



PRESS RELEASE

For the second year in a row, KentBank is the fastest growing bank in Croatia

KentBank enters 2022 with a new identity and a strategic turn in business with the aim of further growth and strengthening the market position in the Croatian market. KentBank's new identity reflects a new business strategy and positioning that will primarily be reflected in the individual approach and the provision of personalized service to the client.

Zagreb, January 24, 2022 - KentBank continues to operate successfully, grow and develop its business, and last year it was the fastest growing bank in Croatia. In 2021, KentBank, according to unaudited data, made a pre-tax profit of HRK 27 million, which is an increase of HRK 26 million or 371 percent compared to 2020. Total assets amount to 3.3 billion kuna, which is an increase of 450 million kuna or 15 percent compared to the year before. The net loan portfolio at the end of 2021 amounted to HRK 1.85 billion, which is an increase of HRK 265 million or 17 percent. Gross loans in Retail increased by 34 percent, and to legal entities by 10 percent. In 2021, deposits grew by HRK 421 million, or 19 percent.

Last year, KentBank adopted new strategic guidelines to support the continuation of growth and further development, and they are accompanied by a new visual identity, and its implementation began in 2022.

KentBank's focus remains on business with retail clients and small and medium-sized enterprises, through a business network of 14 branches in cities across the country and a network with more than 1,000 ATMs and advanced digital Internet and mobile banking services, which are constantly improving. Recognizing that a large number of clients want a bank that will support them in achieving their personal and business ambitions, which has a direct and personal relationship with them and approaches them with respect and attention, KentBank bases its business strategy on this approach.

"KentBank, with its new strategic direction, emphasizes business in a personalized approach and top service. In the future, we want to make the most of the opportunity for individual access to clients that we have thanks to the fact that we are not among the largest banks. We see the size of our bank as our competitive advantage because we are small enough to provide special service, and big and strong enough to support our clients in all their ambitions and plans, whether private or business. In addition, we intend to monitor and support the aspirations and ambitions of our clients not only through unique financial services but also through learning, sharing experiences and networking through our new KentClub platform, which is unique in the marketplace. By offering finances tailored to each client and supporting their personal and professional development, we are expanding the circle of successful people, creating benefits for them, but also for those around them and the community," said KentBank CEO Hasan Ecesoy.

The process of business improvement and transformation with the aim of further growth and strengthening the position on the Croatian market is accompanied by a new visual identity. The Bank cooperated with the creative agency Bruketa & Žinić & Gray on the development of a new visual identity, and the new concept of designing the branches in accordance with it was made by the Agency for Design, Product Design and Architecture *Brigada*.



"Our goal is to respond to customer needs through a personalized approach and support at the right time, and not just through the usual banking services. With the KentClub platform, our support becomes even broader. Through learning and networking within our Club space, we also support their growth, and with the concierge services we want to help them organize their lives to get extra time to devote to their interests and the activities that make them happy. Top Internet and mobile banking services in our country are not a substitute for personal relationships and direct contact with clients. While we continue to develop digital services, we want to be a Bank that develops and nurtures personal and close relationships with its clients", concluded Aleksandra Cvetković, Member of the Management Board.

In accordance with the new strategic direction of KentBank, this year KentClub also offers its clients a unique place and a unique concept within the banking sector in Croatia. Specially arranged space in the Bank branch in Ilica is intended for gathering and networking of the Bank's clients and exchange of knowledge and ideas for the purpose of their growth and development, personal and business. In addition, it allows members of its KentBank club to use Quintessentially's unique concierge service. These services, as well as financial ones, are personalized, created according to the needs of each member, and include assistance in organizing trips, access to the best events, restaurant reservations, but also connecting with potential business partners around the world, etc.

"The new branch design concept also reflects our strong focus on individual approach and superior service. We are guided by the idea that all our bankers are personal bankers, because we approach each of our clients individually and we want to provide them with top service. We are determined to continue to grow and develop further, as the first real boutique bank in Croatia for business and private financial needs of clients, especially entrepreneurs and professionals," said Damir Brkić, Member of the Management Board.

KentBank's new visual identity is based on the hexagon symbol, which is a universal symbol of coherence. And it is precisely the connection with clients that is the foundation on which KentBank develops its business. "Croatia has never had a bank really specialized in the premium segment of the market. This will be seen in its special services created for that segment, but in everything else: interior design or visual identity. Unobtrusive, discreet and timeless design speaks of an institution focused on long-term relationships and personal approach to each person, speaks of the "Ritz-Carlton" among banks, "said Davor Bruketa, co-founder and creative director of Bruketa & Žinić & Gray.