

**Communication on Progress 2007- 2008**  
**United Nations Global Compact**

## **Statement of support**

Dear readers,

It is my pleasure to present to you the first *Communication on Progress Report* prepared according to the UN Global Compact guidelines, which covers our activities in the field of human and labour rights, environment protection and the fight against corruption for 2008.

As a leading financial institution, with a long continuous history of banking operations, Privredna banka Zagreb is aware of its role and overall influence on the broader community in which it operates. Today, as a member of one of the strongest banking groups in Europe – Intesa Sanpaolo, PBZ is a dynamic and modern European bank, which monitors the requirements of the market and its clients. Our joint strategy of growth and development aims at creating stable and sustainable values in an economic, financial, social and ecological sense, and is founded on the confidence of all our stakeholders and on our common corporate values.

In March 2007 we joined the Global Compact initiative, recognizing the 10 principles and values on which we base our business and our effort to operate as a socially responsible company. This aim is confirmed by our Program of Social Responsibility entitled PBZ Friend (Prijatelj), which was founded in 2005. Through this program we systematically support numerous activities and programs aimed at improving the quality of life in Croatia. We are active participants in many charitable initiatives and support many cultural, social, educational and sporting institutions. In 2008 we donated more than 7.5 million kunas and became involved in sponsorships of 14 million kunas.

It is our pleasure to mention that we have made significant progress in the area of reducing waste and have intensified our efforts in managing and protecting the environment. We endeavor to raise awareness of the problems of global warming, energy consumption and issues related to environment protection – issues which are becoming key for our future survival.

Looking ahead, the mid-term forecasts indicate further uncertainties, but also very challenging opportunities. Due to the global crisis and the widening recession, business conditions are difficult and we expect that the general situation will continue to be under pressure. Strict risk management and appropriate management of capital and costs will remain the priorities of our operations.

We believe that joining this initiative has given us an added incentive to continue our development in socially responsible business and in the coming period we will invest additional effort in promoting the Global Compact Principles through our operations.



Božo Prka, M.S.

President of the Management Board

## **Brief description of the nature of our business**

Privredna banka Zagreb d.d. (PBZ) was founded in 1966 and has consistently been a leading financial institution on the Croatian market, with an established business base and a very well recognized national brand name. PBZ is a modern universal bank and the second largest banking group in Croatia in terms of total assets (HRK 66.6bn, EUR 8.9bn)<sup>1</sup> corresponding to a market share of 18.1%.

Alongside core banking services, PBZ offers a diverse range of specialized services including leasing, real estate, fund management and credit card services. Today PBZ is a member of one of the leading banking groups in Europe - Intesa Sanpaolo which owns 76.6% of its share capital. PBZ is one of the leading Croatian banks when it comes to corporate banking in that it offers a wide range of products and services both locally and internationally. In the retail banking segment, PBZ continues to hold a significant comparative advantage over its competitors with the most extensive branch network consisting of 230 branches and regional offices covering the entire territory of Croatia. At the beginning of 2008 a complete process of re-branding started so as to incorporate the visual image and values of the Intesa Sanpaolo group.

In order to maintain our reputation as a provider of high quality financial services, PBZ is constantly focused on the enhancement of its present services and the development of new and innovative products. Aware of its role and overall influence on society, PBZ's corporate values integrated into its daily operations include not only business success, but also care for people, the environment and the overall improvement of quality of life of the community where it operates. The Bank has, therefore, developed a corporate social responsibility program, PBZ Friend, to support education, sports and culture. PBZ will continue to focus on its main strategic goal, which is to strengthen its market position and further improve its performance, in order to remain a strong, efficient and successful client oriented provider of financial services, fulfilling the expectations of our stakeholders.

### **Our Vision**

To be a model company and a center of excellence in creating new values, as well as in providing high quality service in all of our activities to the benefit of our clients, the community, our stakeholders and employees.

### **Our Mission**

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

### **Our Corporate values:**

#### **Integrity**

We pursue our goals with honesty, fairness and responsibility with 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 recognize and reward merit.

#### **Transparency**

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

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<sup>1</sup> \*Figures as at 31 March 2009

## Respect for individuals

It is our intention to combine large-scale operations with deep 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.

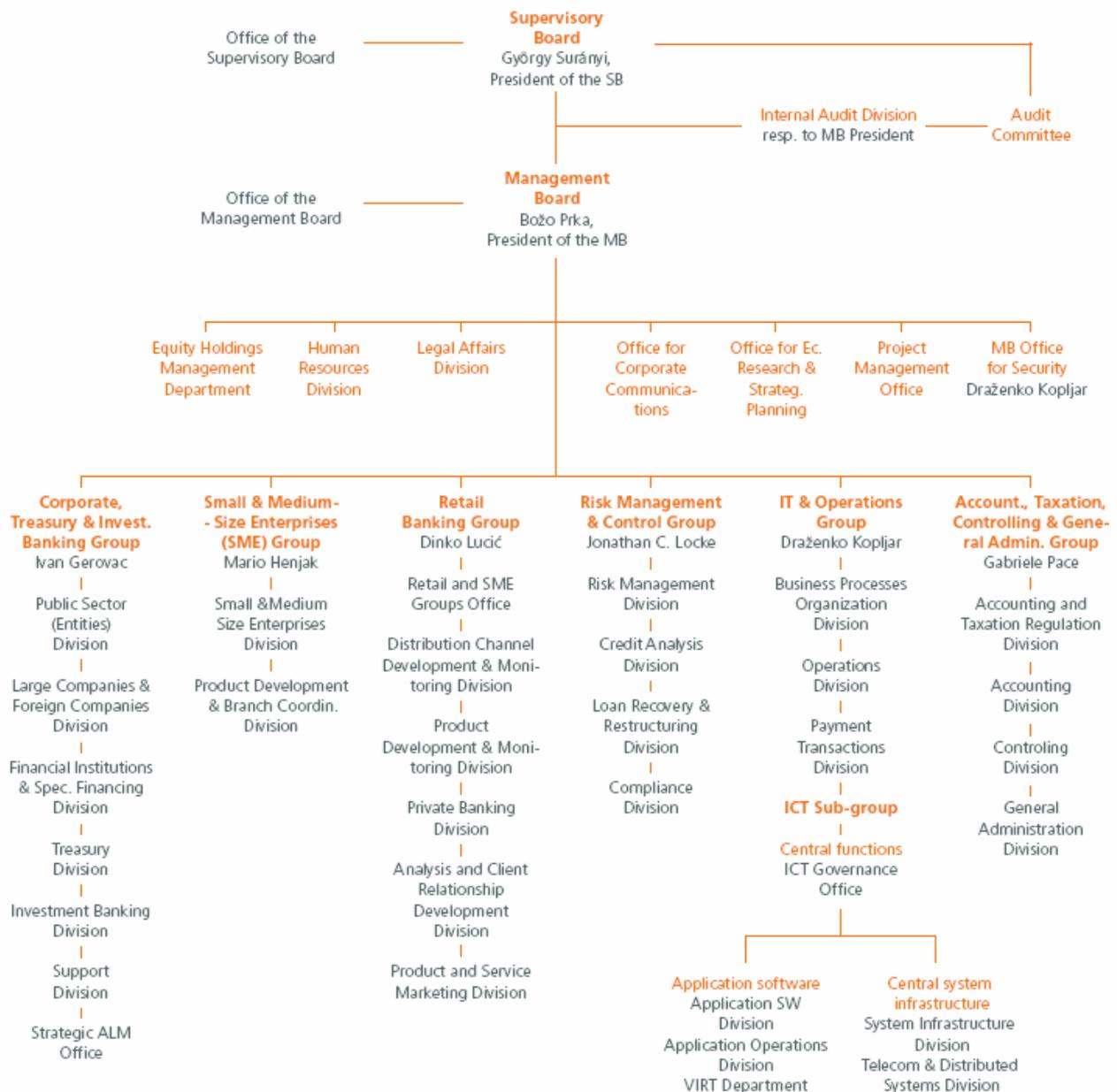
## Individual values

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 carefully, promote behavior 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.

## 2008 Organizational chart:



More information on: [www.pbz.hr](http://www.pbz.hr)

## Key impacts, risks and opportunities

2008 was an extremely challenging year for the global economy and for the banking sector as a whole. In retrospect, the first half of 2008 was relatively positive and was based somewhat on the strong but slowing momentum carried on from 2007. However, during the second half of the year, the crisis which evolved out of the ailing U.S. mortgage market spread around the globe and had a profound impact on the world's financial markets. Initial cautiousness, as evidenced in the summer of 2008, turned to pessimism and negative sentiment by the end of the year. This adversely impacted conditions for both credit and liquidity in the financial system throughout the world, which also affected the Croatian banking sector. Driven by the tight liquidity of the local currency and restrictive monetary measures on foreign exchange assets, interest rates on overnight placements have been highly volatile over the past few months on the domestic money market. In contrast to this challenging environment, Privredna banka Zagreb and its subsidiaries achieved very solid business results. PBZ Group demonstrated strength and endurance as conditions became more difficult in the fourth quarter of 2008. Together with our strategic partners, Intesa Sanpaolo and the European Bank for Reconstruction and Development, the PBZ Group maintained its strong position and its image of an innovative financial group capable of offering comprehensive, first-class financial services.

In the text to follow, we give an overview of our CSR activities in respect to the Global Compact Principles:

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### Human Rights & Labour

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|--------------------|--|
| <b>PRINCIPLE 1</b> | <b>BUSINESS SHOULD SUPPORT AND RESPECT THE PROTECTION OF INTERNATIONALLY PROCLAIMED HUMAN RIGHTS</b>                     |
| <b>PRINCIPLE 2</b> | <b>BUSINESS SHOULD ENSURE THAT THEY ARE NOT COMPLICIT IN HUMAN RIGHT ABUSES</b>  |
| <b>PRINCIPLE 3</b> | <b>BUSINESS SHOULD UPHOLD FREEDOM OF ASSOCIATION AND THE EFFECTIVE RECOGNITION OF THE RIGHT TO COLLECTIVE BARGAINING</b> |
| <b>PRINCIPLE 4</b> | <b>BUSINESS SHOULD SUPPORT THE ELIMINATION OF ALL FORMS OF FORCED AND COMPULSORY LABOUR</b>                              |
| <b>PRINCIPLE 5</b> | <b>BUSINESS SHOULD SUPPORT THE EFFECTIVE ABOLITION OF CHILD LABOUR</b>   |
| <b>PRINCIPLE 6</b> | <b>BUSINESS SHOULD SUPPORT THE ELIMINATION OF DISCRIMINATION IN RESPECT OF EMPLOYMENT AND OCCUPATION</b>                 |

**PBZ completely respects all guidelines related to respect for human and labour rights which are regulated by the laws and Constitution of the RoC. Moreover, we continuously improve the quality of our working conditions, education and satisfaction of our employees. All employees are protected from any kind of discrimination by the PBZ Labour Relations Code and all decisions, regarding the employees, are approved by the Labour Council.**

**We take all the necessary measures to protect our clients and improve our relationships with our suppliers.**

#### **Actions taken:**

#### Code of Conduct

The Bank recognizes the principles established by international conventions and has adopted the protection and maintenance of human rights as established by the Universal Declaration of 1948, as values of the Group.

Our Code of Ethics is founded on a common system of values recognized within the Intesa Sanpaolo Group, of which we are a part. It is the framework within which we shape our everyday operations in relation to our stakeholders. In 2008 we undertook a series of activities aimed at promoting and establishing these common values amongst our employees.

#### Working conditions

According to the principles of the Global Compact, respect for human rights is also seen in all the measures taken to ensure good working conditions and a safe and comfortable working environment for our employees.

The activities we undertake in this context in PBZ are:

- **Selection procedure and employment**

Employment policy is based on objectivity and transparency ensured by use of psychometric methodology consisted of psychological tests (intellectual ability, numerical and verbal reasoning, personality profile) and motivational interview. All candidates go through the same steps during their evaluation: application, psychological testing, interview, hiring. The selection procedure enables equal opportunities for all candidates. All personal data of candidates are protected and confidential.

Job posts are announced through the corporate web site, local Croatian job portals and daily newspapers.

- **Structure of employees and management bodies**

→Total employment in the Group :

State as on 31st Dec 2008: **3.738** employees

Structure (31st Dec 2008): **972** men (25%)

**2766** women (74%)

→Education

Break-down of work force according to level of education and gender (degree, diploma, other):

University Degree: **47.3 %** (Bachelor, Master)

High school: **52%**

Other: **0.7%**

## →Age structure

Break-down of employees by category and seniority:

<=30:	853 (23%)
31-50:	2099 (56%)
>50:	786 (21%)

According to the age and grade, the majority in PBZ are employees between 31 and 50 years old.

335 women in PBZ (12%) are employed as officers and junior officers.

### • **Education and development of employees**

PBZ carefully and thoroughly plans the development and training of all employees, investing in creating a pleasant work environment, and endeavors to enable the fulfillment of the professional goals of individuals. Alongside the standard intern program, in cooperation with other companies and external experts, we continuously run courses in foreign languages, information technology, specialist programs and programs aimed at developing managerial skills.

In 2008 the total number of participants in these educational programs was 4496, and a total of 19,074 days of training were held.

In February 2007, the bank established the PBZ Business School that provides continuous managerial training programs for employees with high managerial potential on three levels: young potentials, junior managers, senior managers. In 2008 the second generation started a 3 year program bringing the total number of PBZ business school participants at the end of 2008 to 425. By having more than 10% of our employees involved in these programs we have made a significant impact in the sense of company identity.

### • **Evaluation of work results and individual results**

Competencies of Management or employees are defined through yearly appraisals, along with Realization of Goals and defining Future Goals. In 2008 we provided all employees with access to the individual eHR portal (demographics, payroll, performance evaluation mark, career path in PBZ, education).

### • **Organizational climate and satisfaction at work**

Organizational climate surveys are conducted once in two years. In 2008, the employee satisfaction index was 3.50 (in 2006 ESI = 3.45)

### • **Trade unions**

The right to participate actively in activities promoted by the Trade Union organization for the protection of the rights of the individual and the collective is guaranteed to all employees.

Trade Union of PBZ Employees has about 1,800 members.

### • **Incentives**

PBZ incentive system is based on: 1. bonus in shares management and key employees; 2. quarterly stimulation for Retail employees; 3. sales commission for banking products (Retail); 4. annual stimulation in December for all non-managerial staff

Beside these incentives, all non-managerial employees get Easter, Holiday and Christmas bonuses. PBZ also has a range of non material motivators that offers to employees.

In March 2008 PBZ implemented new salary and job nomenclature aimed at: simplification through a reduction in the number of job titles, better transparency in the promotion system, flexibility in career planning & improvement of salary management policy.

- **Safety at work and health**

Health care activities are organized within the HR Division (health checks for trainees, health examinations for all employees at the best Croatian medical institutions, flu vaccinations, assistance in purchasing medication and paying for medical treatment etc).

.In line with the Safety at Work Act, a Safety at Work Committee has been founded, and the responsibilities of the committee are regulated by a Book of Rules.

The role of the committee is also to supervise the application of safety at work regulations, informing employees of the situation regarding safety at work, and implementing policies to prevent injuries and occupational diseases. Also, one person is appointed by a special Management Board Decision as a Safety Protection Commissioner

There is a sports and recreation association in the Bank called PBZ Standard, which offers various sports and recreational programs as well as the educational program "Prema Boljem Zdravlju" (Towards Better Health) for employees of the PBZ Group (and members of their families).

- **PBZ Standard**

PBZ STANDARD is an association whose registered scope of activity includes organization of recreational and sports-educational activities for PBZ Group employees. Use of organized recreation is also open to the immediate families of our employees, meaning their spouses and children.

PBZ STANDARD strives to provide recreation through as many sports as possible so as to stimulate Bank employees to socialize with each other and jointly contribute to the achievement of set goals, as well as to strengthen their team spirit and make them aware of the fact that it is easier to achieve such goals with joint forces. The Association has been active for four years and currently has about 2,100 members.

PBZ STANDARD organizes activities under the TOWARDS BETTER HEALTH initiative (lectures and workshops on prevention of the most common diseases of modern times). Every second year PBZ pays for general physical health examinations for every employee.

- **Internal communications**

The internal communications system is very well developed through various channels: Intranet, e-mail, the internal magazine "Moja Banka" and the internal newsletter PBZXpress. They contain all relevant information and interesting details from the life of the Bank, the PBZ Group and Intesa Sanpaolo and in this way contribute to a feeling of belonging for this large international and multinational group.

Also, all employees are invited to contribute to the content of the internal communication channels. This year we have enriched our Intranet with some new sections and started a pilot project for **internal web TV**.

## Security and safety

We believe that protecting the security of our customers, as well as their assets and confidential information, is not only a primary duty but also the basis of the trusting relationship that we wish to maintain with them and we:

- undertake to protect persons, their assets and valuables, as well as their fund of information and internal organizational processes in such a way as to provide a service that completely meets the requisites of reliability, continuity and confidentiality
- guarantee constant compliance with the law
- observe criteria of absolute transparency in informing our customers about their rights to privacy and the way in which we handle their personal information.

The Bank implements physical and technical security, fire safety and other measures that ensure the protection of our clients and employees, their assets and valuables. The Bank also implements informational security measures and protocols that provide confidentiality to our clients. All security and safety measures are completely compliant to the legal regulations, and some even meet higher security standards than those required by law. PBZ has a certificate for information security ISO/IEC 27001:2005 for the system of authentication for the PBZ365@NET users.

### Suppliers' chain

We guarantee equal opportunity in the selection of suppliers, taking into account their compatibility with the size and needs of our company. We undertake to make sure that the contracts stipulated with our suppliers are based on fairness, especially regarding terms of payment and administrative compliance. In order to ensure transparency and fairness in the process of selecting suppliers, in 2008 we implemented an E-procurement system.

### **Future goals:**

In the future period we will continue to promote company unity and increase transparency in employee relations through internal communication channels. Also, our goal is to adopt policies and offer conditions that will result in a first-rate working environment for all employees.

In relation to our suppliers, we will ensure that the process of supplier selection is transparent and fair and establish a cooperative relationship based on dialogue and mutual trust.

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### Environment

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|--------------------|---|
| <b>PRINCIPLE 7</b> | <b>BUSINESS SHOULD SUPPORT A PRECAUTIONARY APPROACH TO ENVIRONMENTAL CHALLENGES</b>                     |
| <b>PRINCIPLE 8</b> | <b>BUSINESS SHOULD UNDERTAKE INITIATIVES TO PROMOTE GREATER ENVIRONMENTAL RESPONSIBILITY</b>            |
| <b>PRINCIPLE 9</b> | <b>BUSINESS SHOULD ENCOURAGE THE DEVELOPMENT AND DIFFUSION OF ENVIRONMENTALLY FRIENDLY TECHNOLOGIES</b> |

**We pursue the conscientious consumption of the resources necessary for carrying out our business and actively improving the energy efficiency of our activities.**

### **Actions taken:**

During the building and reconstruction of the Bank's premises we use systems and equipment with low level power consumption and high level energy utilization. In accordance with the environmental protection and waste disposal regulations, the Bank ensures the disposal of dangerous and environmental endangering waste, such as Freon gas (in servicing cooling and air conditioning systems), toners, neon light tubes, dangerous chemicals from Scanning and Microfilm Units and other dangerous waste. All air condition systems use ecological gas and the power of all systems is reduced by using inverter technology. Reduction of paper consumption is reached by implementing multifunctional devices as well as with bank-wide instructions to print on both sides of paper. Waste paper is gathered separately and collected by a contracted company that recycles it. Hazardous waste, such as cartridges, are also sorted separately and collected by a contracted company which does business in compliance with laws and regulations.

All the above will be regulated by the new Rulebook of Safety at Work with associated directives which will be recommended to the Management Board for adoption in 2009.

Also, a project is underway to implement interdepartmental (reusable) envelopes. During the training of employees in fire protection and safety at work one of the topics is environmental protection. The educational brochures: Energy Saving Guidebook and Sustainability Glossary are included in the start-up package for apprentices and through these various tools we are building the awareness of employees about environmental issues.

#### **Future goals:**

We will continue to promote responsible use of environmental resources, especially efficient use of energy and paper and proper waste management. Also, we will increase employee training and information on environmental issues to raise awareness.

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#### **Anti-Corruption**

### **PRINCIPLE 10 BUSINESS SHOULD WORK AGAINST CORRUPTION IN ALL ITS FORMS, INCLUDING EXTORTION AND BRIBERY**

**PBZ Group does not tolerate any form of corruption or bribery.**

#### **Actions taken:**

#### **Corporate Governance**

PBZ systematically monitors best practice principles in the field of corporate governance, which are incorporated into PBZ's operations in accordance with the principles of good banking practice. The principles of corporate governance are implemented through the principle of publicly accessible operations, the powers of the Management Board and the Supervisory Board, internal control systems and co-operation between the Management Board and the Supervisory Board.

An integral part of the Bank's internal control systems is the compliance function. Along with risk control functions and internal audits, it is a system of processes established with the goal of insuring that the Bank operates pursuant to all relevant legal and regulatory requirements, along with guidelines of the parent bank, codes and adopted professional practices. The compliance function guarantees the existence of rules, procedures and operating practices which efficiently prevent the breach or violation of applicable regulations in the area of all the Bank's business activities, including the areas of financial mediation, anti-money laundering, usury, transparency, embargo, payment systems, safety and health at work, personal data protection, as well as regulations in the area of environmental protection.

In this respect, PBZ has appointed a Compliance Officer who investigates complaints or anonymous reports which may be sent by any employee on significant irregularities, illegal and/or unethical conduct. The Compliance Officer will insure, on the basis of such reports and pursuant to the internal regulations of the Bank, an independent investigation and adequate activities to follow-up such an investigation. Concerning these investigations, employees who report irregularities,

illegal and/or unethical conduct in good faith, are protected from disciplinary measures or any other procedure or any other activity which might threaten the legitimate rights of such persons.

Policies, Systems and Commitments that support anti-corruption principle include:

- Group's Code of Ethics
- Group's Code of Conduct
- PBZ Code of Ethics
- Croatian Chamber of Commerce Business Code of Ethics
- Rulebook on Measures and Actions for the Prevention of Money Laundering and Terrorism Financing with its constituent part – Indicators for suspicious transactions

### Anti –Money Laundering, Combating Terrorism and Embargo

The Republic of Croatia, with the aim of preserving or re-establishing international peace and security, has adopted restrictive measures and embargos imposed by the United Nations Security Council Resolution, resulting in the partial or full suspension or weakening of economic relations with one or more third world countries.

When rendering decisions on implementing restrictive measures and embargos the Republic of Croatia also acknowledged the common position or joint action of the member countries of the European Union.

In addition, PBZ, as a member of the ISP S.p.A. Group, accepts the regulations on embargo stipulated by the Office of Foreign Assets Control (OFAC), in charge of management and implementation of economic and trade sanctions which the United States of America impose on foreign countries, terrorists, drug traffickers and all entities suspected of being involved in trade, manufacture or use of weapons of mass destruction.

The repression of corruption in all its forms is an integral part of AML measures and activities conducted by PBZ. In that way the "Know Your Customer" standard implies learning more about the customers' habits, their activities, income, business environment and reasons for choosing our Bank as their commercial bank, including all other details that help us to have an overall picture of our prospective and existing customers, to minimize potential risks and to protect the good name and reputation of our Bank.

Accordingly to new "Anti Money Laundering and Terrorist Financing Law" *PBZ adopted the Rulebook on Measures and Actions for the Prevention of Money Laundering and Terrorism Financing* which defines measures, actions and regulations to fight money laundering and terrorism financing, especially: money laundering and terrorism financing - possible abuse risk assessment, client due-diligence, appointing an authorized person and deputies, regular professional training and bank employee education, in-depth analysis measures conducted during business relation set up or transactions related according to the bank's estimation, to publicly exposed political persons (PEP). These measures include a PEP statement on the sources of funds or assets that are the subject of business relations and transactions.

## Training

The main purpose of PBZ's training programs/activities is to introduce the basic values and principles which all employees should adhere to when performing their duties and professional tasks and obligations in order to become and remain in *compliance*.

So far 412 employees (Branch Managers, RM's, ARM's, Brokers, Investment Consultants) have been trained by the Compliance Division regarding anti money laundering, combating terrorism and embargo issues. Training was organized through 4 regional branches (Zagreb, Split, Osijek, Rijeka) for all front-office staff.

In this view PBZ uses various channels of internal communication:

- CD-ROM – Anti Money Laundering Combating Terrorism Financing – distributed to all PBZ employees
- Compliance Guide – distributed to all PBZ employees
- Rulebook on Measures and Actions for the Prevention of Money Laundering and Terrorism Financing - distributed to all PBZ employees

These documents are also available to every employee on the Intranet.

## Capital Markets

In the area of capital markets PBZ has adopted direct measures and procedures with the clear aim of preventing or interrupting any form of corruption or conduct that may be interpreted as being on the level of less than professional.

In that sense, and in addition to the previously mentioned tools, PBZ has three main principles around which its anti-corruption efforts (in the area of the capital market) revolve:

- prevention of conflict of interest
- management of inside information
- supervision of the personal transactions of relevant employees.

Conflict of Interest Policy prescribes the scope and measures intended to:

- identify potential and/or existing conflicts of interest that may arise when providing investment and auxiliary services and performing investment activities,
- define precautionary measures and procedures for the purpose of preventing or eliminating conflicts of interest,
- define the process of resolving conflicts of interest in situations where precautionary measures are inapplicable,
- set a high code of conduct standards and transparency in conducting business, expected to be observed by relevant persons,
- have all Bank employees and relevant persons acquainted with the rules of procedure pertaining to the management of conflicts of interest in the field of provision of investment services and performance of investment activities.

This Policy is designed as a supplement to the PBZ Code of Ethics, Code of Conduct and the Bank's other regulations and procedures.

Rules for the Management of Inside Information and Personal Transactions set standards for professional conduct and:

- define and manage inside information and introduce required measures securing that each person with access to such information fulfils all the prescribed obligations and is aware of sanctions prescribed for cases of misuse or unauthorized dissemination of such information,
- manage personal transactions by relevant persons, i.e. the obligation to undertake measures in order to prevent the execution of prohibited personal transactions by relevant persons, inform the Bank in good time of all personal transactions by relevant persons and maintain records of personal transactions of relevant persons,
- inform relevant persons and introduce them to their rights and obligations with regard to inside information and personal transactions in connection with using investment services and ancillary activities in terms of the Capital Market Act.

Specifically, any relevant person intending to trade in financial instruments issued by PBZ should obtain the consent of the Compliance Division before giving an order for the purchase/sale of a financial instrument.

These internal acts demonstrate PBZ's commitment to transparent conduct in providing investment services and activities and ancillary services pursuant to the Capital Market Act and relevant subordinate regulations, in order to ensure the best possible management of legal and reputation risks in relation to inside information.

*Note: All activities performed within PBZ are implemented throughout PBZ Group.*

### Membership

PBZ is member of:

- the Croatian Banking Association
- Bank Association at the Croatian Chamber of Commerce
- Banking Association for Central and Eastern Europe

### **Future goals:**

Since the PBZ Group does not tolerate any form of corruption or bribery, it continuously strive to pass on its corporate values to all employees (training etc) and to efficiently implement measures of control in relation to money laundering or terrorism financing. Actions will be taken to improve and develop procedures. Further development and IT system implementation are needed to improve and support the suppression of money laundering and terrorism financing.

**Beside the Global Compact web site, this report will be available on [www.pbz.hr](http://www.pbz.hr).**

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