

# Privredna Banka Zagreb

### **VISION**

To be a model company and a centre of excellence in creating new values and providing a high-quality service in all of our areas of business to the benefit of our customers, community, shareholders and employees.

### **MISSION**

Our mission is to make regular and effective use of all resources at our disposal to continuously improve all aspects of our business, including human resources, technology and business processes.

### **CORPORATE VALUES**

### **Integrity**

We pursue our goals with honesty, fairness and responsibility in the full and true respect of the rules and professional ethics and in the spirit of signed agreements.

#### **Excellence**

We set ourselves the goal of continuous improvement farsightedness, anticipating challenges, cultivating extensive creativity aimed at innovation; moreover we recognise and reward merits.

### **Transparency**

We are committed to making transparent the basis of our actions, advertising and contracts in order to allow all our stakeholders to make independent and informed decisions

### **Respect for individuals**

It is our intention to combine large-scale operations with profound local roots and to be a bank with a broad vision, without losing sight of individuals.

### **Equity**

We are committed to eliminating all forms of discrimination from our conduct and to respect differences in sex, age, race, religion, political and union persuasions, language or disability.

### **Individual values**

The value of each single person is a guide for our modus operandi: we use listening and dialogue as tools for continuously improving our relationships with all our stakeholders.

### Responsibility in the use of resources

We aim to use all our resources attentively, promote behaviour based on the best use of resources and the avoidance of waste and ostentation, and we give priority to choices that take sustainability into account.

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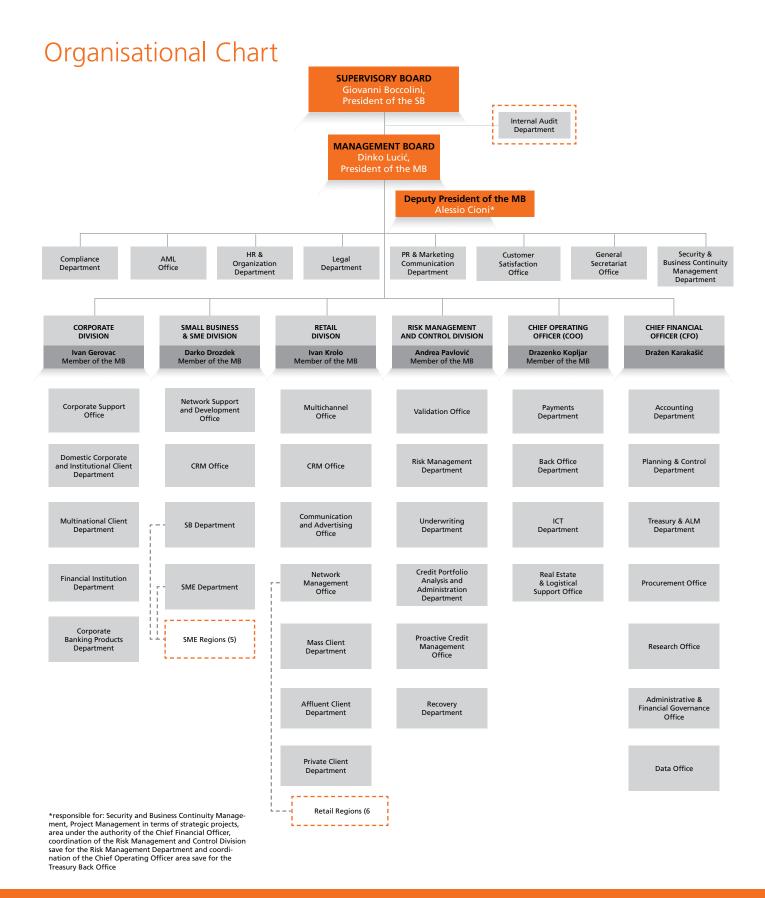
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### **OVERVIEW**

PRIVREDNA BANKA ZAGREB (PBZ) was founded in 1966 and has consistently been a leading financial institution in the Croatian market, with an established business base and a highly recognised national brand name. Along with core banking services PBZ offers a diverse range of specialised services including leasing, real estate business, fund management and credit card services. With a base of about 1.8 million clients, PBZ is a universal credit institution offering a wide range of specialised financial products and services for retail, SMEs and corporate clients both locally and internationally. PBZ is the second largest bank and banking Group in Croatia with a market share in various operating segments of up to 20 percent, and in credit card operations even exceeding 30 percent. PBZ is also one of the largest Fixed Income and Foreign Exchange dealers in Croatia as well as a leading player on the domestic syndicated loan market. With an outstanding reputation for innovative financial solutions, the Bank has been consistently recognised as the leading Arranger of equity, debt and commercial papers issues in the Republic of Croatia. The Bank has specialised origination, syndication and sales desks that deal with different types of debt (short and long-term) and equity issues. In PBZ, over 90% of payment transactions take place through electronic channels, recording a constant growth in internet and mobile banking users. The Bank also continues to hold a significant comparative advantage over its competitors with the most extensive branch network with about 200 branch offices throughout 6 regions and more than 800 ATMs covering the entire territory of Croatia.

The Bank is strongly focused on customer satisfaction and a high quality customer experience. A shift in customer experience from branch-centric to omni-channels is taking place - The Bank is where you want it to be! It leverages its strengths and synergies of all channels to improve the overall customer banking experience. Aware of its role and influence on society, PBZ's corporate values integrated in daily operations include not only business success, but also care for people, the sustainable development of its business and the overall improvement of quality of life in the community where it operates.



# Corporate Division

# DOMESTIC CORPORATE AND INSTITUTIONAL CLIENT DEPARTMENT

The Domestic Corporate and Institutional Client Department is responsible for business relationships with the largest domestic corporate clients, central government, public institutions, public utility companies and related companies and institutions. The Department is also responsible for handling and monitoring the entire business relationship with major private enterprises, whose relationship with the Bank is exceptionally complex and structured, which implies the multiple interweaving of the products and services they use.

Business activities of this Department include presentation and sales of Bank products to existing and potential clients, preparing and organizing specific presentations for the sale of products and services of the Bank, advising clients on all forms of financing and creation of the best possible solution for the respective entity, submitting offers to clients, providing incentives for product development and coordination between all organizational units of the Bank and the relevant client. In cooperation with other organizational units, the Department offers all types of banking products and services such as opening of business accounts, contracting Internet banking, granting all types of loans and credit facilities, purchase of receivables, B/E discounting, factoring, letters of guarantees, letters of credit, cash handling services (organization, collection and transportation of cash, cash pooling), card operations, leasing, multi-purpose facilities, providing financial support to export-oriented businesses and other innovative solutions adjusted to the requirements of each single client. In coordination with other units of the Bank, we participate in cross-selling of all the PBZ Group products.

The Domestic Corporate and Institutional Client Department also provides agency services to clients, by performing transactions on behalf and for the account of the particular principal, as well as by carrying out activities in its own name and for the account of the principal – all in accordance with the mandate of an agent, as agreed in a specific case.

In every segment of its business activities, operations and services, the Department seeks to promote the highest banking standards, first and foremost by fostering a highly professional as well as flexible approach both to its present and potential clients.

### **MULTINATIONAL CLIENT DEPARTMENT**

The Multinational Client Department is responsible for establishing and managing business relationships with large Croatian companies, companies in foreign ownership, as well as foreign legal entities – non-residents.

The Department offers a complete range of banking products and services tailored to specific customer needs, in cooperation with other organisational units of the Bank and of the PBZ Group. Clients receive an individual approach, which takes into account their requirements, and are provided with different banking and advisory services as well as support in all aspects of their business activities. Clients have at their disposal the following banking products and services: opening of transaction accounts, centralised account management, contracting of the Internet banking services, approval of loan facilities, purchase of receivables, B/E discounting, advisory services related to all aspects of financing, issuing of guarantees and letters of credit, cash handling services (organisation, collection and transportation of cash, cash pooling, global cash management), card operations, leasing, retail products designed for employees of our corporate clients, and many other.

The leading clients of the Department are companies engaged in tourism, IT, energy industry, retail trade, food industries and pharmaceutical industry. The Department is in charge of coordinating activities of Privredna banka Zagreb d.d., its parent bank -Intesa Sanpaolo and other ISP Group members. The Department provides all banking and advisory services to Intesa Sanpaolo Group clients present in the Croatian market, as well as to other companies. Given the welldeveloped business network of Privredna banka Zagreb d.d., we have successfully organised the entire process of execution and management of cash transactions for some of our clients who are among the largest chain stores, and also for companies in the tourist industry. To companies that engage in the construction of residential and business premises intended for sale we can offer a complete project implementation service from the control of project documentation and building supervision to the financing of construction and the sale of real estate to final buyers. Apart from managing business relations, this unit also assists foreign investors in the process of starting up a new company in Croatia, provides advisory services and general information on

business terms and conditions in Croatia, contacts clients and puts them in touch with institutions that are crucial for the performance of regular business activities.

The Department is responsible for establishing and developing co-operation with foreign entities (foreign companies and private individuals that engage in business activities, foreign diplomatic and consular missions and representative offices of foreign legal entities, foreign associations, foundations and other non-profit organisations, international missions). Such co-operation includes the opening and managing of accounts, depositing funds, providing the clients with all the necessary information required for conducting business in Croatia, which demands continuous monitoring of all local currency regulations (close cooperation with the Croatian National Bank and the Ministry of Finance, particularly in the area of antimoney laundering & terrorism financing prevention).

The Department will take care to ensure that all client-related initiatives and interactions are in compliance with local standards and requirements (both internal and external) as well as with the local Bank Board decisions and agreements / authorizations.

# Corporate Division

### FINANCIAL INSTITUTIONS DEPARTMENT

The Financial Institutions Department has overall responsibility for establishing, promoting and managing the complete business relationship between the Bank and more than 1900 domestic and international banks and other financial institutions (including investment and pension funds) in both emerging and mature markets. We are also responsible for cross-selling of all Bank and PBZ Group products, as well as for providing professional advice and offering individual, single source solutions, tailored to suit our clients' specific requirements.

We believe that trust, continuity in relationships and personal commitment create a solid foundation for consistent and successful business opportunities and, therefore, in each Relationship Manager in our Department, our clients will find a reliable partner for the entire product range of the PBZ Group. The Department offers to all the Bank's clients tailor-made financing solutions including trade finance, loans and specialised arrangements with financial institutions (both domestic and international), buyer's credits and forfaiting for the promotion of Croatian export, etc. PBZ has profiled itself as the leading commercial bank in Croatia in providing export financing through Buyer's Credits. In order to support payments and the documentary business of the Bank's clients, as well as explore other possibilities for mutual cooperation with reputable international financial institutions, PBZ has put in place various agreements, such as: Low Value Payments Agreements, MT101 Bilateral Agreements, Rebate Agreements, Cash Letter Services Agreements, Risk Sharing Agreements etc. It should be emphasized that PBZ is the first Croatian bank that has fully implemented Global Cash Management and one of the first offering SEPA payments to its clients. By continuously investing in new channels and methods of effecting international payments, we are able to provide our clients with most efficient, time saving and cost beneficial execution of their payments around the world. In close cooperation with its foreign bank partners, PBZ has achieved a Straight Through Processing (STP) rate of 99.9%, thus continuously, year after year, receiving STP excellence awards given by eminent foreign banks (Deutsche Bank AG, Citibank NA, JP Morgan Chase and Bank of New York). Through our well-developed correspondent network, our clients have direct access to all world markets, which is crucial for their export and import activities. Thanks to the commitment of an experienced team of trade finance specialists, the

Bank is able to provide strong professional support and facilitate financing of export oriented customers, as well as imports of equipment, construction works, and other specific projects. In response to the needs of the market, the Bank has started to effect inland documentary payments, being the first bank in Croatia that offers such service to its clients.

Through the EU Desk, the Bank provides clients with information and advisory services regarding EU programmes and EU Tenders. The Bank participates in a number of EU financial instruments, which transform EU funds into financial products such as loans, guarantees, and other risk-bearing mechanisms. The Bank participates in the financial instruments 'ESIF Growth and Expansion Loans' - long-term investment loans for SME projects in the processing industry, tourism, creative industry and knowledge-based services, as well as in several guarantee schemes. 'ESIF Capped Portfolio Guarantee', COSME Capped Portfolio Guarantee are financial instruments structured to support micro and medium sized enterprises. ERASMUS provide financial support for students from Croatia, studying for their Master degree in one of the 33 Erasmus+ programme countries, and the Privredna banka Zagreb d.d. is the only bank in Croatia that provide such support to Croatian students.

Further, acting in close cooperation with the supranationals, such as European Investment Bank, European Bank for Reconstruction and Development, Green for Growth Fund, Croatian Bank for Reconstruction and Development (HBOR), the Bank provides funds for on-lending to its clients, i.e. for financing of projects aimed at improvement of environmental, health and safety standards, improvement of product quality and energy efficiency in line with EU requirements, and similar projects. Some of those credit lines are supported by the European Commission grants, i.e. the Commission provides Croatian companies with comprehensive technical assistance, which is intended to help them structure and prepare investments projects in order to be able to meet EU requirements.

The abovementioned proves our dedication to the highest professional standards in dealings with supranational institutions and European Union.

The Department is also responsible for the long term funding of the entire PBZ Group, i.e. the Bank and its subsidiaries.

# CORPORATE BANKING PRODUCTS DEPARTMENT

Privredna banka Zagreb has always been focused on the clients and the client needs, and for that purpose, at the beginning of 2016, we carried out a reorganisation with the aim of making it possible for large and medium-size companies to be offered products and services from one central spot, where we can provide a comprehensive review of business operations and the needs of a particular client in today's dynamic and demanding business environment.

The Corporate Banking Products Department comprises the following functions: activities of the former Investment Banking Division – i.e. (under the current organisational structure) activities of the Capital Market Office, Custody Office and the Depositary Office, Brokerage Office, M&A Advisory Office, Structured Finance Office (which includes Syndicated Finance and Project Finance), Investment Analysis Office, as well as the Factoring Office, Transaction Banking Office and PBZ Leasing.

### **Factoring**

PBZ Factoring offers various products that include the purchase of short-term good quality receivables prior to due date. Factored receivables are the existing and/or future, non-due, complete or partial monetary receivables that result from the delivery of goods and/or provision of services by business entities in the country or abroad and which must meet all conditions defined in the Contract.

PBZ Factoring is able to offer the following factoring services: domestic factoring, export factoring (involving two-factor system), import factoring and bills of exchange discounting. By selling the receivables, the user of the factoring service can reduce the time needed for collection of its short-term receivables and significantly improve its liquidity, without having to take a loan.

### **Transaction Banking**

PBZ has recently paid a lot of attention to developing a range of transaction banking products intended for corporate clients, thus satisfying the demands of all client segments - from the smallest business entities to big multinational companies, which now have at their disposal a large variety of products, from those simplest ones, related to opening and maintaining transaction accounts, to more complex products, which enable large clients centralised management and the optimum use of funds.

The transaction banking products and services, as well as all other groups of products, are available to PBZ clients via a number of different electronic channels that range from a sophisticated system of Internet banking to the solutions for direct communication with the client systems. At the same time, PBZ devotes utmost attention to the development of the security systems in order to ensure maximum and full protection of business operations of its clients.

Through cooperation with other banks of the Intesa Sanpaolo Group, PBZ has become a major player in the international market precisely because of the sophisticated and highly automated services it is able to offer to the most demanding groups of clients.

### **Investment Analysis**

Investment analysis serves as an indispensable source of information for the performance of investment banking operations and is equally valuable to other internal users, because - through preparation of industry research reports and corporate profiles/ analyses - the relevant information is supplied regarding the trends in a specific industry or about the performance of a specific company. The tasks of investment analysis are carried out by the Investment Analysis Office within the Department, which is unique in terms of the scope of analytical activities and the type of analyses it can conduct/offer, and it should be mentioned that other banks, our competitors, have not developed investment analysis as a product i.e. a (highly sophisticated) service in this way, as is the case at PBZ. Apart from establishing and maintaining contact with relevant agencies and experts from specific industries and companies, the task of the Investment Analysis Office is also to set up and develop relevant databases.

### **Capital Markets**

PBZ has earned a reputation in the domestic capital market as a leader in providing innovative financing solutions, which our capital market team has successfully designed and delivered to the state, to local government units, and also to a large number of corporate clients.

# Corporate Division

# CORPORATE BANKING PRODUCTS DEPARTMENT (CONTINUED)

We are number one in terms of the number of recently completed public offerings of shares (IPOs, SPOs) that have been successfully arranged for our clients for the purpose of raising capital. PBZ is also a major player in the domestic debt market; as such, it has participated in the majority of domestic bond issues and commercial paper issues, thus handling the major portion of the total amount of debt issued in the domestic capital market.

### **Brokerage Services**

In addition to carrying out purchases and sales of securities on domestic and foreign stock exchanges, the Bank's brokerage services consist of providing detailed information on trading activities, as well as supply and demand, readily available through electronic trading systems, and prompt reporting of securities transactions. Due to the quality of its brokerage service, the Bank has been recognised in the domestic market as one of the leaders in this area, especially in electronic trading. The key driver of our brokerage business is the internet platform, PBZ Investor, completely developed in-house, primarily for retail and institutional investors.

### **M&A Advisory Office**

Our M&A Advisory Office provides advisory services related to mergers and acquisitions, corporate and financial restructuring and divestments, employee stock ownership programs, MBOs, LBOs and other transaction-based projects. We provide support and assistance to companies aiming to enhance their shareholder value. Through a developed network of contacts and a strong historical presence in a number of different industries, including tourism, food processing, confectionery, industry, transport and logistics, IT, retail, pharmaceutical industry, construction, oil and gas industry, etc., we have an in-depth understanding of the dynamics of the markets in which our clients operate, and are closely familiar with intricacies of deal structuring and negotiations.

We have represented clients in a number of different industries, including tourism, food processing, confectionery industry, transport and logistics, IT, retail trade, pharmaceutical industry, construction, oil and gas industry, and others.

### **Structured Finance**

As the ultimate leader in the domestic financial market in providing agency services, the Structured Finance Office arranges syndicated, and club loan facilities, and project financing solutions (both bilateral and syndicated/club) for corporate investors, commercial banks, local government units and public entities. The Office's scope of activities include also project appraisals, modelling and various analyses, including those applying to projects and their sponsors.

Our breadth of experience, broad market knowledge and an extensive network of partners, both local and international, allows us to effectively structure complex transactions to suit clients' specific financing requirements. Our dedicated team has arranged large syndicated loans for project finance deals for clients in diverse industries, including infrastructure, healthcare, oil and gas, tourism, renewable energy, commercial real estate development (shopping centres), telecommunications, food processing, shipping, and others.

Apart from primary syndication, PBZ is also active on the secondary market (domestic and international).

### **Custody Services and Depositary Services**

The Bank takes great pride in providing top quality custody services to private and institutional clients from all over the world, and has established itself as a highly reliable partner that delivers efficient local custody services, due to its indepth knowledge of local legislation and market practices. At the same time, by establishing and continuously developing its own custodian network, the Bank is able to offer its domestic institutional and private clients easy access to local and foreign markets.

Also, by being entrusted with the role of a depositary for top Croatian investment funds, we take all necessary steps to ensure that investors' assets are protected, managed and valued in accordance with applicable regulatory requirements and recognized accounting standards.

Our know-how and experience, combined with the ability to access local and regional markets, provide our clients with the assurance that they will receive top-notch support required for the successful accomplishment of their business goals.



## **Small Business & SME Division**

In 2006, as one of the leading corporate banks, Privredna banka Zagreb d.d. founded Small Business and SME Division (SME Group) with strong emphasis on small and medium businesses. SME Group was organized into four business functions at the Bank's central office (SB Department, SME Department, Network Support and Development Office, and CRM Office) and a business network.

To develop strong business relationships with the clients, SME Group has a large business network for work in five regions, 16 Business Centres and 50 Sinergo desks with approximately 260 employees.

The Group is focused on the development of new products and the improvement of existing ones, implementation of innovative business applications, process optimization and organization, and enabling more efficient services for over 60,000 clients – joint stock companies, trades and companies.

Clients can use the largest network of Branch Offices, ATMs (Cash-In/Cash-Out), day-night vaults and EFT POS terminals.

PBZ leads in technology, and that has been reaffirmed with the launch of Online Loans, the first product of its kind on our market in the SB segment. It is a type of a loan which is approved and contracted extremely fast through an online procedure. This is the first type of loan with a digital signature which protects document content with prominent security and court validity. We believe that digital signatures will replace physical signatures and that they will undoubtedly be used daily in the near banking future.

This is one of the main reasons why there is continuous work on Internet and mobile banking progress and safety, as well as connected services available under PBZCOM@ NET, mPBZ, eplaće (e-salaries). The biggest indicator of PBZ's quality service is the increasing number of users, as well as the more frequent use of direct distribution channels. The use of VISA Electron debit cards linked to transaction accounts, American Express business cards and the largest EFT POS terminals network is available with the support of PBZ CARD as a PBZ Group member.

In cooperation with local and EU partners (HBOR, HAMAG, EIB, EBRD and EIF), we provide small and medium business easier access to financing based on developed business models and long-term development loans for financing production, export and other development projects.

The SME Group consists out of four business offices: SB Department, SME Department, Network Support and Development Office, and CRM Office.

### **SB Department & SME Department**

SB Department & SME Department are primarily responsible for the organization, portfolio management and sales monitoring, coordination and sales support, service model improvement, processes and products.

### **Network Support and Development Office**

Network Support and Development Office is responsible for providing support to the SME network, development and maintenance of business applications and processes, support for the development of new products and services that are developed together with other business functions and IT, and help for SME customers who use Bank products and services. To perform the tasks properly, Network Support and Development Office has a sub-office: Customer Call Centre.

### **CRM Office**

CRM Office oversees establishing, developing and monitoring business relationships with SME clients. It is also responsible for the business definition of product and distribution channels, revenue tracking, cost and profitability of clients and business centres, planning and calculating key business performance indicators and employee reward system. CRM's role is defining business segments and managing all types of marketing campaigns by using the Customer Relationship Management and DWH tools through available media and communication channels of the Bank.

### **SME Regions**

SME Group is organized into 5 regional centres: Zagreb, Central Croatia, Dalmatia, Istria-Rijeka-Lika and Slavonia, where 16 Business Centres and 50 Sinergo Desks.

The activities and responsibilities of centres and desks are the sale of products and services to SME clients (crediting, issuing of guarantees, letters of credit, factoring, deposit collection, payment transactions and other services), providing financial advice to clients and coordination with other organizational parts of the Bank and PBZ Group members.

### **Retail Division**

In the retail banking segment, PBZ has a comparative advantage over its competitors due to the fact that it has the most extensive branch network in Croatia, consisting of around 200 organisational units in 6 regions and 19 sales centres, which cover the entire territory of Croatia.

Our customer orientation is confirmed by "inovacija", a rewarding scheme for clients who use several product groups (up to 8) and who are given discounts on fees charged or awarded incentive interest rates.

In addition to restructuring and repositioning the traditional distribution channels of the business network, PBZ also continues to develop and improve its direct banking distribution channels. It has extended the network of ATMs that accept Maestro, MasterCard, Visa and Visa Electron as well as American Express cards (a total of 700 ATMs have been installed). The number of EFT POSs has reached 22,000.

As a leader in modern technologies, PBZ has also expanded its distribution channels and products by applying the most advanced technology in order to implement

its PBZ 365 services.. With Internet banking - PBZ365@ NET and mobile banking - mPBZ services - clients can access their accounts 24 hours a day, seven days a week, from any location in the world with Internet access. Four years ago PBZ introduced mPBZ, a full range of banking services over the mobile phone, such as paying bills (including 2D barcode scanning - "scan & pay"), checking account balances, forex, trading with securities, etc. These achievements have firmly established PBZ as the Croatian market leader in electronic banking, as well as the technological leader on Croatia's financial market.

PBZ is the first bank in Croatia to implement secure e-commerce based on 3 D Secure technology (Verified by Visa) and CAP/DPA technology for user authentification.

Most recently, PBZ introduced a new innovative service - an Internet channel for distribution of investment banking services, now brokerage services on the domestic

stock exchange and as well as custody accounts. In the area of retail product development, PBZ is constantly monitoring market demands and improving its wide range of products and services accordingly.

Based on identified needs, PBZ recognised its role in the environmental protection and social responsibility, and therefore amended and extended its product offer with loans such as Energo loans, tuition fee loans and student cost of living loans, loans for retired persons, socially stimulated housing loans, state subsidy housing loans, etc. In addition to responding to market requirements and in setting up the market trends, PBZ is closely monitoring regulatory and legislative requirements and timely adjusting its products and services to them.

Overall in the period from 2000, PBZ established itself as the market leader in retail loans with a constantly growing market share, which is now over 21%. In the area of savings, the PBZ Group has significantly increased its deposits, to EUR 4.9 billion to date, keeping over 20% of all retail deposits in Croatia.

PBZ's retail operations comprise the following departments: Mass Client Department, Private Client Department, Affluent Client Department, Communication & Advertising Office, CRM Office, Network Management Office and Multichannel Office.

### **Retail Division**

### **NETWORK MANAGEMENT OFFICE**

The Network Management Office is responsible for organization, development, coordination, support and monitoring of the Retail Business Network, the fundamental distribution channel with Bank's retail clients, contact channels with retail clients and subcontractor sales network. The most important responsibilities of the Office include managing retail regions and contact channels for retail clients, managing subcontractor sales, capital investments and investments into business network, HR management of business network, participating in specifying and dividing budget amounts and remodelling the setting of targets, measuring effects and awards in the business network and conducting development and education of HR, defining and continuously advancing modality, process, procedures and rules, and prescribing instructions for advancing modalities, processes, procedures and rules for prescribing instructions regarding regular planning, as well as planning and introducing new technologies in business, and development and support.

### MASS CLIENT DEPARTMENT

Mass" Clients' task is to define and implement business strategies and policies, products and services as well as value propositions and pricing for the "Mass" segment. It designs and updates the "customer journey" for the relevant segment and products and services. It also develops, manages and updates products and services related to Current Accounts, Cards, Transactions, Mortgages, Personal Loans and Non-life insurances for Retail clients of all segments.

### AFFLUENT CLIENT DEPARTMENT

The Affluent Clients function is responsible for defining and implementing business and commercial strategies, products and services as well as value propositions and pricing for Affluent segment.

It is also responsible for designing the "customer journey", supporting and providing commercial coordination and sales coordination for Affluent segment and supporting the Branch Network and the sales channels in adopting defined strategies in order to reach the sales target of the Affluent segment.

Very important responsibilities are developing, managing and updating products and services related to investments and life bankassurance in cooperation with Eurizon Capital, Banca IMI ISP Insurance Division and local Partners, and also managing and updating products and services related to term deposits for Retail clients of all segments. Affluent segment provides Investment advisory service for its clients.

# COMMUNICATION AND ADVERTISING OFFICE

The activities of this Office include the selection and coordination of appropriate communication and marketing campaigns and development of ideas for promotion and sales for the Bank's retail and SME products and services. It defines, organises and implements marketing campaigns, (direct marketing, promotion, advertising), in cooperation with the Bank's Marketing Agency. This Office is also responsible for the selection of the most suitable communication channels for a defined market segment, and media planning, in cooperation with the Bank's Media Agency.

It prepares proposals for the marketing budget and tracks it throughout the year. It continuously monitors the Bank's and competing bank's new and existing products and services and competing bank's communication and marketing campaigns.

### **CRM OFFICE**

This Office deals in analysis and development models of client relationships as well as supervision and implementation of measurements of key indicators related to the effectiveness of the distribution network, production and services aimed at physical persons for the Bank and other members of the PBZ Group. The key tasks of the sector are CRM activities, conducting analyses (of clients, products, services and distribution network) and direct marketing, the development of support for better relationship management with clients and calculation of key indicators of success in managing relations between the client and the Bank.





### TREASURY AND ALM DEPARTMENT

Following the recent restructuring of the Bank, the Treasury & ALM Department is under the responsibility of the CFO's office. The PBZ Treasury & ALM Department is an important participant among the top players on the Croatian market, with a broad spectrum of financial solutions for large corporate and institutional investors. Our Treasury & ALM Department offers a comprehensive range of services, involving transactions on international and domestic money markets, capital markets, and foreign currency markets, and it also manages the liquidity of the bank. The Department is a reliable financial partner and has an active role in trading securities issued by the Ministry of Finance, currency and short-term cash derivatives on the money market.

The activities of the PBZ Treasury Division is divided into three sections: Treasury, ALM and Customer Execution Office

Privredna banka Zagreb d.d. operates on the domestic market as one of the leading banks in this particular banking area. The money market section engages in short-term securities, domestic and international T-bills, repo arrangements and deposits. The Customer Exection Office is mainly oriented to corporate clients and fulfilling their needs, requirements and demands. It offers best quotations of all treasury products, plus information about exchange rates, interest rates and bond prices. We are recognised as the market maker in securities, commercial papers, government, municipal and corporate bonds issued on domestic and foreign markets. Considering all the above, we can most proudly conclude that, along with our presence on local markets, our priority is to be focused and open towards global markets.



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# PBZ Group

### PBZ CARD D.O.O.

PBZ Card is the leading card institution in Croatia. The Company is specialised in issuing charge, credit and debit cards and is the only card organisation in Croatia that is in charge of issuing and accepting American Express cards. It also deals with accepting and building the sales network of Mastercard and Visa cards for the Croatian market. As the leading card organisation, PBZ Card today has a portfolio of more than two million active cards issued under the American Express, Visa, Visa Electron, Mastercard and Maestro brands. The Company's business is based on an extensive knowledge and experience gained during more than 45 years of presence of the American Express brand on the Croatian market, on the importance of the Visa and Mastercard brands as well as on the strong position of PBZ, being the leading bank in introducing new technologies and products into card operations.

American Express is the brand with the longest tradition in the PBZ Card portfolio. It has been present on the Croatian market continuously since 1965, when the Zagreb Esplanade Hotel became its first service establishment. The first series of cards was issued in 1973 after a franchise agreement had been signed between Atlas Travel Agency and American Express. Since 1998 the American Express franchise has been owned by PBZ Group. Today PBZ Card has 500.000 American Express cards issued in Croatia and 60.000 service establishments throughout the country. Starting with the standard personal American Express Card (green), today the Company portfolio consists of around 20 different American Express products created according to the needs and demands of various groups of card members. The personal cards include charge cards such as the American Express Card (green), The Gold Card and The Platinum Card, which is the most prestigious card on the Croatian market; or those linked to a current account - that is a delayed debit card. There are also credit cards with a revolving credit from Privredna banka Zagreb, such as the American Express Card, or Blue from American Express, which was first issued in 2003 as the first card on our market with a built-in EMV chip technology.

PBZ Card also offers two co-brand cards created in cooperation with business partners, which provide the best benefits offered by both partners, such as the Croatia Airlines American Express Credit Card and Metro American Express Card. In 2000 PBZ Card began to issue cards aimed at groups of people with common interests, known as Affinity cards.

The American Express portfolio of PBZ Card also consists of prepaid card the American Express Gift Card. Launched in 2008, the American Express Card with a Heart was designed to assist projects of great importance for the further growth and development of the community. For each purchase with this card, PBZ and PBZ Card together donate 1 HRK in favour of its humanitarian Project "Doing Good Every Day", without additional cost to the cardholder. Through the Project "Doing Good Every Day", PBZ and PBZ Card provide their support to two significant projects for the benefit of children and young people: the Project of the Ministry of Health called "Monitoring Children Exposed to Neurological Risks" and the Project of the Ministry of Social Policy and Youth called "For a Better Life of Children in Social Care Homes", by donating funds in a 50:50 ratio. So far, through this Project, the PBZ Group has donated funds a total of 27 hospitals in the Republic of Croatia for the purchase of the necessary medical equipment and to nine social welfare institutions for the purchase of the equipment needed. The range of business cards comprises the charge cards American Express Business Card, the American Express Gold Business Card, the American Express Card for craftsmen and the Metro American Express Card. American Express offers its card members numerous benefits such as cash withdrawal facility, consumer loans, savings programmes, installment payments without fees or interest, participation in the Membership Rewards Programme, Virtual American Express Card, the free online service My Account, the American Express Selects programme, travel assistance with Global and Gold Assist, various forms of insurance and many other benefits. The year 2006 was an extremely important year in the Company's business, since the former PBZ American Express became PBZ Card and, along with the American Express products, expanded its business by including two more global card payment systems, Mastercard Worldwide and Visa Inc. which are an integral part of the range of card products of Privredna banka Zagreb. So today, alongside the rich selection of American Express products, the range also includes internationally valid debit, charge and revolving credit cards in the Mastercard and Visa global payment systems.

The Visa Inc. range of payment systems is represented by the Visa Inspire card, the first Visa Classic debit card on the Croatian market as well as the first Visa card on our market with the possibility of contactless payments. Alongside operations with current accounts, Visa Inspire card is used for purchasing goods and services in sales outlets, for cash withdrawals at all ATMs and cash advance locations marked with the Visa sign, also offering its card members benefits such as installment payments without fees or interest. Card members can also use Visa Inspire Wave2Pay sticker card, an upgraded version of Visa Inspire debit card, that is smaller in size, in a form of the sticker and can be easily placed on a mobile phone. The Visa Inspire Wave2Pay sticker card is perfect for contactless payments in stores and it represents the most practical form of payment in everyday shopping, especially when purchasing less expensive goods and services.

Furthermore, the range also includes Visa Electron debit card linked to foreign currency accounts, then the Visa Business Electron card, linked to retail giro accounts, and the Visa Business Electron card aimed at businesses. The selection also includes the Visa Classic charge card, with the possibility of choosing from six different designs, and the Visa Classic revolving credit card. From the range of payment systems within Mastercard Worldwide, the selection includes the Maestro debit card, Maestro pre-paid debit gift cards, where card members can choose from six different card designs, depending on the occasion for which the card is intended. A choice of six different card designs is offered to card members who choose the Mastercard charge card, and the selection also includes the Mastercard revolving credit card. In cooperation with the Croatian Football Federation, an affinity Mastercard charge card has been issued, which is unique on the domestic market, as the only Mastercard card for a national football team in Europe, aimed primarily at football fans. Furthermore, all Mastercard, Maestro, Visa and Visa Electron chip cards issued by Privredna banka Zagreb participate in global program for secure online purchases – 3-D Secure™, the global standard for verifying customer authenticity during a secure online purchase transaction.

Another area of business where PBZ Card operates is the travel industry. A travel services department has been in operation since the beginning of 2003, designed to enable the best/quickest choice and travel organisation, both business and private, offering a wide selection of organised journeys, summer and winter vacations, cruises, incentive trips, language courses

abroad, long haul and charter travel, air ticket sales, hotel accommodation reservations, arranging car rental and many other tourist services.

In 2012 the Company introduced the new travel services brand - PBZ Card Travel American Express offering even higher quality of service, in line with the American Express standards. PBZ Card became a member of a large and successful international family Global American Express Travel Partner Network.

During the last few years, the PBZ Group continues to improve its services by introducing the latest payments innovations. The Group unveiled a new PBZ Wave2Pay service - the first contactless mobile payment service in the Croatian market which is based on Host Card Emulation (HCE) technology for NFC (Near-Field Communication) mobile payments at POS terminals of the PBZ Group. The PBZ Wave2Pay service is currently available to the Visa Inspire card members and American Express card members, making PBZ Group the first American Express Card-issuing partner to introduce the HCE mobile payments for American Express cards.

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PBZ Group

### PBZ NEKRETNINE D.O.O.

The founder and owner of PBZ Nekretnine d.o.o. is Privredna banka Zagreb d.d. and its aim is to give its clients and other interested parties a complete service relating to real estate and investment in business projects. We offer our business partners and clients apartments, houses, business facilities, construction sites and other real estate, depending on the buyer's requests. The company's activities are real estate market and other valuations, construction expertise services, selling/ buying/renting real estate, real estate brokerage, property management. Work on Best Use Studies and opinions on market viability and other professional materials, are part of the service which PBZ Nekretnine can offer investors for safer investment. PBZ Nekretnine has a professional team which is able to answer all its clients' complex requests.

The company provides all kinds of services related to the mentioned activities, no matter how specific and complicated the clients' demands are. PBZ Nekretnine has 80% employees with higher education, ten of whom are construction and property valuation court experts. We have also developed a network of associates covering the entire Croatia, in order to meet the needs of each client even in the most distant parts of the country. At the moment we collaborate with 60 associates.

The experience from carrying out such a large number of valuations on the one hand and experience gained in selling and buying real estate not only in Zagreb, but also in other parts of Croatia, gives us the right to claim that we know the market and its possibilities really well. Belonging to the major financial group such as Privredna Banka

Zagreb and the Gruppo Intesa Sanpaolo gives us a great advantage in the realisation of the financial needs of our clients compared to other companies involved in similar or the same work field.

### PBZ LEASING D.O.O.

PBZ Leasing is wholly owned by Privredna banka Zagreb d.d. It was founded in 1991. under the name of PBZ Stan. In its early days, it dealt with property appraisals and the restructuring of the public housing fund.

In 1995. It began to grant car loans. Since the late nineties, leasing has become an increasingly important activity for the company. In 2002. PBZ Leasing become the leader in sailboat leases in Croatia. From 2004. the mandatory business of car loans moved to PBZ bank and PBZ leasing started to deal solely in its only core business, leasing.

On Dec 31st 2017, PBZ Leasing had 131 mil EUR outstanding on which 84,06 mil EUR in finance lease and 46,94 mil EUR in operative leases. The largest part of the portfolio consist of real estate (49,1%), followed by personal and commercial vehicles (44%), sailing vessels (2,3%), equipment and machinery (4,6%).

The company has five regional branches in the largest cities in Croatia and employs 46 members of staff.

### PBZ CROATIA OSIGURANJE D.D.

PBZ Croatia osiguranje d.d., founded by Privredna banka Zagreb d.d. and Croatia osiguranje d.d., is a company that manages the compulsory pension funds. Each stakeholder has 50% of the ownership. The company was founded in 2001 in accordance with the Act on Compulsory and Voluntary Pension Funds, and its basic functions are to found and manage compulsory pension funds. In 2001 the company founded a compulsory pension fund with the same name - PBZ Croatia osiguranje compulsory pension fund - which in the initial stages of the process of gathering members became one of the three largest compulsory pension funds in Croatia. According to the Mandatory Pension Funds Act of 2014, PBZ Croatia osiguranje is managing 3 pension funds with different risk profiles. Currently, funds under the management have over 361,000 members and net assets under management over 16 billion HRK.

In order to promote the savings products with young clients PBZ stambena štedionica offers the Golden Children's Savings intended for children under 13 years. Depending on their needs during the saving period, depositors can change the savings type, as well as gain the right to a housing loan by means of interfinancing programme even before the savings period has expired.

Housing savings contracts can be made in all branches of Privredna banka Zagreb, where clients can obtain all the necessary information on savings accounts and their existing housing savings accounts, make deposits into their savings accounts as well as the payment for their housing loans.

At this moment PBZ stambena štedionica has over 106,000 active housing savings accounts and deposits amounting to HRK 1.5 billion approximately.

### PBZ STAMBENA ŠTEDIONICA D.D.

PBZ stambena štedionica is a member of the PBZ Group and in the 100% ownership of Privredna banka Zagreb. PBZ stambena štedionica was founded in 2003 and is doing its business according to the Law on housing savings and government incentives to housing savings. Housing savings include organised collection of cash deposits from natural entities aimed at meeting the housing needs of depositors by means of loan approval for house building purposes in the area of the Republic of Croatia with financial support of the Government. Depositors, besides the interest received on their deposits from Stedionica, are also entitled to government incentives, which are related to the amount of deposits made on their housing savings accounts up to a limited amount. The government incentives are determined by the special decision taken by the Government each year.

PBZ Stambena štedionica offers its clients four types of savings: Prima, Basic, Golden and Golden Children's Savings. Prima savings are aimed at clients whose goal is to make use of a housing loan as soon as possible. The Basic savings are aimed at clients who want to dispose of a larger amount of deposits for investments through a longer loan repayment period. The Golden Savings are aimed at clients whose first interest is in saving money.

# PBZ Group

### INTESA SANPAOLO BANKA D.D. **BOSNA I HERCEGOVINA**

Due to regional restructuring within the ISP Group, Privredna banka Zagreb d.d. acquired in July 2015 a majority package of shares of the issuer Intesa Sanpaolo Banka d.d. Bosna i Hercegovina (Intesa Sanpaolo Banka BiH), with the registered seat at Obala Kulina bana 9a, Sarajevo, from Intesa Sanpaolo Holding International S.A., whereby the both companies are the members of the Intesa Sanpaolo Group. Privredna banka Zagreb d.d., after having acquired the respective shares, holds 100% of the total share capital.

Intesa Sanpaolo Banka BiH is one of the leading banks on the territory of Bosnia and Herzegovina, with a long continuity of banking operations. It is a commercial bank of the universal type, fully licensed for all types of banking transactions in domestic and foreign currencies. The range of services is focused both corporate and retail banking, the Bank offers a broad portfolio of traditional banking services (including different types of loans, documentary business, deposits and savings, payment transactions and money transfers, currency exchange transactions etc.), but it also performs a number of activities such as foreign exchange and derivate trading. Intesa Sanpaolo Banka BiH was the first bank in Bosnia and Herzegovina, which introduced a contactless card, and also contactless acquiring.

Today, the Bank has 5 branches and 49 operating units, as well as a network of ATMs and POS machines, and it operates on the whole territory of BiH, in the Federation of BiH, Republika Srpska, and Brcko District. Though mostly branches are concentrated in the territory of the Federation of BiH, where Intesa Sanpaolo Banka BiH is ranked as #3 by total assets.

Intesa Sanpaolo Banka BiH keeps the leading position on the Bosnian market in terms of European Customer Satisfaction Index, with distinctive top rates as far as Company's Image, After Sale care of customers and Relationship with Personnel and Branch Organisation.

In 2011 and 2013 Financial magazine The Banker, has awarded Intesa Sanpaolo Banka BiH as the "Bank of the Year in Bosnia Herzegovina".

The long-term commitment of the Intesa Sanpaolo Banka BiH is to maintain the high quality of its services in order to retain the existing clients and to work with them on continuous increase in the scope of cooperation, and to offer new and potential clients such services that they cannot receive at other banks.

### **INTESA SANPAOLO BANK**

Intesa Sanpaolo Bank, formerly known as Banka Koper, was founded in 1955 and is the 7th largest commercial bank in Slovenia in terms of total assets, and 6th largest bank in terms of loans and deposits. The bank operates through a network of 52 branch offices located in the major Slovenian cities throughout the country.

After more than 15 years of being part of the international banking group Intesa Sanpaolo, Banka Koper changed its name to Intesa Sanpaolo Bank. The adoption of the Group's name is part of a carefully prepared strategy to revamp the Group's operations in Slovenia by targeting new business areas in retail, wealth management and corporate finance.

The planned re-launch and business expansion initiative stems from the positive performance and achievements attained by Banka Koper in Slovenia over the last 15 years, and relies on the operational platforms and best practice developed by the Intesa Sanpaolo Group in all its countries of operation.

Along with having the highest credit rating among Slovenian commercial banks, Intesa Sanpaolo Bank is also well-known to the public as the most technologically advanced bank in the payment card business, and online and mobile banking. As a universal bank it covers a full range of services: commercial and custodian banking, retail banking, international banking operations, as well as financial leasing, mutual funds marketing and selling insurance products.

In the corporate sector, Intesa Sanpaolo Bank offers a wide range of services and solutions to large corporate clients and SMEs, focusing particularly on exporters, which represent the engine of the Slovenian economy, and government bodies.



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# Awards

For its professional and team work in the past years the Bank has received numerous awards and acknowledgements by the most prominent world magazines such as Euromoney, The Banker, Global Finance, etc., as well as by institutions such as the Croatian Chamber of Commerce and similar.



### **The Euromoney Award**

Privredna banka Zagreb was granted the Euromoney Awards for excellence as the best bank in Croatia in 2001, 2002, 2004, 2005, 2007, 2008, 2009, 2013, 2014 and 2015.

During 2006, the Euromoney Commission granted PBZ the Euromoney Awards for excellence as the Best Debt House in Croatia. In 2012 PBZ won award for the Best Private Banking Service in Croatia.



#### **The Global Finance Award**

Privredna banka Zagreb is one of the banks from the transition countries of Middle and East Europe and Middle Asia that was pronounced the best bank for previous business years by the American financial magazine Global finance during 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2017 and 2018.

Best Internet Bank in Croatia in the category Best Internet Banks in Croatia and Eastern Europe in 2011, 2012, 2013 and Best Digital Bank in 2018. Best Emerging Market Banks for Central and Eastern Europe in 2013, 2015 and 2016.

### **The Central European Award**

Central European pronounced Privredna banka Zagreb as the best bank of the decade in 1999.



### **The Banker Award**

The award for the Bank of the Year in Croatia (Bank of the Year 2005, 2011 and 2017) was granted to PBZ by the magazine The Banker.

### **Zlatna Dionica (Golden Share)**

Privredna banka Zagreb was awarded for market capitalisation and investment funds and for the best financial share during 2003, 2004, 2005 and 2006 for the previous business years.



#### Zlatna Kuna (Golden Kuna)

The award for the most successful bank in Croatia for the past year was granted to Privredna banka Zagreb at the assembly of the Croatian Chamber of Commerce in 2004, 2005, 2010, 2017 and 2018.

### The Adria Zeitung Award "Das Beste Kroatiens"

In 2007, Privredna banka Zagreb won recognition for its brand within the Adria Zeitung "Das Beste Kroatiens" campaign.



#### **The STP Excellence Awards**

For the past several years, Pivredna banka Zagreb has been receiving from renowned world banks the Straight-Through Processing (STP) Excellence Award, i.e. awards for excellence in processing payment transaction orders sent abroad. Deutsche Bank and Dresdner Bank conferred an award upon Privredna banka Zagreb for the quality of sent payment transaction orders in 2007 and 2008, in 2010, 2012, 2013, 2014 and 2015 by Citybank, Deutsche Bank, Commerzbank and Societe Generale.



### **The Finance Central Europe Award**

The British financial magazine "Finance Central Europe" proclaimed Mr. Božo Prka, president of the Management Board of Privredna banka Zagreb, the best banker in south-east Europe for the year 2002, and the banker of the year in Croatia for 2006, while Privredna banka Zagreb was declared the best bank for both these years.

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