -         -           Net cash flow from investing activities (from 35 to 39)         040         (46,329,427)         (135,667,150)           Financing activities         -         -         -         -           Net increase/(decrease) in loans received from financing activities         041         70,985,216         199,565,990           Net increase/(decrease) in debt securities issued         042         -         -           Net increase/(decrease) in Tier 2 capital instruments         043         -         -           Increase in share capital         044         -         -           Other receipts/(payments) from financing activities         045         -         -           Other receipts/(payments) from financing activities (from 41 to 46)         047         70,985,216         200,247,590           Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)         048         2,508,896,554         1,899,960,883           Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,586,061           Effect of exchange rate fluctuations on cash and cash equivalents         050         (6,156,096)         (6,768,367)		038	(948 647)	_
Net cash flow from investing activities (from 35 to 39)   040   (46,329,427)   (135,667,150)			(0.10,0.17)	_
Financing activities	Net cash flow from investing activities (from 35 to 39)		(46.329.427)	(135.667.150)
Net increase/(decrease) in debt securities issued         042         -         -           Net increase/(decrease) in Tier 2 capital instruments         043         -         -           Increase in share capital         044         -         -           (Dividends paid)         045         -         -           Other receipts/(payments) from financing activities         046         047         70,985,216         200,247,590           Net cash flow from financing activities (from 41 to 46)         047         70,985,216         200,247,590           Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)         048         2,508,896,554         1,899,960,833           Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,586,061           Effect of exchange rate fluctuations on cash and cash equivalents         050         (6,156,096)         (6,768,367)	Financing activities		-	-
Net increase (decrease) in Tier 2 capital instruments	Net increase/(decrease) in loans received from financing activities	041	70,985,216	199,565,990
Increase in share capital		042	-	-
(Dividends paid)         045         -			-	-
Öther receipts/(payments) from financing activities         046         -         681,600           Net cash flow from financing activities (from 41 to 46)         047         70,985,216         200,247,590           Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)         048         2,508,896,554         1,899,960,833           Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,580,601           Effect of exchange rate fluctuations on cash and cash equivalents         050         (6,156,096)         (6,768,367)			-	-
Net cash flow from financing activities (from 41 to 46)         047         70,985,216         200,247,590           Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)         048         2,508,896,554         1,899,960,833           Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,586,061           Effect of exchange rate fluctuations on cash and cash equivalents         050         (6,156,096)         (6,768,367)			-	-
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)         048         2,508,896,554         1,899,960,833           Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,586,061           Effect of exchange rate fluctuations on cash and cash equivalents         050         (6,156,096)         (6,768,367)				
Cash and cash equivalents at the beginning of period         049         4,084,192,801         6,500,586,061           Effect of exchange rate fluctuations on cash and cash equivalents         050         (6,156,096)         (6,768,367)				
Effect of exchange rate fluctuations on cash and cash equivalents 050 (6,156,096) (6,768,367)				
(6)1663667				
051 6,586,933,259 8,393,778,527				
	Cash and Cash equivalents at the end of period (40 + 43 + 30)	051	6,586,933,259	8,393,778,527

STATEMENT OF CHANGES IN EQUITY for the period January 01, 2022 to September 30, 2022														in	HRK
						Attributab	le to owners of t	he parent					Non-contro interes		
Item	AOP code	Equity	Share premium		Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or ( - ) loss attributable to wners of the parent	dividends	ed other mprehen Oth sive income	er items	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	1,214,775,000	-	-	-	240,193,702	291,352,537	-	702,479,099	(477,000)	202,106,512	-	-		2,650,429,850
Effects of error corrections	002		-	-	-		(5,782,313)	-	-	-		-	-	-	(5,782,313)
Effects of changes in accounting policies	003			-	-	-		-		-		-	-	-	
Opening balance [current period] (1 + 2 + 3)	004	1,214,775,000	-	-	-	240,193,702	285,570,224	-	702,479,099	(477,000)	202,106,512	-	-		2,644,647,537
Ordinary shares issue	005		-	-	-		-	-	-			-	-		
Preference shares issue	006		-	-	-	-		-		-	-	-		-	
Issue of other equity instruments	007		-	-	-	-	-	-	-	-	-	-	-	-	
Exercise or expiration of other equity instruments issued	800			-	-	-	-	-		-		-	-	-	
Conversion of receviables to equity instruments	009		-	-	-	-		-		-	-	-		-	
Capital reduction	010		-	-	-	-	-	-	-	-	-	-	-	-	
Dividends	011		-	-	-	-	-	-	-	-	-	-	-	-	
Purchase of treasury shares	012		-	-	-	-	-	-	-	(204,600)	-	-	-	-	(204,600)
Sale or cancellation of treasury shares	013			-	-	-	-	-	-	-		-	-	-	
Reclassification of financial instruments from equity to liability	014		-	-	-	-		-		-	-	-		-	
Reclassification of financial instruments from liability to equity	015		-	-	-	-		-		-	-	-		-	
Transfers among components of equity	016		-	-	-	-	242,605,928	-	(40,499,416)	-	(202,106,512)	-		-	
Equity increase or ( - ) decrease resulting from business combinations	017		-	-	-	-		-		-	-	-		-	
Share based payments	018		-	-	-	-		-		681,600	-	-		-	681,600
Other increase or (-) decrease in equity	019		-	-	-	-	-	-	-		-	-	-	-	
Total comprehensive income for the current year	020			-	-	(414,494,923)		-			126,351,993	-	-	-	(288,142,930)
Closing balance [current period] (from 4 to 20)	021	1,214,775,000		-		(174,301,221)	528,176,152	-	661,979,683		126,351,993		-		2.356.981.607

Notes to financial statements						
1) INTEREST INCOME				in HRK		
AOP 001	Same period of the previ 30.09.2021 Cumulative	Quarter	Current period 01	.01. – 30.09.2022 Quarter		
Debt securities Loans and advances	55,780,241 369,205,257	16,439,775 121,539,764	55,515,902 352,260,379	19,166,788 121,661,272		
Other assets Deposits	9,298	5,438	17,025	-		
Other liabilities Total	424,994,797	137,984,977	407,793,306	140,828,060		
2) INTEREST EXPENSE				in HRK		
AOP 002	Same period of the previ 30.09.2021 Cumulative		Current period 01			
Debt securities Loans and advances	2,605,650	Quarter - 1,284,218	Cumulative - 3,567,167	Quarter - 1,401,983		
Other assets Deposits	24,914,943	7,319,968	19,341,753	7,303,984		
Other liabilities Total	4,958 27,525,552	1,713 8,605,898	40,217 22,949,137	3,264 8,709,231		
3) FEE AND COMMISSION INCOME				in HRK		
AOP 005	Same period of the previ		Current period 01			
Securities	2,265,503 28.468	1,520,997 18,330	1,961,590 18.312	Quarter 626,920 5.983		
Asset management Custody [according to the type of client] Loan commitments	28,468 3,960,593 21,182	2,604,326 15,280	3,766,352 21,145	1,247,538 6,758		
Other Total	363,795,264 370,071,010	147,453,662 151,612,595	394,224,883 399,992,281	161,828,962 163,716,161		
4) FEE AND COMMISSION EXPENSE				in HRK		
AOP 006	Same period of the previ		Current period 01			
Bank clearing and settlement Other	1,538,376	Quarter 555,896	3,448,136	1,371,200		
Total	219,530,230 221,068,606	90,461,295 91,017,191	236,793,442 240,241,577	97,832,708 99,203,908		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL L	IABILITIES Same period of the previ	nue veer 01 01 -		in HRK		
AOP 007	30.09.2021 Cumulative	Quarter	Current period 01 Cumulative	.01. – 30.09.2022 Quarter		
Debt securities Loans and advances	-	-	2,118,089	-		
Deposits Debt Securities issued	-		-	-		
Other financial liabilities Total	671,021 671,021	501,425 501,425	167,959 2,286,048			
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR				in HRK		
AOP 008	Same period of the previ		Current period 01			
Equity instruments Debt securities	8,457,589 (2,602,689)	1,320,872 1,484,968	Cumulative (14,748,204) (58,169,853)	(3,391,953) (10,032,263)		
Total	43,704,086 49,558,986	19,031,718 21,837,558	48,346,922 (24,571,135)	18,709,304 5,285,088		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY			(24,071,100)	5,205,000		
AOP 009	Same period of the previ	ous year 01.01	Current period 01	.01. – 30.09.2022		
Equity instruments	Cumulative 30,800,000	Quarter	Cumulative	Quarter		
Debt securities Loans and advances	(362,049)	1,262,389	193,467	69,394		
Total	30,437,951	1,262,389	193,467	69,394 in HRK		
8) OPERATING EXPENSES AOP 015 & AOP 017 & AOP 018	Same period of the previ	ous year 01.01	Current period 01			
Other operating expenses	Cumulative 8,417,716	Quarter 2,502,878	Cumulative 21,206,142	Quarter 12,899,146		
Administrative expenses Employee expenses	284,161,512 171,300,782	92,387,388 55,829,162	313,558,815 186,742,062	104,222,788 61,984,782		
Other administrative expenses (Contributions in cash rehabilitation committees and Deposit Insurance Scheme	112.860.730	36,558,226 3,479,089	126,816,753 13,175,571	42,238,005 1,563,525		
Amortization Property, plant and equipment	50,251,429 31,501,746	16,527,257 10,226,442	<b>52,541,905</b> 29,547,671	17,141,676 9,720,683		
Investment property Other intangible assets Total	18,749,682	6,300,814	22,994,235	7,420,992		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES	353,267,924	114,896,612	400,482,434	135,827,134 in HRK		
AOP 019 & AOP 020 & AOP 021 & AOP 023	Same period of the previ	ous year 01.01	Current period 01			
Modification gains or (-) losses, net	Cumulative (1,978,555)	Quarter (520,600)	Cumulative (2,859,520)	Quarter 806.924		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost	(1,978,555)	(520,600)	(2,859,520)	806,924		
(Provisions or (-) reversal of provisions)  Liabilities towards resolution committees and deposit insurance systems	20,734,420	(1,738,386)	15,067,019	(3,587,625)		
(Liabilities and Guarantees) (Other Provisions)	4,668,180 16,066,240	(2,410,406) 672,020	7,777,831 7,289,187	(4,188,927) 601,302		
(Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss)	1,696,368	26,689,259	(11,896,080)	(2,236,757)		
(Financial assets at fair value through other comprehensive income) (Financial assets at amortized cost) (Impairment or (-) reversal of impairment off of investments in subsidiaries, joint	(1,732,177) 3,428,546	(358,967) 27,048,226	(13,284,538) 1,388,458	(308,917) (1,927,840)		
(Impairment or (-) reversal of impairment off of investments in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of impairment off non-financial assets)	<u>:</u>	:	<u>:</u>	-		
(Property, plant and equipment) (Investment property)	-		-			
(Goodwill) (Other intangible assets)	-	-	-	-		
(Other) Total	24,409,343	25,471,473	6,030,459	(6,631,306)		
10) LOANS AND ADVANCES AOP 023						in HRR
A O.B. 022		21 12 2024			20.00.2022	
	Stage 1	31.12.2021. Stage 2	Stage 3	Stage 1	30.09.2022. Stage 2	Stage 3
AOP 023  Central banks Gross loans Allowance	1,326,441,533 1,326,441,533	Stage 2	Stage 3			Stage :
Central banks Gross Isans Allowance Government Gross Isans	1,326,441,533 1,326,441,533 3,442,887,361 3,456,836,667	Stage 2 - - - 27,214,597 27,813,410	92,006	Stage 1 870,487,073 870,487,073 - 3,425,753,959 3,431,870,736	Stage 2 - - 40,919,550 41,526,163	<b>63</b> 4 92,64
Central banks Gross loans Allowance Government Gross loans Allowance Credit institutuions	1,326,441,533 1,326,441,533 3,442,887,361 3,456,836,667 (13,949,306) 277,890,317	Stage 2	-	Stage 1 870,487,073 870,487,073 - 3,425,753,959 3,431,870,736 (6,116,777) 2,299,636,454	Stage 2	<b>63</b> 4 92,64
Central banks Gross loans Gross loans Government Gross loans Advancens Gross loans Advancens Gross loans Advancens Gross loans Advancens Advancens	1,326,441,533 1,326,441,533 3,442,887,361 3,456,836,667 (13,949,306) 277,890,317 117,158 (0)	Stage 2 - - - 27,214,597 27,813,410	92,006	Stage 1 870,487,073 870,487,073 3,425,753,959 3,431,870,736 (6,116,777) 2,299,636,454 118,267 (0)	Stage 2 - - 40,919,550 41,526,163	634 92,649
Central banks Gross loans Allowance Allowance Gross loans Allowance Credit institutions Gross loans Allowance Deposits Deposits Allowance Allowance	1,326,441,533 1,326,441,533 3,442,887,361 3,456,836,667 (13,949,306) 277,899,317 117,158 (0) 276,323,532 (550,373)	Stage 2 - - 27,214,597 27,813,410 (598,813)	92,006	Stage 1 870,487,073 870,487,073 3,425,753,959 3,431,870,736 (6,116,777) 2,299,636,454 118,267 (0) 2,310,529,250 (11,011,062)	\$tage 2 40,919,550 41,526,163 (606,613)	634 92,649 (92,016
Central banks Gross loans Allowancies Allowancies Gross loans Allowancie Credit institutions Gross loans Allowancie Deposits Other financial institutions Gross loans	1,326,441,533 1,326,441,533 3,442,887,361 3,458,836,667 (1,349,306) 277,890,317 117,158 (0) 273,323,532 (550,373) 170,320,447 160,489,050 (2) pse,0711	27,214,597 27,813,410 (598,813)	92,006	Stage 1 870,487,073 870,487,073 3,425,753,959 3,431,870,736 (6,116,777) 2,299,636,454 118,267 (2,310,529,250 (11,011,062) 294,306,987 277,466,225	\$tage 2 40,919,550 41,526,163 (606,613) 1,370 1,399	63- 92,645 (92,016 731 82:
Central banks Gross loans Allowance Government Gross loans Allowance Goeff institutuions Geff institutuions Allowance Deposits Allowance Deposits Allowance Deposits Deposits Deposits Deposits Deposits Deposits Deposits	1,326,441,533 1,326,441,533 3,442,887,361 3,456,836,667 (13,949,306) 277,899,317 117,158 (0) 278,323,532 (550,373) 170,320,447 160,489,050 (2,059,031) 12,188,549	Stage 2 27,214,597 27,813,410 (598,813)	92,006	Stage 1 870,487,073 870,487,073 3,425,753,959 3,431,870,736 (6,116,777) 2,299,636,454 118,267 (0) 2,310,529,250 (11,011,062) 294,306,987	\$tage 2 40,919,550 41,526,163 (606,613)	Stage 3 634 92,645 (92,016
Central banks Gross loans Allowancies Gross loans Allowancies Gross loans Allowancie Deposits Allowancie Gross loans	1,326,441,533 1,326,441,533 1,326,441,533 1,3442,887,361 3,442,887,361 1,(1),349,577 1,(1),349,177 1,158 1,157 1,158 1,157 1,158 1,157 1,158 1,157 1,158 1,157 1,158 1,157 1,158 1,157 1,158 1,157 1,158 1,157 1,158 1,157 1,158 1,1	\$18ge 2 27,214,597 27,813,410 (598,613) 122 122 122 (20) 770,088,173 335,572,344	92,006 (92,006)	Stage 1 870,487,073 370,487,073 3,425,753,959 3,431,870,736 (6,116,777) 2,299,636,454 118,267 (11,011,062) 294,306,987 277,466,225 (1,225,993) 18,521,201 (454,447,417,417,417,417,417,417,417,417,41	40,919,550 41,526,163 (606,613) 1,370 1,379 (29) 587,164,961 628,227,736	633 92,644 (92,016 731 82: (97 235,482,944
Central banks Gross loans Allowance Government Allowance Allowance Credit institutions Gross loans Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Allowance Deposits Allowance	1,326,441,533 1,326,441,533 1,326,441,533 1,3442,887,361 3,442,887,361 3,455,536,667 277,847,177 100,277 100,277 100,277 100,277 100,200,447 100,489,050 (2,059,031) 1,21,065,49 1,681,243,557 (25,858,266) 1,681,243,557 (25,858,266)	\$1.50 \$2.214,597 \$27,814,5410 \$1.50	92,006 (92,006) (92,006) 615,078,209 1,333,341,814 (718,262,605) 221,121,872	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,736 (6,116,777) 2,299,636,454 (1,1011,062) 2,310,529,250 (1,122),930,987 277,466,225 (1,122),930,187 (1,124),947 (1,144),945 (7,303),938 (7,303),938 (7,410,604,496	1,370 1,399 (29) 587,164,961 606,613)	63- 92,644 (92,016 73- 82: (97 235,482,944 907,919,29: (672,436,436,154 157,020,161
Central banks Gross latins Advantices Gross latins Gross latins Gross latins Advantices Gross latins Advantices Gross latins Advantices Gross latins	1,326,441,533 1,326,441,533 3,442,887,361 3,452,856,667 1(15,949,306) 277,899,317 117,158 117,158 1273,352 150,373) 170,320,447 160,489,050 12,089,139 11,083,261 1,083,261 1,083,261 1,083,261 1,083,262 1,083,272 1,08	\$14,597 27,214,597 27,314,5410 (598,813) 122 122 (0) 770,088,712,7344 (66,484,172) 372,903,974 41,335,430 (41,631,453)	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (1,111,062) 2,310,529,250 (11,111,062) 294,306,987 277,466,225 (1,122) 4,530,40,496 (7,303),939 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,644 (92,016 733 822 (97 235,482,944 907,919,29; (672,436,34,164 830,905,677 (673,885,767)
Central banks Gross lores Gross lores Gross lores Gross lores Gross lores Allowance Cheff institutions Cheff	1,326,441,533 1,326,441,533 3,442,987,361 3,482,987,361 3,482,987,361 3,482,987,361 117,158 273,932,371 273,324,331 170,324,331 170,324,331 121,188,549 2(0,590,331) 121,188,549 2(1,590,331) 1,590,378,085 7,990,378,085 7,990,378,085 7,190,582,298 7,190,52,598	\$18ge 2 27,214,597 27,813,410 (596,613) 1122 122 (0) 770,088,173 836,572,344 (66,494,172) 372,903,977 413,935,433 1,189,606,868	92,008 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,005) 261,400,100	Stage 13 870,487,073 870,487,073 870,487,073 3,425,783,999 (6,116,777) 2,299,636,467 118,267 (2,310,529,250 (11,011,0529,250 (12,25,993) 11,521,252 (1,25,993) 11,521,253 (1,529,449,449,151 (73,031,931) 7,410,604,496	1,370 1,399 (29) 587,164,961 628,227,736 (41,062,775) 384,618,029 19,968,788	634 92,644 (92,016 733 822 (97 235,482,944 907,919,29; (672,436,34,164 830,905,677 (673,885,767)
Central banks Gross loans Gross loans Gross loans Allowance Credit institutions Gross loans Allowance Non-rifinancial institutions Gross loans Allowance Gross loans Allowance Total  313 NONTRADNG FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUG AOP 013	1,326,441,533 1,326,441,533 3,442,987,361 3,482,987,361 3,482,987,361 3,482,987,361 117,158 273,932,371 273,324,331 170,324,331 170,324,331 121,188,549 2(0,590,331) 121,188,549 2(1,590,331) 1,590,378,085 7,990,378,085 7,990,378,085 7,190,582,298 7,190,52,598	\$14,597 27,214,597 27,314,5410 (598,813) 122 122 (0) 770,088,712,7344 (66,484,172) 372,903,974 41,335,430 (41,631,453)	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (1,111,062) 2,310,529,250 (11,111,062) 294,306,987 277,466,225 (1,122) 4,530,40,496 (7,303),939 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,644 (92,016 733 822 (97 235,482,944 907,919,29; (672,436,34,164 830,905,677 (673,885,767)
Central banks Gross loans Allowance Gross loans Allowance Gross loans Allowance Allowance Allowance Allowance Credit Institutions Gross loans Allowance Allowance Deposits Gross loans Allowance Other financial institutions Gross loans Allowance Deposits Non-financial institutions Gross loans Allowance Reali Gross loans Allowance Total	1,326,441,533 1,326,441,533 3,442,867,361 3,456,856,667 (13,949,306) 277,899,317 117,1399,307 273,322,522 (550,373) 170,320,443 (208,121) 12,186,549 (208,121) 12,186,549 (208,121) 12,186,549 (208,121) 16,186,549 (208,121) 170,562,528 (208,123) 180,549 (208,121) 191,563,549 (208,123) 191,563,549 (208,124) 191,563,563 (208,124) 19	Stage 2 27,214,597 27,313,410 (598,813) 122 122 (0) 770,088,173 413,935,473 413,935,473 1,189,606,688	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (1,111,062) 2,310,529,250 (11,111,062) 294,306,987 277,466,225 (1,122) 4,530,40,496 (7,303),939 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,644 (92,016 733 822 (97 235,482,944 907,919,29; (672,436,34,164 830,905,677 (673,885,767)
Central banks Gross loans Gross loans Gross loans Allowance Cheft institutions Cheft institutions Deposits Allowance Other financial institutions Gross loans Allowance Non-ritimotal Institutions Gross loans Allowance Total  131 NONTRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUG Central banks Cocket loans Cocket loans Allowance Total  131 NONTRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUG Central banks Cocket loans Co	1,326,441,533 1,326,441,533 3,442,987,361 3,458,368,687 1,359,306) 277,899,317 117,158	Stage 2  27,214,597  27,813,410  (598,813)  122  122  (0)  770,088,173  636,572,344  (356,572,344  (41,631,453)  1166,606,866	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (1,111,062) 2,310,529,250 (11,111,062) 294,306,987 277,466,225 (1,122) 4,530,40,496 (7,303),939 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,644 (92,016 733 822 (97 235,482,944 907,919,29; (672,436,34,164 830,905,677 (673,885,767)
Central banks Gross loans Allowance Gross loans Allowance Gross loans Allowance Allowance Allowance Credit institutions Gross loans Allowance Allowance Other financial institutions Gross loans Allowance Deposits One financial institutions Gross loans Allowance Deposits One financial institutions Gross loans Allowance Total	1,326,441,533 1,326,441,533 3,442,887,361 3,468,687 (13,949,306) 277,899,317 117,1399,306) 273,892,317 170,322,512 (550,373) 170,322,447 160,489,051 12,188,549 (298,121) 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261 1,265,265,261	Stage 2 27,214,597 27,313,410 (598,813) 122 122 (0) 770,088,173 413,935,473 413,935,473 1,189,606,688	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (0,116,777) 2,299,636,454 (1,111,062,25) (1,125,93) 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,644 (92,016 733 822 (97 235,482,944 907,919,29; (672,436,34,164 830,905,677 (673,885,767)
Central banks Gross loans Allowance Gross loans Allowance Gross loans Allowance Allowance Allowance Chedit institutions Gross loans Allowance Allowance Allowance Allowance Non-timenatal institutions Gross loans Allowance Non-timenatal institutions Gross loans Allowance Non-timenatal institutions Gross loans Allowance Total  13) NON-TRADING FIRANCIAL ASSETS MEASURED AT FAIR VALUE THROUG ACO CIT Total  15) NON-trading Firancial institutions Gross loans Allowance Chedit institutions Gross loans Allowance Chedit institutions Gross loans Allowance Chedit institutions Gross loans Allowance Total  15) NON-TRADING FIRANCIAL ASSETS MEASURED AT FAIR VALUE THROUG ACO CIT Total  15) NON-tradinistitutions Gross loans Herman Chedit Institutions Gross loans Herman Chedit Institutions Non-thancial institutions Non-thancial institutions Non-thancial institutions Non-thancial institutions Non-thancial institutions Non-thancial institutions Retail	1,326,441,533 1,326,441,533 3,442,887,361 3,462,865,667 (13,949,306) 277,890,317 117,1394,306) 273,892,317 122,323,522 (550,373) 170,320,447 160,469,657 160,469,6	Stage 2 27,214,597 27,313,410 (598,813) 122 122 (0) 770,088,173 356,572,344 (66,484,172) 372,300,977 372,300,977 372,300,977 372,300,977 41,631,453 1,169,606,888 30,09,2022 2,556,285 5,562,285 5,562,285 5,562,285	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (0,116,777) 2,299,636,454 (1,111,062,25) (1,125,93) 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,644 (92,016 733 822 (97 235,482,944 907,919,29; (672,436,34,164 830,905,677 (673,885,767)
Central banks Gross lains Gross lains Gross lains Gross lains Gross lains Gross lains Allowance Allowance Deposits Allowance Allowance Deposits Allowance Gross lains Allowance Deposits Allowance Total  In MONETADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUG ALOP 131. AND TOTAL Control lainst Local state Total  In MONETADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUG ALOP 131. Total  In BROWNET LOCAL CONTROL LO	1,326,441,533 1,326,441,533 3,442,887,361 3,442,887,361 3,452,856,667 (13,949,306) 277,890,317 117,150 177,150	72,214,597 27,214,597 27,813,410 (598,813) 122 122 122 122 (62) (770,088,173 836,572,344 143,853,453 1,169,808,888 in HHK 2,556,285 5,982,281 8,538,527 1,189,808,888 in HHK 30,08,808,2022 1,184K 30,08,808,2022 1,184K 30,08,808,2022 1,184K 30,08,808,2022	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (0,116,777) 2,299,636,454 (1,111,062,25) (1,125,93) 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,644 (92,016 733 822 (97 235,482,944 907,919,29; (672,436,34,164 830,905,677 (673,885,767)
Central banks Gross loans Gross loans Gross loans Allowance Cheff institutions Choss loans Choss loans Allowance Total  11) NORTRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUG Central banks Load State Control banks Conditions Cheff institutions Retail Total  12) DEPOSITS ACP O44	1,326,441,533 1,326,441,533 3,442,887,381 3,458,858,667 1,349,306) 277,899,317 117,158	Stage 2  27,214,597  27,813,410  (598,813)  122  122  122  123  135,572,344  (64,464,172)  372,303,977  413,355,430  (41,631,453)  1,106,006,066  2,566,255  5,982,261  in FHK  30,09,2022,	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (0,116,777) 2,299,636,454 (1,111,062,25) (1,125,93) 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,645 (92,016) 73(
Central banks Gross loans Gross loans Gross loans Gross loans Allowance Cheff institutions Allowance Deposits Allowance Total Total Total To Non-Trabino Financial institutions Total Tota	1,326,441,533 1,326,441,533 3,442,887,381 3,442,887,381 3,458,856,667 1(13,949,306) 277,899,317 117,158) 117,158 117,1	Stage 2 27,214,597 27,813,410 (598,813) 122 122 122 122 122 122 123 836,572,344 (66,484,172) 372,303,977 413,935,430 1,126,66,588 in HRK 30,98,2022 in HRK 2,568,256 2,568,256 2,568,257 in HRK 30,98,2021 1,106,668,257 30,98,2021 402,537,569 402,537,569 402,688,732	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (0,116,777) 2,299,636,454 (1,111,062,25) (1,125,93) 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,645 (92,016 733 822 (97 235,482,945 907,919,293 (672,436,345 157,020,16 (830,905,671
Central banks Gross Joans Gross Joans Gross Joans Gross Joans Allowance Credit institutions Retail Total  13) NONTRADING FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUG Central banks Credit institutions Retail Total  13) EPERSTIS AND POAR CREDIT INSTITUTIONS CREDIT I	1,326,441,533 1,326,441,533 3,442,867,361 3,442,867,361 117,139 117,13	\$1496 2 27,214,597 27,813,410 (598,813) 122 122 (0) 770,088,173 836,572,344 (3,635,572,344 (41,631,453) 1,165,606,868 1,165,606,868 2,556,255 1,982,261 1,8536,537 1,165,606,868 2,556,255 1,982,261 1,8536,577 1,165,606,868	92,006 (92,006) (92,006) 615,079,209 1,333,341,814 (718,202,605) 221,121,870 (610,278,228)	Stage 1 870,487,073 870,487,073 3,425,783,989 3,431,870,786 (5,116,777) 2,299,636,454 (0,116,777) 2,299,636,454 (1,111,062,25) (1,125,93) 18,521,201 (454,449,815 (73,031,938) 7,410,604,496 7,489,893,033 (79,288,587)	1,370 1,399 (29) 1,526,163 (606,613) 1,399 (29) 587,164,961 1628,227,736 (41,052,775) 384,618,0575 91,968,788 383,535,759)	634 92,645 (92,016 733 822 (97 235,482,945 907,919,293 (672,436,345 157,020,16 (830,905,671