PRIVREDNA BANKA ZAGREB
Intesa Sanpaolo Group

AML Department
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AML STATEMENT

We, PRIVREDNA BANKA ZAGREB D.D. (hereinafter „PBZ d.d.") declare that we have implemented and maintain an Anti-Money Laundering ("AML") and Combating the Financing of Terrorism ("CFT") program that ensures continued compliance with AML and CFT laws, regulations and guidance in Croatia and full comply with international efforts to fight money laundering and terrorist financing.

PBZ d.d. is a fully licensed Croatian bank, established in 1966 and it is the legal successor of Banka NRH, founded in 1962, and are wholly owned by Intesa Sanpaolo Holding International S.A., whose shares are 100% held by Intesa Sanpaolo Spa (publicly traded on Borsa Italiana – Italian Stock Exchange), with registered office at Radnicka cesta 50, 10 000 Zagreb, Croatia.

As an authorized "Credit Institution" under the Banking Law, we are regulated by the "Croatian National Bank"(Central Bank) ("HNB"), the competent authority of the supervision of credit institutions and other financial sector institutions, firms and professionals in Croatia which ensures that PBZ d.d. is fully complied with entire regulatory framework regarding AML and FT regulations.

All AML/KYC policies and procedures adopted regarding compliance with national and international anti-money legislation and standards are applied in all our branches and we are fully complied with the requirements of FATF Statement.

PBZ d.d. has implemented Anti-Money Laundering (AML) program in accordance with Croatian AML and FT Law, as well as with local and international regulations and guidance for prevention of money laundering, terrorist financing and financial crimes.

The AML program includes:

- written policies and procedures
- a designated AML-officer
- regular training for relevant employees
- independent audit to test the implementation of the program

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PBZ d.d. has adopted the Wolfsberg Anti-Money Laundering principles as part of its Anti-Money Laundering and Anti-Terrorist compliance efforts. PBZ d.d. takes steps to ensure that follows entire embargo regulations applicable in the EU.

The Bank maintains lists updated by multiple sources, including EU and Office of Foreign Assets Control (OFAC).

PBZ d.d. uses its best efforts to ensure compliance with these prohibitions and restrictions to detect suspicious activities using technical and/or manual monitoring systems. Every suspicious activity detected is reported in accordance with applicable Croatian AML and FT law.

PBZ d.d. do not maintain business activities with shell banks.

All other AML documentation, such as Wolfsberg Questionnaire and Patriot Act, is available on our official webpage: www.pbz.hr

Sincerely,

Mirella Klarić
AML Officer

Zagreb, 8.6.2026.