

GENERAL INFORMATION ON BROKERAGE SERVICES PROVIDED BY THE BANK

| 1. Information on the credit institution | |
|--|---|
| Name of the credit institution | Privredna banka Zagreb d.d. |
| Address Telephone no. E-mail address Fax no. Website | Radnička cesta 50, Zagreb 01 636 0000 pbz@pbz.hr 01 636 0063 www.pbz.hr |
| 2. Supervisory bodies | |
| Name of the body | Croatian National Bank (Hrvatska narodna banka) Croatian Financial Services Supervisory Agency (HANFA) |
| Address Telephone no. E-mail address Fax no. Website | Trg hrvatskih velikana 3, Zagreb 01 456 4555 zastita.potrosaca@hnb.hr 01 461 0551 www.hnb.hr Ulica Franje Račkoga 6, Zagreb 01 6373 200 info@hanfa.hr 01 4811 406 www.hanfa.hr |
| 3. Services provided by the Bank - brokerage services | |
| Basic information on the service | The Bank provides the service of securities trading in the domestic and foreign markets. The mentioned service enables clients of Privredna banka Zagreb d.d. to place orders by phone, by e-mail or via PBZ Investor trading platform. If a client wishes to use the mentioned services, he/she is required to sign an Agreement on the use of investment services and the related contractual documentation which defines the scope of services, the rights and obligations of the client and the Bank. On the occasion of signing of the agreement, the Bank will automatically classify a client who is a natural person as a retail client, thus providing him/her with the highest possible level of protection. |
| Terms for the provision of services | The General Terms for the Use of Investment Services of Privredna banka Zagreb d.d. shall apply to the provision of investment services, which terms are available at all branch offices of the Bank as well as on the official website of the Bank. |
| Type of services / scope of activities performed by the Bank | The brokerage services provided by the Bank include: <ul style="list-style-type: none"> • receipt and execution of orders in the domestic market • receipt and execution of orders in the foreign market • providing information about the price movements in the domestic and foreign market for a selected security • reporting on executed transactions • reporting on the balance and changes in the brokerage account (volumes...) |
| Registration of financial instruments and advancing of funds | Financial instruments to be traded (sold) by the client must previously be registered with the Bank, i.e. before a buy order is issued, the funds must be paid into a special account "13". The Bank, in its books, keeps records and client accounts in a way which makes it possible to distinguish at any time, without delay, the assets of one client from the assets of other clients and the assets of the Bank. Client assets are not the property of the Bank, do not form part of the Bank's assets nor its liquidation or bankruptcy estate, nor can they be subject to enforcement proceedings related to collection of claims against the Bank. The Bank shall not use financial instruments of a client without his/her express prior consent. The Bank holds foreign financial instruments of a client with third parties in segregated accounts in the records of third parties, separate from financial instruments of the Bank as well as separate from financial instruments of third parties, in accordance with the legally prescribed requirements and market practice. |
| General risks associated with investment in financial instruments | 1. Country risk which represents the risk that depends on the rating of a national economy in the global economic environment, which includes a number of risks such as sovereign risk, political risk, economic risk, exchange rate risk, inflation risk, legislative risk, etc. 2. Issuer risk which is the risk that depends on the factors directly connected with a particular company, which includes credit risk, industry risk, management risk, operational risk, risk of non-payment of dividend, environmental risk, etc. 3. Financial instrument risk is the risk that depends on the features of a particular financial instrument, which includes liquidity risk, market risk, market psychology risk, interest rate risk, counterparty risk, settlement risk, reinvestment risk, financial leverage risk, etc. |
| Fees | The Bank charges fees for brokerage services in accordance with the Schedule of fees for investment services, which is available on the website and/or at branch offices of the Bank. In accordance with the MIFID II provisions, the Bank is required to disclose all costs and fees related to the brokerage service it provides. The Bank shall not receive inducements nor any other benefits from third parties when providing these investment / ancillary services to clients. An ex-ante simulation of costs when executing an order is set out. The stated figures represent average costs and fees the Bank expects you will incur, and the simulation is prepared on a <i>best effort</i> basis. |

EX-ANTE COSTS SIMULATION

PLACING AN ORDER BY PHONE

EXAMPLE 1 - buying shares at ZSE

Brokerage fee 1,00%
 Minimum fee 150,00 HRK

A) The Client submits a request to Brokers of Privredna banka Zagreb d.d. to buy 100 shares "X" on the Zagreb Stock Exchange at a price of 500,00 HRK per share. The order is executed in a single transaction and the Client is charged with a brokerage fee of 1%. The Client's compensation amount is 500.00 HRK, ie the total cost for the Client is 50.500,00 HRK.

An order is executed in one transaction

| | |
|--------------------------------------|---------------|
| Total set amount | 100 |
| Executed quantity | 100 |
| Price | 500,00 HRK |
| Transaction amount | 50.000,00 HRK |
| Brokerage fee (1 %, min. 150,00 HRK) | 500,00 HRK |
| Total order amount | 50.500,00 HRK |

B) The Client submits a request to Brokers of Privredna banka Zagreb d.d. to buy 100 shares "X" on the Zagreb Stock Exchange at a price of 500,00 HRK per share. The order is executed in multiple transactions (eg 3 transactions). In the first transaction, an amount of less than 15.000,00 HRK is executed and a minimum fee of 150,00 HRK is therefore calculated. At the next transaction, due to exceeding the amount of the order over 15.000,00 HRK, the fee will be charged in the amount of 1%, but for the difference between the total amount of executed part of order and the minimum amount for the calculation of 1% *. For each of the following transaction, a fee of 1% will be charged.

An order is executed in multiple transactions

| | | | | |
|--------------------------------------|---------------|---------------|---------------|----------------------|
| Total set amount | 100 | | | |
| Transaction | I | II | III | |
| Executed quantity | 28 | 34 | 38 | |
| Price | 500,00 HRK | 500,00 HRK | 500,00 HRK | |
| Transaction amount | 14.000,00 HRK | 17.000,00 HRK | 19.000,00 HRK | |
| Amount of the order (cumulative) | 14.000,00 HRK | 31.000,00 HRK | 50.000,00 HRK | |
| Amount for calculation of the fee | 14.000,00 HRK | 17.000,00 HRK | 19.000,00 HRK | |
| Brokerage fee (1 %, min. 150,00 HRK) | 150,00 HRK | 160,00 HRK* | 190,00 HRK | TOTAL : 500,00 HRK |
| Total order amount | 14.150,00 HRK | 17.160,00 HRK | 19.190,00 HRK | TOTAL: 50.500,00 HRK |

* When the amount of the executed order (cumulatively) exceeds the minimum amount (15.000,00 HRK) for the fee calculation of 1%, at the first subsequent transaction, for the purpose of calculating the fee, is taken the difference between the total executed and the minimum amount at the rate of 1%.

Fee

PLACING AN ORDER BY PHONE

EXAMPLE 2 - selling shares at ZSE

A) The Client submits a request to Brokers of Privredna banka Zagreb d.d. for the sale of 28 shares "Y" on the Zagreb Stock Exchange at a price of 500,00 HRK per share. The order is executed in a single transaction, and a minimum brokerage fee of 150,00 HRK is charged when executing the transaction. The cost of the sale of shares (HRK 150,00) decreases total amount of the transaction (14.000,00 HRK) and the Client is available for payment of 13.850,00 HRK.

An order is executed in one transaction

| | |
|--------------------------------------|---------------|
| Total set amount | 28 |
| Executed quantity | 28 |
| Price | 500,00 HRK |
| Transaction amount | 14.000,00 HRK |
| Brokerage fee (1 %, min. 150,00 HRK) | 150,00 HRK |
| Effective brokerage fee (%) | 1,07% |
| Total payout amount | 13.850,00 HRK |

B) The Client submits a request to Brokers of Privredna banka Zagreb d.d. for the sale of 28 shares "Y" on the Zagreb Stock Exchange at a price of 500,00 HRK per share. The order is executed in multiple transactions (eg 3 transactions). The amount of the first transaction is less than 15.000,00 HRK and therefore a minimum fee of 150,00 HRK is calculated. For each new transaction, due to the total amount of order less than 15.000,00 HRK, the additional fee will not be charged for the following partial executions because the total amount of the order is less than 15.000,00 HRK. In this example, the effective brokerage fee in the percentage is 1,07 %.

An order is executed in multiple transactions

| | | | | |
|--------------------------------------|---------------|---------------|---------------|----------------------|
| Total set amount | 28 | | | |
| Transaction | I | II | III | |
| Executed quantity | 20 | 4 | 4 | |
| Price | 500,00 HRK | 500,00 HRK | 500,00 HRK | |
| Transaction amount | 10.000,00 HRK | 2.000,00 HRK | 2.000,00 HRK | |
| Amount of the order (cumulative) | 10.000,00 HRK | 12.000,00 HRK | 14.000,00 HRK | |
| Amount for calculation of the fee | 10.000,00 HRK | 0,00 HRK | 0,00 HRK | |
| Brokerage fee (1 %, min. 150,00 HRK) | 150,00 HRK | 0,00 HRK | 0,00 HRK | TOTAL: 150,00 HRK |
| Effective brokerage fee (%) | 1,07% | | | |
| Total payout amount | 9.850,00 HRK | 2.000,00 HRK | 2.000,00 HRK | TOTAL: 13.850,00 HRK |

Fee

PLACING AN ORDER BY PBZ INVESTOR TRADING PLATFORM

EXAMPLE 3 - selling shares at ZSE

| | |
|----------------------|-----------|
| Brokerage fee (BASE) | 0,50% |
| Minimum fee (BASE) | 40,00 HRK |

Note: When calculating brokerage and minimum fee is taken BASE standard in the example (average monthly turnover up to 250.000,00 HRK - quarterly calculation). If the Customer has an average monthly turnover (quarterly calculation) of 250.000,00 to 500.000,00 then the calculation of the brokerage and the minimum fee is calculated on the basis of the GOLD standard (0.45%, minimum 35,00 HRK per order). If the Client achieved an average monthly (quarterly) turnover of 500.000,00 HRK or more, then the calculation of the brokerage and the minimum fee is calculated on the basis of the PLATINUM standard (0.40%, minimum 30,00 HRK per order)

A) The Client submits the order by PBZ Investor platform to sell 50 shares "Z" on the Zagreb Stock Exchange at a price of 300,00 HRK per share. The order is executed in a single transaction, and a brokerage fee of 0.50% is charged when executing the transaction. The total amount available for payment to the Client is 14.925,00 HRK

An order is executed in one transaction

| | |
|--|---------------|
| Total set amount | 50 |
| Executed quantity | 50 |
| Price | 300,00 HRK |
| Transaction amount | 15.000,00 HRK |
| Brokerage fee (0,50 %, min. 40,00 HRK) | 75,00 HRK |
| Total payout amount | 14.925,00 HRK |

B) The Client submits the order by PBZ Investor platform to sell 50 shares "Z" on the Zagreb Stock Exchange at a price of 300,00 HRK per share. The order is executed in multiple transactions (eg 3 transactions). The amount of the first transaction is less than 8.000,00 and therefore a minimum fee of 40,00 HRK is charged. In the next transaction, due to exceeding the amount of the order over 8.000,00 HRK a fee of 0,50% will be charged, but on the difference between the total amount of executed part of order and the minimum amount for the calculation of 0,50% *. For each new transaction, a fee of 0,50% will be charged.

An order is executed in multiple transactions

| | | | | |
|--|--------------|---------------|---------------|----------------------|
| Total set amount | 50 | | | |
| Transaction | I | II | III | |
| Executed quantity | 20 | 20 | 10 | |
| Price | 300,00 HRK | 300,00 HRK | 300,00 HRK | |
| Transaction amount | 6.000,00 HRK | 6.000,00 HRK | 3.000,00 HRK | |
| Amount of the order (cumulative) | 6.000,00 HRK | 12.000,00 HRK | 15.000,00 HRK | |
| Amount for calculation of the fee | 6.000,00 HRK | 4.000,00 HRK | 3.000,00 HRK | |
| Brokerage fee (0,50 %, min. 40,00 HRK) | 40,00 HRK | 20,00 HRK* | 15,00 HRK | TOTAL: 75,00 HRK |
| Total payout amount | 5.960,00 HRK | 5.980,00 HRK | 2.985,00 HRK | TOTAL: 14.925,00 HRK |

* When the amount of the order (cumulatively) exceeds the minimum amount (8.000,00 HRK) for the fee calculation of 0,50%, for the first subsequent transaction for the purpose of calculating the fee is taken the difference between the total executed and the minimum amount at the rate of 0,50%.

Note: For the use of PBZ Investor platform, the Client is charged a monthly fee of 10,00 HRK

Fee

PLACING AN ORDER BY PBZ INVESTOR TRADING PLATFORM

EXAMPLE 4 - buying shares at ZSE

A) The Client orders the order by PBZ Investor to purchase 25 shares of the "A" on the Zagreb Stock Exchange at a price of 300,00 HRK per share. The order is executed in a single transaction and a client is charged with the minimum brokerage fee of 40,00 HRK when executing the transaction. The total cost for the Client is 7.540,00 HRK.

An order is executed in one transaction

| | |
|--|--------------|
| Total set amount | 25 |
| Executed quantity | 25 |
| Price | 300,00 HRK |
| Transaction amount | 7.500,00 HRK |
| Brokerage fee (0,50 %, min. 40,00 HRK) | 40,00 HRK |
| Effective brokerage fee (%) | 0,53% |
| Total order amount | 7.540,00 HRK |

B) The Client submits the order by PBZ Investor platform to purchase 25 shares "A" on the Zagreb Stock Exchange at a price of 300,00 HRK per share. The order is executed in multiple transactions (eg 3 transactions). The amount of the first transaction is less than 8.000,00 HRK and therefore a minimum fee of 40,00 HRK is charged. Since the first transaction has a minimum fee of 40,00 HRK, any additional fee will not be charged for the following partial execution since the total amount of the order is less than 8.000,00 HRK. In this example, the effective brokerage fee in percentage is 0.53%. The total cost for the Client is 7.540,00 HRK.

An order is executed in multiple transactions

| | | | | |
|--|--------------|--------------|--------------|---------------------|
| Total set amount | 25 | | | |
| Transaction | I | II | III | |
| Executed quantity | 18 | 4 | 3 | |
| Price | 300,00 HRK | 300,00 HRK | 300,00 HRK | |
| Transaction amount | 5.400,00 HRK | 1.200,00 HRK | 900,00 HRK | |
| Amount of the order (cumulative) | 5.400,00 HRK | 6.600,00 HRK | 7.500,00 HRK | |
| Amount for calculation of the fee | 5.400,00 HRK | 0,00 HRK | 0,00 HRK | |
| Brokerage fee (0,50 %, min. 40,00 HRK) | 40,00 HRK | 0,00 HRK | 0,00 HRK | TOTAL: 40,00 HRK |
| Effective brokerage fee (%) | 0,53% | | | |
| Total order amount | 5.440,00 HRK | 1.200,00 HRK | 900,00 HRK | TOTAL: 7.540,00 HRK |

Fee

Note: For the use of PBZ Investor platform, the Client is charged a monthly fee of 10,00 HRK

PLACING AN ORDER ON FOREIGN MARKET (by mail using a secure communication channel)**EXAMPLE 5 - buying shares on XETRA**

| | |
|--------------------|------------|
| Rate (EUR)*** | 7,505575 |
| Minimum fee in HRK | 200,00 HRK |
| Brokerage fee | 0,70% |

A) The Client submits a request to the brokers of Privredna banka Zagreb d.d. for the purchase of 50 shares "B" on XETRA at a price of 500,00 EUR per share. The order is executed in a single transaction, calculating the brokerage fee of 0,70%, as well as a settlement transaction fee of 15,00 EUR. The total cost of purchasing the shares for the Client is 25.190,00 EUR, of which the total fee is 190,00 EUR (175,00 EUR + 15,00 EUR). In addition, the Client is charged with the custody cost for keeping financial instruments at 0,15% + VAT (the rate is expressed as annual with monthly fee calculation) **.

An order is executed in one transaction

| | |
|--|---------------|
| Total set amount | 50 |
| Executed quantity | 50 |
| Price | 500,00 EUR |
| Transaction amount | 25.000,00 EUR |
| Brokerage fee (0,70 %, min. 200,00 HRK)*** | 175,00 EUR |
| Settlement transaction fee | 15,00 EUR |
| Total amount of purchase | 25.190,00 EUR |

B) The Client submits a request to the brokers of Privredna banka Zagreb d.d. for the purchase of 50 shares of the stock exchange "B" on XETRA at a price of EUR 500.00 per share. The order is executed in multiple transactions (eg 3 transactions). In the first transaction, a minimum fee of EUR 26.65 (200.00 HRK) is charged, as well as a settlement transaction fee of EUR 15.00. At the next transaction, a fee of 0.70% will be charged, but for the difference between the total amount of executed part of order and the minimum amount for the calculation of 0.70% *. For each new transaction, a fee of 0.70% will be charged. In addition, the Client is charged with custody cost for keeping financial instruments at 0.15% + VAT (rates are expressed as annual with monthly fee calculation).

An order is executed in multiple transactions

| | | | | |
|---|--------------|---------------|---------------|----------------------|
| Total set amount | 50 | | | |
| Transaction | I | II | III | |
| Executed quantity | 5 | 20 | 25 | |
| Price | 500,00 EUR | 500,00 EUR | 500,00 EUR | |
| Transaction amount | 2.500,00 EUR | 10.000,00 EUR | 12.500,00 EUR | |
| Amount of the order (cumulative) | 2.500,00 EUR | 12.500,00 EUR | 25.000,00 EUR | |
| Amount for calculation of the fee | 2.500,00 EUR | 8.693,31 EUR | 12.500,00 EUR | |
| Brokerage fee (0,70 %, min. 200,00 HRK)*** | 26,65 EUR | 60,85 EUR* | 87,50 EUR | TOTAL: 175 EUR |
| Settlement transaction fee | 15,00 EUR | 0,00 EUR | 0,00 EUR | TOTAL: 15 EUR |
| Total Cost (Brokerage Fee + Settlement transaction fee) | 41,65 EUR | 60,85 EUR | 87,50 EUR | TOTAL: 190,00 EUR |
| Total amount of purchase | 2.541,65 EUR | 10.060,85 EUR | 12.587,50 EUR | TOTAL: 25.190,00 EUR |

Note: If the order is executed in multiple transactions, within a few days, settlement transaction fee will be additionally charged for each day of transaction execution

| | |
|--|---------------|
| Custody service for Keeping financial instruments** | 0,15% |
| VAT** | 25% |
| Number of days in a year | 360 |
| Money value for keeping securities | 25.000,00 EUR |
| Cost of keeping (annual) securities at a rate of 0.15% | 37,50 EUR |
| Total cost of keeping financial instruments | 46,88 EUR |
| Sum of all fees and keeping FI | 236,88 EUR |
| Share of all fees and keeping FI in relation to transaction amount (%) | 0,95% |

Note: When calculating the annual cost of keeping securities at a rate of 0,15% + VAT, a 360-day keeping period is used. The calculation of the cost is charged monthly and is payable in kuna (HRK), and the middle exchange rate of the CNB, valid on the day of the calculation, is used. The bill will be charged on the due date indicated on the Account.

* When the total transaction amount (cumulatively) exceeds the minimum amount for calculating the compensation of 0.70%, for the calculation of the fee for the first subsequent transaction is taken difference between the total executed and the minimum amount at the rate of 0.70%

** Rates are expressed as annual rates. The fee is calculated on the basis of the daily values of the property and the actual number of days in the accounting period in relation to 360. Equities (eg shares) are valued at a market price and debt (eg bonds, etc.) and other securities are valued at the nominal amount.

*** When calculating the amount of the minimum fee, the middle exchange rate of the CNB is used on the day the transaction and the fee is calculated at the market rate of the Treasury of Privredna Banka Zagreb d.d.

Fee

PLACING AN ORDER ON FOREIGN MARKET (by mail using a secure communication channel)**EXAMPLE 6 - buying shares on XETRA**

A) The Client submits a request to the brokers of Privredna banka Zagreb d.d. to purchase 120 shares "C" on XETRA at a price of 30,00 EUR per share. The order is executed in a single transaction and charges a Client with a minimum brokerage fee of 26,65 EUR (200,00 HRK) *** as well as a settlement transaction fee of 15,00 EUR. The total cost of buying shares for the Client is 3.641,65 EUR, of which the total fee is 41,65 EUR (26,65 EUR + 15,00 EUR). In addition, the Client is charged with the custody cost for keeping the financial instruments at of 0,15% + VAT (the rate is expressed as annual with monthly fee calculation). In this example, the effective brokerage fee in percentage is 1,16%.

An order is executed in one transaction

| | |
|---|--------------|
| Total set amount | 120 |
| Executed quantity | 120 |
| Price | 30,00 EUR |
| Transaction amount | 3.600,00 EUR |
| Brokerage fee (0,70 %, min. 200,00 HRK)*** | 26,65 EUR |
| Settlement transaction fee | 15,00 EUR |
| Total Cost (Brokerage Fee + Settlement transaction fee) | 41,65 EUR |
| Effective brokerage fee (%) | 1,16% |
| Total amount of purchase | 3.641,65 EUR |

B) The Client submits a request to the brokers of Privredna banka Zagreb d.d. to purchase 120 shares "C" on XETRA at a price of 30,00 EUR per share. The order is executed in multiple transactions (eg 3 transactions). In the first transaction, a minimum fee of 26,65 EUR (200,00 HRK) is charged, as well as a settlement transaction fee of 15,00 EUR. At each new transaction, an additional fee will not be charged for the following partial execution. The total cost for the Client is 3.641,65 EUR. In addition, the Client is charged with the custody cost for keeping financial instruments at 0,15% + VAT (the rate is expressed as annual with monthly fee calculation). In this example, the effective brokerage fee in percentage is 1.16%.

An order is executed in multiple transactions in one day

| | | | | |
|---|--------------|--------------|--------------|---------------------|
| Total set amount | 120 | | | |
| Transaction | I | II | III | |
| Executed quantity | 90 | 10 | 20 | |
| Price | 30,00 EUR | 30,00 EUR | 30,00 EUR | |
| Transaction amount | 2.700,00 EUR | 300,00 EUR | 600,00 EUR | |
| Amount of the order (cumulative) | 2.700,00 EUR | 3.000,00 EUR | 3.600,00 EUR | |
| Amount for calculation of the fee | 2.700,00 EUR | 0,00 EUR | 0,00 EUR | |
| Brokerage fee (0,70 %, min. 200,00 HRK)*** | 26,65 EUR | 0,00 EUR | 0,00 EUR | TOTAL: 26,65 EUR |
| Settlement transaction fee | 15,00 EUR | 0,00 EUR | 0,00 EUR | TOTAL: 15,00 EUR |
| Total Cost (Brokerage Fee + Settlement transaction fee) | 41,65 EUR | 0,00 EUR | 0,00 EUR | TOTAL: 41,65 EUR |
| Effective brokerage fee (%) | 1,16% | | | |
| Total amount of purchase | 2.741,65 EUR | 300,00 EUR | 600,00 EUR | TOTAL: 3.641,65 EUR |

Note: If the order is executed in multiple transactions, within a few days, settlement transactions will be additionally charged for each day of transaction execution

| | |
|--|--------------|
| Custody service for Keeping financial instruments** | 0,15% |
| PDV** | 25% |
| Number of days in a year | 360 |
| Money value for keeping securities | 3.641,00 EUR |
| Cost of keeping (annual) securities at a rate of 0.15% | 5,46 EUR |
| Total cost of keeping financial instruments | 6,83 EUR |
| Sum of all fees and keeping FI | 48,48 EUR |
| Share of all fees and keeping FI in relation to transaction amount (%) | 1,35% |

Note: When calculating the annual cost of keeping securities at a rate of 0,15% + VAT, a 360-day keeping period is used. The calculation of the cost is charged monthly and is payable in kuna (HRK), and the middle exchange rate of the CNB, valid on the day of the calculation, is used. The bill will be charged on the due date indicated on the Account.

** Rates are expressed as annual rates. The fee is calculated on the basis of the daily values of the property and the actual number of days in the accounting period in relation to 360. Equities (eg shares) are valued at a market price and debt (eg bonds, etc.) and other securities are valued at the nominal amount.

*** When calculating the amount of the minimum fee, the middle exchange rate of the CNB is used on the day the transaction and the fee is calculated at the market rate of the Treasury of Privredna Banka Zagreb d.d.

Fee

4. How to file a complaint

A client may file in writing any complaint about the operations of the Bank when providing investment and/or ancillary services as well as when performing investment activities, by sending it to the following address:

Privredna banka Zagreb – joint stock company
Corporate Support Office
Radnička cesta 50
10000 Zagreb
Attn. Executive Director
E-mail: reklamacije.vp@pbz.hr

5. Contact

- Toll-free phone: 0800 365 365
- E-mail: pbz365@pbz.hr
- Website of the Bank: www.pbz.hr
- branch offices of the Bank

Date of document:

December 2020