

A photograph of three sailboats racing on a blue sea under a clear sky. The sailboats have white sails with red markings. The background shows a hilly coastline. An orange banner is overlaid on the right side of the image.

 **PRIVREDNA BANKA ZAGREB**  
Intesa Sanpaolo Group

# Company Profile 2024

# 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

*We, people of Intesa Sanpaolo:*

### **Believe**

*in the integrity and sustainability of our actions and those of our Bank.*

### **Care**

*for our customers through the excellence of our products, our services and our behaviour.*

### **Create value and innovation**

*for people, businesses, and communities in all countries and areas where we operate.*

### **Build a future**

*fostering sustainable development in favour of the environment, the younger generations and a truly inclusive society.*

## 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.

### **Equality**

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.

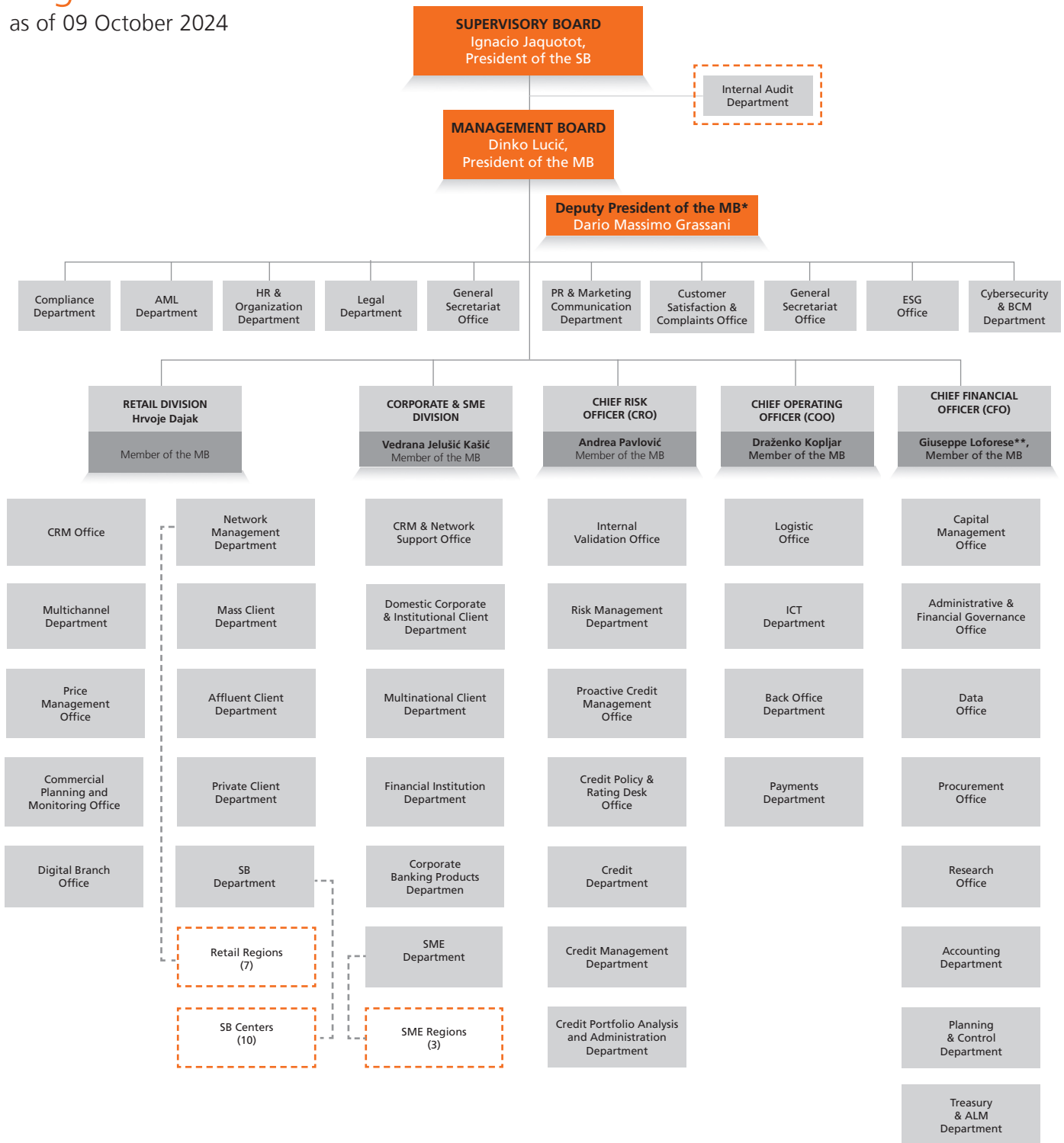
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# Organisational Chart

as of 09 October 2024



\* responsible for: a) Control and Staff functions: Anti-Money Laundering and Project Management in terms of the strategic projects, b) coordination of the CFO area, the COO area and the CRO area except of the Risk Management Department and Internal Validation Office and c) coordination of the subsidiary banks in alignment with the Banking Subsidiaries Coordination Committee and of PBZ Group companies in terms of the ESG governance framework.

\*\* Chief Financial Officer (CFO) is Reporting Officer - responsible for the preparation of accounting documents

## 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, 98% of non-cash transactions take place through electronic channels, recording a continuous 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 over 140 branch offices throughout 7 regions and is processing over more than 660 ATMs covering the entire territory of Croatia.*

*PBZ is the first commercial bank in Croatia to provide Google Pay services to its customers since 2018 and since 2019 Apple Pay service as well. 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.*



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## Corporate & SME 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 organising 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 organisational units of the Bank and the relevant client. In cooperation with other organisational 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 (organisation, 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

Multinational Client Department is responsible for establishing and managing business relationship with large foreign-owned companies as well as other foreign legal entities – non-residents.

In cooperation with other organisational units of the Bank and PBZ Group, Department offers clients a complete range of banking products and services. In coordination with other organisational units of the Bank, we participate in cross-selling of all the PBZ Group products, while also coordinating activities of PBZ d.d., Intesa Sanpaolo and other ISP Group members.

Our clients receive an individual approach, which considers their specific requirements. They are readily provided with various banking services, as well as support, in all aspects of their business. 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, factoring, advisory services related to all aspects of financing, issuing of guarantees and letters of credit, cash handling services (cash pooling), card operations, leasing, retail products designed for employees of our corporate clients, etc.

The most important clients of the Department are leading companies engaged in energy industry, tourism, IT, retailing (both food and non-food), food processing and pharmaceutical industry.

The Department also provides all banking services to Intesa Sanpaolo Group clients present in the Croatian market. Given the well-developed business network of PBZ d.d., we have successfully organised the entire

process of execution and management of cash transactions for prominent names from energy sector, retailing and tourism.

Apart from core activities of managing business relationship, Department also assists foreign investors in the process of starting up a new company in Croatia, paying up and increasing of share capital, providing general information on business terms and conditions in Croatia and helping clients to get in touch with other relevant institutions.

The Department is also responsible for establishing and developing relationship with foreign entities (non-residents - foreign companies and private individuals, foreign diplomatic and consular missions and representative offices of foreign legal entities, foreign associations, foundations and other non-profit organisations, international missions). Department assists them with opening and managing of accounts, acceptance of deposits, providing information required for conducting business in Croatia, understanding of local rules and regulations (close cooperation with the government bodies - Ministry of Finance, particularly in the area of anti-money laundering & terrorism financing prevention, Croatian National Bank, etc.). The Department will help to ensure that all client related initiatives and interactions are compliance with local standards and requirements (both internal and external) as well as with the local Bank Board decisions and agreements / authorisations.

## Corporate & SME 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 1000 domestic and international banks and other financial institutions (including insurance companies, leasing companies, investment and pension funds, etc.) 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 of 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 to guide them through the entire product range of the PBZ Group. The Department can offer to all the Bank's clients tailor-made financing solutions, including accounts and payments, trade finance instruments, loans and specialised arrangements with financial institutions (both domestic and international), buyer's credits and forfaiting arrangements designed to promote Croatian export, etc. PBZ has profiled itself as the leading commercial bank in Croatia in providing export finance. In order to support payments and documentary transactions 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, Risk Sharing Agreements etc. It should be emphasised that PBZ is the first Croatian bank that has fully implemented Global Cash Management and one of the first that offered SEPA payments to its clients. By continuously investing in new channels and methods of processing international payments, we are able to provide our clients with most efficient, time saving and cost beneficial execution of their payments around the world. Working in close cooperation with its foreign bank partners, PBZ has achieved a Straight Through Processing (STP) rate of 99.9 %, and has received, year after year, STP excellence awards given by renowned 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.

Through the EU Desk, the Bank provides clients with information and advisory services regarding EU programmes. 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. Thus, the Bank participates in the implementation of financial instrument InvestEU which is intended to support micro and medium sized enterprises.

The delegated loan-by-loan guarantee facilities with the European Bank for Reconstruction and Development (EBRD) and the European Investment Bank (EIB), featuring a 50% risk-sharing rate, significantly enhance the Bank's lending capacity. In addition, through guarantee facilities with the EIB Group, the Bank fosters greater access to finance by promoting the use of mini-bonds—a previously unavailable debt instrument in Croatia.

These new partnerships broaden financing options for businesses, promoting their growth and reinforcing their financial resilience in the competitive market environment. Further, acting in close cooperation with supranationals such as the European Investment Bank, the European Bank for Reconstruction and Development, as well as with the Croatian Bank for Reconstruction and Development (HBOR), the Bank provides funds 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. The achieved results prove our dedication and adherence to the highest professional standards in dealings with supranational institutions and the European Union.

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

# Corporate & SME Division

## 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 – currently activities of the Capital Market Office, the Custody and the Depository Office, the Brokerage Office, the M&A Advisory Office, the Structured Finance Office (which includes the following Teams: Syndicated Finance, Project Finance and Real Estate & Infrastructure), the Investment Analysis Office, as well as the Factoring Office, the Transaction Banking Office, and PBZ Leasing.

### Factoring

The Factoring Office offers various products that include the purchase of short-term good quality receivables prior to their due date. Factored receivables are the existing and/or future, not-yet-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.

The Factoring Office is able to provide 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 much attention to the development of 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. 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 capital market as a leader in providing innovative financing solutions, which our capital market team has successfully designed and delivered to the state, local government units, and also to a large number of corporate clients.

## Corporate & SME Division

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

Together with our parent bank Intesa Sanpaolo, we have also participated in Eurobond issues arranged for Republic of Croatia and Croatian companies in international markets.

### Brokerage Services

In addition to carrying out purchases and sales of securities on domestic and foreign stock exchanges, the Bank's brokerage services include the provision of 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 provides advisory services related to mergers and acquisitions, corporate and financial restructuring and divestments, employee stock ownership plans, 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 trade, pharmaceutical industry, construction, oil and gas industry, etc. we have gained an in-depth understanding of the dynamics of the markets in which our clients operate, and are familiar with intricacies of deal structuring and negotiations.

### 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, project financing and real-estate & infrastructure financing (both bilateral and syndicated/club) for corporate clients, institutional and private investors, commercial banks, local government units and public entities. The Office's scope of activities includes project appraisals, modelling, risk mitigation and various analyses, including those related 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 efficiently structure complex transactions to suit clients' specific financing requirements.

Our dedicated team has arranged the largest syndicated loans and financed the most sophisticated project finance and real-estate & infrastructure deals for clients in diverse industries, including infrastructure, healthcare, oil and gas, tourism, renewable energy, residential real estate development, commercial real estate development (shopping centres and office buildings), telecommunications, food processing, shipping and other sectors.

Apart from being involved in primary syndication, PBZ is also active in the secondary market (domestic and international) through direct lending or risk participation agreements.

### Custody Services and Depository Services

The Bank takes great pride in providing top quality custody services to 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 detailed 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 provide its domestic institutional and private clients with easy access to local and foreign markets.

Also, by being entrusted with the role of a depository for top Croatian investment and pension 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.

## Corporate & SME Division

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

### SME DEPARTMENT

After 14 years during which the SME Department was developing its business activities alongside the SB Department, within the same larger unit, the Bank made a strategic decision to redefine organisational processes regarding SME and SB Departments. Thus, the SME Department was reallocated to the Corporate Division (renamed Corporate & SME Division), while the SB Department, along with other support offices, was reallocated to the Retail Division.

The SME Department remains focused on the development of new products and the improvement of existing ones, implementation of innovative business applications and models, process optimisation and organisation, thus enabling more efficient services for over 4,000 clients – joint stock companies, limited liability companies, craft businesses and other business entities. Clients can use the largest network of Branch Offices, ATMs (Cash-In/Cash-Out), day-night vaults and EFT POS terminals.

PBZ remains a market leader in banking technology, constantly working on Internet and mobile banking improvement and safety, which is reflected in the provision of related services such as digital banking for business entities, PBZCOM@NET, eplaće (e-salaries), etc.

The major indicator of the quality of PBZ services 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, VISA Premium business credit cards and the largest EFT POS terminals network is available through the support of PBZ CARD as a PBZ Group member.

In cooperation with national and EU partners (HBOR, HAMAG, EIB, EBRD and EIF), the SME Department provides small and medium businesses with easier access to finance based on developed business models, including specific loan programmes such as development

loans for financing production, export, as well as other various programmes or guarantee schemes.

The SME Department successfully responded to the COVID 19 pandemic and offered its clients online moratorium applications, so during the lockdown no physical contact was needed if the client wanted to use a loan moratorium option, thus providing additional health security to clients and employees alike. The Bank also participated in most of national COVID 19 recovery programmes as well as in all programmes offered directly by the EU, with particular emphasis on EGF (European Guarantee Fund) guarantee schemes that provide easier access to financing for all clients, under more favourable pricing, and with lower or no additional collateral requirements.

The SME Department is primarily responsible for network management, business development, portfolio management and sales monitoring, coordination and sales support, as well as improvement of the service model, relevant processes and products.

The sales process within the SME Department is organised into 3 regions: Zagreb, Continental Croatia and Adriatic Croatia, with 10 regional Business Centres covering the whole country, and more than 70 employees ready to assist SME clients.

The activities and responsibilities of regions and centres include the sale of Bank's products and services to SME clients (loans, deposits, guarantees, letters of credit, factoring, leasing, payment transactions, credit cards and other services), providing financial advice to clients and coordination of activities with other organisational parts of the Bank and PBZ Group members.

### CRM & NETWORK SUPPORT OFFICE

The CRM and Network Support Office is responsible for:

- sales support and implementation of CRM campaigns, internal reporting and data quality management;
- product and services development and participation in projects related to corporate clients/legal entities and regulatory framework implementation.
- credit analysis activities related to corporate clients.
- support in the implementation of AML controls and reporting for corporate and SME clients.



## 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 over 140 organisational units in 7 regions, 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. Bank is processing over more than 660 ATMs covering the entire territory of Croatia, with ATMs accepting variety of cards covering all customer needs (ATMs accept Visa, Maestro, Mastercard, Diners, American Express and UnionPay cards). The number of EFT POSs has reached 25,000.

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 Digital banking service. Thanks to the Internet banking and Mobile banking application clients can access their accounts 24 hours a day, seven days a week, from any location in the world with Internet access. PBZ Digital banking service is the concept of a Internet banking and mobile banking application with broad functionalities answering to all clients needs such as the access to a full range of banking services over the mobile phone, paying bills including 2D barcode scanning, checking account balances, forex, trading with securities, etc. With the option to personalize the app according to the needs and wishes of the clients, interface provides unique user experience and functionalities, regardless of which device or app the clients are using (computer, tablet or mobile phone).

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 authentication.

In the area of retail product development, PBZ is

constantly monitoring market demands and improving its wide range of products and services accordingly.

PBZ recognized the strategic importance of incorporating ESG factors into banking operations and lending activities. Applying ESG principles, ESG rules and guidelines were defined to guide the Bank in creating, approving and classifying sustainable products in order to achieve a standardized and aligned approach. 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, Educa loans for financing tuition and student cost of living, non-purpose 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 22% of all retail deposits in Croatia.

PBZ's retail operations comprise the following departments: Network Management Department, Mass Client Department, Affluent Client Department, Private Client Department, Price Management Office, SB Department, Commercial Planning and Monitoring Office, Digital Branch, CRM Office and Multichannel Department.

## Retail Division

### NETWORK MANAGEMENT DEPARTMENT

The Network Management Department is responsible for organization, development, coordination, support and monitoring of the Retail Business Network, the fundamental distribution channel with Bank's retail clients, subcontractor sales network and AML competence for retail clients. 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, managing and maintaining first degree due diligence analyses for individual and small business accounts, reviewing AML related documentation, 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 Department's task is to define and implement business strategies and policies, products and services as well as value propositions and pricing for the general public or "Mass" segment. It designs and updates the "customer journey" for the relevant segment providing financial products and services to individual consumers. The Mass Client Department monitors achieved sales results of the segment, sets new budgets and provides support to the sales network by creating sales tools and accompanying materials for the purpose of achieving sales results with a focus on maximizing client satisfaction. It also develops, manages and updates financial products and services related to Current Accounts, Cards, Transactions, Mortgages and Personal Loans for Individual 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.

### PRIVATE CLIENTS DEPARTMENT

Private Clients function is responsible for defining and implementing business and commercial strategies, products and services as well as value propositions and pricing for Private segment. A relationship based on listening and trust between customer and private banker is what makes our business model special: we foster it every day with care, dedication, transparency and by complying with the rules.

Our team of private bankers are dedicated to provide investment advisory service and develop customised solutions, fulfil financial needs of the customer and maintain long term business relationship.



## Retail Division

### COMMERCIAL PLANNING AND MONITORING OFFICE

Commercial Planning and Monitoring Office is responsible for creating and monitoring the Retail budget at the Division level as well as at the Segment level. The Office provides qualitative and quantitative analysis of the performance of the Retail Division/Segment departments through the development of commercial productivity analysis reports. The office coordinates all official Retail performance reports to the Planning and Controlling function within the Bank and official reports to the parent company in the Retail area.

### DIGITAL BRANCH

Digital Branch has the aim to providing information and support for the use of the Bank's products and services for clients (individuals and legal entities) through the inbound contact centre. They also execute proactive sales activities through outgoing calls, which includes the fulfilment of the contact strategy and onboarding calls to new clients of the Bank.

Digital Branch office is responsible for support to the SB business network in resolving inquiries related to the credit process and payment products and services, central opening and account closing, processing of non-standard contractual documentation in the part of the credit process for SB clients, as well as resolving business client complaints in cooperation with the SB business network and the Customer Satisfaction Office.

Additionally, they are responsible for the development and management of business relationships with SB clients remotely, without physical contact with clients:

- Providing information to clients and support for using the Bank's products and services.
- Implementation of marketing campaigns and presentations of the Bank's products and services for the purpose of sales.

### PRICE MANAGEMENT OFFICE

The activities of Price Management Office encompass:

- qualitative and quantitative analysis, as well as analysis of financial impacts related to pricing,
- measurement of key indicators for price realization and
- monitoring of market dynamics.

Responsibilities of the Office include participation in price definition in cooperation with business segments, pricing effectiveness assessment and recommendation of corrective actions in case of need, as well as definition of business requirements and supervision over implementation and delivery of pricing tools.

### CRM OFFICE

Customer Relationship Management (CRM) office serves as a central hub for building and sustaining relationships with Individual and Small Business customers. This customer-centric office is dedicated to understanding and addressing distinctive financial needs of each customer. The CRM office uses technology and data analytics to discover insights and hidden patterns, analyzes client behaviors, coordinates tailored communication to customers and tracks interactions. With the primary goal of improving customer satisfaction, the CRM office plays a crucial role in collecting customer feedback which is cornerstone in the process of continuous improvement and providing excellent banking services. Acting as a bridge between customers and various banking departments, the office collaborates with internal stakeholders in implementation of business strategies and delivering seamless and satisfying banking experience to our clients.

## Retail Division

### SMALL BUSINESS DEPARTMENT

After its' reallocation from SME Department in the past period, the SB Departments' main focus is on new products development and the improvement of existing ones, as well as innovative business applications and models implementation, process optimization and organization, thus enabling more efficient services for SB's 68.000 clients.

The SB Department is primarily responsible for network management, business development, portfolio management and sales monitoring, coordination and sales support, as well as improvement of the existing service model, processes and products. The sales process within the SB Department is organized into 10 SB centers covering the whole country, with more than 130 employees ready to assist SB clients.

The activities and responsibilities of SB centers include Bank's products and services branch sales (e.g. transactional accounts, Sinergo 2.0 packages, digital banking for business entities, loans, deposits, guarantees, letters of credit, leasing, credit cards and other services), financial consultations and coordination of activities with other organizational units, including the Group members.

Furthermore, SB Departments' clients have access to the largest network of Branch Offices, ATMs (Cash-In/Cash-Out), day-night vaults and EFT POS terminals.

PBZ remains a market leader in financial technology, constantly working on Internet and mobile banking improvement and safety, which is reflected in an ever-increasing number of SBs' clients using direct distribution channels (e.g. digital banking), debit and credit business cards and other services provided by PBZ and other Group member companies.

### MULTICHANNEL DEPARTMENT

Multichannel department goal is creating a strategic path entailing the combination of Business, Organization and IT, identifying solutions and state-of-the-art models helping to achieve a sustainable, long term competitive advantage on the market.

Defining a full and omni-channel approach in the financial customer experience, bringing together tech capabilities with human everyday needs, it develops and sustains direct banking solutions for Small Business and Retail customer segment.

Multichannel department is responsible for defining and implementing new digital functionalities, enabling the offer of banks products and services as well as their value propositions on mobile app and responsive, enhancing customer experience with new customer journeys in the digital banking environment in coordination with different Retail stakeholders, developing and improving the ATM network and services, as well as other self-service devices, in order to improve the overall economic performance, and sustaining support and contact tools for Retail and Small Business clients through online channel. It is also in charge of defining business and commercial strategies to augment the awareness of digital banking and ensure realization of sales goals.



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## TREASURY AND ALM DEPARTMENT

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 Execution 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 specialized in issuing charge, credit and debit cards. It is responsible for issuing Premium Visa Cards. Together with its strategic partner Nexi Croatia, PBZ Card offers the services of accepting and developing the sales network for Visa, Mastercard, UnionPay and American Express cards on Croatian market. As the leading card organization, PBZ Card offers around forty PBZ Card Premium Visa and PBZ Mastercard, Maestro, Visa and Visa Electron products. The Company's business is based on an extensive knowledge and experience gained during 50 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 was 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. The Company portfolio consisted of around 20 different American Express products created according to the needs and demands of various groups of card members. In year 2006 PBZ Card expanded its business by two more global card payment systems, Mastercard and Visa which are an integral part of the range of card products of Privredna banka Zagreb, including internationally valid debit, charge and revolving credit cards in the Mastercard and Visa global payment systems.

On the January 2018 following the changes that have been brought about by the European regulatory framework for payment services, which significantly affects the sustainability of the licensed business

models for issuing and acquiring American Express cards, the American Express company has decided to case with such a model within the EU, meaning that it will no longer grant licenses to third parties for card issuing and acquiring. This business decision applies to all of American Express's licensing partners in the EU, including PBZ Card. According to this decision holders of American Express cards issued by PBZ Card were able to use their cards until 31 December 2019. PBZ Group has decided that American Express cards, issued by PBZ Card d.o.o., will be replaced by Premium Visa cards, a custom-developed new and innovative card product with unique features on the Croatian market. By the end of 2019 all current American Express cardholders got the new Premium Visa card of PBZ Card that allows them to continue using all existing functionalities and benefits offered by their American Express cards as well as some additional functionalities and benefits that come with Visa cards. Further strengthened by its partnership with Visa, PBZ Card remains strategically committed to providing first rate card service and developing new benefits, thus ensuring even greater card acceptance in the country and abroad and secure and innovative solutions unrivalled on the Croatian market.

In addition to card business, PBZ Card's business includes real estate appraisal, sale and rental of all types of real estate, real estate brokerage, financial and professional supervision in real estate construction, consulting, market analysis and other consulting services.

PBZ Card, now as a centre of excellence for card business and real estate, and in the future, regardless of the type of service it offers to its customers and business partners, has the same common mission – to provide high quality, modern and technologically advanced services and products.

# PBZ Group

## 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 while in 1995. it begun to grant car loans being one of the first on Croatian market to offer this specific financing product before its legislatively binding transfer to PBZ Bank.

In the late nineties, the significance of leasing financing grew leading towards the crucial and only business PBZ Leasing currently conducts.

In the following years, PBZ Leasing continuously grew and in 2002. it became the leader in sailboat financing in Croatia influencing the significant growth of Croatian charter boat market and tourism offer while also expanding into other segments of business.

Today, PBZ Leasing finances all business segments as well as retail clients offering expertise and high quality services and providing financing of all types of personal and commercial vehicles and trucks, construction, agricultural, medical and all sorts of different equipment sailboats, solar systems and more.

The company has six regional branches in the largest cities in Croatia and employs over 70 members of staff. Leveraging on rich past and ambitious future, PBZ Leasing is now a strong and reliable business partner... PBZ Leasing is a strong and reliable business partner aiming at continuous growth of sales volumes, market share and especially digitalization and service excellence to clients.

## PBZ CROATIA OSIGURANJE D.D.

PBZ CROATIA OSIGURANJE JSC was founded by Privredna banka Zagreb JSC and Croatia osiguranje JSC in accordance with the Act on Compulsory and Voluntary Pension Funds. Each stakeholder has 50% of the ownership.

In 2001 the company founded a compulsory pension fund with the same name - PBZ CROATIA OSIGURANJE compulsory pension fund. The basic function of the company is to manage compulsory pension funds.

According to the Mandatory Pension Funds Act of 2014, the company now manages 3 pension funds with different risk profiles – Category A, Category B and Category C - which also differ in terms of investment strategy and membership limitations.

Currently, funds under management have over 470,000 members and net assets under management over 3.5 billion EUR. PBZ CROATIA OSIGURANJE relies on a solid funding formula and an experienced team of investment professionals to manage growth of retirement income.

## PBZ Group

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

and Herzegovina, which introduced a contactless card, and also contactless acquiring.

Today, the Bank has 5 branches and 47 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.

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.

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 99,9% 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



# PBZ Group

## 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.

## Directory

### Privredna banka Zagreb

#### Head Office

Radnička cesta 50, 10000 Zagreb, Croatia

Tel: +385 1 636 0000

Fax: +385 1 636 0063

Telex: 21120

Swift: PBZGHR2X

www.pbz.hr

E-mail: pr-marketing@pbz.hr

## MANAGEMENT BOARD

**Dinko Lucić**, President of the Management Board

**Dario Massimo Grassani**, Deputy President  
of the Management Board

**Vedrana Jelušić Kašić**, Member

**Giuseppe Loforese**, Member

**Draženko Kopljar**, Member

**Andrea Pavlović**, Member

**Hrvoje Dajak**, Member

### Office of the Management Board

Address: Radnička 50, 10000 Zagreb, Croatia

Tel: +385 1 636 0052

Fax: +385 1 636 0011

### Human Resources and Organisation Department

**Miroslav Halužan**, Senior Executive Director

Address: Radnička 44, 10000 Zagreb, Croatia

Tel: +385 636 0160

Fax: +385 636 0011

E-mail: mhaluzan@pbz.hr

### Legal Department

**Jadranko Grbelja**, Senior Executive Director

Address: Radnička 44, 10000 Zagreb, Croatia

Tel: +385 636 0090

Fax: +385 636 0092

E-mail: jadranko.grbelja@pbz.hr

### Research Office

**Ivana Jović**, Executive Director

Address: Radnička 50, 10000 Zagreb, Croatia

Tel: +385 1 636 0233

Fax: +385 1 636 0232

E-mail: ivana.jovic@pbz.hr

### PR and Marketing Communications Department

**Vilijana Belas**, Executive Director

Address: Radnička 50, 10000 Zagreb, Croatia

Tel: +385 1 636 0250

Fax: +385 1 636 0432

E-mail: vilijana.belas@pbz.hr

### PMO Office

**Daniel Mihetec**, Executive Director

Address: Radnička 44, 10000 Zagreb, Croatia

Tel: +385 1 636 1353

Fax: +385 1 636 0262

E-mail: daniel.mihetec@pbz.hr

### Chief Financial Officer

**Giuseppe Loforese**, Member of the Management Board

Address: Radnička 44, 10000 Zagreb, Croatia

Tel: +385 1 636 0020

Fax: +385 1 636 2044

E-mail: giuseppe.loforese@pbz.hr

## CORPORATE & SME DIVISION

### Domestic Corporate and Institutional Client Department

**Sandra Milovec**, Executive Director

Address: Radnička cesta 50, 10000 Zagreb, Croatia

Tel: +385 1 636 0599

Fax: +385 1 636 0582

E-mail: sandra.milovec@pbz.hr

### Multinational Client Department

**Marino Goleš**, Executive Director

Address: Radnička cesta 50, 10000 Zagreb, Croatia

Tel: +385 1 636 4373

Fax: +385 1 636 0623

E-mail: marino.goles@pbz.hr

### Financial Institutions Department

**Jadranka Primorac**, Senior Executive Director

Address: Radnička cesta 50, Zagreb

Tel: +385 1 636 0560

Fax: +385 1 636 0562

E-mail: jadranka.primorac@pbz.hr

### Corporate Banking Products Department

**Andrija Hren**, Executive Director

Address: Radnička cesta 50, 10000 Zagreb, Croatia

Tel: +385 1 63 60 806

Fax: +385 1 63 60 743

E-mail: andrija.hren@pbz.hr

### CRM & Network Support Office

**Dubravka Skuliber Stakor**, Executive Director

Address: Radnička cesta 50, 10000 Zagreb, Croatia

Tel: +385 1 636 0660

Fax: +385 1 636 0701

E-mail: dsstakor@pbz.hr

### SME Department

**Josip Krešić**, Executive Director

Address: Radnička cesta 50, Zagreb

Tel: +385 1 636 4145

Fax: +385 1 636 4175

E-mail: josip.kresic@pbz.hr

## Directory

### Privredna banka Zagreb

Head Office

Radnička cesta 50, 10000 Zagreb, Croatia

Tel: +385 1 636 0000

Fax: +385 1 636 0063

Telex: 21120

Swift: PBZGHR2X

www.pbz.hr

E-mail: pr-marketing@pbz.hr

### RETAIL DIVISION

#### CRM Office

**Jadranka Krajina**, Executive Director

Address: Radnička 42, 10000 Zagreb, Croatia

Tel: +385 1 636 4173

Fax: +385 1 636 0253

E-mail: jadranka.krajina@pbz.hr

#### Network Management Department

**Nikola Kesler**, Executive Director

Address: Radnička 42, 10000 Zagreb, Croatia

Tel: +385 1 636 0818

Fax: +385 1 636 0253

E-mail: nkeser@pbz.hr

#### Mass Client Department

**Robert Galić**, Executive Director

Address: Radnička 42, 10000 Zagreb, Croatia

Tel: +385 1 636 60330

Fax: +385 1 636 0253

E-mail: robert.galic@pbz.hr

#### Affluent Client Department

**Ivana Rendulić Kereta**, Executive Director

Address: Radnička 42, 10000 Zagreb, Croatia

Tel: +385 1 636 2417

Fax: +385 1 636 0426

E-mail: ivana.rendulickereta@pbz.hr

#### Multichannel Department

**Mario Jurišić**, Senior Executive Director

Address: Radnička 42, 10000 Zagreb, Croatia

Tel: +385 1 636 2315

Fax: +385 1 636 0426

E-mail: mario.jurisc@pbz.hr

#### SB Department

**Marina Puljiz**, Executive Director

Address: Radnička 42, 10000 Zagreb, Croatia

Tel: +385 1 636 2327

Fax: +385 1 636 0426

E-mail: marina.puljiz@pbz.hr

#### Private Client Department

**Ivana Klasnić**, Executive Director

Address: Radnička 50, 10000 Zagreb, Croatia

Tel: +385 1 636 3670

Fax: +385 1 636 0432

E-mail: ivana.klasnic@pbz.hr

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#### Treasury & ALM Department

**Marin Vuco**, Executive Director

Address: Radnička 50, 10000 Zagreb, Croatia

Tel: +385 1 636 1165

Fax: +385 1 636 0803

E-mail: marin.vuco@pbz.hr

## **PBZ GROUP**

### **PBZ Card d.o.o.**

**Mislav Blažić**, President of the Management Board

Address: Radnička 44, 10000 Zagreb, Croatia

Tel: +385 1 636 3068

Fax: +385 1 636 3080

[www.pbzcard.hr](http://www.pbzcard.hr)

E-mail: [mislav.blazic@pbzcard.hr](mailto:mislav.blazic@pbzcard.hr)

### **PBZ Leasing d.o.o.**

**Bogdan Drakulić**, President of the Management Board

Address: Radnička 44, 10000 Zagreb,

Tel: +385 1 636 3572

Fax: +385 1 636 3563

[www.pbz-leasing.hr](http://www.pbz-leasing.hr)

E-mail: [bogdan.drakulic@pbz-leasing.hr](mailto:bogdan.drakulic@pbz-leasing.hr)

### **PBZ Croatia osiguranje d.d.**

**Dubravko Štimac**, President of the Management Board

Address: Radnička 44, 10000 Zagreb, Croatia

Tel: +385 1 636 3700

Fax: +385 1 636 3703

[www.pbzco-fond.hr](http://www.pbzco-fond.hr)

E-mail: [dubravko.stimac@pbzco-fond.hr](mailto:dubravko.stimac@pbzco-fond.hr)

### **Intesa Sanpaolo Banka d.d.**

#### **Bosna i Hercegovina**

**Michele Castoro**, President of Management Board

Address: Obala Kulina bana 9A, 71 000 Sarajevo, Bosna i Hercegovina

Tel: +387 (0) 33 497 500

Fax: +387 (0) 33 497 584

[www.intesasanpaolobanka.ba](http://www.intesasanpaolobanka.ba)

E-mail: [michele.castoro@intesasanpaolobanka.ba](mailto:michele.castoro@intesasanpaolobanka.ba)

### **Banka Intesa Sanpaolo d.d.**

Address: Pristaniška ulica 14, 6502 Koper, Slovenia

Tel: +386 5 666 1000

[www.intesasanpaolobank.si](http://www.intesasanpaolobank.si)

E-mail: [info@intesasanpaolobank.si](mailto:info@intesasanpaolobank.si)

## 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, 2015, 2016, 2018, 2020, 2021 and 2024. 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, 2018, 2021 and 2022.

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, 2017, 2019 and 2020) 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, 2018 and 2020.

### 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, Privredna 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 PBZ from 1998 to 2018, 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.