

**Instruction for filling-in and sending a proxy for representation at the
General Meeting of the Bank**

A shareholder can be represented by a proxy at the General Meeting on the basis of a written authorisation which need not be certified by a notary public. The original of the proxy shall be delivered to the General Secretariat of the Bank, Zagreb, Radnička cesta 44, B1-8A, or on the date of holding of the General Meeting to notary public who will keep minutes of the General Meeting, in the conference room of the Hotel Hilton Garden Inn, Zagreb, Radnička cesta 21, 8th floor.

Apart from posting the original, the proxy can also be sent via e-mail (pdf format to the e-mail address: General.Secretariat@pbz.hr)

The proxy forms can be obtained at the General Secretariat, and they are also available on the Bank's website.

A shareholder may participate in the General Meeting in person even after a proxy has been issued for representation at the General Meeting.