



HRVATSKA POŠTANSKA BANKA



# Communication on Progress

Year: 2012

## **Statement of Continued Support**

This "Communication on Progress" for 2012 of Hrvatska poštanska banka is the fifth in the row since the Bank has become committed to complying with and incorporating in its business activities the UNDP Global Compact Initiative principles and submitting communications on progress following the example of numerous companies in the world.

Both, for the Croatian economy, and for the banking sector, the year 2012 was extremely demanding one. In such conditions, Hrvatska poštanska banka fortified its internal potentials, started numerous new projects and continued to implement the initiatives seeking to contribute to the responsible, successful and sustainable business activities significant for the future of economy.

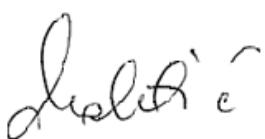
Demanding and competitive environment was for the Bank the impetus for stronger engagements and contribution to the development of successful and progressive society, and also for simultaneous creation of the conditions for the Bank's more advantageous position on the market. Continued development of the business network and easily accessible products and services, and modern technological solutions provided for stronger closeness and trust between the clients and the Bank.

Being a stable financial institution, the Bank continues to be prepared to support all the initiatives and programs that may contribute to the sustainable development and to create the potentials for the ongoing secure business activities and growth.

In 2012, the Bank continued to improve its indicators of performance and to make progress in all major business segments. Thanks to the efforts of its employees the Bank produced additional value for its owners and clients and we regard this as our contribution to the society as a whole.

Ćedo Maletić

President of HPB Management Board

A handwritten signature in black ink, appearing to read "Maletić".

## **Business environment and business challenges**

The absence of an economic recovery and the lack of anticipated investments in Croatia were the main features that marked 2012. Because of such demanding macroeconomic environment and fall in real GDP by 2%, the banking sector was exposed to new market challenges. The profit of the banking sector declined compared to 2011, as well as the banks' assets.

Croatia is facing further implementation of structural reforms, public spending cuts and the start of an investment cycle. Such changes are necessary for the ultimate recovery of economy in the years to come. The important role in this recovery will be played by the banking sector which most importantly has kept stability and has been highly capitalized.

Last year, Hrvatska poštanska banka continued on the highly competitive banking market an upward trend in its business results that started in 2010. Offering high quality of services and innovative solutions, and adapting early enough to the market, HPB completed yet another successful year and expanded its share in all business segments.

The Bank generated net profit of HRK 94.1 million, 7% up compared to 2011. The assets of the Bank increased by 3.6%, reaching by the end of 2012, HRK 17 billion. The Bank is the seventh-largest bank on the Croatian banking market in terms of assets and it succeeded to increase its share from 4.0% to 4.3%. The growth of the Bank's market share is important above all because it was realized through loans to businesses and individuals.

Gross loans of the Bank increased by 11.4% - loans to individuals increased by 13.5%, and to businesses by 10.5%. The growth of HPB's loans is even more important taking into consideration the fact that the banking sector recorded in the same period the fall in gross loans. Bank's total deposits grew by 5.4% and at the end of the year amounted to HRK 13.4 billion.

In 2012, HPB paid special attention to economy placing emphasis on the exporters who play an important role in launching economic growth. Although today, in Croatia only 7.5% of businesses are export oriented, almost 23% of HPB's loans to privately owned businesses are the loans to exporters.

Last year, the Bank also ensured for the individuals more favourable savings and financing conditions in domestic currency, continuing thus the trend of domestic currency affirmation – HRK, and confirming the significance of the retail sector in its business strategy. Thanks to its 10.3% market share in terms of the total number of individual current accounts, HPB is today the fourth-largest bank in Croatia.

Hrvatska poštanska banka is a responsible partner to its clients, owner and wider community where it operates. The Bank's employees are actively participating in different volunteering projects for a series of years already. Beside that, the Bank has been recognized by students as desirable institution for its activities especially created for younger population and is presented for the third straight time their "Zlatni indeks" award.

# I. HUMAN RIGHTS



**Principle 1 BUSINESS SHOULD SUPPORT AND RESPECT THE PROTECTION OF INTERNATIONALLY PROCLAIMED HUMAN RIGHTS WITHIN ITS SPHERE OF INFLUENCE**

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**Principle 2 BUSINESS SHOULD MAKE THAT THEY ARE NOT COMPLICIT IN HUMAN RIGHTS ABUSES**

## **Practical activities**

In connection with the principles of responsible business referring to the human rights protection, Hrvatska poštanska banka continued in 2012 to undertake the activities not only in the sphere of information security in business, but also in the sphere of protection, education and care of all employees of the Bank.

## **Information security**

In 2012, the Information Classification Project was launched and successfully completed. The Bank classified all its information according to how sensitive they are in terms of possible consequences of the violation of their confidentiality, integrity and availability at the level of all organizational units, marked information or information system resources containing information according to the classification level, and accordingly applied measures for the protection of classified information. Successfully completing the Information Classification Process Project, the Bank made necessary adjustments to comply with the Decision on adequate information system management adopted by the Croatian National Bank.

The Bank manages the information system security with ultimate efficiency. The proof is the ongoing updating of processes of information system risk assessment, operational and system records management and service and of equipment monitoring system; the latter incorporated all the changes and upgrades of the information system, reporting, document updating in accordance with the practice, information classifications, security requirements analyses and business continuity management.

The coherence of the notifying, alerting and reporting system adjusted to the needs of the Bank's information and business system has been continuously promoted.

E-learning system introduced by the Bank in 2012 incorporated from the very beginning the information security contents and made information security awareness available to all the employees of the Bank.

IT security experts are also responsible for collecting, processing and distributing reports on the information system security status, assisting to the Bank to act strategically and build up this important banking segment.

Thanks to the system for collecting, storing and processing of operational and system records and monitoring system, the Bank acts proactively in combating the activities that might threaten the functioning of the Bank's information system or give rise to any other financial or reputational threat.

Reporting and cooperation with the IT Sector regarding the security issues and changes in the Bank's information system have been improved.

Vulnerability testing has been conducted of one part of the information system by an independent service provider.

With involvement in the Bank's projects and by providing security reviews, information security attempts to timely point out and incorporate its requirements into IT infrastructure, as well as in the business processes. Within the business continuity management system, the Bank established and tested all critical services on the backup location.

### **Education and care for employees**

Skilled and educated employees are the source of HPB's competitive power on the market. HPB is supporting and promoting lifelong learning and providing the opportunity to all employees to acquire knowledge necessary for their work. HPB is supporting learning and development inside and outside the workplace through professional counselling, workshops, seminars, conferences, specialized training courses and language and computer courses. The Bank is also with the help from internal trainers continually educating new and existing employees for specific workplaces.

- As it opened new branches and expanded its business network, Hrvatska poštanska banka also in 2012 continuously educated new and existing employees of the Retail Sector. Within the program, the internal trainers were selected from individual organizational units and they provided education according to a time schedule.
- Throughout 2012 internal and external training courses were organized for the purpose of improving sales and client communications skills of the personnel of the Retail and Corporate Sectors who interact with the Bank's clients (sales personnel).
- In cooperation with the company Algebra, the workshop on the project management was organized for the Bank's employees who were either project managers or project team members. Along with the theory of project management, the employees were also taught about MS Project tool which is the basic project management tool.
- As E-learning system was introduced by the Bank, three workshops were organized on conception and production of e-learning content in special e-learning software Articulate and they were attended by the internal trainers of the Bank who would be assigned by parent organizational units to the production of new e-learning contents.
- As in 2012 the number of new employees increased in the retail debt collection department, external training courses were organized on the debt collection and work with difficult clients and were attended by 24 employees of the Bank.
- Also, in May 2012, the employees of the Risk Management Division took part in the financial analysis training course.

- HPB continued also in 2012 to organize and implement educational programs for new employees – interns with the aim of introducing them into the Bank's business and preparing them for future work. After the completion of such program all interns are normally invited to take internship exam based on which their employment status is determined.
- On demand and according to the needs of specific organizational units and in collaboration with competent organizational units, different specialized internal thematic training courses were organized (for example: money laundering prevention, sales and communication skills, operational risks).
- In accordance with the Advanced Training Program Bylaws, the Bank's employees participated in 2012 in open type courses (for example: HIBO, HGK, RRiF, TEB, NAPS, Potecon, Algebra, etc.)

**In-house education and trainings in 2012 – total of 439 participants of in-house trainings:**

<b>Title</b>	<b>Number of participants</b>
1 Sales skills, reclamations and complaints - cashiers	210
2 Education of new employees	48
3 New application system for operational risk management	26
4 Money laundering prevention	76
5 HPB Invest – funds	79

**E-learning**

E-learning system has been installed in the Bank as a tool for defining, organizing and managing E-learning content. The Human Resources Department is responsible for all the activities related to the system implementation, defining and testing of new functionalities, production of education content, trainings, testing of employees and reporting on all the activities carried out using that system.

Currently, Information Security, Code of Ethics and Safety at Work contents are available to all the employees of the Bank.

## **Work on the Project “Introducing Performance Management System”**

The project is setting the conditions for objectivized and transparent employee performance and career management. For that purpose, new workplace structure in each organizational unit, specific job descriptions, new systematization and workplace evaluations have been introduced and will be implemented in April 2013.

## **Professional training programs for university and secondary school students**

Investing in education and development of young people are the values that are embedded in the Bank's daily operations. In 2012, Hrvatska poštanska banka continued receiving applications of secondary school and university students to follow their mandatory professional training programs. The programs were implemented in collaboration with the organizational units and upon the completion the Human Resources Department issued certificates on completed professional training programs. This way, the Bank is directly helping students to gain their first professional experiences in financial business, thereby offering them new opportunities for potential future employment with the Bank.

For the third straight time Hrvatska poštanska banka won the “Zlatni indeks” award presented by the students of the University of Zagreb to the companies which in the previous academic year made the largest investments in the development and education of young people. Hrvatska poštanska banka won special award of the jury for its contribution to the educational projects for students.

## **Employees' data**

During 2012, 47 new employees joined the Bank. On 31 December 2012, the Bank had the total of 1118 employees.

## **Structure of employees on 31 December 2012**

### **1) Based on type of employment**

Temporary employment	Permanent employment	Total
<b>211 *</b>	<b>907</b>	<b>1118</b>

\* Of 211 temporary employed, 28 are interns.

## **2) Based on age and gender structure**

Age	Total	Women	Men
20-24	27	22	5
25-29	193	129	64
30-34	274	185	89
35-39	228	155	73
40-44	140	108	32
45-49	96	61	35
50-54	92	71	21
55-59	52	38	14
60-64	16	8	8
65 and more	0	0	0
<b>Total:</b>	<b>1118</b>	<b>777</b>	<b>341</b>

Employees' average age on 31 December 2012 in the Bank was 37.7

## **3) Based on gender structure of managers and other senior officers:** men (67), women (84).

### **Additional care for employees**

#### **HPB Sport**

HPB provides its employees the opportunity to participate in sports and recreational activities within the Sport and Recreation Association – HPB Sport, and also to participate in the bank games organized by the Bank.

HPB Sport Association is registered as a non-profit association, financed through donations and membership fees. At the end of 2012, there were 294 members of the Association, including HPB and members of the Group. The Association is primarily oriented towards sport and recreation, but significant stress is also placed on culture and humanitarian efforts.

Recreational activities are organized and carried out in ten cities: Dubrovnik, Osijek, Pula, Split, Šibenik, Varaždin, Vinkovci, Vukovar, Zadar and Zagreb. Along with the recreation, HPB Sport organizes also team building sessions for individual organizational units of the Bank.

The members of HPB Sport are regularly participating in **sport activities**:

- "Sports meetings of banks and FINA in Croatia" – 9 medals in different disciplines in 2012 with only 26 participants.
- Financial league, futsal
- Volleyball league Pula

## **Newsletter**

The Bank continued to publish its newsletter "Moja HPBanka" four times a year. The newsletter is intended for employees and is reporting on important events within HPB Group, interviews, employees' humanitarian efforts, financial market trends, updates on new employees, promotions for employees, and also interesting casual topics. The goal of the newsletter is to improve vertical and horizontal communication within the Bank and to allow employees to get to know their colleagues from all over Croatia.

## **Internal web portal**

HPB Intra is an internal web portal, official communication channel available to all employees of HPB Group. It regularly publishes the Bank's acts and decisions, and also other news and information relevant for the quality work of the employees. In addition, the intranet is a place where employees can find all important information and instructions related to the Bank's business and professional training programs. They can also access websites of the Union and HPB Sport Association.

## **Contribution to the community**

During 2012, Hrvatska poštanska banka continued to contribute to the community through its grants and sponsorships and to encourage projects at the local and national level. HPB continues on a regular basis its collaboration with educational, sport, culture and scientific institutions.

During 2012, HPB invested through its **grants** mostly in education, humanitarian causes and health services, then in culture and sports.

- **Education:** Top Scholarship for Top Students (scholarships paid to the best students); "Solidarity for Vukovar" action where scholarships are granted to four students from Vukovar; National Foundation for Supporting the Pupil and Student Standard of Living; conference "Croatian Money Market" organized by Money and Short-Term Securities Market; contest and exhibition "Tradition and Modernity – Biodiversity of the Republic of

Croatia in the Artistic Expression of Children", organized by the Association of the Croatian Art Teachers; Elementary School "Dr Mate Demarin" for the purpose of procuring IT equipment; Sport Society "Naša djeca" for the purpose of co-financing summer camp for children and young people in the children's retreat "Cvrčak".

- **Charity and health:** Home for children and younger adolescents Slavonski Brod for the purpose of supporting the 6<sup>th</sup> Sports Meeting of Children's Homes in Republic of Croatia; University Hospital "Sestre milosrdnice" for the purpose of procuring the equipment for the surgical unit of Neurosurgery Clinic; the Croatian Medical Association.
- **Culture:** manifestation "Šokačko sijelo"; manifestation "Dan masline", organized by the Croatian Society of Food Technologists, Biotechnologists and Nutritionists of the Zadar County.
- **Sport:** Water-polo Club "Jadran"; Karate Club Maksimir.

Through **sponsorships** HPB invested in 2012 primarily in sports and culture.

- **Sport:** Croatian Football Club "Cibalia", Croatian Football Club "Gorica", Handball Club "Lokomotiva", Women Basketball Club Gospić, Basketball Club "Kaštela", Siniša and Nikša Skelin, Ski Club "Medveščak", Moto Club "Kvarner".
- **Culture:** manifestation „Festival of Polenta and Cheese“, organized by the Tourist Board of the Municipality of Jelenje.

Not only through sponsorships and grants, but also through its products and services and their availability through the cooperation with the Croatian Post, the Bank became closer and more accessible to individuals and business partners throughout Croatia, as well as to special groups of individuals, such as young people, students and pensioners.

## Future goals

- Within the project "Introducing Performance Management System", the Bank will in 2013 continue its activities according to the project plan.
- The Bank will continue to organize in-house training courses for new and existing employees with the goal of increasing performance
- The Bank will continue to support the community and society where it operates through sponsorships and grants to those who need them most.
- Enhanced activities through E-learning system will include even more training courses for HPB Group's employees.
- The Bank will further develop internal communication through existing channels (newsletter and intranet)

## **II. WORK CONDITIONS**



**Principle 3 BUSINESSES SHOULD UPHOLD THE FREEDOM OF ASSOCIATION  
AND THE EFFECTIVE RECOGNITION OF THE RIGHT TO COLLECTIVE BARGAINING**

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**Principle 4 THE ELIMINATION OF ALL FORMS OF FORCED AND COMPULSORY  
LABOUR**

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**Principle 5 THE EFFECTIVE ABOLITION OF CHILD LABOUR**

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**Principle 6 THE ELIMINATION OF DISCRIMINATION IN RESPECT OF  
EMPLOYMENT AND OCCUPATION**

## **Practical activities**

- In 2012, Hrvatska poštanska banka regularly implemented all activities related to occupational safety and health and fire protection for those who were not previously educated according to the regulations of the Republic of Croatia and EU guidelines.
- Occupational safety and health education was implemented through E-learning education which was available to all employees at their workplaces. It was adjusted to the Bank's business in terms of warnings about potential hazards and measures for their elimination.
- Draft Emergency Evacuation Plan was produced for the whole Bank and all the employees were familiarized with it through Intranet. Simulated evacuation and rescue drill was also carried out at the Bank's central building in Jurišićeva street in Zagreb.
- All other measures and legal obligations related to employees' safety, occupational safety and health and fire protection were also implemented and fulfilled..
- During 2012, HPB provided again its employees with additional and supplementary health insurance implemented by a Croatian insurance company.
- Continuous improvement of workplace quality through ergonomics and occupational safety and health measures.

## **Future goals**

- Joining EU, all internal acts of the Bank will be adjusted to the amendments to legal regulations applicable in the sphere of occupational safety and health and fire protection.
- Implementation of occupational safety measures in compliance with new regulations.
- Through E-learning, to train further all employees in the sphere of occupational safety and health, familiarizing them with potential hazards arising from work process and with measures relating to the protection of employees at their workplaces, all in order to reduce the number of occupational injuries.
- Using E-learning, to expand further the Bank's employees' knowledge relating to information security.
- Further promotion and improvement of protection and safety levels by quality education, in order to create as agreeable work conditions as possible, with the lowest stress level and significantly reduced potential for occurrence of occupational injuries.
- To revise workplace safety and health risk management for all workplaces in the Bank.

### **III. ENVIRONMENT**



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**Principle 7 BUSINESS SHOULD SUPPORT A PRECAUTIONARY APPROACH TO ENVIRONMENTAL CHALLENGES**

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**Principle 8 BUSINESS SHOULD UNDERTAKE INITIATIVES TO PROMOTE GREATER ENVIRONMENTAL RESPONSIBILITY**

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**Principle 9 BUSINESS SHOULD ENCOURAGE THE DEVELOPMENT AND DIFFUSION OF ENVIRONMENTALLY FRIENDLY TECHNOLOGIES**

## **Practical activities**

- E-waste is disposed in accordance with the legislation and contracts with suppliers, and the price of disposal is incorporated into the sale price of electronic equipment. Once obsolete equipment has been written off, the Bank invites the company responsible for the transport of such waste to the site designated for waste disposal (ecological landfill).
- HPB orders the most up-to-date IT equipment in terms of ecological efficiency. Also, all new computers are all-in-one meaning that all the components are integrated in the same case and that we will latter on have significantly less e-waste.
- HPB intensively uses virtual servers (virtualisation) meaning that on one physical server multiple logical servers are mounted (1:20 ratio) which reduces the energy consumption for power and cooling. It is estimated that the Bank saves around 350,000 kWh per year.
- With the development of electronic banking, introduction of information technology and automation of office work, the Bank is continuously reducing paper consumption and printing needs. With document scanning and implementation of document management system “Documentum” and in-house developed systems, the Bank significantly reduced the quantity of paper documents and printing needs. The Bank also started the project of document archiving and classifying which aims at document digitization and in the long-term, also at transition to fully electronic documents.
- The Bank fully implemented the print management project Page+ which would cut down on print jobs and decrease toner, paper and electricity consumption.
- The Bank fully implemented document classification project which paved the way for the document archiving and digitization project and in the long-term, also for the transition to fully electronic documents.
- E-learning system was integrated with SharePoint platform and digital educational contents implemented for the purpose of facilitating education for all the employees of the Bank.
- In order to facilitate easier communication at all levels, the Bank implemented the integrated unified communication system Lync which comprises instant messaging, audio, video and web conferencing, telephony and voice mail.

## **Introducing Green Office**

At the beginning of 2012, Green Office was established in order to improve the efficient use of resources, minimize negative environmental impacts and reduce energy and office supplies costs. The Bank adopted a Green Office Policy, established the team responsible for introducing, monitoring and implementing the Green Office measures in order to reduce environmental footprint and introduce good practices in the Bank's offices and branches and also to educate employees about work impacts on environment.

In 2012, the following actions were taken:

- The Bank created an informative and educational Intranet Site – Green Message Board to educate and advise employees on an ongoing basis on the Green Office measures in terms of reduced paper consumption, optimum heat regulation in the premises, rational water and lighting consumption, gathering old paper and toners in the special boxes, etc.
- A new column "HPB thinks green" has been introduced in the newsletter "Moja HPBanka" and it discusses in more details current environmental issues and includes advices to the employees concerning the manners in which they can contribute to the protection of environment.
- In all its units, located throughout Croatia, the Bank has introduced boxes for the purpose of gathering waste toners; they are then removed to the Bank's warehouse in Zagreb and transported and disposed of in the correct manner at the company responsible for that.
- All e-waste (obsolete computers, printers, fax machines) has been properly disposed of at the companies licensed for e-waste disposal.
- The Bank has contracted the services of a licensed company for supplying the boxes for waste paper and taking it to recycling. Such boxes have been for a moment placed on the majority of the Bank's locations. Also, the Bank keeps records of the quantities of collected paper.
- Reports on expenditure are now sent via emails to the users of corporate mobile phones for the purpose of achieving more rational use of such phones.

## **Future goals**

- Further rationalization and integration of technology platforms, leading subsequently to the reduction in different technologies and needs for physical/virtual environments, will be implemented during the third quarter of 2012.
- In 2013, the Bank will continue to implement the Green Office activities and will reduce office supplies and energy consumption even more.

## IV. ANTI-CORRUPTION



**Principle 10 BUSINESSES SHOULD WORK AGAINST CORRUPTION IN ALL ITS FORMS, INCLUDING EXTORTION AND BRIBERY**

## **Practical activities**

### **Implementation of Anti-Corruption Programme**

In accordance with the Anti-Corruption Program for state majority owned companies 2010-2012, adopted by the Croatian Government in late November in 2009, Hrvatska poštanska banka adopted the *Action plan for implementation of Anti-Corruption Program in Hrvatska poštanska banka 2010 – 2012*. The Bank defined 25 activities according to specific goals and required measures. Specific target groups, deadlines and responsibilities were set for each activity.

Planned activities were fully implemented and the main focus was on:

- Service improvements, with emphasis on empowering responsibilities for successful implementation of tasks and promotion of business integrity and transparency
- Fulfilment of tasks in a proper, ethical, economic, efficient and effective way
- Business operations organized in accordance with laws, regulations, policies, plans and procedures
- Further improvement of property and other resources protection from loss caused by poor management, unjustified spending and use, and fight against irregularities and frauds
- Timely financial reporting and business results monitoring.

### **Fight against money laundering and terrorist financing**

Being under obligation to undertake measures and actions set in the Anti Money Laundering and Terrorist Financing Law, the Bank undertook in 2012 in the sphere of money laundering and terrorist financing prevention the following:

- The Bank was undertaking in a consistent manner the measures and actions prescribed by law and regulations passed based on the Law,
- The Bank was systematically developing and improving software in the area of money laundering and terrorist financing detection and prevention,
- The Bank organized a series of training courses for 98 employees. The target groups were: recently employed persons, employees responsible for business relationship introduction and transactions carried out in branches and subsidiaries, international payment operations and investment banking, Internal Audit Office staff, and those working in back offices. The topics included legislative framework, due diligence, risk assessment and registers, business relationship monitoring, embargo lists application, detection of suspicious, complex and unusual transactions, record keeping obligations and document retention periods.

### **Prevention of market abuse and manipulation**

In 2012, the manner in which performed transactions are reported to the Register of personal transactions of relevant persons and employees of the Bank, kept under the Ordinance on personal transactions of relevant persons and Ordinance on personal transactions of employees of the Bank, was simplified and the statements of accounts from broker application were automatically sent to the Business Coordination Office.

The Bank maintains in compliance with the Decision on persons possessing inside information the Register of Insiders and in 2012 no use of inside information by insiders was reported or noted.

In 2013, the Bank will continue to actively implement the practices of transparent procedures and business and will in the capacity of an issuer of financial instruments and in cases referred to in relevant laws, notify the Croatian Financial Services Supervisory Agency and public of inside information directly related to the Bank, for the purpose of preventing market abuse and manipulation.

### **Future goals**

- Further enhance efficiency, integrity, ethics and transparency in business
- Further improve anti money laundering and terrorist financing system and internal control system in risk assessment processes related to money laundering and terrorist financing in order to conform the measures to be undertaken to identified risks
- Education and training of employees in the sphere of anti-corruption and detection of money laundering and terrorist financing, in order to ensure conformity to and application of laws, regulations and guidelines of the legislator
- Introduce new software for detection and prevention of money laundering and terrorist financing in order to facilitate and accelerate detection of suspicious transactions and persons, simplify analytical work and improve communication of responsible persons in the Bank
- Continue to implement and improve transparency of procedures and business. The Bank will in the capacity of an issuer of financial instruments and in cases referred to in relevant laws, keep notifying the Croatian Financial Services Supervisory Agency and public of inside information directly related to the Bank, for the purpose of preventing market abuse and manipulation.

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