

**Unaudited financial statements of
Zagrebačka banka dd
for the period from 1 January to 31 March 2024**

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I. Management report for the period from 1 January to 31 March 2024

Zagrebačka banka dd realised **profit after tax** of **EUR 135 million** in the first quarter of 2024. This is EUR 27 million (+25.0%) higher than in Q1 2023.

We achieved excellent results and confirmed healthy growth in all key business segments and a leading position on the market. Our operating income increased, cost management is disciplined. Capital and liquidity positions are strong, assets are covered with prudent loan provisions.

We are strongly connected with our community, providing support to the economy and the society in which we operate. We are doing this by financing most loans in the market, by investing in optimal user experiences as well as in the security of our solutions, by maintaining the robust payment infrastructure and offering the wide scale of services to companies and citizens.

We are transforming our culture, working on simplification and digitalization of our organization and processes to assure sustainability. We promote the green transition and are committed to activities that have an overall positive impact considering environmental, social and governance (ESG) factors.

We are striving to be the best employer possible, by supporting our employees through work-life balance and wellbeing initiatives.

Key performance indicators:

- **Operating income: EUR 207 million**
- **Operating expenses: EUR 58 million**
- **Profit before impairment and other provisions: EUR 149 million**
- **Impairment and other provisions: EUR 13 million**
- **Loans and advances to customers: EUR 10,418 million**
- **Deposits from customers: EUR 16,405 million**

I. Management report for the period from 1 January to 31 March 2024 (continued)

Operating income amounted to EUR 207 million, increased by EUR 33 million (+19.0%) Y/Y:

- **Net interest income** amounted to EUR 146 million, increased by EUR 27 million (+22.7%).
- **Net fee and commission income** amounted to EUR 42 million, increased by EUR 2 million (+5.0%).
- **Net trading and other income and expenses** amounted to EUR 19 million, increased by EUR 4 million (+26.7%), mainly due to higher trading result.

Operating expenses at EUR 58 million, higher by EUR 1 million (+1.8%). Cost to income ratio equals to 28.02%.

Profit before impairment and other provisions amounted to EUR 149 million, higher by EUR 36 million (+31.9%), as a result of the previously described movements in Operating income and Operating expenses.

Impairment and other provisions write back amounted to EUR 13 million, decreased by EUR 3 million.

Total assets of the Bank amounted to EUR 20,028 million, lower by EUR 345 million (-1.7%) BoY.

- **Net loans and advances to customers** amounted to EUR 10,418 million, increased by EUR 133 million (+1.3%) mainly due to increase in retail lending.
- **Deposits from customers** represent primary source of funding. They amounted to EUR 16,405 million, lower by EUR 590 million (-3.5%), in corporate and retail deposits.
- **Deposits from credit institutions** at EUR 141 million, down by EUR 64 million (-31.2%).

**I. Management report for the period from 1 January to 31 March 2024
(continued)**

Financial results for the period from 1 January to 31 March 2024

| Zagrebačka banka dd Income statement (EURm) | Δ 1Q 2024 vs 1Q 2023 | | | |
|---|----------------------|-------------|------------|------------------|
| | 1Q 2024 | 1Q 2023 | EURm | % |
| | 1 | 2 | 3 (1-2) | 4 (3/2) |
| Interest income | 199 | 137 | 62 | 45.3 % |
| Interest expense | (53) | (18) | (35) | 194.4 % |
| Net interest income | 146 | 119 | 27 | 22.7 % |
| Fee and commission income | 51 | 48 | 3 | 6.3 % |
| Fee and commission expense | (9) | (8) | (1) | 12.5 % |
| Net fee and commission income | 42 | 40 | 2 | 5.0 % |
| Net trading and other income and expenses | 19 | 15 | 4 | 26.7 % |
| Operating income | 207 | 174 | 33 | 19.0 % |
| Operating expenses | (58) | (57) | (1) | 1.8 % |
| Cash contributions to resolution funds and deposit guarantee schemes | - | (4) | 4 | (100.0 %) |
| Profit before impairment and other provisions | 149 | 113 | 36 | 31.9 % |
| Impairment and other provisions | 13 | 16 | (3) | (18.8 %) |
| Profit before tax | 162 | 129 | 33 | 25.6 % |
| Income tax | (27) | (21) | (6) | 28.6 % |
| Net profit | 135 | 108 | 27 | 25.0 % |

I. Management report for the period from 1 January to 31 March 2024 (continued)

Financial results for the period from 1 January to 31 March 2024 (continued)

| Zagrebačka banka dd Balance sheet (EURm) | | | Δ 2024 vs. 2023 | |
|---|---------------|---------------|-----------------|----------------|
| | 31 Mar 2024 | 31 Dec 2023 | EURm | % |
| | 1 | 2 | 3 (1-2) | 4 (3/2) |
| Cash, cash balances at central banks and other demand deposits | 4,394 | 5,478 | (1,084) | (19.8 %) |
| Financial assets held for trading | 136 | 218 | (82) | (37.6 %) |
| Non-trading financial assets mandatorily at fair value through profit or loss | 3 | 3 | - | - |
| Financial assets at fair value through other comprehensive income | 799 | 749 | 50 | 6.7 % |
| Financial assets at amortised cost: | 14,065 | 13,342 | 723 | 5.4 % |
| <i>Debt securities</i> | 1,588 | 1,460 | 128 | 8.8 % |
| <i>Loans and advances to credit institutions</i> | 2,059 | 1,597 | 462 | 28.9 % |
| <i>Loans and advances to customers</i> | 10,418 | 10,285 | 133 | 1.3 % |
| Tangible and intangible assets | 190 | 188 | 2 | 1.1 % |
| Investments in subsidiaries, joint ventures and associates | 289 | 284 | 5 | 1.8 % |
| Other assets | 152 | 111 | 41 | 36.9 % |
| Total assets | 20,028 | 20,373 | (345) | (1.7 %) |
| Financial liabilities held for trading | 166 | 248 | (82) | (33.1 %) |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | (22) | (16) | (6) | 37.5 % |
| Financial liabilities measured at amortised cost: | 17,063 | 17,423 | (360) | (2.1 %) |
| <i>Debt securities issued</i> | 435 | 151 | 284 | 188.1 % |
| <i>Deposits from credit institutions</i> | 141 | 205 | (64) | (31.2 %) |
| <i>Deposits from customers</i> | 16,405 | 16,995 | (590) | (3.5 %) |
| <i>Other financial liabilities</i> | 82 | 72 | 10 | 13.9 % |
| Provisions for risks and charges | 210 | 213 | (3) | (1.4 %) |
| Other liabilities | 152 | 177 | (25) | (14.1 %) |
| Total liabilities | 17,569 | 18,045 | (476) | (2.6 %) |
| Equity | 2,459 | 2,328 | 131 | 5.6 % |
| Total equity and liabilities | 20,028 | 20,373 | (345) | (1.7 %) |

| Rating | 31 March 2024 | |
|---------------------------|---------------------------------|--------|
| Fitch Ratings Ltd. | Long Term Issuer Default Rating | BBB |
| | Short Term Rating | F2 |
| | Viability | bb- |
| | Shareholder Support | bbb |
| | Outlook | Stable |

Zagreb, 26 April 2024

I. Management report for the period from 1 January to 31 March 2024 (continued)

Significant events and transactions

Geopolitical tensions and market uncertainties



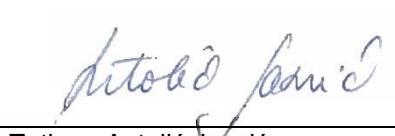
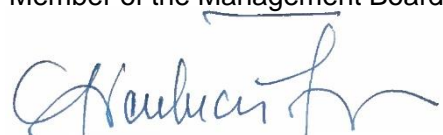
At the end of March 2024, the Bank's assets were not significantly directly impacted by the geopolitical tensions. Our operations remain indirectly affected, as the overall macro-economic scenario evolves.

The market environment continues to be uncertain, in the short and in the medium-term.

The impacts of uncertainties continue to evolve as of the date of this report. As such, it is fluctuant as to the full magnitude that they will have on the macro-economic scenario and consequentially on the Bank's future financial condition and results of operations.

The Bank continues to support our clients, while it adequately assesses their creditworthiness, carefully considering the risk classification as well as the related impact on financial reporting.

While having a strong capital and liquidity position, as well as the assets covered by prudent loan provisions, the Bank is actively monitoring the situation and assessing its impact on operations, financial performance, capital position and cash-flows.


Ivan Vlaho
Chief Executive Officer,
Chairman of the Management Board
Jasna Mandac
Member of the Management Board
Pavel Vinter
Member of the Management Board
Slaven Rukavina
Member of the Management Board
Tatjana Antolić Jasnić
Member of the Management Board
Gianluca Totaro
Member of the Management Board

II. Statement of the persons responsible for the preparation of financial statements

Pursuant to the provisions of the Capital Market Act, to the best of our knowledge:

1. the set of financial statements of Zagrebačka banka dd, prepared in accordance with International Financial Reporting Standards (IFRS) as adopted in the European Union, gives a true and fair view of the assets and liabilities, profit and loss, financial position and business operations of Zagrebačka banka dd;
2. the Management Report includes a fair overview of the development and results of operations and of the position of Zagrebačka banka dd.



Ante Križan
Head of Accounting, Regulatory
Reporting and Tax



Jasna Mandac
Member of the Management Board

Additional info:

Public Relations

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III. Financial statements (TFI-KI statements)

i. General data as at 31 March 2024¹

| Annex 1 | | |
|--|--------------------|---------------------------------------|
| ISSUER'S GENERAL DATA | | |
| Reporting period: | 1.1.2024 | to 31.3.2024 |
| Year: | 2024 | |
| Quarter: | 1 | |
| Quarterly financial statements | | |
| Registration number (MB): | 3234495 | Issuer's home Member State code: HR |
| Entity's registration number (MBS): | 80000014 | |
| Personal identification number (OIB): | 92963223473 | LEI: PRNXTNXHBI0TSY1V8P17 |
| Institution code: | 307 | |
| Name of the issuer: Zagrebačka banka d.d. | | |
| Postcode and town: | 10000 | Zagreb |
| Street and house number: Trg bana Josipa Jelačića 10 | | |
| E-mail address: zaba@unicreditgroup.zaba.hr | | |
| Web address: www.zaba.hr | | |
| Number of employees (end of the reporting) | 3310 | |
| Consolidated report: | KN | (KN-not consolidated/KD-consolidated) |
| Audited: | RN | (RN-not audited/RD-audited) |
| Names of subsidiaries (according to IFRS): | Registered office: | MB: |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Bookkeeping firm: No (Yes/No) | | |
| Contact person: Ferizović Antica (only name and surname of the contact person) | | |
| Telephone: | | |
| E-mail address: antica.ferizovic@unicreditgroup.zaba.hr | | |
| Audit firm: KPMG d.o.o. (name of the audit firm) | | |
| Certified auditor: (name and surname) | | |

¹ Average number of employees in head office and branch network of Zagrebačka banka dd in Q1 2024 amounts to 3,310.

III. Financial statements (TFI-KI statements)

ii. Balance sheet as at 31 March 2024

in EUR

| Submitter: Zagrebačka banka d.d. | | | |
|---|------------|---|-----------------------|
| Item | ADP code | Last day of the preceding business year | Current period |
| 1 | 2 | 3 | 4 |
| Assets | | | |
| Cash, cash balances at central banks and other demand deposits (from 2 to 4) | 001 | 5.477.880.945 | 4.394.223.094 |
| Cash in hand | 002 | 381.566.923 | 350.911.258 |
| Cash balances at central banks | 003 | 5.017.613.289 | 3.833.414.767 |
| Other demand deposits | 004 | 78.700.733 | 209.897.069 |
| Financial assets held for trading (from 6 to 9) | 005 | 137.349.052 | 55.906.452 |
| Derivatives | 006 | 136.842.263 | 52.916.670 |
| Equity instruments | 007 | 506.789 | 497.134 |
| Debt securities | 008 | 0 | 2.492.648 |
| Loans and advances | 009 | 0 | 0 |
| Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13) | 010 | 7.986.025 | 8.601.605 |
| Equity instruments | 011 | 7.986.025 | 8.601.605 |
| Debt securities | 012 | 0 | 0 |
| Loans and advances | 013 | 0 | 0 |
| Financial assets at fair value through profit or loss (15 + 16) | 014 | 0 | 0 |
| Debt securities | 015 | 0 | 0 |
| Loans and advances | 016 | 0 | 0 |
| Financial assets at fair value through other comprehensive income (from 18 to 20) | 017 | 748.520.861 | 798.879.693 |
| Equity instruments | 018 | 716.760 | 711.438 |
| Debt securities | 019 | 747.804.101 | 798.168.255 |
| Loans and advances | 020 | 0 | 0 |
| Financial assets at amortised cost (22 + 23) | 021 | 13.342.454.934 | 14.065.003.362 |
| Debt securities | 022 | 1.460.301.957 | 1.588.153.569 |
| Loans and advances | 023 | 11.882.152.977 | 12.476.849.793 |
| Derivatives - hedge accounting | 024 | 72.167.544 | 71.556.951 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 025 | 3.248.246 | 2.990.053 |
| Investments in subsidiaries, joint ventures and associates | 026 | 284.219.764 | 289.311.454 |
| Tangible assets | 027 | 142.424.800 | 145.364.778 |
| Intangible assets | 028 | 46.327.015 | 44.600.388 |
| Tax assets | 029 | 78.500.991 | 63.585.766 |
| Other assets | 030 | 32.155.327 | 87.885.055 |
| Fixed assets and disposal groups classified as held for sale | 031 | 0 | 0 |
| Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31) | 032 | 20.373.235.504 | 20.027.908.651 |
| Liabilities | | | |
| Financial liabilities held for trading (from 34 to 38) | 033 | 127.563.726 | 48.685.753 |
| Derivatives | 034 | 127.563.726 | 48.685.753 |
| Short positions | 035 | 0 | 0 |
| Deposits | 036 | 0 | 0 |
| Debt securities issued | 037 | 0 | 0 |
| Other financial liabilities | 038 | 0 | 0 |
| Financial liabilities at fair value through profit or loss (from 40 to 42) | 039 | 0 | 0 |
| Deposits | 040 | 0 | 0 |
| Debt securities issued | 041 | 0 | 0 |
| Other financial liabilities | 042 | 0 | 0 |
| Financial liabilities measured at amortised cost (from 44 to 46) | 043 | 17.423.317.352 | 17.062.678.497 |
| Deposits | 044 | 17.200.204.925 | 16.546.103.594 |
| Debt securities issued | 045 | 151.294.125 | 434.899.778 |
| Other financial liabilities | 046 | 71.818.302 | 81.675.125 |
| Derivatives - hedge accounting | 047 | 120.111.234 | 117.213.884 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 048 | -16.298.277 | -22.284.394 |
| Provisions | 049 | 212.993.535 | 209.855.429 |
| Tax liabilities | 050 | 33.865.829 | 29.621.538 |
| Share capital repayable on demand | 051 | 0 | 0 |
| Other liabilities | 052 | 143.756.038 | 122.866.038 |
| Liabilities included in disposal groups classified as held for sale | 053 | 0 | 0 |
| Total liabilities (33 + 39 + 43 + from 47 to 53) | 054 | 18.045.309.437 | 17.568.636.745 |
| Equity | | | |
| Capital | 055 | 850.068.233 | 850.068.233 |
| Share premium | 056 | 464.975.040 | 464.975.040 |
| Equity instruments issued other than capital | 057 | 0 | 0 |
| Other equity | 058 | 1.284.521 | 1.284.521 |
| Accumulated other comprehensive income | 059 | -20.142.430 | -24.285.685 |
| Retained profit | 060 | 521.058.225 | 971.452.715 |
| Revaluation reserves | 061 | 0 | 0 |
| Other reserves | 062 | 61.175.022 | 61.175.022 |
| (-) Treasury shares | 063 | -853.349 | -853.349 |
| Profit or loss attributable to owners of the parent | 064 | 450.360.805 | 135.455.409 |
| (-) Interim dividends | 065 | 0 | 0 |
| Minority interests [non-controlling interests] | 066 | 0 | 0 |
| Total equity (from 55 to 66) | 067 | 2.327.926.067 | 2.459.271.906 |
| Total equity and liabilities (54 + 67) | 068 | 20.373.235.504 | 20.027.908.651 |

III. Financial statements (TFI-KI statements)

iii. Income statement for the period from 1 January to 31 March 2024

in EUR

| Submitter: Zagrebačka banka d.d. | | | | | |
|--|------------|----------------------------------|--------------------|--------------------|--------------------|
| Item | ADP code | Same period of the previous year | | Current period | |
| | | Cumulative | Quarter | Cumulative | Quarter |
| 1 | 2 | 3 | 4 | 5 | 6 |
| Interest income | 001 | 137.053.453 | 137.053.453 | 198.710.876 | 198.710.876 |
| (Interest expenses) | 002 | 17.607.407 | 17.607.407 | 51.519.980 | 51.519.980 |
| (Expenses on share capital repayable on demand) | 003 | 0 | 0 | 0 | 0 |
| Dividend income | 004 | 10.750.673 | 10.750.673 | 13.754.035 | 13.754.035 |
| Fees and commissions income | 005 | 47.784.738 | 47.784.738 | 50.614.980 | 50.614.980 |
| (Fees and commissions expenses) | 006 | 7.588.604 | 7.588.604 | 8.772.002 | 8.772.002 |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net | 007 | 4.264 | 4.264 | 0 | 0 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 008 | -684.440 | -684.440 | -4.409.336 | -4.409.336 |
| Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net | 009 | 1.211.517 | 1.211.517 | 475.084 | 475.084 |
| Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net | 010 | 0 | 0 | 0 | 0 |
| Gains or (-) losses from hedge accounting, net | 011 | -161.551 | -161.551 | 52.764 | 52.764 |
| Exchange rate differences [gain or (-) loss], net | 012 | 3.805.719 | 3.805.719 | 8.106.242 | 8.106.242 |
| Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net | 013 | 0 | 0 | 0 | 0 |
| Gains or (-) losses on derecognition of non-financial assets, net | 014 | 3.600 | 3.600 | 19.930 | 19.930 |
| Other operating income | 015 | 1.114.592 | 1.114.592 | 1.436.169 | 1.436.169 |
| (Other operating expenses) | 016 | 785.026 | 785.026 | 906.345 | 906.345 |
| Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16) | 017 | 174.901.528 | 174.901.528 | 207.562.417 | 207.562.417 |
| (Administrative expenses) | 018 | 50.598.733 | 50.598.733 | 51.202.241 | 51.202.241 |
| (Cash contributions to resolution boards and deposit guarantee schemes) | 019 | 4.302.379 | 4.302.379 | 165.000 | 165.000 |
| (Depreciation) | 020 | 6.416.671 | 6.416.671 | 6.840.603 | 6.840.603 |
| Modification gains or (-) losses, net | 021 | 0 | 0 | 0 | 0 |
| (Provisions or (-) reversal of provisions) | 022 | 3.988.657 | 3.988.657 | 1.797.317 | 1.797.317 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 023 | -19.751.394 | -19.751.394 | -14.491.313 | -14.491.313 |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates) | 024 | 0 | 0 | 895 | 895 |
| (Impairment or (-) reversal of impairment on non-financial assets) | 025 | 48.530 | 48.530 | 0 | 0 |
| Negative goodwill recognised in profit or loss | 026 | 0 | 0 | 0 | 0 |
| Share of the profit or (-) losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method | 027 | 0 | 0 | 146.714 | 146.714 |
| Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations | 028 | 0 | 0 | 0 | 0 |
| Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from 26 to 28) | 029 | 129.297.952 | 129.297.952 | 162.194.388 | 162.194.388 |
| (Tax expense or (-) income related to profit or loss from continuing operations) | 030 | 21.396.644 | 21.396.644 | 26.738.979 | 26.738.979 |
| Profit or (-) loss after tax from continuing operations (29 – 30) | 031 | 107.901.308 | 107.901.308 | 135.455.409 | 135.455.409 |
| 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 | 107.901.308 | 107.901.308 | 135.455.409 | 135.455.409 |
| Attributable to minority interest [non-controlling interests] | 036 | 0 | 0 | 0 | 0 |
| Attributable to owners of the parent | 037 | 107.901.309 | 107.901.309 | 135.455.409 | 135.455.409 |
| STATEMENT OF OTHER COMPREHENSIVE INCOME | | | | | |
| Income or (-) loss for the current year | 038 | 107.901.308 | 107.901.308 | 135.455.409 | 135.455.409 |
| Other comprehensive income (40+ 52) | 039 | 2.178.114 | 2.178.114 | -4.143.255 | -4.143.255 |
| Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) | 040 | -80.706 | -80.706 | -38.049 | -38.049 |
| Tangible assets | 041 | -107.503 | -107.503 | -41.080 | -41.080 |
| Intangible assets | 042 | 0 | 0 | 0 | 0 |
| Actuarial gains or (-) losses on defined benefit pension plans | 043 | 0 | 0 | 0 | 0 |
| Fixed assets and disposal groups classified as held for sale | 044 | 0 | 0 | 0 | 0 |
| Share of other recognised income and expense of entities accounted for using the equity method | 045 | 0 | 0 | 0 | 0 |
| Fair value changes of equity instruments measured at fair value through other comprehensive income | 046 | 9.081 | 9.081 | -5.321 | -5.321 |
| Gains or (-) losses from hedge accounting of equity instruments at | 047 | 0 | 0 | 0 | 0 |
| Fair value changes of equity instruments measured at fair value | 048 | 0 | 0 | 0 | 0 |
| Fair value changes of equity instruments measured at fair value | 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 | 17.716 | 17.716 | 8.352 | 8.352 |
| Items that may be reclassified to profit or loss (from 53 to 60) | 052 | 2.258.820 | 2.258.820 | -4.105.206 | -4.105.206 |
| Hedge of net investments in foreign operations [effective portion] | 053 | 0 | 0 | 0 | 0 |
| Foreign currency translation | 054 | 0 | 0 | 0 | 0 |
| Cash flow hedges [effective portion] | 055 | 7.628.876 | 7.628.876 | -3.505.490 | -3.505.490 |
| Hedging instruments [not designated elements] | 056 | 0 | 0 | 0 | 0 |
| Debt instruments at fair value through other comprehensive income | 057 | -4.874.217 | -4.874.217 | -1.500.859 | -1.500.859 |
| Fixed assets and disposal groups classified as held for sale | 058 | 0 | 0 | 0 | 0 |
| Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates | 059 | 0 | 0 | 0 | 0 |
| Income tax relating to items that may be reclassified to profit or (-) loss | 060 | -495.839 | -495.839 | 901.143 | 901.143 |
| Total comprehensive income for the current year (38 + 39; 62 + 63) | 061 | 110.079.422 | 110.079.422 | 131.312.154 | 131.312.154 |
| Attributable to minority interest [non-controlling interest] | 062 | 0 | 0 | 0 | 0 |
| Attributable to owners of the parent | 063 | 110.079.422 | 110.079.422 | 131.312.154 | 131.312.154 |

III. Financial statements (TFI-KI statements)

iv. Cash flow statement for the period from 1 January to 31 March 2024

in EUR

| Submitter: Zagrebačka banka d.d. | | | |
|--|------------|----------------------------------|---|
| Item | ADP code | Same period of the previous year | At the reporting date of the current period |
| 1 | 2 | 3 | 4 |
| Operating activities - direct method | | | |
| Interest received and similar receipts | 001 | 0 | 0 |
| Fees and commissions received | 002 | 0 | 0 |
| (Interest paid and similar expenditures) | 003 | 0 | 0 |
| (Fees and commissions paid) | 004 | 0 | 0 |
| (Operating expenses paid) | 005 | 0 | 0 |
| Net gains/losses from financial instruments at fair value through statement of profit or loss | 006 | 0 | 0 |
| Other receipts | 007 | 0 | 0 |
| (Other expenditures) | 008 | 0 | 0 |
| Operating activities - indirect method | | | |
| Profit/(loss) before tax | 009 | 129.297.952 | 162.194.388 |
| Adjustments: | | 0 | 0 |
| Impairment and provisions | 010 | -15.714.207 | -12.693.996 |
| Depreciation | 011 | 6.416.671 | 6.840.603 |
| Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss | 012 | 4.202.236 | 4.446.022 |
| (Profit)/loss from the sale of tangible assets | 013 | -3.600 | -19.930 |
| Other non-cash items | 014 | -131.803.618 | -158.964.277 |
| Changes in assets and liabilities from operating activities | | | |
| Deposits with the Croatian National Bank | 015 | 198.063.465 | -804.798 |
| Deposits with financial institutions and loans to financial | 016 | 532.209.485 | -452.838.965 |
| Loans and advances to other clients | 017 | -200.264.396 | -131.829.547 |
| Securities and other financial instruments at fair value through other comprehensive income | 018 | -23.283.662 | -53.415.911 |
| Securities and other financial instruments held for trading | 019 | -1.202.841 | -2.472.359 |
| Securities and other financial instruments at fair value through statement of profit or loss, not traded | 020 | -484.530 | -328.655 |
| Securities and other financial instruments mandatorily at fair value through statement of profit or loss | 021 | 0 | 0 |
| Securities and other financial instruments at amortised cost | 022 | -122.577.785 | -132.163.246 |
| Other assets from operating activities | 023 | 20.898.091 | -55.776.347 |
| Deposits from financial institutions | 024 | -134.168.085 | -65.196.418 |
| Transaction accounts of other clients | 025 | -1.107.818.746 | -1.092.870.192 |
| Savings deposits of other clients | 026 | -10.727.724 | -4.513.546 |
| Time deposits of other clients | 027 | 428.128.581 | 566.237.984 |
| Derivative financial liabilities and other liabilities held for trading | 028 | 0 | 0 |
| Other liabilities from operating activities | 029 | -31.253.599 | -15.365.086 |
| Interest received from operating activities [indirect method] | 030 | 70.585.308 | 204.792.148 |
| Dividends received from operating activities [indirect method] | 031 | 10.750.673 | 0 |
| Interest paid from operating activities [indirect method] | 032 | -15.468.323 | -40.551.485 |
| (Income tax paid) | 033 | -5.686.937 | -14.896.381 |
| Net cash flow from operating activities (from 1 to 33) | 034 | -399.905.591 | -1.290.189.994 |
| Investing activities | | | |
| Cash receipts from the sale / payments for the purchase of tangible and intangible assets | 035 | -1.068.594 | -8.641.902 |
| Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures | 036 | -3.714.593 | 3.808.463 |
| Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity | 037 | 0 | 0 |
| Dividends received from investing activities | 038 | 10.750.673 | 4.993.944 |
| Other receipts/payments from investing activities | 039 | 0 | 0 |
| Net cash flow from investing activities (from 35 to 39) | 040 | 5.967.486 | 160.505 |
| Financing activities | | | |
| Net increase/(decrease) in loans received from financing activities | 041 | 13.570.126 | -69.489.552 |
| Net increase/(decrease) in debt securities issued | 042 | 119.729 | 283.605.653 |
| Net increase/(decrease) in Tier 2 capital instruments | 043 | 0 | 0 |
| Increase in share capital | 044 | 0 | 0 |
| (Dividends paid) | 045 | 0 | 361.779 |
| Other receipts/(payments) from financing activities | 046 | 0 | 0 |
| Net cash flow from financing activities (from 41 to 46) | 047 | 13.689.855 | 214.477.880 |
| Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47) | 048 | -380.248.250 | -1.075.551.609 |
| Cash and cash equivalents at the beginning of period | 049 | 6.661.681.665 | 5.477.880.945 |
| Effect of exchange rate fluctuations on cash and cash equivalents | 050 | -3.805.719 | -8.106.242 |
| Cash and cash equivalents at the end of period (48 + 49 + 50) | 051 | 6.277.627.696 | 4.394.223.094 |

III. Financial statements (TFI-KI statements)

v. Statement of changes in equity for the period from 31 December 2023 to 31 March 2024

for the period from 31.12.2023 to 31.3.2024

in EUR

| Sources of equity changes | ADP code | Attributable to owners of the parent | | | | | | | | | | | Non-controlling interest | | Total |
|--|----------|--------------------------------------|---------------|--|--------------|--|-----------------|----------------------|----------------|---------------------|---|-----------------------|--|-------------|---------------|
| | | Equity | Share premium | Equity instruments issued other than capital | Other equity | Accumulated other comprehensive income | Retained profit | Revaluation reserves | Other reserves | (-) Treasury shares | Profit or (-) loss attributable to owners of the parent | (-) Interim dividends | Accumulated other comprehensive income | Other items | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| Opening balance [before restatement] | 001 | 850.068.233 | 464.975.040 | 0 | 1.284.521 | -20.142.430 | 521.058.225 | 0 | 61.175.022 | -853.349 | 450.360.805 | 0 | 0 | 0 | 2.327.926.067 |
| 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 | 850.068.233 | 464.975.040 | 0 | 1.284.521 | -20.142.430 | 521.058.225 | 0 | 61.175.022 | -853.349 | 450.360.805 | 0 | 0 | 0 | 2.327.926.067 |
| Ordinary shares issue | 005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Preference shares issue | 006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Issue of other equity instruments | 007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exercise or expiration of other equity instruments issued | 008 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Conversion of receivables to equity instruments | 009 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Capital reduction | 010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Dividends | 011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Purchase of treasury shares | 012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sale or cancellation of treasury shares | 013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Reclassification of financial instruments from equity to liability | 014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Reclassification of financial instruments from liability to equity | 015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Transfers among components of equity | 016 | 0 | 0 | 0 | 0 | 0 | 450.360.805 | 0 | 0 | 0 | -450.360.805 | 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 | 33.685 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 33.685 |
| Total comprehensive income for the current year | 020 | 0 | 0 | 0 | 0 | -4.143.255 | 0 | 0 | 0 | 0 | 135.455.409 | 0 | 0 | 0 | 131.312.154 |
| Closing balance [current period] (from 4 to 20) | 021 | 850.068.233 | 464.975.040 | 0 | 1.284.521 | -24.285.685 | 971.452.715 | 0 | 61.175.022 | -853.349 | 135.455.409 | 0 | 0 | 0 | 2.459.271.906 |

III. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements

Significant accounting policies

1. Reporting entity

Zagrebačka banka dd, Zagreb ("the Bank") is a joint stock company incorporated and domiciled in the Republic of Croatia. The registered office is at Trg bana Jelačića 10, Zagreb. The Bank is the parent of the Zagrebačka banka Group ("the Group"), which has operations in the Republic of Croatia and in the Republic of Bosnia and Herzegovina, Federation of Bosnia and Herzegovina. The Group is mainly involved in retail, corporate and investment banking operations and is also active in leasing and asset management activities.

2. Basis of preparation

Interim financial statements for the three months ended 31 March 2024 have been prepared by considering the IAS 34 Interim Financial Reporting requirements and should be read in conjunction with the last annual financial statements for the year ended 31 December 2023 ("last annual financial statements")². Interim financial statements do not include all the information required for a complete set of financial statements, however, selected explanatory notes are included.

The financial statements framework applied is in accordance with International Financial Reporting standards as adopted in the EU ("the IFRS").

3. Significant accounting policies

The accounting policies applied in these financial statements are substantially consistent as those applied in the last audited annual financial statements. Certain new accounting standards and interpretations are effective from 1 January 2024, but they do not have a material effect on these financial statements.

4. Use of judgements and estimates

In preparing these financial statements, the management has made judgements and used estimates that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

The current market environment as well as the geopolitical tensions constitute significant events and sources of uncertainty which require management to apply judgements and estimates in assessing the impacts on the financial position and performance. The related assumptions and estimates are regularly reassessed and are based on events that can be rationally assumed in the existing circumstances.

Besides the abovementioned, the significant judgements made by the management in applying the Bank's accounting policies and the key sources of estimation uncertainty were the same as those described in the annual financial statements.

² Last annual Group's, Bank's and subsidiaries' financial statements are publicly disclosed and available in accordance with legal and accounting requirements.

III. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements (continued)

1. Net interest income

a) Interest income

| | EUR million | |
|--|---------------|---------------|
| | 31 March 2024 | 31 March 2023 |
| Financial assets at fair value through other comprehensive income | | |
| Debt securities | 5 | 3 |
| Financial assets at amortised cost | | |
| Households | 47 | 44 |
| Non-financial corporations | 39 | 27 |
| State and public sector | 30 | 20 |
| Central banks | 45 | 34 |
| Credit institutions | 22 | 4 |
| Other financial corporations | 1 | - |
| | 184 | 129 |
| Total interest income calculated with the effective interest method | 189 | 132 |
| Financial assets at fair value through profit or loss | | |
| Derivatives | 10 | 4 |
| Other assets | - | 1 |
| | 199 | 137 |

b) Interest expense

| | EUR million | |
|---|---------------|---------------|
| | 31 March 2024 | 31 March 2023 |
| Financial liabilities at fair value through profit or loss | | |
| Derivatives | 13 | 7 |
| Financial liabilities measured at amortised cost | | |
| Debt securities issued | 6 | 2 |
| Deposits | | |
| State and public sector | 4 | 1 |
| Credit institutions | 3 | 2 |
| Other financial corporations | 3 | 1 |
| Non-financial corporations | 15 | 2 |
| Households | 9 | 3 |
| | 40 | 11 |
| Other liabilities | - | - |
| | 53 | 18 |

III. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements (continued)

2. Financial assets at amortised cost

| | EUR million | |
|---|---------------|------------------|
| | 31 March 2024 | 31 December 2023 |
| Loans and receivables from customers | | |
| Households | 4,648 | 4,502 |
| Non-financial corporations | 3,460 | 3,465 |
| State and public sector | 2,271 | 2,268 |
| Other financial corporations | 39 | 50 |
| | 10,418 | 10,285 |
| Loans and receivables from credit institutions | 2,059 | 1,597 |
| Debt securities | 1,588 | 1,460 |
| | 14,065 | 13,342 |

3. Financial liabilities at amortised cost

| | EUR million | |
|--|---------------|------------------|
| | 31 March 2024 | 31 December 2023 |
| Deposits from customers | | |
| Households | 10,159 | 10,300 |
| Non-financial corporations | 4,892 | 5,179 |
| State and public sector | 1,000 | 1,033 |
| Other financial corporations | 354 | 483 |
| | 16,405 | 16,995 |
| Deposits from credit institutions | 141 | 205 |
| Other financial liabilities | 82 | 72 |
| Debt securities issued | 435 | 151 |
| | 17,063 | 17,423 |

III. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements (continued)

4. Operating segments

a) Profit for the period before tax

| | EUR million | | | | | |
|----------------------|-------------|--------------------------|-----------|----------------------------|--|----------------------|
| | Retail | Corporate and Investment | Other | Total managerial reporting | Reconciliation to financial statements | Financial statements |
| 31 March 2024 | 88 | 56 | 18 | 162 | - | 162 |
| 31 March 2023 | 66 | 49 | 15 | 129 | - | 129 |

b) Statement of the financial position

| | EUR million | | | | | |
|--|---------------|--------------------------|--------------|----------------------------|--|----------------------|
| 31 March 2024 | | | | | | |
| | Retail | Corporate and Investment | Other | Total managerial reporting | Reconciliation to financial statements | Financial statements |
| Segment's assets | 4,894 | 5,522 | 9,353 | 19,769 | (94) | 19,675 |
| Investments in subsidiaries and associates | - | - | 159 | 159 | 130 | 289 |
| Deferred tax assets | - | - | 63 | 63 | 1 | 64 |
| Segments' assets | 4,894 | 5,522 | 9,575 | 19,991 | 37 | 20,028 |
| Segments' liabilities | 11,098 | 5,395 | 1,046 | 17,539 | - | 17,539 |
| Current tax liabilities | - | - | 30 | 30 | - | 30 |
| Total liabilities | 11,098 | 5,395 | 1,076 | 17,569 | - | 17,569 |

| | EUR million | | | | | |
|--|---------------|--------------------------|--------------|----------------------------|--|----------------------|
| 31 December 2023 | | | | | | |
| | Retail | Corporate and Investment | Other | Total managerial reporting | Reconciliation to financial statements | Financial statements |
| Segment's assets | 4,732 | 5,669 | 9,698 | 20,099 | (89) | 20,010 |
| Investments in subsidiaries and associates | - | - | 159 | 159 | 125 | 284 |
| Deferred tax assets | - | - | 78 | 78 | 1 | 79 |
| Segments' assets | 4,732 | 5,669 | 9,935 | 20,336 | 37 | 20,373 |
| Segments' liabilities | 11,256 | 5,814 | 941 | 18,011 | - | 18,011 |
| Current tax liabilities | - | - | 34 | 34 | - | 34 |
| Total liabilities | 11,256 | 5,814 | 975 | 18,045 | - | 18,045 |

III. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements (continued)

5. Changes in the composition of the Group

Changes in the consolidation perimeter of Zagrebačka banka Group

No changes in the consolidation perimeter of Zagrebačka banka Group in 2024.

6. Share capital

| <i>Authorised and issued</i> | 31 March 2024 | 31 December 2023 |
|------------------------------------|---------------|------------------|
| Issued share capital (EUR million) | 850 | 850 |
| Number of shares | 320,241,955 | 320,241,955 |

Ordinary shares carry voting rights at shareholders' meetings, subject to a minimum shareholding of one share. The Bank does not have preference shares.

The shareholder structure of the Bank as at 31 March 2024 and 31 December 2023 was as follows:

| | 31 March 2024 | 31 December 2023 | % |
|------------------|---------------|------------------|---|
| UniCredit S.p.A. | 96.19 | 96.19 | |
| Other | 3.81 | 3.81 | |
| | 100.00 | 100.00 | |

Consolidated Annual reports of UniCredit S.p.A., Milan is publicly disclosed and available on the web.

V. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements (continued)

7. Basic and diluted earnings per share

For the purposes of calculating earnings per share, earnings are calculated as the profit after tax attributable to equity holders.

| | 31 March 2024 | EUR million 31 December 2023 |
|--|---------------|---------------------------------|
| Profit after tax attributable to equity holders | 135 | 450 |
| Weighted average number of ordinary shares | 320,247,148 | 320,269,787 |
| Basic and diluted earnings per share (expressed in EUR per share) | 1.69 | 1.41 |

8. Risk management

The major risks to which the Bank is exposed are:

- credit risk,
- liquidity risk,
- market risk and
- operational risk.

Details on the nature of the Bank's exposure to risks, as well as on the methods used by the management to identify, measure and manage risks are in more details disclosed in the latest annual financial statements.

As previously disclosed, current market environment as well as the geopolitical tensions represent events which significantly impact the Bank's risk management.

Stress tests and multiple scenarios sensitivity analyses are performed - calibrated based on reasonable, supportable and realistic estimates and assumptions. Results confirm that the Bank has a strong capital and liquidity positions, which are also in stressed conditions above the regulatory and internal thresholds.

III. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements (continued)

9. Measurement of fair values

Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques, as follows:

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

The Bank recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred. More information about the assumptions applied in measuring fair values is disclosed in the last annual financial statements.

III. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements (continued)

9. Measurement of fair values (continued)

a) Financial instruments measured at fair value – fair value hierarchy

| | 31 March 2024 | | | | 31 December 2023 | | | |
|---|---------------|------------|----------|------------|------------------|------------|----------|------------|
| | Level 1 | Level 2 | Level 3 | Total | Level 1 | Level 2 | Level 3 | Total |
| Financial assets at fair value through profit or loss | | | | | | | | |
| Debt securities held for trading | 2 | - | - | 2 | - | - | - | - |
| Equity securities held for trading | - | - | - | - | - | 1 | - | 1 |
| Financial assets mandatorily at fair value | - | 9 | - | 9 | - | 8 | - | 8 |
| Derivative financial instruments | - | 53 | - | 53 | - | 137 | - | 137 |
| Hedge accounting | - | 72 | - | 72 | - | 72 | - | 72 |
| | 2 | 134 | - | 136 | - | 218 | - | 218 |
| Financial assets at fair value through other comprehensive income | | | | | | | | |
| Debt securities at fair value through other comprehensive income | 219 | 579 | - | 798 | 172 | 576 | - | 748 |
| Equity securities at fair value through other comprehensive income | - | - | 1 | 1 | - | - | 1 | 1 |
| | 219 | 579 | 1 | 799 | 172 | 576 | 1 | 749 |
| Total financial assets measured at fair value | 221 | 713 | 1 | 935 | 172 | 794 | 1 | 967 |
| Financial liabilities at fair value through profit or loss | | | | | | | | |
| Derivative financial instruments | - | 48 | 1 | 49 | - | 126 | 1 | 127 |
| Hedge accounting | - | 117 | - | 117 | - | 121 | - | 121 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | - | (22) | - | (22) | - | (16) | - | (16) |
| Total financial liabilities measured at fair value | - | 143 | 1 | 144 | - | 231 | 1 | 232 |

b) Fair value of financial instruments not measured at fair value

| | EUR million | | | | |
|---|-------------------|--------|---------|---------|---------|
| | Fair value | | | | |
| | Book value | Total | Level 1 | Level 2 | Level 3 |
| 31 March 2024 | | | | | |
| Financial assets at amortised cost | 14,065 | 14,039 | 626 | 5,317 | 8,096 |
| Financial liabilities at amortised cost | 17,063 | 17,061 | - | 460 | 16,601 |
| 31 December 2023 | | | | | |
| Financial assets at amortised cost | 13,342 | 13,303 | 495 | 5,520 | 7,288 |
| Financial liabilities at amortised cost | 17,423 | 17,417 | - | 309 | 17,108 |

Assumptions used in estimates and measurement of fair values are based on requirements of IFRS 13.

III. Financial statements (TFI-KI statements)

vi. Notes to the condensed interim financial statements (continued)

10. Commitments and contingencies

| | 31 March 2024 | | | 31 December 2023 | | |
|------------------------------|---------------|------------|-----------|------------------|------------|-----------|
| | Stage 1 | Stage 2 | Stage 3 | Stage 1 | Stage 2 | Stage 3 |
| Gross carrying amount | | | | | | |
| Loan commitments given | 2,534 | 188 | 4 | 2,388 | 265 | 3 |
| Financial guarantees given | 278 | 25 | 2 | 276 | 49 | 2 |
| Commercial guarantees given | 688 | 135 | 22 | 589 | 234 | 19 |
| Other commitments given | 20 | 2 | - | 16 | 2 | - |
| Total | 3,520 | 350 | 28 | 3,269 | 550 | 24 |

| | 31 March 2024 | | | 31 December 2023 | | |
|-----------------------------|---------------|-------------|-------------|------------------|-------------|-------------|
| | Stage 1 | Stage 2 | Stage 3 | Stage 1 | Stage 2 | Stage 3 |
| ECL allowance | | | | | | |
| Loan commitments given | (10) | (16) | (3) | (9) | (18) | (2) |
| Financial guarantees given | (2) | (4) | (1) | (1) | (5) | (2) |
| Commercial guarantees given | (6) | (13) | (19) | (4) | (15) | (18) |
| Other commitments given | - | - | - | - | - | - |
| Total | (18) | (33) | (23) | (14) | (38) | (22) |

11. Events after the reporting period

There were no significant reportable events after the reporting period.