

Going forward together

2010 Corporate Social Responsibility Report of Hypo Alpe-Adria-Bank a.d. Beograd



HYPO ALPE ADRIA
SUPPORTIVE. FRIENDLY. FAIR.



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Vladimir Čupić,
Chairman of the Executive Board
of Hypo Alpe-Adria-Bank a.d. Beograd

Supportive. Friendly. Fair.

Dear friends and colleagues,

we present the Communication on Progress, representing results of implementing principles of Global Compact of the United Nations in the past year.

This compact is of immeasurable importance for the society, especially at the moment when the world is recovering from the economic crisis and its lasting effects reflected in unemployment and poverty.

By acting as we do and being responsible to our society and individuals we wish to express our strong support to this compact and our strategic orientation towards helping the community we operate in, by observing all ten principles of the Global Compact related to observing human and labour rights, protection of the environment and anti-corruption.

In the past year our engagement was especially strong in strengthening capacity for expansion of education.

We opened the door to interesting art projects, we helped the most needy to have a new, better start.

Hypo Alpe-Adria-Bank a.d. Beograd wants to make an example of active corporate social responsibility in the coming years and thus continue successful business operations. We are faced with a period full of challenges and we want and plan to do many more things that would make living in our country better. We hope that the number of our partners in the Global Compact of the United Nations will keep growing and that all of them will keep supporting this project.

Yours sincerely
Vladimir Čupić, Chairman of the Executive Board





Responsible. Clean. Sustainable.

Ladies and gentlemen,

Principles of corporate social responsibility are key to healthy and sustainable business. Because of that we are proud to present you in this Communication on Progress all that Hypo bank does continually for its community.

We hope that our engagement in the area of human and labour rights, protection of the environment and anti-corruption will contribute to better quality of life of citizens of this country.

We have signed the Global Compact of the UN which represents one of the strongest initiatives to decrease poverty, to protect the environment and realize rights to more rightful and better life. In cooperation with other members of the Global Compact we exchange experience, knowledge and make joint efforts to achieve tasks we have set to do business and to live in a better environment.

We have demonstrated our strong support to the Global Compact of the UN through numerous activities, which could not have been achieved without selfless efforts of all our employees.

Executive Board of Hypo Alpe-Adria-Bank a.d. Beograd

HISTORY

Hypo-Alpe-Adria appeared in the Serbian market for the first time as a leasing company. As a pioneer in this area, Hypo Alpe-Adria-Leasing d.o.o. Beograd immediately positioned itself as a leader, remaining one until today.

In 2002 Hypo Alpe-Adria-Leasing is joined by Hypo Alpe-Adria-Bank a.d. Beograd, as a part of the Hypo Alpe-Adria-Bank International, the most successful regional bank in the Alps-Adriatic region. Hypo Alpe-Adria-Bank a.d. Beograd achieved a growth rate of as much as 853% in just eight months, exceeding all expectations event in a moment like that.

Thanks to its constant and very strong growth, the bank was among the top five financial institutions in the country as of December 31, 2010, present in all major economic centres in Serbia, with top-of-the-class portfolio, more than 800 employees and a wide business network. Head office of Hypo Alpe-Adria-Bank a.d. is located in the business centre "Ušće" in Belgrade.

In the past years we invested a lot of efforts and knowledge to win the trust of the population in our professionalism and capabilities. Today we are proud to say that we have succeeded in it, because first of all, we are a partner offering absolute security and trust to our clients, with satisfaction of all as the most important goal.





Hypo Alpe Adria

Safe business tradition

More than 100 years of experience

Hypo Alpe Adria was founded in 1896 in Klagenfurt (Austria), started its expansion for the first time in 1988, by opening a Hypo Alpe-Adria-Leasing branch in Udine. Today Hypo Alpe Adria has a network of 380 branches. In accordance with its system of values acquired through long years of experience and modern banking principles it operates in the Alps-Adriatic region in 11 countries: Austria, Italy, Slovenia, Croatia, Bosnia and Herzegovina, Serbia, Montenegro, Germany, Hungary, Bulgaria and Macedonia. Our presence in the ex-YU countries has been very important to us and we consider it to be a large responsibility.

Member companies of the Hypo Alpe Adria Group employ around 8000 people, and more than 1.2 million people use its services in all group markets.

In December 2009 the Republic of Austria became the sole and 100% shareholder of Hypo Alpe-Adria-Bank International AG. Hypo Alpe Adria is a strong financial institution dedicated to economic growth of the Alps-Adriatic region. Our goal is to become a leader in the most efficient and best quality financial services in all markets we operate in. Core of our activities is based in long term relationships with clients based on loyalty and discretion, which we gain through constant effort to become the best in the market, to comprehend the market and needs of clients.

Hypo Alpe Adria is a powerful financial group dedicated to economic success in the Alpine-Adriatic region. Our goal is to become a leader in providing most efficient and top quality financial services in all markets where we operate. The core of our activities consists of the long-term relationships with clients based on loyalty and discretion, that arise from constant effort to be the best on the market, to understand market and customer needs.



MARKET OVERVIEW

Sustainable growth – formula of successful business

One of the most important strategic goals of Republic of Serbia is to become a member of the European Union, and one of the basic EU principles is solidarity, representing a general goal of all European societies. All countries aspiring to this principle, including the Serbian Government, participate actively in the process of social inclusion in order to improve quality of life of all citizens of Serbia. Realization of this goal demands changes that should accelerate the social and economic development of our country and lead to improvement of material standing of all social groups, families and every individual.

Having in mind the basic principles of sustainable business, the goal of corporate social responsibility of Hypo Alpe-Adria-Bank a.d. Beograd is to contribute to development of the society and decrease of poverty through its activities in Serbia by adhering to two key strategies:

1. Providing support and aid for development of education, culture, art and sport in Serbia in order to strengthen capacity for generating new work places, increasing employment capacity of young people and promoting healthy life style.
2. Mitigation of effects of bad social and economic situation in the country by aiding the most affected social groups and most affected areas.

These two key corporate social responsibility strategies of Hypo Alpe-Adria-Bank a.d. Beograd are realized through the following activities:

- Supporting organizations and institutions engaged in projects in areas of education, culture, art and sport
- Supporting talented and successful individuals
- Humanitarian aid for urgent interventions
- Donations and humanitarian aid for the most affected social groups

It is our opinion that such activities contribute to inclusive society and decrease poverty, at the same time fulfilling the Millennium Development Goals the Republic of Serbia accepted as its obligation.



BUSINESS COMMUNITY

We work and study



Hypo Alpe-Adria-Bank a.d. Beograd is an active participant in professional conferences whose goal is to find solutions for economic and social problems in Serbia and in the region.

This year we were a general sponsor of the **Kopaonik Business Forum**, one of the best known professional conferences. Goal of this traditional economic event is to study and analyze contemporary economic issues in the country and exchange of opinions among the most relevant experts and decision-makers in the country and abroad.

Since we have been operating in the Serbian market we have also sponsored the **Management forum of SE Europe Bled-Kopaonik**. Forum participants are the highest representatives of regulatory bodies and government agencies, financial experts and representatives of scientific institutions from Serbia, Slovenia and the region.

In the financial segment we support the professional community and we are partners of the Serbian Government with purpose of improvement of the Serbian economic development, exchange of opinions and resolving problems, but one of the equally important parts of the engagement are **personal finance management workshops**.

This project is managed by members of the work group for social responsibility in banking and finance working as the Global Compact in Serbia, with the subject of planning and management of personal finance.

Workshops are for all citizens, regardless of their income, because higher income does not necessarily mean better management of personal budget.

Aside from financial education as one of key targets of these workshops, great significance belongs to mutual cooperation of bank members and business entities involved in organization and realization of this project, whose focus are citizens and their education, all with the purpose of not only better knowledge of financial services, but also strengthening of trust into the banking sector.



CALL CENTRE OF HYPO ALPE-ADRIA-BANK

We are listening!

Call Centre was founded to achieve the best possible communication and exchange of all sorts of information:

1. between the bank and its clients
2. between departments and sectors in the bank who use services of the Call Centre for sales, i.e. processing bank's products and services

Providing information to clients represents an exceptionally important and responsible task. Employees of the Call Centre are first of all demanded to provide precise, clear and correct information, to respond to client calls i.e. queries timely, to be kind and to represent the company and its values gained through long years of experience and successful work adequately.

Aside from providing information the client needs, a very important function of the Call centre is to provide insight to the bank how to meet clients' needs in the best possible way. Employees collect complaints and suggestions from clients sent afterwards to the Compliance Department. Each complaint is discussed individually, and sent to responsible units. Purpose of these analyses is to change our business in accordance with our clients' needs by responding to complaints and suggestions, if justified.

Call Centre is a very important part of the bank, our ears to listen to our clients, take care of them and improve our business through their suggestions and remarks.



EMPLOYEES

Winning team



WE RESPECT THE RIGHTS OF OUR EMPLOYEES

Bank's Labour Rules are in compliance with the Labour Law, while provisions of the General Collective Agreement are applied directly, so that employees realize all rights guaranteed to them by labour regulations. Labour rules are available to all employees, and they can get informed about the rights they can realize on the basis of their employment every day in the Human Resources Management Department.

Equal treatment of all people who seek employment in the bank, and all employees regardless of their race, colour of their skin, gender, marital status, family obligations, age, language, confession, political orientation, national and social background, is not only a legal obligation but one of the founding principles the bank adheres to in its operations.

Principle of gender equality and non-discrimination is one of the founding principles of human rights. Specific characteristic of the banking sector, our bank as well, is the gender structure expressed through the ratio of 70:30 for women. Gender equality implies that all our employees are awarded according to their knowledge and work, and not gender and that they all have equal opportunities.

Our bank is made of people. Our employees, whom we are proud of, are key to our success. Individual efforts of each individual translate into big joint results. Mission, vision, goals – all that is important, but it takes people to achieve business results. Our work environment upholds to the highest professional standards. Pleasant and stimulative work atmosphere is our priority. For us it is very important to:

- Observe the rights of our employees
- Define high standards of business, corporate culture and communication
- Enable our employees to have constant professional education and development
- Nourish excellent mutual relationships and appreciate effort and work
- Be equal team players and observe the opinion of each employee

WE ARE EQUAL TEAM PLAYERS

Hypo bank researches satisfaction of its employees. Internal dialogue and exchange of opinion improve the quality of communication necessary for good functioning of the business community.

We take into consideration the opinion of employees when defining the strategy and organizational culture we all create, nourish and apply in everyday work together.

Intranet – our internal network facilitates our work a lot. It has modern design, it's easy to search and simple to navigate. Intranet is interactive; it enables all employees to participate in its creation. It collects data about bank products and contacts and data about our colleagues. The section – information for employees – is a place to get informed about education, discounts, internal job and other ads.

We also have internal newspaper **Hypo News**, gladly read source of important information. It always has a issue theme, interviews with very interesting people, we can always find out interesting news from various departments of the bank and other members of the group. It also includes news from the region and from the bank head office. Hypo news always describes each of our New Year's and summer parties, and praises our best colleagues. Each of the issues gives us an opportunity to "take a walk" and get to know people from one of our branches in Serbia.



HYPO ALPE-ADRIA-BANK A.D. BEOGRAD UP CLOSE

As of December 31, 2010 the bank employed 816 employees, out of those 240 men and 576 women. In our environment ratio of men and women in managing positions is 71% to 29% on behalf of women. The bank also employs 50 people older than 51.

Age structure in the bank as of December 31, 2010:

Younger than 30	175
From 31 to 40	438
From 41 to 50	151
From 51 to 60	50
Older than 60	2

Professional education of employees as of December 31, 2010:

Unqualified	2
Crafting school	1
High school	250
High school plus	2
College degree	139
University degree	422

65 babies were born in 2010, and for each baby employees – parents received a one-off cash present. Last year Hypo Santa prepared gifts for children of our employees younger than 10.

Aside from the annual holiday, according to the rules, the employees also have the right to paid an unpaid leave, salary, food expenses, holiday compensation. In 2010 the total of 18 solidarity aids were paid. The bank participates in expenses of medical treatment in the country and abroad, for buying medications in the event of a long and heavy illness in the amount determined on the basis of medical documents and appropriate bills. Aid is also given to ease effects of catastrophic natural events or other extraordinary events.

Employees are given longer leave than stipulated by the law for preparation of professional exams. All employees of our bank are ensured 24 hours, while monthly payments are made for bank employees for voluntary pension fund contribution.

The bank applies legally stipulated regulations with regards to protection at work and security of work places and performs regular control of legally stipulated measures, such as measurement of the level of computer radiation and quantity of oxygen in the work place. Once a year the bank organizes a course of fire-fighting protection and security at work for all employees.

WE DEFINE HIGH STANDARDS OF BUSINESS, CORPORATE CULTURE AND COMMUNICATION

In its operations Hypo Bank applies the “Code of professional banking behaviour”. The bank aspires to applying high standards of business, not only when it comes to work tasks, but also the internal and external communication, corporate identity, as well as behaviour of employees in the workplace. In that sense, operational procedures also include the rules of behaviour and attire of employees, Rules of behaviour and attire of employees in branch network, as well as Rules of internal and external communication, as a part of the above standards.

Pursuant to European business standards, work is done with flexible business hours, which enables our employees to be organized better within the legally established boundaries. Better organization of business hours also implies higher efficiency of employees, with an obligation to agree with their superiors about business hours that would enable the work process to flow undisturbed.

Smoking in offices is strictly forbidden. Employees have the right to dress casual on Fridays, of course, with observing basic rules of decency.

CONSTANT PROFESSIONAL EDUCATION AND DEVELOPMENT OF EMPLOYEES

As in all the years before, all bank employees were enabled to get educated and to develop professionally. Special emphasis was placed on training employees from the business network. Out of the total number of training days employees attended during the year, the largest number

was dedicated to specific banking and professional topics, as well as employees’ skills both in non-management and management positions.

In 2010 average number of training days per employee stood at 3.15, within limits of European standards, as well as standards of the Hypo Group when it comes to training and development of employees. In comparison to the previous two years number of trainings, seminars and workshops organized by the Group, bank or external providers the employees attended in 2010 increased by 6%.

Number of courses Hypo employees attended from 2008 - 2010:

2008	215
2009	223
2010	232

Overview of trainings held in 2010

Aside from a large number of trainings organized by external training providers (NBS Academy for banking and finance, Association of Serbian banks etc.) attended by the employees, a significant number of internal and „in house“ trainings was organized as well.

„Business Risk Analysis & Corporate Finance“ training

Goal of this training organized by Hypo Group was to set up a unique business and risk culture between client management and credit risk management. Training was composed from three modules (Basics, Advance and Strategic Client Presentation) lasting seven days. During the year it was attended by more than 1000 employees throughout the Group. Trainers from the German training institute Korn & Korn trained more than 350 employees in Austria (47 from Hypo Serbia). More than 650 employees attended internal training in training centres in Belgrade, Zagreb and Udine.





WE NOURISH EXCELLENT RELATIONS AMONG PEOPLE AND WE APPRECIATE EFFORT AND WORK

The bank organizes various events for employees, stimulates fellowship and good relations among employees.

To us it is very important to value the work of our employees. At least once a year we hold procedurally established talks between each employee and her/his superior, when performance is evaluated through self appraisal and appraisal by the superior, as well as appraisal of management of the superior.

Recognizing work is one of the requirements to achieve even better results, as well nourishing good-quality communication among people.

The bank also tries to make arrangements with organizers whenever possible to offer its employees more favourable tickets for culture and sports events, discounts in stores selling clothes, toys, discounts for buying plane tickets or for realization of travel arrangements. Information about current events and discounts are available to all employees in the Intranet.

In internal trainings in the training centre in Serbia employees were taught by employees-trainers trained by Korn & Korn training institute. Training in Belgrade was attended by 140 participants, among whom employees of Hypo bank Serbia, colleagues from Hypo Leasing and Hypo Rent Serbia as well Hypo bank and Hypo Leasing Montenegro.

Aside from this training in the field of risk management, bank employees also attended Group training **„Risk Early Warning Signals in Corporate Business“**, internally organized Risk Workshop **„Implementation of Basel II standards“**, attended by bank employees, colleagues from the Group and audit companies, enabling good quality exchange of knowledge and experience among peers.

Workshops CRM-Corporate and CRM-SME

Workshops were organized in the bank's training centre, attended by 40 employees. They were organized to improve quality of business processes, professional communication and cooperation of employees in the Credit Risk Management Sector and Corporate Sector, as well as those in positions of SME advisors.

Workshop participants were led through the process of development and improvement of skills of corporate negotiations, communication, resolving issues in a group and making group decisions. This training enabled creation of a plan of activities whose goal was systematic development and improvement of decision-making skills and negotiating skills, as well as to achieve more efficient inter-sectoral communication and cooperation.

Internal training „Client care and sales skills“

This training was created to perfect communication skills of employees who are in direct contact with clients but also to clear our dilemmas in everyday work. During the year it was

attended by more than 240 employees from the branch network who work as teller and senior teller officers, retail advisors and branch supervisors. Training consisted of three segments: client care, sales techniques and presentation of the new anti-stress catalogue – resolving employees' dilemmas, with the first training appearance of internal lecturers from the Retail and Private Banking Sector and HRM Department, who previously attended „Train the trainer“ programme for preparation and execution of this type of training.

Positive evaluation of the training by the participants has proven that training fully responded to their needs, that such trainings should be organized in the future, but first of all with internal lecturers, once again proven to be an important factor of quality of training and development of employees in both roles, as well as transfer of acquired knowledge.

Training „skills of advisory sales – salesperson advisor“

It was attended by all bank employees who work with companies and entrepreneurs. Contents of the training were designed with an idea to perfect employees' skills necessary for acquisition of new clients and keeping existing clients, to achieve long term trust and provide clients' loyalty.

In order to perfect and develop skills of effective communication with a specific type of clients and to enable more efficient work, employees of the Collection Department from the Rehabilitation Sector attended the training **„Telephone communication with debtors“**.

Training **„Anti-money Laundering Prevention“ (AML)** was attended by more than 450 employees whose work implies direct contact with clients. Aside from the training centre, these training sessions were held in branches and sub-branches visited by internal lecturers from the Anti Money Laundering Department.

PLANS FOR 2011

We plan to continue our intensive work in perfecting and developing our employees by improving their knowledge in the areas of risk management, perfecting their professional and social competence and skills, improving their communication, cooperation and support among different organizational units of the bank, continuing development of employees in managerial positions through individual and team programmes.



In cooperation with the NBS Academy for banking and finance the bank organized for its network employees the training „**Forged money, characteristics and ways of recognizing it**“ to enable employees to expand their knowledge about characteristics and elements of protection of original banknotes, the acquire new knowledge about characteristics of forged foreign and local banknotes and ways to recognize them, as well as to get to know characteristics of banknotes coloured by protective paint most often originating from criminal activities.

Management training

During the year more than 45 bank managers participated in some of the development programmes the bank and the group organize for employees in management positions – development centre, programme for development of top managers, programme for development of middle managers with potential to become top managers, as well as programmes within the Hypo management academy (System Oriented Management).

INTER VIEWS: YOUNG, HARD-WORKING AND TALENTED

Formula of success

They are part of our Hypo family. Lidija Čović, Jasna Popović and Nenad Sofronić are a true example of the thesis that hard work always pays off.

LIDIJA ČOVIĆ

Works in Corporate Sector as Senior Officer in the Project and Structured Finance Unit. After finalizing her studies in June 2006 she started working in Hypo Alpe-Adria-Bank a.d. Beograd as a trainee. She said about that experience: „I was introduced to the concept of trainee programme abroad, because it is not very often seen in our country. I am glad that after all the tests and interviews i became part of the programme, because it enabled me to gain insight into operations of individual sectors and functioning of the bank as a whole. I think that afterwards it really made my work and progress easier, especially understanding of a large system“.

After the Faculty of economy, major in finance, banking and insurance, Lidija enrolled in master studies in the Faculty of organizational sciences, major in management, currently near finalization. During her studies she worked four months in GTZ Beograd. She was also educated in Germany as an intern in „Sparkasse“ in Gelsenkirchen, and thanks to the Fund „Dr Zoran Đinđić“, in „Commerzbank“ AG in Frankfurt.

JASNA POPOVIĆ

Works as Senior Officer for Control, Compliance and Data Quality in Network Steering Department in Retail and Private Banking Sector.

She joined Hypo team in 2006 as Retail Advisor, and then became personal banker. We have to stress that Jasna is one of internal trainers in the training „Client care and sales techniques“ where she shares her wide experience. She transferred to her colleagues a lot of knowledge she acquired in

various positions in the bank, which is precious to her colleagues now in those positions.

She said about her department: „Although the Network Steering Department is a sort of back office, we are in everyday contact with colleagues from the network, and though them with clients. The most important fact is that we get to achieve better and better results every year because of team work.“

She is Faculty of economy graduate, major in finance, banking and insurance.

NENAD SOFRONIĆ

Has been with us since 2003. He was Senior Officer in Account Management Department, Corporate Sector, then the Head of that department. Afterwards he headed the Large Clients and Cross-border Financing Department. After the position of the Advisor to the Director of the Corporate Sector he became a member of the Hypo team in Austria in the position of Head of Group Department Credit Rehabilitation Serbia. Department he heads is in charge of Serbian clients financed by Hypo International, as well as large clients of the Hypo bank and Hypo Leasing Belgrade. The department is also responsible for a number of clients from Montenegro and Croatia.

He was educated in the country and abroad in the following universities: Montclair State University, New Jersey, USA; MBA Finance, BK University, Belgrade – trade and banking; Brookdale Community College, New Jersey, USA – Business Administration.



 **HYPO GROUP**
ALPE ADRIA
BANK

Lidija Čović
Senior officer in Project and
structured finance unit



Nenad Sofronić
 Head of Group Department Credit
 Rehabilitation Serbia

Biggest HYPO challenge

Lidija: There were many, but they make work more interesting. Each day at work brings new situations with it. The largest challenge is to find adequate solution for a certain situation and to reach information and knowledge that can aid in successful realization of work within given deadlines.

Jasna: Everyday contact with clients is a challenge in itself. They expect us to help them find solutions that would satisfy their wishes and needs adequately. I also try to provide support and help to colleagues from the network in their everyday tasks. All of us together are responsible for the impression we make on clients, because we thus directly influence forming of their opinion about the bank.

Nenad: Having in mind that I have been working in Hypo bank since it came to the Serbian market, I have faced many challenges during its development. I would put forward working in the Corporate Sector in the first few years of its existence. As a member of a small team I contributed to the bank's taking a significant portion of the market and offering its clients our recognizable innovativeness, quality and professional banking service. Another challenge was going to work in the head office in Klagenfurt, where I was faced with a different culture and business environment I had to adapt to.

Personal and professional success

Lidija: I think that people you work with and you work for are an important factor of your satisfaction. I am happy my colleagues are always ready to help whenever I need it. Professional success would be much harder if I didn't have people by my side who are hard working and successful. Everyone gives their best and thus we contribute to achieving our common goal.

Jasna: I am very proud of the fact that I have extraordinary cooperation with my colleagues. Satisfied clients are also a big confirmation that your work is a success. Of course, all that is possible when your work in an environment offering possibilities for education and with people ready to pass on their knowledge.

Nenad: Regardless of the dynamic life environment, I have recently celebrated ten years' anniversary of a happy marriage and made a family I find all my happiness in, which is my biggest personal success.

My biggest professional success is my contribution to creation of one of the largest and most professional financial institutions in our region, creation of a pleasant work atmosphere, and selfless help to others, all with the interest of the organization I work for and its clients in mind. In all situations I have always tried to do the right thing, I gave my best and I was persistent in it regardless of the fact that my efforts and my investment did not always provide visible short term result, but with faith that long term success is imminent.

Most interesting part of work

Lidija: Work I do is not monotonous and dull. It implies getting to know a large number of people, meeting different good and bad ideas, facing obstacles you have to jump over and rejoicing successful realization of work. All those are elements making work interesting and constantly different.

Jasna: Retail and Private Banking Sector has a wide spectre of tasks, and each client is an individual, je implying that a special approach is necessary to find the best possible combination of products and services of the bank. It is a challenge to recognize that best combination for a client or to be of help to colleagues in their work, which motivates you to learn and progress every single day.

Nenad: Adapting everyday activities and set tasks to dynamic environment, daily facing with complex tasks, whose solutions demand creativity, knowledge, persistence and interaction with other people.

Balance between work and private life

Lidija: All I can say is that I admire people, especially women, who balance their work and family obligations successfully, because that is not simple at all.

Jasna: Balancing one's business and private life nowadays represents a true challenge. Dedication is important in any case. That means that at work one needs to stay focused on current obligations, while time spent with the family and friends should be reserved only for them. Good organization is key to success.

Nenad: I do not consider my time spent with my family, or my time at work to be an obligation, but I enjoy each truly, and find pleasure in both. I think such interpretation is key to success. No matter how silly that could seem, I have not finished a single work day, no matter how stressful and hard, without finding some pleasure in it that would motivate me to go home with a smile, spend quality time with my family, and return to resolving business tasks the next day with even more energy. A man has to find a passion, to dedicate himself to it every day for at least a few moments and to give it huge significance.

In five years I see myself...

Lidija: Successful both in my business and private life, I hope.

Jasna: I would like to work in positions that would enable me to learn and get educated further, and to contribute to success of the Hypo bank with my knowledge.

Nenad: As much as I fantasize sometimes about a relaxed position and short working hours, I cannot see myself walking backwards, and I think I am not ready yet to retire either. I think that in five years I will work even harder in more dynamic, more complex, more responsible and more interesting jobs, which would provide additional satisfaction. I am "programmed" to enjoy in the summer and beautiful weather only after a long and cold winter, so that I can enjoy vacation and free time only after hard day's work. Aside from that, I believe that the Serbian financial market will keep growing in the upcoming

period, which would open numerous possibilities and make the entire industry even more interesting.

For you, HYPO means...

Lidija: Even in my student times, and I chose finance, banking and insurance major, I wished I could work in Hypo bank, because it was different than all the other banks present in the market at that time. I was lucky that at the time when I finished my studies and started looking for a job, I saw a newspaper ad for Trainee program in the Hypo bank. I did not send my resume to any other ad until the final selection, thinking that this programme was made for me. I never regretted rejecting some jobs in the meantime.

Jasna: Security, trust, professionalism, team work.


Nenad: My second home, second family.



Jasna Popović
 Senior officer for control,
 compliance and data quality

COMMUNITY

Active partner – secure foothold

A photograph of a man with long brown hair, wearing a white long-sleeved shirt, lifting a young girl into the air. The girl is wearing a white lace-trimmed top and has her arms outstretched. They are both smiling and looking upwards against a clear blue sky. The background shows some green foliage at the bottom.

Each country we operate in to us is not only one of the economic markets, it's a new home. It is Hypo Bank vision to help others to achieve success and to share our success with them. Every year we make numerous positive answers to requests from people we live with in the same community, from culture and sports societies, from educational institutions and other organizations. In the past year Hypo bank set aside significant funds for numerous projects she recognized as precious and useful for our community.

We stimulate preservation and development of cultural values



As an international company respecting differences, Hypo bank has always helped projects whose goal was to preserve cultural inheritance of a community, promotion of new artistic trends, as well as support to extraordinary talents. Projects Hypo bank supported last year stand out as original, inspiring and useful achievements in the field of culture in Serbia.

chet, and to engage unemployed women around the country to produce these unique traditional products.

CHILDREN'S VOICES

Youngest members of our community have a special attention of Hypo bank. One of the projects whose importance our Bank recognized was the project of our music artist Aleksandra Kovač, realization of a music album of the choir „Belgrade voice“. Album consists of songs Aleksandra composed to lyrics of anthology Serbian poets such as Jovan Jovanović Zmaj and Duško Radović. We supported this project because of its idea to offer good quality music to children and lyrics that would make positive influence on their musical and general education.

FESTIVAL OF CHOREOGRAPHIC MINIATURES

Festival organized for 14 years in arrow by the Association of ballet dancers of Serbia, hosted many well-known and respected artists from the country and abroad, also thanks to support of the Hypo bank, which provided money rewards for winners of the Festival.

BEST TV SERIES

Hypo Bank continued supporting film and TV art in Serbia, carefully choosing projects on the basis of their artistic values and messages emitted to viewers. After huge success of the series „Stork will return“, we decided to help realization of another local series, „Her mother's sin“. This series represents screening of the novel written by Mir Jam, adapted and directed by the famous master of Serbian cinematography, Zdravko Šotra. Series was broadcasted in the channel one of RTS from November 2009, with exceptional ratings.



100 WOMEN FOR CULTURAL INHERITANCE

Promotion of women entrepreneurship and revitalization of cultural inheritance were the reason Hypo bank joined the Assembly of the City of Belgrade, Secretariat for the economy and National agency for regional development and aided the „Ethno network“ to realize its first exhibition called „100 women – 100 miniatures“. This exhibition was created by skilful women from various parts of Serbia who represented extraordinarily made handicrafts, reviving a part of tradition of Serbian culture. The association „Ethno network“ has existed since 2005, gathering 1000 women, whose goal is to preserve from such as embroidery, weaving, lacing, special techniques of making textile out of wool, and special techniques of cro-



We help young talents to realize their dreams

MUSIC, LANGUAGE OF FAITH AND LOVE

Mina Zakić is one of exceptional individuals who enrolled the prestigious Moscow Conservatory thanks to her extraordinary talent. With a wish to enable this young artist to educate, and to become one of the worthy modern music artists of Serbia, Hypo bank decided to pay the Conservatory scholarship to Mina Zakić. Mina, currently in her second year of studies, thinks that work of crucial importance for success in any art. Read what does music mean to Mina, about her studies and plans for the future.



What does music mean to you?

My best expression in music is in notes. It is much harder to find proper words to express all the feelings music provokes in me. Still, my first association of music is escape into a perfect world, world with different rules, principles, colours... I like fantasizing through music about another life which is sometimes so real that it could be superior to the one I live. Music is like a universal language of faith, love fear, honesty, the elusive and eternal.

How did you feel when you were invited to go to one of the most famous conservatories in the world?

Going to the Conservatory was a chance to expand my views and face my own potential. I realized it is much easier to find one's own place than to take it. And Moscow and professionalism nourished in the Russian capitol remind me of that constantly.

How close are you to realizing your dreams, at least professional ones?

While I play, I always try to express what I feel and think happiness is in the process of creation. Still, my goal is never to think that art is there to achieve any goals. And if you ask me about my relationship with my own art, I would say that I am not pleased with myself. I wasn't that yesterday, either. And I won't be tomorrow either.

What public appearance you remember as special?

It is not always pleasant to appear before a large audience. I had a few appearances in the open, before an audience not musically educated and those seem to be concerts to remember.

Do you plan a concert in Belgrade?

When was your last appearance in Serbia and where?

I plan a few concerts during the summer season. Last year I appeared in the "Cello fest" in Belgrade.



We are there in the hardest of times

AID FOR KRALJEVO

One of the hardest situations Serbia found itself in in 2010 was facing the damage caused by the earthquake that hit Kraljevo. Aside from houses and other residential objects, huge damage was suffered by public institutions, so that in the first stage of reconstruction the most needed aid was in form of construction material. Hypo bank reacted immediately in this difficult situation, helping citizens whose houses were damaged in the earthquake with a donation of construction material. Aside from construction material, we also donated money to the neediest citizens of Kraljevo.

Real friends are recognized by helping in hardest times, which we can always confirm. We are always there for those who need help and support the most, especially in crises.

AID FOR THE ASSOCIATION OF MULTIPLE SCLEROSIS PATIENTS

We aided the association of multiple sclerosis patients, which was unable to transport the commodity donation from Swedish donors to Serbia. Hypo bank provided funds for costs of transport of the donation to Serbia.

AID FOR TRGOVIŠTE

Another natural disaster hit Serbia in May 2010. The river of Pčinja flooded out of its banks, which resulted in a large flood that hit the municipality of Trgovište. Flood caused huge damage to residential and commercial buildings, roads, bridges and crops. Hypo bank donated two cargo trucks of construction material necessary for reconstruction of a part of the damage.

AID FOR PUBLIC KITCHENS

In 2010 we once again aided our poorest citizens, who live in municipalities of Doljevac, Majdanpek, Vladičin Han and Sjenica. Local Red Cross offices in these municipalities were donated four cars "Jugo", which are now used for the needs of public kitchens. In these municipalities 1300 people use public kitchens, among them many old and disabled citizens.



Equal opportunities



A computer for everyone

Modern times cannot almost be imagined without a computer and internet. Some of the people living among us need special training to be able to use a computer. Academy Forum has been organizing programme of education for work on the computer and the internet for blind and low-vision people for years. This programme continued this year as well thanks to support of the People's office of the President of the Republic of Serbia and Hypo Alpe-Adria-Bank a.d. Beograd. This sort of education implies application of a special plan and programme, methodology and use of special technical equipment and software which have to be used to educate the blind and low-vision people to work on computers

es for all

Many developed countries are also faced with a problem of social inclusion. This situation demands that awareness of the importance of inclusion is raised in all levels of society by promoting projects whose goal is to improve social and economic conditions of marginalized groups. By supporting such activities Hypo bank contributed to the process of progress of this segment of the community. In 2010 we cooperated with the People's office of the President of the Republic of Serbia in realization of three important projects in this field.

A HOME DISABLED ADULTS

Thanks to our donation conditions of the residents of the home for disabled adults in Doljevac have somewhat improved. In the home some of its residents use work therapy in the form of making wooden objects. Because of inexistence of proper conditions the residents could not apply the therapy adequately. After their request sent to the People's office of the President of the Republic of Serbia and the Hypo bank donation complete carpentry equipment and tools were bought, fully equipping the carpenter's workshop for the home residents.

REHABILITATION

Pupils and students of the primary and secondary school „Milan Petrović“ from Novi Sad, and other disabled people as well, will have an opportunity to use new equipment in the physical rehabilitation block thanks to the donation of Hypo bank and the People's office of the President of the Republic of Serbia in the value of RSD 2.3 million.



Purpose of this rehabilitation block is to enable rehabilitation and adequate therapy to pupils and students and other children and young people with disability.

Project of donation for rehabilitation equipment resulted from joint efforts of Hypo bank and the People's office of the President of the Republic of Serbia to increase availability of primary and secondary school education to disabled persons and to stimulate their inclusion into the society in a better and more equal manner.

FUND „LAZA KOSTIĆ“

By buying tickets for the concert of the pianist Pierre Lane we aided the Fund Laza Kostić, which used income from sold tickets for the budget for awards to young people for literary works and the primary school Milan Petrović from Novi Sad.



Children delight in each other

Capacity to respect and feel empathy for people around us is learned and nourished from the youngest age. For that reason we think that we need to help whenever possible, and also give positive example to influence our youngest ones to develop this capacity and apply it in interaction with their community.

KOLEVKA (THE CRIB)

In 2010 Hypo bank decided to organize as a part of the World Children's Day an educational and precious action for the children of our employees and for children with special needs from the home „Kolevka“ (Crib) in Subotica. As a part of the action „Children to children“ kids of Hypo bank employees visited their peers from „Kolevka“ with their parents, giving them gifts they made themselves, and the bank provided funds for buying diapers this home needs in large quantities. The home for children with special needs „Kolevka“ is the home of 185 children of different ages at this moment. Care and love form their environment is what they need most, especially form their peers, which was confirmed by the Home director Mirjana Čabrić, expressing her gratitude to Hypo bank for the wonderful initiative and valuable donation. Rade Vojinović, member for the Executive Board of the Hypo bank, who visited the kids in „Kolevka“, expressed his satisfaction with the fact that employees of Hypo bank celebrated the World Children's Day in such way and that employees' children enjoyed making presents for their friends, because they knew that they were doing a nice and noble thing, and that children from „Kolevka“ would be happy because of them.





FOR SWEET SCHOOL DAYS

In 2010 we tried to bring joy to as many kids as we could. Beginning of the school year is surely one of the most important events for all kids. We used 1st September as an opportunity to bring joy to primary school kids from homes for children without parental care in Kruševac and Kragujevac, with packages of school books and candies, with greeting cards wishing them the best grades in their school booklets.

HYPO ALPE ADRIA BROUGHT JOY TO KIDS FROM THE HOME FOR CHILDREN WITHOUT PARENTAL CARE „DRINKA PAVLOVIĆ“

For New Year's and Christmas holidays representatives of Hypo Group visited the home for children without parental care Drinka Pavlović in Senjak, Belgrade, bringing joy to all kids with holiday presents and good mood. With an intention to help and rejoice children spending their childhood in this home, Hypo Group employees spent an afternoon making friends with kids who enjoyed their new toys and other gifts, but also the theatre play of the charity organization Mali Veliki ljudi (Little Big People). New Year holidays are the time of joy, happiness and giving, and Hypo Group employees wanted to bring happiness to kids from the home „Drinka Pavlović“ with their gifts, and thus give their contribution to the institution with 125 years of tradition of taking care of children of all ages.

HYPO LEASING FOR THE THIRD SAFE HOUSE IN BELGRADE

Hypo Leasing participated with a money donation in the RTS action to build the third Safe house in Belgrade, whose organization was helped by the People's office of the President of the Republic of Serbia. Problem of violence in the family was not spoken about a lot, bringing the victims of abuse into a situation of not having anyone to turn to for help. Now when this problem is receiving sufficient attention, enough Safe houses need to be built to provide adequate help for all victims. For that reason Hypo Leasing joined the action „We are building a Safe house“ and donated money for finishing the works as soon as possible, so that the third Safe house in Belgrade can soon become a shelter for victims of family violence.





Health is priceless

Because of dynamic pace of life forced upon us by the modern time, we often forget our top priorities. It's usually only when we face a health problem that we realize that health is our biggest wealth, necessary for achieving goals we aspire to in our lives. As a responsible member of the community, Hypo bank cares for people whose health is in danger. Aside from donations to individuals, who needed money aid for medical interventions, Hypo bank participates with its employees in a string of activities for improvement of health conditions in the community every year.

BETTER HEALTH CONDITIONS IN THE COMMUNITY

One of the activities we do to improve health conditions in the community, now a tradition, implies voluntary blood donations of our employees. Frequent appeals of responsible units motivated us to face this constant problem by offering help of our employees who regularly answer the actions of the Institute for blood transfusion. One of our employees is a sort of a record holder when it comes to this selfless act. Rade Vojinović, member of the Executive Board of Hypo bank has donated blood for as much as 25 times, thus saving lives. „By donating blood we help health institutions to always have sufficient blood for the most urgent cases, because when one's life is threatened, each second counts“, pointed out Rade Vojinović.

FROM HEART TO HEART

Vanja Pilipović, nineteen year old from Sonta near Sombor, student of high school of economy, was facing a difficult situation. Vanja was diagnosed with a serious heart disease at the beginning of the year, because of which she needed a heart

transplant in Vienna urgently, and she needed funds for that operation. Hypo bank joined the charity action of collecting funds for Vanja's operation, also participated by the People's office of the President of the Republic of Serbia. Money needed for her operation was collected in a record time, in three weeks, so that Vanja was placed on the transplant waiting list and in May she had a successful operation.

HUMANITARIAN CONCERT OF THE BRAĆA BARUH CHOIR

Health of the youngest members of our community is of special significance for us as well. One of the actions designed to help the youngest, supported by Hypo bank, was the charity concert of the Braća Baruh choir. Our bank donated funds necessary for lease of the hall of Kolarčev narodni university (Kolarac people's university) in Belgrade, where the concert was held. All funds collected by selling tickets for this concert we directed to aid medical treatment of children – cancer patients, as well as to support the CSR project of the B92 fund „Food for everyone“.

HYPO LEASING DONATED COMPUTERS TO THE CLINICAL CENTRE OF SERBIA

Hypo Leasing, as a socially responsible company, an absolute leader in leasing business, donated computer equipment for the entire IT system to the daily clinic of the Clinic for Vascular surgery of the Clinical Centre of Serbia. Donation of computer equipment is important for reception, triage, diagnostics and post-op treatment of patients. Aside from that, it is also important for scientific work, because this clinic is a teaching base of the Medical faculty in Belgrade.



ECOLOGY

Growing ecologically



This age is facing huge ecological challenges, when green economy has become a must for responsible individuals. We aspire to making care of preservation and improvement of the environment an integral part of everyday life and work of our employees. In all countries it operates in Hypo bank not only makes no negative effect on the environment, but also supports various projects and organizes internal activities to contribute to improving quality of its environment.

ECOLOGICAL AWARENESS OF EMPLOYEES

Our employees are trained to do their everyday tasks in an ecologically efficient way. Electric energy is spent in all offices in a rational way, and we use long life light bulbs to light our premises. We print two-sided, and used paper is not thrown away, but collected and sent for recycling. Car park of Hypo bank is in accordance with EU ecological standards.

RECYCLING ELECTRONIC WASTE

Only four days after opening of the e-waste recycling plant in Nis, E-recycling, we became their first clients. First 1.5 t load of electric and electronic waste such as monitors, servers, air conditioners, phones and other written-off fixed assets of Hypo bank were recycled pursuant to all ecological standards. Our positive example had effect to other companies. After only a month, more than 30 IT companies made agreements with this recycling plant for free transport of electronic waste, getting involved in the action „Write off waste“.

Aside from personal effort not to influence the environment by our work, and to contribute to its preservation, we gladly support when other organizations initiate similar actions.

GREEN OASIS IN CITY CENTRE

Bulevar kralja Aleksandra (King Alexander's Boulevard) is the longest street in Belgrade, with a London plane tree lane making it beautiful for decades, and being its integral part for many citizens. After it was estimated that plane trees became damaging to the environment due to their age, due to which they had to be removed, any citizens of Belgrade could not accept the new look of the Bulevar. A few months later, after the official decision of the City to grow a new tree lane, Hypo bank joined the action for collecting funds to buy new young London plane trees, a new string of jewels in the Bulevar kralja Aleksandra since November.





EDUCATION

Education for a better future



Nowadays, when lifelong education and learning is promoted globally, investment into education represents to us one of the most important forms of donating. Time ahead will show that we have stepped into the age when talent and knowledge will be highly valued in the market. Because of such forecasts one needs to redefine strategies of the educational system and harmonize them with needs of the market. Hypo bank therefore supports educational projects stimulating creation of the community of educated and talented human resources, pursuant to European values.

SUMMER SCHOOL OF EU INTEGRATION

Hypo bank has been supporting the **ASSEI Alpbah summer school of European integration** for years, along with other important institutions, such as Central European Initiative (CEI), European Fund for Balkans and the Embassy of the Republic of Austria in Serbia. This summer school, organized since 2007, gathers students and post graduates from the faculties around the SEE region, with the goal of deepening knowledge of European integration, and achieving regional dialogue and cooperation of the future experts in law, economy, and political sciences. Since Hypo Group Alpe Adria operates in the entire region, we support with great interest improvement of cooperation and understanding of countries, necessary for common progress. Aside from providing financial aid necessary for organization of this school, Hypo bank also participates in the programme of the school, first of all in professional panel discussions.



100 OF THE BEST TRAVELLING TO EUROPE

„Let's travel to Europe” is a project of the European movement in Serbia, which awards 100 of the best students of local universities with a possibility to get to know countries of the EU and acquire intercultural experience. The project is motivated by evident inexperience of the young generation in Serbia with regards to knowing Europe, „first hand”. Many young people now studying in universities in Serbia who should be carriers of development of this country in the upcoming years and decades, did not have a chance due to social circumstances to travel abroad in the past years, and thus exchange experience with their peers in different cultural atmosphere, which makes an important contribution to raising awareness of young people. The project is realized in cooperation with the Embassy of the Republic of Austria in Serbia and the Assembly of the City of Belgrade, and in 2008 Hypo bank joined the project as well. Our bank has supported this project traditionally, by giving gift cards of the Hypo bank with pocket money to one hundred of the best students taking part in the project. Until now we have awarded 300 Serbian students to whom this was their first entry into the EU.

„Europe for everyone” is another project organized together with the European movement in Serbia and cabinet of the Vice President of the Government of the Republic of Serbia in charge of Euro-integration, supported by Hypo bank as well. Purpose of this project is to give a chance to as many children from the endangered social groups as possible to visit one of

the EU countries. Hypo bank provided pocket money and a part of accommodation costs in Vienna for 40 children without parental care and 10 of their custodians. In the media event before the trip, in the presence of the Vice President of the Government of the Republic of Serbia Mr. Božidar Đelić, adult custodians were given cards with pocket money for children.

NEW BOOKS FOR THE UNIVERSITY LIBRARY IN NIŠ

In 2010 we also helped students of the University in Niš. For the occasion of five years of operation of the Hypo bank branch in Niš we donated funds for buying new books for the University library in Niš. Around 300 different professional books enriched the corpus of the University library. New books brought joy to students, first of all, but to other citizens as well, who love science and art.

LAPTOP FOR THE BEST STUDENT

This was not the only jubilee we celebrated in Niš. The Engineering faculty of the Niš University celebrated the 50th anniversary of its work on February 2, 2010. For that occasion Hypo bank awarded the best student of the Engineering faculty with a laptop PC.

Support for supreme sports achievements



Since its beginnings in Serbia, Hypo bank has been investing in sport and young sport talents. Significance of sport for welfare of the community is multiple, especially for a community rarely celebrating large sport success, and where such success is cause for rejoicing and pride of the entire nation.

DAVIS CUP

One of the events which marked 2010 in Serbia was certainly the victory of our tennis players in the Davis Cup finals. Hypo Bank did not wait for our tennis team to reach such a success to recognize

its quality, but proved its trust into the team before their winning the famous „salad bowl“. Hypo bank has been supporting the Tennis association of Serbia for years, sharing its success with success of brilliant Serbian tennis players.

BEACH VOLLEYBALL

Hypo bank has also supported sports not generating a big fan and follower basis, but deserving attention for promoting true sports values. Popularity of beach volleyball as a sports discipline in Serbia has been growing lately. Without big

cheering tension and compromising events, characteristic of traditionally most popular sports in our country, volleyball in general, and especially beach volleyball unite traditional sport values such as enjoying the game and team spirit, in the best possible way. For those values in 2010 Hypo bank supported the Serbian beach volleyball championship.

BOTH ZVEZDA AND PARTIZAN

Hypo bank is the official sponsor of the rowing club Partizan, most successful in the country and one of the most frequent winners in the entire region. Members of the RC Partizan have won more than 30 medals in world and European championships in the past 20 years, and in 2000 and 2001 they were the best sports collective in Belgrade.

In 2010 we also supported the rowing club Crvena Zvezda Rugby 13 federation of Serbia, handball club Zvezdovac from Belgrade, young tennis player Marko Tepavac from Belgrade, volleyball club NIS Vojvodina, and the Skiing Association of Serbia we have been sponsoring since 2008.

FUTSAL AS SCHOOL

In 2010 our employees had a chance to show their sport readiness. By taking part in the tournament „Futsal as school“ organized by UNICEF and the magazine Ekonom:east,



members of our team Hypo eagles have proven themselves as excellent amateur football players and also participated to provide funds for buying football balls for Serbian schools in the programme „School without violence“.

SPORT FOR EVERYONE

We would also like to emphasize another interesting and important sport enterprise that signified the year behind us. Cyclist and publicist Dušan Milojkov and Dalibor Todorović, a blind person, rode the cycling tour in a tandem bike from

Belgrade to Trieste, where they attended the World Volleyball championship. Purpose of this cycling tour was to attract attention of the public to needs of the people with disability and to stress that disabled people also like sports and practise it, although they often do not have adequate conditions for that. Because of the awareness of the importance of such actions Hypo bank covered complete costs of the trip and spare parts and other necessary equipment for this braver and noble enterprise.

CHILDREN'S SMILE AS A NEW YEAR'S GIFT

Pro Futuro Fund

At the very end of 2010 Hypo bank started the humanitarian program Hypo Pro Futuro, supporting projects for children in 7 countries in operates in. Projects realized just before Christmas in Austria, Italy, Slovenia, Croatia, Bosnia and Herzegovina, Republic of Srpska, Montenegro and Serbia were a beautiful way to wish a happy New Year to these children.

In Austria Hypo bank helped the family of a six-year-old boy Sebastian who has cancer, due to which he has trouble moving. Because of that situation his father realized they has to move to apartment in the ground floor near the hospital. With help from other donors they moved to a new apartment and Hypo bank donated money for furniture. In Croatia Hypo bank donated didactic facilities to a primary school for children with special needs in Vukovar. In Bosnia and Herzegovina we supported homes for children without parental care „Bjelave“ in Sarajevo and „Majčino selo“ in Međugorje. We donated 1500 books to schools and children from the four poorest Montenegrin villages in the north. In Slovenia we brought joy to 60 children from the poorest families by giving them an opportunity to enjoy „Winter camp“ and sports events and activities in snow. In Italy we aided children's hospital „A.B.C. del Burlo“ by equipping a special unit for residence of mothers of children in medical treatment, so that they can be with them all the time. In Serbia Pro Futuro campaign involved organization of visit of children of the employees to the home for children with special needs „Kolevka“ in Subotica, who received presents.



Austria



Bosnia and Herzegovina

"Philanthropic and humanitarian activities Hypo Group Alpe Adria supported have a single common topic – creation of a possibility for a better future. Our future are children and they need our love and support most. For that reason our Christmas campaign was directed at humanitarian projects helping children in seven European countries"; Dr. Gotwald Kranebitter, Chairman of the Executive Board, HYPO ALPE-ADRIA BANK INTERNATIONAL AG



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Italy



Montenegro



Serbia



Slovenia



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