INTRODUCTION
Ever since its establishment Privredna banka Zagreb has been at the very top of the Croatian banking sector and for a series of years has been playing a significant role and producing impact on our society’s economic and social development. Nowadays, being a member of a large international banking group – Intesa Sanpaolo, we stand for a dynamic and modern European bank that keeps its finger on the pulse of the market and its customers. Boosting trust and improving the relationship with all parts of society that interact with the Bank represents the condition of a continuous improvement of our business. With our actions we aim to meet the needs and rise up to the expectations of all participants, from caring for the needs of our customers, employees, developing the local communities in which we are a part of, caring for the environment to creating new value for shareholders.

Below is an overview of some of the more significant activities carried out in 2015.

1. EDUCATION AND PROFESSIONAL DEVELOPMENT
- we have been investing continuously in development of corporate knowledge via the ‘PBZ business school’ project – in 2015 the 9th generation of students enrolled and the programme counted 225 active attendees
- 55 employees participated in courses provided by ISP/ISBD with total of 166 training days
- 1345 training days were conducted via e-learning and/or on-line channels
- number of training days in credit and operational areas of know-how were tripled in comparison to 2014 mainly due to credit conversions an AO CPS project, as well as planned SEPA transition
- Within the programme of ‘professional training without employment’, that is being conducted for 90 participants, we organized and conducted participants’ rotations throughout the whole Bank allowing them to get overall insight in our organization. During the programme, HR coordinated participants, business groups and over 100 included mentors.
- internship programs for students have been started up within the PBZ group; 40 students came from various faculties/colleges (domestic and international) and completed the internship programme
- cooperation has been established with domestic and international universities for the purpose of promoting, co-designing and running education programmes in the field of finance and banking; here we would particularly like to single out our cooperation with Libertas Business College and University College for Applied Computer Engineering

2. CARING FOR EMPLOYEES
- developing and upgrading web-based HR internal solutions:
  - upgrading and improving internal application eHR portal throughout 2015: implementation of new reports for internal usage, implementation of employee’s data on retirement conditions, improving Internal Mobility panel
  - developing new application HRIS (Human Resources Information System) - throughout 2015 started project of creating own ERP software which covers complete HR area which will include payroll and other payments, HR administration, reporting system...
- aiming to continuously keep track of the potential and development needs of PBZ group employees, additional evaluation programmes have been set up and employees can now get feedback regarding their potential and development possibilities;
- after in 2012 internal rotation process has been rendered simpler and at a strategic level even more encouraged, so internal transfers are more numerous providing knowledge transfer, greater satisfaction and motivation of employees, all business and professional vacancies are being primarily advertised internally
- concerning the fact that question of employee engagement is becoming main challenge of organization throughout the world, PBZ started measuring employment engagement on a part of employees. As researches show that today, more than twice as many employees are motivated by work passion than career ambition, by measuring employment engagement we are trying to determine more accurately factors that could be improved for engagement.
In 2013 and 2014 through PBZXpress we have organised

- Our internal newspaper PBZXpress was launched in 2006
- membership in the association PBZ Standard - main goal
- as part of our employee healthcare programme, we organise
- we care about the financial burden of our employees
- within the scope of regular socioeconomic activities, solidarity was shown by helping destitute employees and their families, children of employees who passed away and children of our former employees; grants were made to employees with school age children so that they may procure school books; as part of our on-going cooperation with our colleagues from Intesa Sanpaolo we made arrangements that children be sent to the Children’s village Follonica, Italy for a summer vacation
- as part of our employee healthcare programme, we organised regular full check-ups for both our employees and trainees, control check-ups for the employees who suffer from the ailments of the skeletal system with physical therapy as part of the treatment and preventive flu vaccination
- membership in the association PBZ Standard - main goal is to achieve better health and general well-being through the achievement of its objectives, which will positively affect the satisfaction and welfare of employees directly improving their mental and physical health; fundamental purpose of the association is to provide, organize and coordinate sport recreation and activities for association members; as of 2015 PBZ Standard has about 2,100 members; association is constantly working on the improving of the recreational and sports activities
- Our internal newspaper PBZXpress was launched in 2006 with the aim of improving internal multidirectional communication, strengthening the sense of belonging to the PBZ Group, as well as job satisfaction. Since then it has been continuously published every month on 16 pages. The focus is on our staff who write articles for the publication; about 2,751 articles have been written by 527 employees; besides presenting projects, sponsorships and internal communication campaigns, through PBZXpress we have organised several initiatives aimed at employees and their children.

In January 2015, the 100th jubilee edition of PBZXpress was published.

In 2013 and 2014 through PBZXpress we have organised an action “Make my wish come true” in which all our employees were invited to participate. We contacted several children’s homes and collected individual wishes’ from their children. Our idea was to give our employees the opportunity to fulfil these individual wishes. In the scope of humanitarian actions, since 2011, 690 individual wishes have been fulfilled and more than 400 gift packages have been donated to 15 children’s homes and social care institutions thanks to the engagement of our colleagues. Throughout 2015 with our humanitarian action “Christmas package” we have collected packages of food, hygienic supplies and toys for 246 families who are very economically challenged. In this way we helped over 600 children within these families.

- In 2014, Privredna Banka Zagreb earned the title of Mam-force Company, it is one of the first two companies in Croatia with that certificate. This certification recognises PBZ’s commitment to facilitate its employees’ work-life balance while providing them with equal career opportunities. During 2015, Privredna banka Zagreb have confirmed the status MAMFORCE ® companies and their assigned MAMFORCE COMPANY certificates for improved practices in the field of family responsibilities and gender equality in relation to the situation of a year ago. During this year PBZ have conducted education for trainee on topic work/life balance and education on topic women’s leadership. Among these practices, we can mention the corporate kindergarten in Zagreb that, in its 2nd year of activity, has expanded its capacity from 70 to 96 enrolled children. PBZ employees can also benefit from regular medical check-ups (every two years), psychological support and other health care services. Moreover, the constant development of competences and skills is ensured by PBZ Business School, whose modules have been integrated with employees’ work activities. Founded in 2007, 7 generations of employees have been trained there and successfully completed the courses.

- Continuously cooperating with student community, in 2015 PBZ was recognized as “Student friend” gaining ‘Golden index’ reward for contribution in improving quality of students life, their education and professional training

3. DONATIONS AND SPONSORSHIPS

Privredna banka Zagreb aims to contribute and show its responsibility towards the larger community through its sponsorships and donations. In 2015 over HRK 20 million in total was appropriated for sponsorships and donations, through which we supported many cultural and other events such as: sports events, science and education, numerous associations and individuals. By its long-standing participation in the country’s social life through donations and sponsorships, PBZ aims to contribute to the development and in general to a better quality of life in the Republic of Croatia.