

Umag, 8 May 2020

### Additional Information to Annual Financial Statements for 2019

Annual Financial Statements of the Bank for 2019 were made and approved by the independent auditor Deloitte d.o.o. with their opinion issued on 26 February 2020. However, with the aim to secure the stability of the financial system of the Republic of Croatia due to disruptions caused by the COVID-19 pandemic, on 20 March 2020 the Croatian National Bank adopted the Decision ref. no. EROFF-18-020/20-RS-BV, according to which the Bank is required to retain the net profit for the year ended 31 December 2019 and allocate the profit to the Common Equity Tier 1 Capital items. By retaining the entire profit realized in 2019 based on the Decision of the Croatian National Bank, the following items have been increased: Common Equity Tier 1 Capital amount, Regulatory Capital amount, Tier 1 Capital ratio and Total Capital ratio. Due to these increases, the above stated information i.e. items have changed as compared to the Financial Statements and the same now read as follows:

- Common Equity Tier 1 Capital of the Bank = HRK 331,275 thousand
- Regulatory Capital of the Bank = HRK 340,792 thousand
- Common Equity Tier 1 Capital ratio = 18.43%
- Tier 1 Capital ratio = 18.43%
- Total Capital ratio = 18.96%

President of the Management Board

Miro Dodić, B.Econ.

