

MANAGEMENT BOARD OF THE BANK

Pursuant to Article 38 of the Articles of Association of Privredna banka Zagreb d.d. (hereinafter: the Bank) and Article 277 of the Companies Act, the Management Board of the Bank adopted at its 20_26 meeting, held on 8 July 2026, the Decision to call the Extraordinary General Meeting, under which it sends the following

**INVITATION
TO THE EXTRAORDINARY GENERAL MEETING**

of **Privredna banka Zagreb d.d.**, Zagreb, Radnička cesta 50, which will be held on **20 July 2026**, beginning at **10:00 a.m.**, on the business premises of the Bank in Zagreb, Radnička cesta 44, B1-8th floor.

The Extraordinary General Meeting of the Bank shall consider the following

A G E N D A

1. Decision on the acceptance of the possible ratio between variable and fixed components of the remuneration for 2026
2. Decision on the suitability of the candidate for a member of the Supervisory Board of the Bank and the collective suitability of the Supervisory Board of the Bank
3. Decision on the election of a member of the Supervisory Board of the Bank

.....

If a quorum stipulated by the Articles of Association of Privredna banka Zagreb d.d. is not constituted at this Extraordinary General Meeting, then the Extraordinary General Meeting will be held on 21 July 2026, at the same location, beginning at the same time, and the Agenda for the meeting will remain the same.

Draft Decisions:**Ad 1)**

The Management Board and the Supervisory Board of the Bank hereby propose that the Extraordinary General Meeting of the Bank adopt the following

**DECISION
on the acceptance of the possible ratio between variable and fixed components
of the remuneration for 2026**

1. In accordance with the provisions of the 2026 PBZ Group Remuneration and Incentive Policies, and in alignment with the applicable 2026 Remuneration and Incentive Policies of the Parent Company, consent is hereby granted for a potential increase of the ratio between the variable and fixed components of remuneration up to a maximum of 2:1 for the following categories of employees:

- PBZ Group Risk Takers who are also identified as ISP Group Risk Takers, except those belonging to the Control Functions
 - Individuals classified as non-employees, specifically newly recruited Financial Advisors within the PBZ Group, within the framework of the recruitment offer and for its duration.
2. The implementation of this Decision has no material impact on the maintenance of the adequate capital level of Privredna banka Zagreb d.d. and PBZ Group.
 3. This Decision shall enter into force on the date of its adoption.
 4. The explanation of this Decision is enclosed and makes a constituent part thereof.
-

Explanation of the proposal:

In the context of the Remuneration and Incentive Policies, the proposal is hereby given for a potential increase in the ratio between the variable and fixed components of remuneration for 2026, up to a maximum of 2:1, in accordance with the provisions of the 2026 PBZ Group Remuneration and Incentive Policies and in alignment with the applicable 2026 Remuneration and Incentive Policies of the Parent Company, for the following categories:

1) PBZ Group Risk Takers who are also identified as ISP Group Risk Takers, except those belonging to the Control Functions

In line with the applicable regulatory framework and according to what is foreseen by ISP Group Remuneration Discipline for ISP Group Risk Takers, proposal is hereby given for a potential increase in the ratio between the variable and fixed components of remuneration up to a maximum of 2:1 for PBZ Group Risk Takers who are also identified as ISP Group Risk Takers, excluding those within Control Functions.

The purpose of the proposed approval is not to automatically increase variable remuneration, but solely to establish the framework enabling the possibility of awarding variable remuneration exceeding 100%, in accordance with the PBZ Remuneration and Incentive Policies.

The staff potentially affected by the proposal are about 6 Risk Takers Members of the Management Board.

2) Individuals classified as non-employees, specifically newly recruited Financial Advisors within the PBZ Group

In line with the Remuneration and Incentive Policies, proposal is hereby given to approve a potential increase in the ratio between the variable and fixed components of remuneration, up to a maximum of 2:1, in the context of the remuneration package offered to newly recruited Financial Advisors within PBZ, and limited to the duration of the recruitment offer period.

This proposal is based on the need to ensure alignment of the non-recurring remuneration elements applicable to newly recruited Financial Advisors, as well as to support the attraction of new talent and the acquisition and retention of new assets, thereby contributing to the sustained growth and development of PBZ Networks.

The staff potentially affected by the proposal are non-employees of PBZ governed by the agency contract who are offered a recruitment package that is aimed at incentivizing the acquisition of new assets. Taking into account the average annual number of newly recruited Financial Advisors, the proposed increase of the variable to fixed remuneration ratio would affect about 30 new resources of the Bank per year.

The potential increase of the ratio between variable and fixed remuneration for PBZ Group Risk Takers is determined in accordance with the possibility defined by the provisions of the PBZ Group Remuneration and Incentive Policies and in compliance with the valid Remuneration and Incentive Policies of the Parent Company. The proposed increase would allow the Bank to support the achievement of its targets by offering to those who have a major direct involvement in its management (i.e. the concerned Group Risk Takers) the opportunity to gain

competitive bonuses, in line with the attained level of performance. Raising the cap on variable remuneration also enhances the Bank's attractiveness and capacity of retention through suitably competitive salaries.

The proposed increase in the ratio between variable and fixed remuneration for Financial Advisors is driven by the need to support the attraction of this specific category of workers, who represent a key driver for the growth and development of the Networks, and are expected to contribute significantly to the Group's annual asset inflows.

Given that the recruitment of new Financial Advisors constitutes one of the core pillars of growth and development, it is of primary importance to ensure that the Networks are equipped with effective instruments to attract top-performing candidates. This includes offering a competitive remuneration package from the outset of the engagement and throughout the period required for the effective acquisition of new assets, typically estimated at approximately 12 to 36 months from the commencement of the agency contract (the "recruitment period").

In this context, it should be noted that, during the recruitment period, the recurring component of the remuneration of Financial Advisors is typically limited and increases progressively over time. Consequently, should the bonus cap remain at a 1:1 ratio, the variable component may prove insufficient to ensure an adequate level of remuneration for activities related to the acquisition of new assets.

In any event, the payment of the variable component of remuneration shall be subject to stringent governance mechanisms. These include, *inter alia*, enhanced deferral arrangements in cases where the higher cap between variable and fixed remuneration is applied.

Furthermore, all payments shall be made in full compliance with the conditions set out in the applicable Remuneration Policies in force from time to time, including, but not limited to, gateway conditions, individual eligibility criteria, and malus provisions.

The expected impact on the prudential requirements

The potential increase in the ratio between variable and fixed remuneration, up to a maximum of 2:1, applicable to ISP Group Risk Takers (excluding those within Control Functions) as well as within the remuneration package offered to newly recruited Financial Advisors within PBZ, is aligned with the practices of the Intesa Sanpaolo Group.

Such an approach ensures that all applicable prudential regulatory requirements, including those relating to own funds, will continue to be duly complied with at the level of the PBZ Group.

Specifically, the proposed increase:

- would impact a very limited number of staff (i.e. approximately 6 Risk Takers Members of the Management Board and approximately 30 Financial Advisors per year);
- with reference to the Group Risk Takers
 - it does not entail a proportional increase in the resources allocated to the variable remuneration, since the ex-ante funding mechanism of the Annual Incentive System correlates the resources allocated to the overall bonus pool to a specific Group indicator, currently identified in the Group Gross Income;
 - having checked the activation conditions required by the Regulator and individual access conditions:
 - the assignment of the bonus is not allowed to at least 10% of all the Group Risk Takers of the International Banks Division in case the funding condition set at ISP Group level exceeds the access threshold but is lower than the set target;
 - if the Access Threshold is not reached by the ISP Group, the Annual Incentive System doesn't allow the payment of the bonus for certain population clusters depending on the level reached by the International Banks Division's and PBZ's Gross Income;

- with reference to the Financial Advisors, it would be cost-neutral, as there would be no additional costs for the recruitment of new Financial Advisors;
- there would be no impact on the own funds, as it is estimated that the variable component will be partially paid in financial instruments to a very limited number of resources and, in any case, the payment is made through Intesa Sanpaolo ordinary shares. In this regard, at Intesa Sanpaolo level, considering that there are approx. overall 36 beneficiaries, the impact of the increase of the Bonus Cap does not have a material impact on its own funds;

A strict connection between the variable component and the conservation of the prudential requirements in terms of capital and liquidity would be guaranteed by the link at various levels with the RAF of the Intesa Sanpaolo Group and of the PBZ Group.

Specifically, the Remuneration Policies would apply and they provide, as gateway conditions, the respect of the CET1 limits (capital condition) and of the Net Stable Funding Ratio limits (liquidity condition) provided in the RAF of the Intesa Sanpaolo Group and the PBZ Group. The same conditions apply also to the payment of deferred portions of the non-recurrent remuneration accrued (malus conditions).

Additionally, from risk management perspective and in accordance with the above-mentioned requirements, it is required to demonstrate that the proposed possible increase in the variable-to-fixed remuneration cap:

- will not negatively affect the Credit Institution's ability to meet its obligations under Regulation (EU) No 575/2013, the Credit Institutions Act, and related bylaws and;
- will not negatively impact the adequacy of the Bank's regulatory capital.

Risk Management Department performed assessment to evaluate whether variable component of total remuneration at up to twice the amount of the fixed component of total remuneration of relevant employee categories, may have negative impact on regulatory obligations – with primary focus on adequacy of regulatory capital.

The base for calculation was the cluster potentially affected by the increase that consists of approximately 6 Risk Takers and 30 Financial Advisors. Based on the currently available information and valid projections of capital and liquidity levels for EOY 2026 (as included in last ICLAAP), the planned variable remuneration for 2026 does not jeopardize compliance with regulatory capital and liquidity requirements.

Ad 2)

After receiving a positive opinion of the Nomination Committee, the Management Board of the Bank proposes to the Extraordinary General Meeting of the Bank to adopt the following

DECISION

on the suitability of the candidate for a member of the Supervisory Board of the Bank and the collective suitability of the Supervisory Board of the Bank

1. Upon completion of the procedure of suitability assessment of the candidate for a member of the Supervisory Board of the Bank, it has been found that:
 - **Mr Giulio Moreno**
 is suitable for the performance of the function of a member of the Supervisory Board of the Bank.
2. Upon completion of the procedure of collective suitability assessment, it has been found that the Supervisory Board, including the candidate referred to in par. 1 of this Decision, is collectively suitable, meaning that the Members of the Supervisory Board as a whole have sufficient knowledge, skills and experience to supervise the credit institution's affairs independently and without undue influence from other persons and in particular to

understand the institution's activities and the associated risks to which the credit institution is exposed, as well as their effects in the short, medium and long term, taking into account environmental, social and governance factors, and that the set target for the underrepresented gender has been met.

3. This Decision shall enter into force on the date of its adoption.

Explanation of the proposal:

According to the provisions of the Credit Institutions Act and the CNB's Decision on the assessment of the suitability of the chairperson of the management board, members of the management board, chairperson of the supervisory board, members of the supervisory board and key function holders in a credit institution, the General Meeting of the Bank decides on the suitability of candidates for members of the Supervisory Board of the Bank and the collective suitability of the Supervisory Board.

Given that the three-year term of office of Mr Giulio Moreno, an independent Member of the Supervisory Board, will expire on 1 December 2026, and keeping in mind his contribution to the Supervisory Board, a proposal is made to re-elect him to the Supervisory Board.

Before submitting the proposal of the Decision to the Extraordinary General Meeting, the procedure of suitability assessment of Mr Giulio Moreno for a member of the Supervisory Board of the Bank and the Supervisory Board as a whole was completed in line with valid regulations and provisions of the Policy on Suitability Assessment of the Members of the Supervisory Board, adopted by the General Meeting of the Bank.

It is estimated that the candidate for member of the Supervisory Board and all members of the Supervisory Board together have the required knowledge, skills and experience to supervise the credit institution's affairs independently and without undue influence from other persons and in particular to understand the institution's activities and the associated risks to which the credit institution is exposed, as well as their effects in the short, medium and long term, taking into account environmental, social and governance factors, and that the set target for the underrepresented gender has been met.

Ad 3)

In line with the Nomination Committee's proposal, the Supervisory Board proposes to the Extraordinary General Meeting of the Bank a candidate for member of the Supervisory Board of the Bank and the related adoption of the following

DECISION

on the election of a member of the Supervisory Board of the Bank

1. The following is elected to the Supervisory Board of the Bank for another three-year term of office:
 - Mr **Giulio Moreno**, Master's Degree in Political Science, domiciled in Rome, Italy, effective from 2 December 2026,subject to prior approval of the European Central Bank.
2. This Decision shall enter into force on the date of delivery of the decision on issuance of the prior approval of the European Central Bank for the performance of the function of a member of the supervisory board of a credit institution.

Explanation of the proposal:

Pursuant to Article 275 of the Companies Act, the General Meeting decides on the election of members of the Supervisory Board.

Upon completion of the procedure of suitability assessment of Mr Moreno by the Bank's expert service, the Nomination Committee issued a positive opinion on the suitability of Mr Moreno for performing the function of a member of the Supervisory Board of the Bank, proposing him to the Supervisory Board as candidate for Supervisory Board member to serve another term of office, in line with the provisions of the Credit Institutions Act, by-laws, and the Charter of the Committees of the Supervisory Board.

Further to the foregoing, the Supervisory Board of the Bank submits to the Extraordinary General Meeting of the Bank, in line with the provisions of the Companies Act, the proposal to re-elect Mr Moreno as a member of the Supervisory Board of the Bank for a three-year term of office subject to prior approval of the European Central Bank for performing the function of a member of the supervisory board of a credit institution.

The resume of the nominated candidate is available on the Bank's website.

Conditions for participating in the Extraordinary General Meeting and exercising voting rights

In line with Article 56 of the Articles of Association of Privredna banka Zagreb d.d., the right to participate in or vote at the General Meeting of the Bank can be exercised by those shareholders who are registered with the depository of the Central Depository & Clearing Company six (6) days inclusive prior to the General Meeting of the Bank (day of establishment of the list of shareholders) provided that they give notice to the Bank of their intention to participate in or vote at the General Meeting of the Bank and that the Bank receives the notice at the address: Privredna banka Zagreb d.d., General Secretariat Office, Radnička cesta 44, 10000 Zagreb, no later than six (6) days before the General Meeting of the Bank. The time limit does not include the day when the Bank receives the notice.

Each of 18,765,747 shares with a nominal value of EUR 13,00 that the share capital of the Bank is divided in gives its holder the right to one vote.

The shareholder may be represented by a proxy at the Extraordinary General Meeting. The proxy shall be prepared in writing, and it need not be notarized by a notary public.

The legal person giving proxy shall enclose with the notice/proxy an excerpt from the court register or another register where that person is registered or its copy, transcription or another deed showing that the proxy was signed by the person authorised by law to represent the legal person. Deeds prepared in a foreign language shall be translated into Croatian by an authorised court interpreter.

A duly filled in and signed notice/proxy form with attachments shall be delivered to the address: Privredna banka Zagreb d.d. – General Secretariat Office, Radnička cesta 44, 10000 Zagreb, no later than six (6) days before the Extraordinary General Meeting of the Bank.

The material for the Extraordinary General Meeting of the Bank, serving as basis for making the published decisions, will be made available to the shareholder starting from the date of publication of the invitation to the Extraordinary General Meeting of the Bank, on the Bank's premises in Zagreb, Radnička cesta 44, B1-8A every work day from 10.00 a.m. to 12.00 noon and on the website of the Bank (www.pbz.hr).

If a quorum stipulated by the Articles of Association of Privredna banka Zagreb d.d. is not constituted at this Extraordinary General Meeting of the Bank, then the Extraordinary General Meeting of the Bank will be held on 21 July 2026, at the same location, beginning at the same time, and the Agenda of the meeting will remain the same.

The information on personal data protection can be found in the document *Information on personal data processing of PBZ d.d. - Extraordinary General Meeting*, which is attached to this Invitation.

Shareholder rights

As regards exercising of a right to:

- call the General Meeting (which is the right of those shareholders who, together, hold shares equal to the twentieth part, i.e. 5% of the share capital) – the shareholder is advised to consult the provisions of Article 278, par. 1 of the Companies Act.
- have the Management Board of the Bank inform the shareholder, upon request, at the General Meeting about the company business where necessary for proper evaluation of the items on the agenda – the shareholder is advised to consult the provisions of Article 287 of the Companies Act.

Privredna banka Zagreb d.d.



INFORMATION ON PERSONAL DATA PROCESSING - EXTRAORDINARY GENERAL MEETING PBZ d.d.

(pursuant to Article 13 of the General Data Protection Regulation (EU) 2016/679)

INTRODUCTORY INFORMATION ON EUROPEAN UNION AND REPUBLIC OF CROATIA LEGISLATION ON PERSONAL DATA PROTECTION

We process your personal data pursuant to the provisions contained in the Regulation (EU) 2016/679 of the EUROPEAN PARLIAMENT AND COUNCIL of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (hereinafter referred to as: General Data Protection Regulation) and in connection with the national Act on Implementing the General Data Protection Regulation.

The General Data Protection Regulation contains a number of rules which are implemented in order to ensure that personal data are processed by taking into account the rights and fundamental freedoms of people. Also, this General Data Protection Regulation allows free movement of personal data within the European Union, without any restrictions and prohibitions.

This Information on Personal Data Processing (hereinafter referred to as: the Information) includes the requirements of the General Data Protection Regulation and the national Act on Implementing the General Data Protection Regulation.

Pursuant to Article 13 of the General Data Protection Regulation, we hereby provide you as a stakeholder of the General Meeting with information on how we process your personal data, what rights you have regarding data processing and protection, and how you may exercise these rights.

We process and use your personal data legally, fairly and transparently while safeguarding the security of your personal data from unauthorized or illegal processing, and for that purpose we are implementing the most advanced technical, security and organisational protective measures.

INFORMATION ON THE CONTROLLER

The controller is Privredna banka Zagreb d.d., Radnička cesta 50, Zagreb (City of Zagreb), PIN 02535697732, entered in the Court Registry of the Commercial Court in Zagreb, under the Company Registration Number (MBS) 080002817 (hereinafter referred to as: the Bank). The Bank processes your personal data for the purposes specified in Section III of this Information.

Contact data:

Privredna banka Zagreb d.d.

Radnička cesta 50

10000 Zagreb

Phone number: 0800 365 365

E-mail: pbz365@pbz.hr

CONTACT DATA OF THE DATA PROTECTION OFFICER

The Bank appointed a Data Protection Officer, as required by Article 37 of the General Data Protection Regulation.

Privredna banka Zagreb d.d.

Radnička cesta 50, HR-10000 Zagreb, Croatia; Phone +385 1 636 0000, Fax +385 1 636 0063; www.pbz.hr; SWIFT: PBZGHR2X. Registered at the Commercial Court in Zagreb under the number 080002817, statistical No. 3269841, TPIN (OIB) 02535697732, IBAN: HR64 2340 0091 0000 0001 3. Share capital in the amount of EUR 243,954,711.00 has been fully paid in and divided into 18,765,747 shares, nominal value EUR 13.00 each. Management Board: Dinko Lucić (President), Giuseppe Loforese (Deputy President), Andrea Pavlović, Alenka Prskalo, Hrvoje Dajak, Miroslav Halužan, Supervisory Board: Ignacio Jaquotot (President)



PRIVREDNA BANKA ZAGREB

Intesa Sanpaolo Group

Regarding any questions concerning your personal data processing and/or exercising of the rights foreseen by the General Data Protection Regulation and as specified in the part of this Information titled Data Subjects' Rights, you may contact the Data Protection Officer at the following addresses:

Privredna banka Zagreb d.d.

Data Protection Officer

Radnička cesta 42

10000 Zagreb

E-mail: sluzbenik.za.zastitu.osobnih.podataka@pbz.hr

PROCESSING OF PARTICIPANTS' DATA FOR THE PURPOSE OF PARTICIPATING AT THE EXTRAORDINARY GENERAL MEETING

For the purpose of participating at the Bank's Extraordinary General Meeting (hereinafter referred to as: the Meeting) which will be held on 20 July 2026, it is required to identify shareholders and other necessary stakeholders in order to enable them to obtain access to the Meeting. For this reason, we will process the following personal data of all stakeholders: name and surname or company's name, address of residence or registered office, PIN, copy of personal identity card, e-mail address (necessary for the purpose of voting by means of electronic communication). In addition to the aforementioned, with regard to the shareholders, we will collect the shareholder's CDCC account and the number of shares. The purpose of data processing is the execution of the shareholders rights prescribed by law.

The Companies Act in Art. 274 provides the companies with the possibility to enable participation also by electronic communication. In order to facilitate the shareholders to exercise their right to participate in the work of the Bank's Extraordinary General Meeting (hereinafter referred to as: the Meeting) the possibility of remote participation of shareholders and other stakeholders at the Meeting was introduced. Thus in addition to the physical presence it is possible to participate in its work also by electronic means, and the choice of the modality of participation is left to shareholders themselves.

Data on shareholders are retained by the Bank as the Controller for 12 months after the shareholder ceases to be a shareholder of the company, following which expiry the said data are erased/destroyed.

DATA SUBJECTS' RIGHTS

You may at any time contact the Bank, as the Controller, for the purpose of exercising your rights pursuant to the General Data Protection Regulation by using contact data provided in this Information. You can submit your request in writing or to the following e-mail address of the Data Protection Officer: sluzbenik.za.zastitu.osobnih.podataka@pbz.hr.

The Bank shall provide you with information on action taken on your request without undue delay and in any event within one month of receipt of the request. That period may be extended by two further months where necessary, taking into account the complexity and number of the requests. The Bank shall inform you of any such extension within one month of receipt of the request, together with the reasons for the delay.

Where you have made the request by electronic means, the information shall be provided by electronic means where possible, unless you have requested otherwise. If the Bank does not take action on your request, it shall inform you without delay and at the latest within one month of receipt of the request of the reasons for not taking action and of the possibility of lodging a complaint with a supervisory authority.

Any communication and actions undertaken by the Bank with respect to the exercise of the rights listed below shall be free of charge. However, where your requests are manifestly unfounded or excessive, in particular because of their repetitive character, the Bank may refuse to act on your requests.

Privredna banka Zagreb d.d.

Radnička cesta 50, HR-10000 Zagreb, Croatia; Phone +385 1 636 0000, Fax +385 1 636 0063; www.pbz.hr; SWIFT: PBZGHR2X. Registered at the Commercial Court in Zagreb under the number 080002817, statistical No. 3269841, TPIN (OIB) 02535697732, IBAN: HR64 2340 0091 0000 0001 3. Share capital in the amount of EUR 243,954,711.00 has been fully paid in and divided into 18,765,747 shares, nominal value EUR 13.00 each. Management Board: Dinko Lucić (President), Giuseppe Loforese (Deputy President), Andrea Pavlović, Alenka Prskalo, Hrvoje Dajak, Miroslav Halužan, Supervisory Board: Ignacio Jaquotot (President)



You can contact the Bank as the Controller in order to exercise the following rights:

(1) Right to data access – You may obtain from the Bank, as the Controller, a certificate of whether your personal data are processed and if processed, you have the right to access personal data and information as provided for in Article 15 of the General Data Protection Regulation, including, for example, processing purposes, personal data categories, retention periods, etc.

If your personal data are transferred to a third country or an international organization, you have the right to be notified of the appropriate transfer security measures.

If so, the Bank shall provide you with a copy of the personal data processed. For all further copies, the Bank may charge you a reasonable fee based on administrative costs. If the request is submitted electronically, and unless otherwise requested, the Bank shall deliver the data in the usual electronic format.

(2) Right to rectification – You may instruct the Bank to rectify your personal data that is incorrect. Taking into account the purposes of the processing, you also have the right to have incomplete personal data completed by means of providing a supplementary statement.

(3) Right to erasure (“Right to be forgotten”) – You may request from the Bank as the Controller to erase your personal data where one of the grounds listed in Article 17 of the General Data Protection Regulation applies (for example, the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed or the consent for processing your personal data has been withdrawn or there is no other legal basis for processing or the personal data have to be erased for compliance with a legal obligation under EU law or under the regulations of the Republic of Croatia or the data have been unlawfully processed or an objection has been made for direct marketing).

We hereby inform you that the Bank may not erase your personal data if their processing is necessary, for example, in order to meet retention period requirements, for reasons of public interest, for establishment, exercise or defence of legal claims.

(4) Right to restriction of processing – You may request the Bank to restrict the processing of your personal data in the cases provided for in Article 18 of the General Data Protection Regulation, including, for example, if it is necessary to verify the accuracy of your personal data.

(5) Right to data portability – If the processing of your personal data is based on your consent or is required for the performance of an agreement or for taking action prior to the conclusion of an agreement and if processing is carried out by automated means, you may: request the obtaining of personal data you received in a structured, customary and machine-readable format.

(6) Right to object – At any time, you may object to personal data processing to the contact addresses provided in this Information, if processing is performed in the public interest or is necessary for the purpose of legitimate interests of the Bank as the Controller. If you decide to object, the Bank shall refrain from further processing your personal data, unless the Bank proves that there are compelling legitimate grounds for processing (bases overriding the interests, rights and freedoms of the data subject) or that processing is necessary for establishment, exercise or defence of legal claims.

In conclusion of this Information, as required by Article 21, par. 4 of the General Data Protection Regulation, we further draw your attention to this right.

(7) Automated individual decision-making, including profiling – In the case of automated decision-making, including profiling (for example the calculation of total scoring during assessment), Article 22 of the General Data Protection Regulation gives you the right not to be subject to a decision based solely on automated processing of your personal data, including profiling, which generates a legal effect that affects you more considerably, unless the said decision:

- a) is necessary for performance of an agreement between you and the Bank;
- b) is authorised by RoC or EU member law to which the controller is subject and which also lays down suitable measures to safeguard the data subject's rights and freedoms and legitimate interests;



PRIVREDNA BANKA ZAGREB

Intesa Sanpaolo Group

c) is based on your explicit consent.

In the cases under (a) and (c), the Bank shall implement suitable measures to safeguard your rights and freedoms and legitimate interests, and you may exercise the right for the Bank to enable you to express your point of view and to contest the decision.

(8) Right to file a complaint and right to file a complaint with the data protection authority

Notwithstanding your right to contact the administrative body or the court, if you consider that processing of your personal data carried out by the Bank constitutes a violation of the General Data Protection Regulation and/or valid regulations of RoC, you may also lodge a complaint with the Personal Data Protection Agency. Regardless of the above, if you consider that the processing of your personal data by the Bank violates the General Data Protection Regulation or the national implementing regulation, you can contact the Data Protection Officer at the address sluzbenik.za.zastitu.osobnih.podataka@pbz.hr so that we could jointly try to resolve your complaint.

Pursuant to Article 21, paragraph 4 of the General Data Protection Regulation, we would like to draw your attention to your right to object under Article 21, paragraphs 1 and 2 of the General Data Protection Regulation.

You have the right to object, on grounds relating to your particular situation, at any time **to processing of personal data concerning you** which is based on Article 6, paragraph (1) item (e) (*processing in the public interest*) or Article 6, paragraph (1) item (f) (if processing is necessary for the purposes of legitimate interests pursued by the Bank or a third party, except where such interests are overridden by the interests or fundamental rights of the data subjects requesting the protection of personal data, including profiling based on those provisions).

You also have the right to object to the processing of your personal data pursuant to Article 6, paragraph (1) item (f) of the General Data Protection Regulation (*if processing is necessary for the purposes of legitimate interests pursued by the Bank or a third party, except where such interests are overridden by the interests or fundamental rights of the data subjects requesting the protection of personal data, including profiling based on those provisions*), if such data are processed by the joint controllers.

If you object, we shall no longer process your personal data (unless we demonstrate, while solving your objection, that there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or if processing is done for the exercise or defence of legal claims).

You can submit your objections to the contact addresses provided in this Information.

Zagreb, July 2026.

PRIVREDNA BANKA ZAGREB d.d.

Privredna banka Zagreb d.d.

Radnička cesta 50, HR-10000 Zagreb, Croatia; Phone +385 1 636 0000, Fax +385 1 636 0063; www.pbz.hr; SWIFT: PBZGHR2X. Registered at the Commercial Court in Zagreb under the number 080002817, statistical No. 3269841, TPIN (OIB) 02535697732, IBAN: HR64 2340 0091 0000 0001 3. Share capital in the amount of EUR 243,954,711.00 has been fully paid in and divided into 18,765,747 shares, nominal value EUR 13.00 each. Management Board: Dinko Lucić (President), Giuseppe Loforese (Deputy President), Andrea Pavlović, Alenka Prskalo, Hrvoje Dajak, Miroslav Halužan, Supervisory Board: Ignacio Jaquotot (President)