

HPB p.l.c. 9M 2024

Unaudited Financial statements



Limitation of liability

- The information and data contained in this presentation are intended to be general background information on Hrvatska poštanska banka p.l.c. as the parent company of the Hrvatska poštanska banka Group (hereinafter referred to as the Bank, Group or HPB) and its activities. They are provided in summary form and therefore do not necessarily represent complete information. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may," "will," "should," "expects," "plans," " contemplates," "intends," "anticipates," "estimates," "potential" or "continues" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
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- This presentation has been prepared and the information in it has been checked with the greatest possible care. Nevertheless, rounding and transmission cannot be excluded. When adding up rounded amounts and percentages, differences may appear.



Type and name of prescribed information:

Issuer name, headquarter and address:

Issuer's Legal Entity Identifier (LEI)

Home Member State:

International Securities Identification Number

(ISIN)

Stock code (ticker):

Regulated market and segment:

Financial statements for the period 1.1.2024 - 30.9.2024,

HPB Group 9M 2024 Unaudited Financial statements for the period 1.1. - 30.9.2024

Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb

529900D5G4V6THXC5P79

Republic of Croatia

HRHPB0RA0002

HPB-R-A

Zagreb Stock Exchange, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (hereinafter referred to as the Bank or HPB), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from January 1 to September 30, 2024. Original and official report is published in Croatian.

The report includes:

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

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 (OG 114/2018, 27/2021, 26/2022 and 32/2023).



Statement by persons responsible for compiling the report of HPB Group

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of unaudited consolidated financial statements for the period from January 1 to September 30, 2024, are compiled in accordance with the accounting regulation applicable to credit institutions in Croatia, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c., as well as companies included in consolidation as a whole.

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

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board



Management report of HPB Group

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

The HPB Group's net profit after tax is EUR 61.24 million. Net profit of the parent company amounts to EUR 61.30 million. HPB Invest realized a net loss of EUR 78.88 thousand and HPB-Nekretnine a net profit of EUR 18.19 thousand.

Marko Badurina

President of the Management Board

Tadija Vrdoljak

Member of the Management Board

Ivan Soldo

Member of the Management Board

Josip Majher

Member of the Management Board

Anto Mihaljević

Member of the Management Board



Annex 1						
	IS	SUER'S GENE	RAL D	ATA		
Reporting period:		1.1.2024		to	30.9.2024	
Year:		2024				
Quarter:		3				
	Quarterly	financial stat	temer	nts		
Registration number (MB):	03777928	Issu		me 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 POŠTANSK	(A BANKA, dioničk	o društ	tvo		
Postcode and town:	10000		2	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	1728					
Consolidated report:	KD (KI	N-not consolidated/h	(D-cons	solidated)		
Audited:	RN (RN-not audited/RD-	audited))		
Names of subsidiaries	(according to IFRS):			Registered o	office:	MB:
HPB Invest d.o.o.		Strojarska cesta 2	20, 1000	00 Zagreb		01972278
HPB-nekretnine d.o.o.		Jurišićeva ulica 4	, 10000	Zagreb		01972260
Bookkeeping firm:	No	(Yes/No)	Ĺ	name of the	bookkeeping firm)	
Contact person:						
Telephone:	(only name and surname 014804670	of the contact perso	on)			
E-mail address:	tea.bazant@hpb.hr					
Audit firm:	(name of the guidit firm)					
Certified auditor:	(name of the audit firm) (name and surname)					

BALANCE SHEET balance as at 30.09.2024.

in EUR

Cash balances at central banks	Name	4 4 132,817,930,20 132,817,60 1072,672,08 154,513,27 147,84 16,428,84 39,936,58 486,28 105,86 105,86 4,555,68 4,555,68 4,555,68
Assets 2 3 4		4 4 132,817,930,20 132,817,60 1072,672,08 154,513,27 147,84 16,428,84 39,936,58 486,28 105,86 105,86 4,555,68 4,555,68 4,555,68
Assets Cash, cash balances at central banks and other demand deposits (from 2 to 4) 3,103,800,879 2,217,800,200 (Cash in hand Cash bilances at central banks and other demand deposits (from 2 to 4) 3,103,800,879 2,217,800,200 (Cash in hand Cash bilances at central banks Cash in hand Cash bilances at central banks Cash bilances Cash bilances at central banks Cash bilances Cash cash bilances Cash cash bilances Cash bilances Cash bilances Cash bilances Cash cash bilances Cash cash bilances Cash bilances Cash bilances Cash bilances Cash cash bilances Cash bilances Cash bilances Cash bilances Cash bilances Cash cash bilances Cash cash bilances Cash cash bilances Cash cash cash cash cash cash cash cash c	Assets Cash, cash balances at central banks and other demand deposits (from 2 to 4)	4 132,817,60 .072,672,08 12,440,51 55,513,27 147,84 39,936,56 486,28 486,28 105,86 105,86 4,555,68
Assets Cash, cash balances at central banks and other demand deposits (from 2 to 4) 3,103,806,876 3,217,800,200 3,103,806,876 3,217,800,200 3,103,806,876 3,217,800,200 3,103,806,876 3,217,800,200 3,103,806,876 3,217,800,200 3,103,806,876 3,217,800,200 3,103,806,876 3,217,800,200 3,21	Assets	132,817,600,072,672,081,2640,515,6513,27147,843,39,936,58148,628240,555,6814,5814,5814,5814,5814,5814,5814,5814,5
Assets Cash, cash balances at central banks and other demand deposits (from 2 to 4) To 4) Cash balances at central banks and other demand deposits (from 2 to 5) Cash in hand Cash balances at central banks Osc 1, 130,782,307 Derivatives Osc 1, 130,800,807 Derivatives Osc 1, 130,800,807 Derivatives Osc 1, 130,800,807 Devision (Sec 1) Devision (Sec 1) Cash balances at central banks Osc 1, 130,800,807 Cash balances at central banks Osc 1, 130,800,807 Devision (Sec 1) Devision (Sec 1) Cash balances at central banks Osc 1, 130,800,807 Cash balances and devision of the central banks Osc 1, 130,800,807 Cash balances at central banks Osc 2, 130,800,807 Cash balances a	Assets Cash, cash balances at central banks and other demand deposits (from 2 to 4) 3,103,809,878 3,21	132,817,600,072,672,081,2640,515,6513,27147,843,39,936,58486,2884866,288486,288486,288486,288486,288486,288486,288486,288486,2884866,288486,288486,288486,288486,288486,288486,2884866,2884866,2884866,2884866,2884866,2884866,28848666,288486666666666
Cash cash balances at central banks and other demand deposits (from 2 to 3) 3,103,800,978 3,217,830,2 3,217,830,2 3,003,800,978 3,217,830,2 3,	Cash, cash balances at central banks and other demand deposits (from 2 to 4)	132,817,600,072,672,081,2640,515,6513,27147,843,39,936,58486,2884866,288486,288486,288486,288486,288486,288486,288486,288486,2884866,288486,288486,288486,288486,288486,288486,2884866,2884866,2884866,2884866,2884866,2884866,28848666,288486666666666
Cash balances at central banks and other demand deposits (from 2 to 4)	Cash, cash balances at central banks and other demand deposits (from 2	132,817,602 ,072,672,08 12,440,51 56,513,27 147,84 39,936,58 486,28 486,28 486,28 4,555,68 4,555,68
Cash in hand	Cash in hand	132,817,602 ,072,672,08 12,440,51 56,513,27 147,84 39,936,58 486,28 486,28 486,28 4,555,68 4,555,68
Cash in hand	Cash in hand	132,817,602 ,072,672,08 12,440,51 56,513,27 147,84 39,936,58 486,28 486,28 486,28 4,555,68 4,555,68
Cash balances at central banks	Cash balances at central banks	.072,672,08 12,440,51 56,513,27 147,48 16,428,84 39,936,58 486,28 486,28 4,555,68 4,555,68
Cash balances at central banks	Cash balances at central banks	.072,672,08 12,440,51 56,513,27 147,48 16,428,84 39,936,58 486,28 486,28 4,555,68 4,555,68
Financial assets held for trading (from 8 to 9)	Financial assets held for trading (from 6 to 9)	56,513,27 147,84 16,428,84 39,936,56 486,28 486,28 105,86 105,86 4,555,69 4,555,69
Derivatives	Equity instruments	147,84 16,428,84 39,936,58 486,28 105,86 105,86 4,555,69 4,555,69
Equity instruments	Equity instruments	16,428,844 39,936,58 486,28 486,28 105,86 105,86 4,555,69 4,555,69
Debt securities	Debt securities	39,936,58 486,28 486,28 105,86 105,86 4,555,69 4,555,69 4,555,69
Loans and advances Dest ad	Loans and advances	486,28 486,28 105,86 105,86 4,555,69 4,555,69 4,555,69
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13) 490,500 Equity instruments 011	486,28 105,86 105,86 4,555,69 4,555,69 4,555,69
Doss (from 11 to 13)	Content Cont	486,28 105,86 105,86 4,555,69 4,555,69 4,555,69
Description Tito Tay Description De	Equity instruments	486,28 105,86 105,86 4,555,69 4,555,69 4,555,69
Debt securities	Debt securities	486,28 105,86 105,86 4,555,69 4,555,69 4,555,69 032,395,28
Loans and advances	Loans and advances	486,28 105,86 105,86 4,555,69 4,555,69 4,555,69 032,395,28
Financial assets at fair value through profit or loss (15+16)	Financial assets at fair value through profit or loss (15 + 16)	105,86 105,86 4,555,69 4,555,69 4,555,69 032,395,28
Debt securities	Debt securities	105,86 4,555,69 4,555,69 4,555,69 ,032,395,28
Loans and advances	Loans and advances	4,555,69 4,555,69 4,969,296,49 ,032,395,28
Financial assets at fair value through other comprehensive income (from 18 to 20)	Financial assets at fair value through other comprehensive income (from 18 to 20)	4,555,69 1,969,296,49 ,032,395,28
(trom 18 to 20)	(from 18 to 20)	4,555,69 1,969,296,49 ,032,395,28
Equity instruments	Equity instruments	,969,296,49 ,032,395,28
Debt securities	Debt securities	,969,296,49 ,032,395,28
Loans and advances	Loans and advances	, <mark>969,296,49</mark> ,032,395,28
Financial assets at amortised cost (22 + 23)	Financial assets at amortised cost (22 + 23)	, <mark>969,296,49</mark> ,032,395,28
Debt securities	Debt securities	,032,395,28
Derivatives - hedge accounting	Loans and advances	
Derivatives - hedge accounting	Derivatives - hedge accounting	
Investments in subsidiaries, joint ventures and associates	Investments in subsidiaries, joint ventures and associates	
Investments in subsidiaries, joint ventures and associates	Investments in subsidiaries, joint ventures and associates	
Tangible assets	Tangible assets	
Tangible assets	Tangible assets	1
Intangible assets	Intangible assets	
Tax assets	Tax assets	
Other assets 030	Other assets 030 14,994,533 1 Fixed assets and disposal groups classified as held for sale 031 0 Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) 032 7,045,616,913 7,32 Liabilities Financial liabilities held for trading (from 34 to 38) 033 16,165 Derivatives 034 16,165 Short positions 035 0 Deposits 036 0 Debt securities issued 037 0 Other financial liabilities 038 0 Financial liabilities at fair value through profit or loss (from 40 to 42) 039 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 6,417,895,965 6,67 Deposits 044 0,437 0 0 0 0 Debt securities issued 045 0 0 0 <t< td=""><td>5,006,49</td></t<>	5,006,49
Fixed assets and disposal groups classified as held for sale	Fixed assets and disposal groups classified as held for sale	
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) 0.32 7,045,616,913 7,337,813,5	Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	
Deposits Other financial liabilities measured at amortised cost (from 44 to 46) Other financial liabilities measured at amortised cost (from 44 to 46) Other financial liabilities Other financial Other financial liabilities Other fin	Company	742,07
Financial liabilities held for trading (from 34 to 38)	Financial liabilities held for trading (from 34 to 38)	,337,813,52
Derivatives 034 16,165 13,0	Derivatives	
Short positions	Short positions	13,06
Deposits	Deposits	13,06
Debt securities issued	Debt securities issued	
Other financial liabilities at fair value through profit or loss (from 40 to 42)	Other financial liabilities 038 0	
Pinancial liabilities at fair value through profit or loss (from 40 to 42)	Provisions Q49 Q41,571,551 Q59 Q	
Deposits	Deposits	
Deposits	Deposits	
Debt securities issued	Debt securities issued	
Other financial liabilities O42 O	Other financial liabilities	
Financial liabilities measured at amortised cost (from 44 to 46)	Financial liabilities measured at amortised cost (from 44 to 46)	
Deposits	Deposits	
Debt securities issued	Debt securities issued	
Other financial liabilities	Other financial liabilities 046 21,131,409 1 Derivatives - hedge accounting 047 0 Fair value changes of the hedged items in portfolio hedge of interest rate risk 048 0 Provisions 049 41,571,561 3 Tax liabilities 050 7,508,138	
Derivatives - hedge accounting	Derivatives - hedge accounting	10,000,15
Fair value changes of the hedged items in portfolio hedge of interest rate risk 048 0	Fair value changes of the hedged items in portfolio hedge of interest rate 048 0	12,886,45
risk 049 41,571,561 36,845,4 Tax liabilities 050 7,508,138 6,127,4 Share capital repayable on demand 051 0 Other liabilities 052 45,096,050 29,023,3 Liabilities included in disposal groups classified as held for sale 053 0 Total liabilities (33 + 39 + 43 + from 47 to 53) 054 6,512,087,879 6,742,951,5 Equity Capital 055 161,970,000 161,970,00 <td>risk 040 0 Provisions 049 41,571,561 3 Tax liabilities 050 7,508,138</td> <td></td>	risk 040 0 Provisions 049 41,571,561 3 Tax liabilities 050 7,508,138	
Provisions	Provisions 049 41,571,561 3 Tax liabilities 050 7,508,138	
Tax liabilities	Tax liabilities 050 7,508,138	36,845,47
Share capital repayable on demand		6,127,40
Other liabilities 052 45,096,050 29,023,3 Liabilities included in disposal groups classified as held for sale 053 0 Total liabilities (33 + 39 + 43 + from 47 to 53) 054 6,512,087,879 6,742,951,5 Equity 055 161,970,000 161,970,000 161,970,000 161,970,00 Share premium 056 0 0 0 Equity instruments issued other than capital 057 0 Other equity 058 0 0 Accumulated other comprehensive income 059 8,451,02 8,738,4 Retained profit 060 191,829,335 273,006,7 Revaluation reserves 061 0 Other reserves 062 87,998,149 89,306,8 (-) Treasury shares 063 0 -3,9 Profit or loss attributable to owners of the parent 064 83,086,448 61,243,8 (-) Interim dividends 065 0 Minority interests [non-controlling interests] 066 0		
Total liabilities (33 + 39 + 43 + from 47 to 53)		29,023,39
Total liabilities (33 + 39 + 43 + from 47 to 53)		
Equity 055 161,970,000 161,970,00	Liabilities included in disposal groups classified as held for sale 053 0	
Equity 055 161,970,000 161,970,00	Total liabilities (33 + 39 + 43 + from 47 to 53) 054 6.512 087 879 6.74	,742.951.54
Capital 055 161,970,00 161,970,00 Share premium 056 0 Equity instruments issued other than capital 057 0 Other equity 058 0 Accumulated other comprehensive income 059 8,645,102 8,738,4 Retained profit 060 191,829,335 273,606,7 Revaluation reserves 061 0 Other reserves 062 87,998,149 89,306,8 (-) Treasury shares 063 0 -3,9 Profit or loss attributable to owners of the parent 064 83,086,448 61,243,8 () Interim dividends 065 0 Minority interests [non-controlling interests] 066 0		
Share premium		161,970,00
Equity instruments issued other than capital		,,
Other equity 058 0 Accumulated other comprehensive income 059 8,645,102 8,738,4 Retained profit 060 191,8293 5 273,606,7 786,066,7 786,066,7 786,066,7 788,149 89,306,8 0 3,98,149 89,306,8 69,206,7 786,066		
Retained profit 060 191,829,335 273,606,7		
Retained profit 060 191,829,335 273,606,7		
Other reserves 062 87,998,149 89,306,8 (-) Treasury shares 063 0 3,9 Profit or loss attributable to owners of the parent 064 83,086,448 61,243,8 () Interim dividends 065 0 0 Minority interests [non-controlling interests] 066 0		
(-) Treasury shares 063 0 -3.9 Profit or loss attributable to owners of the parent 064 83,086,448 61,243,8 () Interim dividends 065 0 Minority interests [non-controlling interests] 066 0	Revaluation reserves 061 0	
Profit or loss attributable to owners of the parent 064 83,086,448 61,243,8 (—) Interim dividends 065 0 Minority interests [non-controlling interests] 066 0		8,738,43
() Interim dividends 065 0 Minority interests [non-controlling interests] 066 0		8,738,43 273,606,76 89,306,89
Minority interests [non-controlling interests] 066 0	1 m (c) 1 m (c	8,738,43 273,606,76 89,306,89 -3,92
		8,738,43 273,606,76 89,306,89 -3,92 61,243,80
11 OTS1 POLITY (from 55 to 66)	() Interim dividends 065 0	8,738,43 273,606,76 89,306,89 -3,92 61,243,80
	(—) Interim dividends 065 0 Minority interests [non-controlling interests] 066 0	8,738,43 273,606,76 89,306,89 -3,92 61,243,80
Total equity and liabilities (54 + 67) 068 7,045,616,913 7,337,813,5	(—) Interim dividends 065 0 Minority interests [non-controlling interests] 066 0 Total equity (from 55 to 66) 067 533,529,034 58	8,738,43 273,606,76 89,306,89 -3,92 61,243,80

Submitter: Hrvatska poštanska banka p.l.c.

Submitter: Hrvatska poštanska banka p.l.c.						
Item		Same period of	the previous year	Current period		
		Cumulative	Quarter	Cumulative	Quarter	
Interest income	001	3 133,051,621	51,504,390	5 195,401,249	6 65,784,311	
(Interest expenses)	002	14,908,321	6,900,679	61,209,476	22,505,551	
(Expenses on share capital repayable on demand)	003	0	0	0	0	
Dividend income Fees and commissions income	004 005	156,494 58,577,004	5,001 21,435,695	218,426 57,986,296	5,476 21,453,127	
(Fees and commissions expenses)	006	33,155,693	12,478,102	30,542,853	11,032,247	
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	7,941	7,941	0	0	
Gains or (-) losses on financial assets and liabilities held for trading, net	008	2,981,356	850,296	3,738,857	2,135,132	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	201,991	-252,140	1,063	576	
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 Exchange rate differences [gain or (-) loss], net	011 012	-479,883	0 -463,257	0 310,793	-137,810	
Gains or (-) losses on derecognition of of investments in subsidiaries, joint	013	0	0	0	0	
ventures and associates, net				-		
Gains or (-) losses on derecognition of non-financial assets, net Other operating income	014 015	41,663 7,370,866	18,756 217,017	79,350 3,493,703	9,577 1,567,621	
(Other operating expenses)	016	2,753,591	-551,113	2,126,222	409,499	
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	151,091,448	54,496,031	167,351,186	56,870,713	
(Administrative expenses)	018	66,837,204	16,896,002	70,580,923	22,468,443	
(Cash contributions to resolution boards and deposit guarantee schemes)	019	87,500	12,500	0	0	
(Depreciation)	020	10,590,265	3,415,362	10,079,955	2,872,381	
Modification gains or (-) losses, net (Provisions or (-) reversal of provisions)	021 022	-617,745 -6,106,206	-327,265 2,939,043	-362,467 2,284,840	-218,871 2,317,386	
(Impairment or (-) reversal of impairment on financial assets not measured						
at fair value through profit or loss) (Impairment or (-) reversal of impairment of investments in subsidiaries,	023	-233,295 0	1,600,955	9,686,095	9,189,603	
joint ventures and associates) (Impairment or (-) reversal of impairment on non-financial assets)	025	172,638	0	0	0	
Negative goodwill recognised in profit or loss Share of the profit or (-) losses of investments in subsidiaries, joint ventures	026	0	0	0	0	
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 -	029	79,125,597	29,304,904	74,356,906	19,804,029	
from 22 to 25 + from 26 to 28) (Tax expense or (-) income related to profit or loss from continuing	030	11,054,468	5,943,457	13,113,097	3,580,417	
Operations) Profit or (-) loss after tax from continuing operations (29 – 30)	031	68,071,129	23,361,447	61,243,809	16,223,612	
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	68,071,129	23,361,447	61,243,809	16,223,612	
Attributable to minority interest [non-controlling interests]	036	0	0	0	0	
Attributable to owners of the parent STATEMENT OF OTHER COMPREHENSIVE INCOME	037	68,071,129	23,361,447	61,243,809	16,223,612	
Income or (-) loss for the current year	038	68,071,129	23,361,447	61,243,809	16,223,612	
Other comprehensive income (40+ 52) Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)	039 040	317,069 317,069	-56,361 -56,361	93,337 93,337	18,266 18,266	
Tangible assets	041	0	0	0	0	
Intangible assets	042	0	0	0	0	
Actuarial gains or (-) losses on defined benefit pension plans	043	0	0	0	0	
Fixed assets and disposal groups classified as held for sale Share of other recognised income and expense of entities	044	0	0	0	0	
accounted for using the equity method Fair value changes of equity instruments measured at fair value	045	0	0	0	0	
through other comprehensive income	046	400,302	-56,361	167,658	22,276	
Gains or (-) losses from hedge accounting of equity instruments at fair	047	0	0	0	0	
Fair value changes of equity instruments measured at fair value through Fair value changes of equity instruments measured at fair value through	048 049	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	-83,233	0	-74,321	-4,010	
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]	053 054	0	0	0	0	
Foreign currency translation Cash flow hedges [effective portion]	054 055	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 Share of other recognised income and expense of investments in	058	0	0	0	0	
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	68,388,198	23,305,086	61,337,146	16,241,878	
Attributable to minority interest [non-controlling interest] Attributable to owners of the parent	062 063	68,388,198	23,305,086	0 61,337,146	16,241,878	

STATEMENT OF CASH FLOW for the period 01.01.2024 to 30.09.2024

in EUR

ltem	ADP code	Same period of the previous year	At the reporting date of the current period
1	2	3	4
Operating activities - direct method			1
Interest received and similar receipts	001	0	C
Fees and commissions received	002	0	C
(Interest paid and similar expenditures)	003		
(Fees and commissions paid) (Operating expenses paid)	004 005	0	C
Net gains/losses from financial instruments at fair value through	1		
statement of profit or loss	006	0	C
Other receipts	007	0	C
(Other expenditures)	800	0	C
Operating activities - indirect method			
Profit/(loss) before tax	009	79,125,597	74,356,906
Adjustments:		0	С
Impairment and provisions	010	-6,957,246	
Depreciation	011	10,590,265	10,079,955
Net unrealised (gains)/losses on financial assets and liabilities at fair	012	-3,191,288	-3,739,920
value through statement of profit or loss (Profit)/loss from the sale of tangible assets	013	0	-79,350
Other non-cash items	013	-118,143,300	-134,358,525
Changes in assets and liabilities from operating activities	V14	110,140,000	104,000,020
Deposits with the Croatian National Bank	015	0	0
Deposits with financial institutions and loans to financial institutions	016	0	C
Loans and advances to other clients	017	126,121,309	-6,603,534
Securities and other financial instruments at fair value through other comprehensive income	018	-4,843,587	-161,411
Securities and other financial instruments held for trading	019	14,031,448	-1,703,573
Securities and other financial instruments at fair value through	020	0	
statement of profit or loss, not traded Securities and other financial instruments mandatorily at fair value	020		°
through statement of profit or loss	021	0	4,217
Securities and other financial instruments at amortised cost	022	-16,822,608	-176,538,331
Other assets from operating activities	023	4,400,859	
Deposits from financial institutions	024	-1,125,453	
Transaction accounts of other clients	025	405,216,635	-185,596,842
On the state of the state of			
Savings deposits of other clients	026	-291,387,932	
Time deposits of other clients	026 027	-291,387,932 100,546,083	353,384,574
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading	026 027 028	-291,387,932 100,546,083 6,299,976	353,384,574 -3,102
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities	026 027 028 029	-291,387,932 100,546,083 6,299,976 -10,609,969	-19,744,863 353,384,574 -3,102 -28,898,796
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method]	026 027 028 029 030	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621	353,384,574 -3,102 -28,898,796 195,401,249
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method]	026 027 028 029 030 031	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494	353,384,574 -3,102 -28,898,796 195,401,249 5,476
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method]	026 027 028 029 030 031	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621	353,384,574 -3,102 -28,898,796 195,401,249 5,476 -61,209,476
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid)	026 027 028 029 030 031	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321	353,384,574 -3,102 -28,898,796 195,401,249 5,476 -61,209,476 -14,183,373
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33)	026 027 028 029 030 031 032	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494	353,384,574 -3,102 -28,898,796 195,401,249 5,476 -61,209,476 -14,183,373
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible	026 027 028 029 030 031 032	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321	353,384,574 -3,102 -28,898,796 195,401,249 5,476 -61,209,476 -14,183,373 145,795,549
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of	026 027 028 029 030 031 032 033 034	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 0 411,550,583	353,384,574 -3,102 -28,898,796 195,401,249 5,476 -61,209,476 -14,183,373 145,795,549
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities	026 027 028 029 030 031 032 033 034	-291,387,932 100,546,083 6,299,976 -10,609,669 133,051,621 156,494 -14,908,321 0 411,550,583	353,384,574 -3,102 -28,898,795 195,401,249 -61,209,476 -14,183,373 145,795,549
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	026 027 028 029 030 031 032 033 034 035	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 0 411,550,583 -11,266,306	353,384,574 -3,102 -28,898,796 195,401,249 -61,209,476 -14,183,373 145,795,549
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of and other financial instruments held to maturity Dividends received from investing activities	026 027 028 029 030 031 032 033 034 035 036	-291,387,932 100,546,083 6,299,976 -10,609,699 133,051,621 156,494 -14,908,321 0 411,550,583 -11,266,306	353,384,574 3,102 -28,898,795 195,401,249 5,476 -61,209,476 -14,183,373 145,795,549 -14,363,482
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities	026 027 028 029 030 031 032 033 034 035 036 037	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 -14,908,321 -11,266,306 0 -369,534	353,384,574 -3,102 -28,898,796 195,401,248 -5,476 -61,209,476 -14,183,373 145,795,549 -14,363,482 -0 0 0 0 -11
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of and other financial instruments held to maturity Dividends received from investing activities	026 027 028 029 030 031 032 033 034 035 036	-291,387,932 100,546,083 6,299,976 -10,609,699 133,051,621 156,494 -14,908,321 0 411,550,583 -11,266,306	353,384,574 -3,102 -28,898,795 195,401,249 -61,209,476 -14,183,373 145,795,549
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities [indirect method] Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 -11,266,306 0 -369,534 0 -11,635,840	353,384,574 -3,102 -28,898,796 -195,401,245 -5,476 -61,209,476 -14,183,373 -145,795,548 -14,363,482 -14,363,492 -17,309,108
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040	-291,387,932 100,546,083 6,299,976 110,609,969 133,051,621 156,494 -14,908,321 0 411,550,583 -11,266,306 0 -369,534 0 0 -11,635,840	353,384,574 -3.102 -28,898,796 195,401,244 -5.476 -61,209,476 -14,183,373 145,795,549 -14,363,482 -14,363,482 -17,309,108
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 0 411,550,583 -11,266,306 0 -369,534 0 0 -11,635,840	353,384,574 3,102 -28,898,791 195,401,249 5,477 -14,183,372 145,795,549 -14,363,482 -14,363,492 -17,309,109
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040 041 042 043	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 0 411,550,583 -11,266,306 0 -369,534 0 -11,635,840 34,050,743 0 0	353,384,574 -3,102 -28,898,792 195,401,249 -5,477 -14,183,373 -145,795,549 -14,363,482 -14,363,493 -17,309,109
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid)	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040 041 042 043	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 -14,908,321 0 411,550,583 -11,266,306 0 -369,534 0 -11,635,840 34,050,743	353,384,574 3,102 -28,898,791 195,401,249 5,474 -61,209,476 -14,183,373 145,795,549 -14,363,482 -14,363,493 -17,309,109
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid) Other receipts/(payments) from financing activities	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 -11,266,306 0 -369,534 0 -11,635,840 34,050,743 0 0 0	353,384,574 3,102 -28,898,796 195,401,244 5,476 -61,209,476 -14,183,377 145,795,549 -14,363,482 -14,363,493 -17,309,108
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in obt securities issued Net increase/(decrease) in fier 2 capital instruments Increase in share capital (Dividends paid) Other receipts/(payments) from financing activities Net cash flow from financing activities (from 41 to 46)	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040 041 042 043	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 -11,266,306 0 -369,534 0 -11,635,840 34,050,743 0 0 0 34,050,743	353,384,574 3,102 -28,898,791 195,401,245 5,474 -61,209,476 -14,183,373 145,795,545 -14,363,482 -14,363,493 -17,309,106 -17,309,106
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities [indirect method] Interest received from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid) Other receipts/(payments) from financing activities	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 -11,266,306 0 -369,534 0 -11,635,840 34,050,743 0 0 0	353,384,574 3,102 -28,898,794 195,401,249 5,477 -14,183,373 145,795,549 -14,363,482 -14,363,493 -17,309,109 -17,309,109 -17,309,109 -17,309,109
Time deposits of other clients Derivative financial liabilities and other liabilities held for trading Other liabilities from operating activities [indirect method] Dividends received from operating activities [indirect method] Interest paid from operating activities [indirect method] Interest paid from operating activities [indirect method] (Income tax paid) Net cash flow from operating activities (from 1 to 33) Investing activities Cash receipts from the sale / payments for the purchase of tangible and intangible assets Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity Dividends received from investing activities Other receipts/payments from investing activities Net cash flow from investing activities (from 35 to 39) Financing activities Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid) Other receipts/(payments) from financing activities Net cash flow from financing activities (from 41 to 46) Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	026 027 028 029 030 031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047	-291,387,932 100,546,083 6,299,976 -10,609,969 133,051,621 156,494 -14,908,321 0 411,550,583 -11,266,306 0 -369,534 0 0 -11,635,840 34,050,743 0 0 0 34,050,743 433,965,486	353,384,574 -3,102 -28,898,796 -195,401,245 -5,476 -61,209,476 -14,183,373 -145,795,548 -14,363,482 -14,363,492 -17,309,108

STATEMENT OF CHANGES IN EQUITY

for the period from to 30.9.2024 in EUR

for the period fro)111	to	30.9.2024												in EUR
						Attributable t	to owners of t	the parent					Non-control	ing interest	
Sources of equity changes	ADP code	Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensi ve income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensi ve income	Other items	Total
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	8,645,102	191,829,335	0	87,998,149	0	83,086,448	0	0	0	533,529,034
Effects of error corrections	002	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effects of changes in accounting policies	003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance [current period] (1 + 2 + 3)	004	161,970,000	0	0	0	8,645,102	191,829,335	0	87,998,149	0	83,086,448	0	0	0	533,529,034
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	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of receviables to equity instruments	009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital reduction	010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends	011	0	0	0	0	0	0	0	0	0	0	0	0		
Purchase of treasury shares	012	0	0	0	0	0	·		0	-3,920	0			·	
Sale or cancellation of treasury shares	013	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from equity to liability	014	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from liability to equity	015	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers among components of equity	016	0	0	0	0	0	81,777,716	0	0	0	-81,777,716	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	-285	0	1,308,742	0	-1,308,732	0	0	0	-275
Total comprehensive income for the current year	020	0	0	0	0	93,337	0	0	0	0	61,243,809	0	0	0	61,337,146
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	8,738,439	273,606,766	0	89,306,891	-3,920	61,243,809	0	0	0	594,861,985

Notes to financial statements						
I) INTEREST INCOME				in EUR		
AOP 001	Same period of the p 30.09		Current period 01.0	1 30.09.2024		
Debt securities	Cumulative 12,176,978	Quarter 4 692 247	Cumulative 17,593,380	Quarter 6,919,285		
Decisecumies Joans and advances Other assets	91,009,093 29,856,178	32,088,612 14,719,019	95,252,371 82,549,866	32,060,502 26,802,706		
Deposits	9,371	4,511	5,632	1,818		
Other liabilities Fotal	133,051,620	51,504,390	195,401,249	65,784,311		
2) INTEREST EXPENSE				in EUR		
AOP 002	Same period of the p 30.09	previous year 01.01	Current period 01.0	1 30.09.2024		
Debt securities	Cumulative	Quarter	Cumulative	Quarter		
oans and advances	7,537	3,803	168	18		
Other assets Deposits	14,856,155	6,890,149	60,532,378	22,036,422		
Other liabilities	44,629 14,908,321	6,727 6,900,679	676,930 61,209,476	469,111 22,505,551		
3) FEE AND COMMISSION INCOME		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		in EUR		
AOP 005	Same period of the p	previous year 01.01	Current period 01.0			
	Cumulative	Quarter	Cumulative	Quarter		
Payment transactions Account and package fees	30,616,532 9,220,078	10,692,991 3,754,755	30,728,943 8,989,617	10,823,543 2,977,985		
Card business Mobile and Internet banking	3,954,686 1,847,911	1,598,419 754,922	3,803,480 1,817,183	1,333,977 568,849		
Other Total	12,937,796 58,577,004	4,634,608 21,435,695	12,647,073 57,986,296	5,748,773 21,453,127		
I) FEE AND COMMISSION EXPENSE		-1,100,000		in EUR		
AOP 006	Same period of the p	previous year 01.01	Current period 01.0			
	30.09 Cumulative	Quarter	Cumulative	Quarter		
Payment transactions Other	20,330,920 12,824,773	6,623,563 5,854,539	19,248,206 11,294,647	6,657,367 4,374,880		
Fotal	33,155,693	12,478,102	30,542,853	11,032,247		
6) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL L	IABILITIES			in EUR		
AOP 007	Same period of the p 30.09	.2023	Current period 01.0			
Debt securities	Cumulative (1,936)	Quarter (1,936)	Cumulative	Quarter -		
Loans and advances Deposits	-					
Debt Securities issued Other financial liabilities	9,877	9,877	-			
Fotal	7,941	7,941				
GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR	TRADING	maniana 5: 5:		in EUR		
AOP 008	Same period of the p 30.09	.2023	Current period 01.0			
Equity instruments	1,385,647	Quarter 132,670	Cumulative 2,105,138	Quarter 820,338		
Debt securities EX transactions and derivatives	(345,831) 1,941,540	(255,702) 973,327	585,802 1,047,917	523,570 791,225		
Fotal	2,981,355	850,296	3,738,857	2,135,133		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY				in EUR		
AOP 009	Same period of the p 30.09	.2023	Current period 01.0			
Equity instruments	Cumulative	Quarter	Cumulative	Quarter		
Debt securities .cans and advances	201.991	(252 140)	1.063	577		
coans and advances Fotal	201,991	(252,140)	1,063	577		
B) OPERATING EXPENSES				in EUR		
AOP 016 & AOP 018 & AOP 019 & AOP 020	Same period of the p 30.09	orevious year 01.01	Current period 01.0	1 30.09.2024		
Other operating expenses	Cumulative 2,753,590	Quarter (551,113)	Cumulative 2,126,223	Quarter 409,500		
Administrative expenses	66,837,203	16,896,002	70,580,923	22,468,443		
Employee expenses Other administrative expenses	37,924,398 28,912,805	12,401,599 4,494,403	41,345,367 29,235,556	13,512,739 8,965,705		
Contributions in cash rehabilitation committees and Deposit Insurance Schem Amortization	87,500 10,590,266	12,500 3,415,362	10,079,955	2,872,380		
Property, plant and equipment investment property	6,415,848	2,341,082	6,381,471	1,972,212		
Other intangible assets	4,174,418	1,074,280	3,698,484	900,168		
	80,268,560	19,772,751	82,787,100	25,750,324		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES AOP 021 & AOP 022 & AOP 023 & AOP 024	Same period of the p	previous year 01.01	Current period 01.0	in EUR		
ROP 021 & AOP 022 & AOP 023 & AOP 024	30.09 Cumulative	.2023 Quarter	Current period 01.0	1 30.09.2024 Quarter		
Modification gains or (-) losses, net AOP 021 Financial assets at fair value through other comprehensive income	(617,745)	(327,264)	(362,467)	(218,872)		
Financial assets at amortized cost	(617,745)	(327,264)	(362,467)	(218,872)		
Provisions or (-) reversal of provisions) AOP 022 Liabilities towards resolution committees and deposit insurance systems	(6,106,206)	2,939,043	2,284,840	2,317,386		
Liabilities and Guarantees) Other Provisions)	(5,306,782) (799,424)	(1,739,409) 4,678,453	2,698,530 (413,690)	2,046,599 270,787		
Impairment or (-) reversal of impairment on financial assets that are not neasured at fair value through profit or loss) AOP 023	(233,294)	1,600,956	9.686.095	9,189,604		
Financial assets at fair value through other comprehensive income) Financial assets at amortized cost)				9 189 604		
Impairment or (-) reversal of impairment off of investments in subsidiaries, joint	(233,294)	1,600,956	9,686,095	9,189,604		
ventures, and associates)	-	-	-	-		
Impairment or (-) reversal of impairment off non-financial assets) AOP 024 Property, plant and equipment)	172,638 31,303					
Investment property) Goodwill		-				
Other intangible assets)	141,335	-	-			
Other) Fotal (AOP 022 + AOP 023 + AOP 024 - AOP 021)	(5,549,117)	4,867,263	12,333,403	11,725,861		
0) LOANS AND ADVANCES						in EUI
AOP 023	Stage 1	31.12.2023 Stage 2	Stage 3	Stage 1	30.9.2024 Stage 2	Stage
Central banks Mandatory reserve		-		734,116		
Allowance Other receivables		-	-	734,116	-	
Allowance				-		
Government Gross loans	448,859,075 450,089,885	1,773,946 1,805,576	2,846,111 2,916,570	404,016,274 405,476,889	1,310,916 1,326,920	2,814,68 2,884,92
Allowance	(1,230,810) 1,564,563	(31,630)	(70,459) 168	(1,460,615) 125,086	(16,004)	(70,232
Credit institutuions	16,432	-	172 (4)	1,579	-	
Credit institutuions Gross Ioans Allowance			1.7	123,817	-	
Gross Ioans Allowance Jeposits	1,551,167	-		(200)	-	16
Gross loans Allowance Jeposits Allowance Ubber financial institutions	1,551,167 (3,035) 37,699,866	6,402	527	(309) 60,244,873	2,369	
Jiross Ioane Illowance	1,551,167 (3,035) 37,699,866 35,792,179 (197,893)	6,402 11,336 (4,934)	527 132,772 (132,245)	60,244,873 58,482,517 (322,844)	2,369 2,584 (214)	18
Tiross loans (Uloxance Deposits Uloxance Uloxance Uloxance Uloxance Uloxance Uloxance Uloxance Deposits (Uloxance Uloxance Uloxance Uloxance	1,551,167 (3,035) 37,699,866 35,792,179 (197,893) 2,157,717 (52,138)	11,336 (4,934)	132,772 (132,245)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633)	2,584 (214)	18
Jiross loans (Movance Jeposits Juber financial institutions Johns financial institutions Johns financial institutions Johns financial Johns fi	1,551,167 (3,035) 37,699,866 35,792,179 (197,893) 2,157,717 (52,138) 652,151,087 661,450,783	11,336 (4,934) - - 186,276,332 195,925,509	132,772 (132,245) - - 36,332,874 98,793,546	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680	2,584 (214) - 146,411,098 157,639,661	27,876,06 85,135,32
Jiross loans Ulcusaron Jeposlas Jeposlas Jeposlas Jeposlas Jeposlas Jeposlas Jiross loans	1,551,167 (3,035) 37,699,866 35,792,179 (197,893) 2,157,717 (52,138) 652,151,087 661,450,783 (9,299,697)	11,336 (4,934) - 186,276,332 195,925,509 (9,649,177)	132,772 (132,245) - - 36,332,874 98,793,546 (62,460,672)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193)	2,584 (214) - - 146,411,098 157,639,661 (11,228,563)	27,876,06 85,135,32 (57,259,25)
Jiross loans Ulbowance Jeposits	1,551,167 (3,035) 37,699,866 35,792,179 (197,893) 2,157,717 (52,136) 652,151,087 (9,299,697) 1,273,097,668	11,336 (4,934) - 186,276,332 195,925,509 (9,649,177) 255,463,828 277,544,147	132,772 (132,245) - - - 36,332,874 98,793,546 (62,460,672) 34,225,225 167,697,343	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902	2,584 (214) - - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923	27,876,06 85,135,32 (57,259,25) 32,319,61 175,458,41
Jiross barus (Mowaros Jeposits Johannia Jo	1,551,167 (3,035) 37,699,866 35,792,179 (197,893) 2,157,717 (52,138) 652,151,087 661,450,783 (9,299,697) 1,273,097,668	11,336 (4,934) - 186,276,332 195,925,509 (9,649,177) 255,463,828	132,772 (132,245) - - - 36,332,874 98,793,546 (62,460,672) 34,225,225	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,880 (9,050,193) 1,282,029,729	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721	27,876,06 85,135,32 (57,259,25) 32,319,541 (143,138,79)
Jirosis loans Ulcuvarione Septicalis Depositis	1,551,167 (3,035) 37,699,665 35,782,179 (197,893) 2,157,717 (52,138) 682,151,087 661,450,783 (9,299,687) 1,273,097,668 1,279,022,452 (5,524,784) 2,413,372,259	11,336 (4,934) 186,276,332 195,925,509 (9,649,177) 255,463,828 277,544,147 (22,080,319)	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,06 85,135,32 (57,259,25) 32,319,541 (143,138,79)
Jiross loans Ulcovance Septimis Deposits Deposit	1,551,167 (3,035) 37,699,665 35,782,179 (197,893) 2,157,717 (52,138) 682,151,087 661,450,783 (9,299,687) 1,273,097,668 1,279,022,452 (5,524,784) 2,413,372,259	11,336 (4,934) 186,276,332 195,925,509 (9,649,177) 255,463,828 277,544,147 (22,080,319) 443,520,509	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,06 85,135,32 (57,259,25) 32,319,541 (143,138,79)
Jiross loans Ulbowance Joposis Ulbowance Joposis Ulbowance Joposis Jiross loans Jiross Johns Jir	1,551,167 (3,035) 37,689,866 35,792,179 (197,893) 2,157,717 (52,138) 652,151,067 661,450,763 (9,299,697) 1,273,097,668 1,279,022,452 (5,524,794),2413,372,259	11,336 (4,934) 186,276,332 195,925,509 (9,649,177) 255,463,828 277,544,147 (22,08),319) 443,520,509	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,00 85,135,33 (57,259,25 32,319,61 (143,138,79
Trices loans Universice Septimis Deptimis Deptimis Universice Deptimis Dept	1,551,167 (3,035) 37,689,866 35,792,179 (197,893) 2,157,717 (52,138) 652,151,067 661,450,763 (9,299,697) 1,273,097,668 1,279,022,452 (5,524,794),2413,372,259	11,336 (4,934) 186,276,332 195,925,509 (9,649,177) 255,463,828 277,544,147 (22,08),319) 443,520,509	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,00 85,135,33 (57,259,25 32,319,61 (143,138,79
Trices loans Universities Septicals Department Departme	1,551,167 (3,035) 37,996,66 35,5792,179 (197,85) 2,2157,71 661,450,763 1,273,997,688 1,279,02,22 (5,592,4784) 2,413,72 41	11,336 (4,934) 188,276,332 195,925,509 (9,649,177) 25,649,888 277,544,147 (22,803,199) 443,520,509 in EUR 30,9,2024	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,06 85,135,32 (57,259,25) 32,319,541 (143,138,79)
Jiross loans Ulcovance Deposits Deposit	1,551,167 (3,035) 37,999,866 35,792,179 (197,893) 2,157,717 (52,138) 682,151,097 6614,573 (3,239,097) 1,273,097 2,473,772,209 4,773,097 1,273,097 2,473,772,209	11,336 (4,934) 186,276,332 195,925,509 (9,649,177) (25,463,862 277,544,147 (22,880,319) 443,520,509 in EUR 30,9,2024	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,06 85,135,32 (57,259,25) 32,319,541 (143,138,79)
Trices loans Universice Septicals Depticals De	1,551,167 (3,030) 35,792,179 (197,893) 2,157,792,179 (92,139) (92,139) (91,139) (91,139) (1,13	11,336 (4,934) 186,275,332 196,525,539 (9,646,177) 255,463,828 277,544 (72,206,319) 443,220,319 19,100,2024 460,233 466,233	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,06 85,135,32 (57,259,25) 32,319,541 (143,138,79)
Jiross loans Ulcovance Septicals Deposits Deposi	1,551,167 (3,035) 377,9,669 377,9,669 377,9,669 31,197,893 (197,893) (197,893) (197,893) (197,893) (197,893) (197,902,482 (198,947) (198	11,336 (4,934) 188,275,332 185,925,509 (9,644),777 225,463,828 277,544,77 (22,080,319) 443,520,319 30,9,2024 460,283 460,283 in EUR 30,9,2024 73,887,523	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,06 85,135,32 (57,259,25) 32,319,541 (143,138,79)
Jiross loans Ulcovance Deposits Deposit	1,551,167 (3,035) (3,035) (3,098,868 (3,098,868 (197,883) (2,157,77) (52,138) (52,138) (52,138) (52,139) (52,139) (52,139) (52,138) (52,139) (52,13	11,336 (4,934) 186,275,332 196,525,509 (3,646),72 255,463,828 (72,095) 443,520,509 91,000 443,520,509 19,000 460,283 460,283 19,000 19,	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	27,876,06 85,135,32 (57,259,25) 32,319,61 175,458,41 (143,138,799
Jiross loans Ultowance Jeposits Jeposit	1,551,167 (3,005) (3,005) (3,005) (3,005) (197,893) (2,157,792),179 (197,893) (2,157,793) (3,005) (3,0	11,336 (4,936) 186,275,332 196,325,509 (9,646),72 255,463,828 277,544,17 (22,260,319) 45,022,509 in EUR 480,233 480,233 480,233 480,233 480,233 480,233 480,233	132,772 (132,245) 36,332,874 98,793,546 (62,460,672) 34,225,225 167,897,343 (133,472,118)	60,244,873 58,482,517 (322,844) 2,136,833 (51,633) 718,105,488 727,155,680 (9,050,193) 1,282,029,729 1,287,260,902 (5,231,172)	2,584 (214) - 146,411,098 157,639,661 (11,228,563) 260,910,721 283,820,923 (22,910,201)	18 27,876,66 85,135,32 (57,29,267 22,319,61 (175,489,41 (143,139,796) 63,010,53