



2021 ANNUAL REPORT

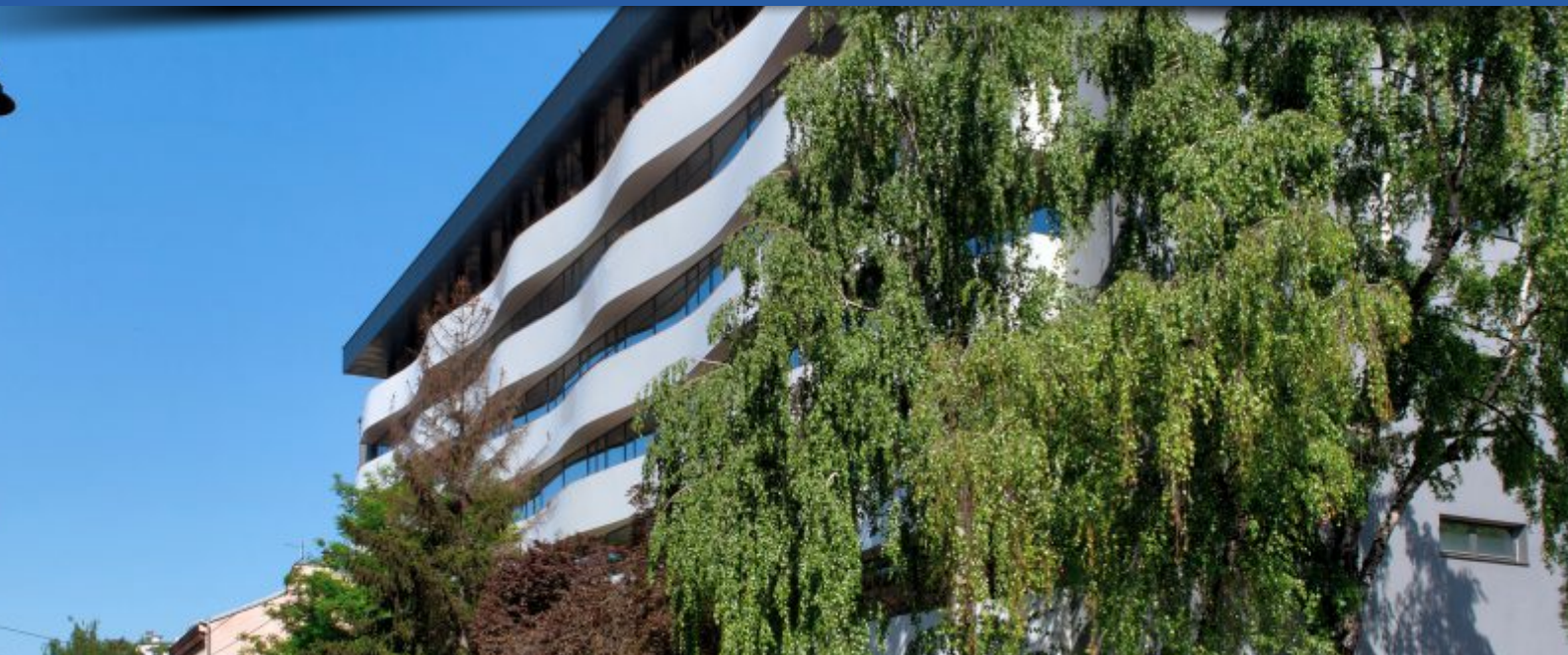
 **UNION**BANKA

Unique. Responsible. Reliable.

OVERVIEW OF MAIN INDICATORS

		(in BAM 000)
	December 31, 2021	December 31, 2020
Total assets	1,054,365	879,736
Loans granted	362,155	310,799
Trading securities	198,698	231,709
Deposits	919,497	770,524
Profit before tax	1,069	546
Total revenues	27,047	26,257
Total expenditures	25,978	25,711
Number of employees	197	197
Number of business units	13	13

MISSION OF THE UNION BANK



The Mission of the Union Bank is to build a development- oriented commercial bank with a broad spectrum of high-quality banking services that correspond to the actual needs and capabilities of our clients. Based on principles of our corporate values, the Bank's activities should contribute to the economic development and stability of Bosnia and Herzegovina's financial sector. By assuming responsibility and role on the market as the only commercial bank with majority state-owned capital, we are committed to achieving sustainable growth and providing long-term care for the community in which we operate. We attribute an important role in achieving the mission to our employees, because we believe that quality and strategic advantage of any institution depends on its professionalism, competence and investments in staff training and development.

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Sustainable growth and long-term care for the community!

We assume responsibility and role on the market as the only commercial bank with majority state-owned capital.

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MANAGEMENT STATEMENT



Dear clients, business partners and esteemed shareholders,

In 2021, Union Bank d.d. Sarajevo, continued to grow strongly in all important business segments, and what we are proud to point out is that we have entered the company of banks with assets of more than 1 billion BAM.

At the end of the year, the balance of the loan portfolio amounted to 362 million BAM, which again represents a double-digit growth of this indicator in relation to previous year, while interest-bearing assets amounted to 560 million BAM.

As in the previous year, business operations in 2021 were marked by the Covid-19 virus pandemic, and the focus of our work was on maintaining business continuity but also providing timely and adequate assistance to our existing and new clients to overcome the negative trends caused by the pandemic. In this regard, we emphasize that Union Bank has used the entire fund intended for our bank under the credit guarantee programs of the FBiH Guarantee Fund, and that we have placed funds from this fund on the market in the total amount of 50 million BAM. Analysing the percentage of utilization as well as the absolute amount of placed funds from this fund, Union Bank is a leader in the FBiH market, which once again showed our social responsibility and confirmed the partnership we build with our clients.

Traditionally, this year we implemented our special offer of housing loans for young people, with a fixed and extremely favourable interest rate, and we successfully implemented two special offers of consumer loans for households, which enabled us to keep the loan portfolio in the retail segment at approximately 50% share in the total loan portfolio of the Bank.

Good results in the retail segment were also contributed by finalized projects on new mobile and electronic banking applications - mUNION and eUNION, which were recognized by our clients and highly positively evaluated, as well as the implementation of the "Scoring" model when analysing clients' creditworthiness by significantly speeding up the lending process.

In 2021, the process of recapitalization of the Bank by the Government of FBiH in the amount of 25 million BAM was completed, which further strengthened our already strong stability and created conditions for even stronger growth in the coming period.

We believe that we will have the full support of the FBiH Government as the majority owner, as we have had so far, and that we will successfully respond to all the challenges ahead through the efforts of each individual and team work.

The Management Board of Union Bank d.d. Sarajevo is pleased to present the Annual Report for 2021 on the following pages, which includes a financial review of operations, audited financial statements and an independent auditor's report.

Vedran Hadžiahmetović
Chairman

Edin Mujagić
Member of Risk

Leon Begić
Member of Operations



BANK MANAGEMENT BODIES

Supervisory Board	Management Board
Maja Letica, Chairman of the Supervisory Board	Vedran Hadžiahmetović, Chairman of the Management Board
Haris Jahić, Member	
Advija Alihodžić, Member	Edin Mujagić, Member of Risk
Dražena Tunjić Pavlović, Member	
Aida Hadžigrahić, Member	Leon Begić, Member of Operations

Audit Committee
Hajrudin Hadžović, Chairman of the Audit Committee
Nermin Šahinović, Member
Lejla Demirović, Member
Damir Šapina, Member
Marko Čule, Member

Internal Auditor	BUs	Employees	Shareholders
Azemina Smailbegović	4 Branch offices	197	Shareholders with 5% or more voting shares: FBiH Ministry of Finance – 95.77%
	9 Sub-branches		

A person in a white shirt is holding a small globe with a tree growing on it. The tree is green and has a brown trunk. The globe is held in the person's hands, which are visible in the foreground. The background is a bright, sunny sky with a soft glow.

CORPORATE VALUES

Key corporate values of the Union Bank are the organizational culture, method of operations and work at the Bank. We define key values as principles that positively affect staff behaviour and contribute to the Bank's recognisability as a reliable and responsible partner to clients and the community in general. By constantly emphasizing the key values, we try to unite interests of the Bank and its employees and thereby encourage staff's engagement, motivation, common spirit and performance quality.

CORPORATE VALUES

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1) Client Orientation

We put our clients to the center of all our activities. Special attention is paid to the analysis of client requirements, product development and standardization of service quality for all client groups, in order to efficiently contribute to the achievement of their goals. With synergy of our staff's professional knowledge and high-quality services, we offer higher value to our clients whom we serve in a professional, open and friendly way, regardless of their background, sex, age, business volume or any other affiliation. Service quality standards will be continuously measured and analyzed for the purpose of constant improvement.

2) Professional and Ethical Operations

By respecting local and international regulatory standards, the Bank shall apply the highest professional and ethical standards of organization, management and control that will support safety and business continuity, but also the confidence of regulators, owners, potential creditors and clients. Our every employee takes responsibility and has a high degree of personal commitment and expertise to be able to respond to all demands placed on us by clients and the market in general. With the support of new information technologies, the Bank will follow market trends and offer products that meet clients' actual needs and capabilities. With consistent application of a system of best practices and procedures, we make sure that loan applications are considered professionally and efficiently. When making decisions, we make sure that our clients fully understand terms of agreements with the Bank so that procedures are comprehensible to both parties. Loans are not approved to individuals or companies suspected of using illegal forms of doing business. Also, the Bank will not develop products that allow potentially fast gain based on changes in market conditions (speculative business).

3) Transparency

As an expression of our public and open activities, transparency is the fundamental postulate of our communication with clients, business partners, employees, shareholders and public in general. The established transparent system has clear procedures for internal decision making and for making decisions of public interest. With open communication channels between the Bank and interested parties, we enable access to relevant information, thus showing responsibility towards the community

at large. We will do our best to answer any individual question and will provide adequate response to demands placed on us. Our offer is transparent and fair, with clear characteristics and prices of products and our products are simple, understandable and affordable to all target groups.

4) Social Responsibility

The Bank will take care of wider effects of financing market segments and products, emphasizing the issue of social responsibility. We are actively involved in financial education of our clients and public in general. In product development, attention will be paid to the effects of introducing new and changing the existing products, especially in terms of influence on risk exposure. We manage risks professionally and with precaution and treat them as inseparable part of business management and, as such, this affects business decision making on all levels. Against this background, we offer our clients understandable and well-founded advice and assist them in picking loans that will help them while avoiding over-indebtedness.

5) Teamwork and Open Communication

We believe that the Bank's development and creation of new values can only be achieved with teamwork. With joint action, through open communication culture with one another, we handle daily business challenges and find the best solutions in a professional and constructive way. We fully appreciate the individuality of each employee and treat all of them equally and with respect regardless of their background, color, language, sex, religious, national or any other attribute or affiliation.

These five values constitute the core of our corporate culture and are actively applied in our daily business. The aforementioned values are reflected in the Bank's Code of Conduct through practical guidelines for all employees.



FINANCIAL STATEMENT

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INDEPENDENT AUDITOR'S REPORT



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Bosna i Hercegovina

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Independent Auditor's Report on short versions of reports

To the Shareholders of Union Bank d.d. Sarajevo

Opinion

Short versions of reports that consist of the Report on financial position as on December 31, 2021 and the Report on comprehensive income for the year ending on the same date, have been drafted based on the audited financial statements of Union bank d.d. Sarajevo for the year ending on December 31, 2021.

In our opinion, the attached short versions of financial statements are consistent, in all significant segments, with audited financial statements, pursuant to the Decision on External Audit and Content of Audit Implemented in a Bank, based on the requirement defined in Article 124 of the Law on Banks of the Federation of BiH.

Short version of reports

The short versions of reports do not include the cash flow report, the report on changes related to the capital, nor publications required by the legal and accounting regulations applicable to banks in the Federation of BiH. Thereby, reading the short versions of reports is not an appropriate replacement for reading of audited financial statements and the Independent Auditor's Report.

In our report dated February 28, 2022 we gave a positive audit opinion on audited financial statements. The audited financial statements and their short versions do not reflect the impact of

events that took place following drafting of our report on audited financial statements. This report also includes:

- Communication on key audit issues that refer to Adequacy of loan loss provisions.

Management's responsibility for short versions of reports


Pursuant to Article 124 of the Law on Banks of the Federation of BiH, the Management is responsible for preparation of short versions of audited financial statements whose content is defined by Article 17 of the Decision on External Audit and Content of Audit in a Bank.

Auditor's responsibility

Our responsibility is to provide an opinion on whether the short versions of reports are consistent, in all significant segments, with audited financial statements, based on our procedures which have been implemented pursuant to International Audit Standards 810 (revised) "Engagements to Report on Summary Financial Statements".

Other facts

We point out the fact that these short versions of reports contain only information required by Article 17 of the Decision on External Audit and Content of Audit in a Bank for the purpose of publishing in newspapers, whereby it cannot be considered they have been prepared based on some other grounds for preparation of financial statements.


Danijela Mirković, prokurista




Tarik Alijagić, licencirani revizor

Sarajevo, 28. februar 2022. godine

Ernst & Young d.o.o. Sarajevo
Vrbanja 1 (SCC – Sarajevo City Center)
71000 Sarajevo
Bosna i Hercegovina

Income Statement and other comprehensive income for the year that ended on December 31, 2021

	2021	2020
Interest income calculated at the effective interest rate	13,389	12.134
Interest expenditures calculated at the effective interest rate	(2.800)	(2,615)
Net interest income	10,589	9,519
Fees and commissions income	3,071	2,633
Fees and commissions expenditures	(1,301)	(1,139)
Net fees and commissions income	1,770	1,494
Net (expenditure) / income from depreciation of financial assets	(417)	(302)
Net expenditures arising from fin. assets recognized by fair value in the Income Statement	(68)	(107)
Net income arising from foreign exchange differences	152	76
Other operating income	1,284	1,469
Total operating income	13,310	12,149
Personnel expenses	(6,754)	(6,553)
Depreciation	(1,122)	(1,071)
Other expenditures	(4,365)	(3,979)
Total operating costs	(12,241)	(11,603)
PROFIT BEFORE TAX	1,069	546
Corporate (income) tax	-	-
Losses based on deferred tax liability	(40)	(114)
NET PROFIT FOR THE YEAR	1,029	432
Other comprehensive (loss) / income		
Items that shall be subsequently reclassified in the Income Statement when specific conditions are met:		
Effects of changes depreciation of financial assets through other results, net	(345)	343
Effects of changes in fair value of financial assets through other results, net	6,724	(4,464)
Deferred tax losses for financial assets through other results	(638)	(200)
	6,724	(4,321)
TOTAL COMPREHENSIVE (LOSS) / INCOME	6,770	(3,889)
Earnings per share (in BAM)	0,30	0,20

Financial position account for the year that ended on December 31, 2021

	31 December 2021	31 December 2020
ASSETS		
Cash and accounts with banks	373,033	238,946
Facilities with other banks	7,815	3,908
Reserve requirement with the Central Bank	96,776	78,115
Financial assets by fair value in the profit and loss	196	264
Financial assets by fair value in Other results	198,698	231,709
Loans extended and receivables	352,495	301,405
Other assets and receivables	1,340	1,229
Tangible and intangible assets and assets with the right of use	18,478	18,812
Investments in investment property	4,480	4,545
TOTAL ASSETS	1,053,311	878,933
LIABILITIES		
Liabilities to other banks and financial institutions	1,201	1,271
Liabilities to clients	918,296	769,253
Other liabilities	6,772	3,493
Subordinated debt	30,000	40,000
Provisions	1,630	1,274
TOTAL LIABILITIES	957,899	815,291
CAPITAL		
Share capital	69,098	44,098
Revalorization reserves	7,549	1,808
Retained earnings	18,765	17,736
TOTAL CAPITAL	95,412	63,642
TOTAL LIABILITIES AND SHARE CAPITAL	1,053,311	878,933

Cash flow statement for the year that ended on December 31, 2021	2021	2020
Business activities		
Profit before tax	1,069	546
Adjustment:		
Depreciation	1,122	1,071
Losses from tangible assets expenditures	19	16
Impairment and provisions, net	417	142
Effects of changes in fair value of financial assets recognized by fair values in the Income Statement	69	107
Interest income from financial assets through other results, recognized in the Income Statement and other comprehensive income statement	(2,771)	(2,805)
Income from dividends recognized in the Income Statement and other comprehensive income statement	(65)	(57)
Cash flow before changes in operating assets and liabilities:	(137)	(980)
Net (increase) / decrease of reserve requirement with the BH Central Bank	(18,680)	1,929
Net increase of facilities with other banks	(3,911)	(3,904)
Net increase of loans extended to clients, before value adjustment	(51,594)	(46,175)
Net increase / (decrease) of other assets, before value adjust	(114)	3,571
Net (increase) / decrease in liabilities to other banks and financial institutions	70	(82)
Net increase in liabilities to clients	149,043	68,820
Net increase / (decrease) of other liabilities	2,591	(264)
	77,268	22,915
Profit tax paid	-	-
NET CASH GENERATED IN OPERATING ACTIVITIES	77,268	22,915
Investment activities		
Purchase of financial assets through other results	(10,482)	(93,723)
Interest received from financial assets through other results	52,988	56,845
Purchase of tangible assets	(742)	(901)
Dividends received	65	57
NET CASH GENERATED / (USED) IN INVESTMENT ACTIVITIES	41,829	(37,722)
Financial activities		
Repayment of principal on leases	(10)	(193)
Inflows from subordinated debt	15,000	15,000

NET CASH GENERATED IN FINANCIAL ACTIVITIES	14,990	14,807
NET INCREASE OF CASH AND CASH EQUIVALENTS	134,087	100
CASH AND CASH EQUIVALENTS AS OF JANUARY 1	238,946	238,846
CASH AND CASH EQUIVALENTS AS OF DECEMBER 31	373,033	238,946

	Share capital	Revalorization of investment reserves	Retained earnings	Total
December 31, 2019	44,098	6,129	18,653	68,880
Net profit	-	-	432	432
The effect of the application of the FBA Decision	-	-	(1,349)	(1,349)
Other comprehensive income	-	(4,321)	-	(4,321)
Total comprehensive income	-	(4,321)	432	(3,889)
December 31, 2020	44,098	1,808	17,736	63,642
Net profit	-	-	1,029	1,029
Other comprehensive income	-	5,741	-	5,741
Total comprehensive income	-	5,741	1,029	6,770
Issue of share capital	25,000	-	-	-
December 31, 2021	69,098	7,549	18,765	95,412

INTEREST INCOME ACCRUED AT THE EFFECTIVE INTEREST RATE

	2021	2020
Interest on approved retail loans	5,951	5,000
Interest on approved corporate loans	4,655	4,326
Interest on financial assets through other results	2,772	2,805
Interest on facilities with other banks	11	3
	13,389	12,134

INTEREST EXPENDITURES ACCRUED AT THE EFFECTIVE INTEREST RATE

	2021	2020
Interest on funds above mandatory reserves in the CBBH	1,129	1,153
Interest on corporate deposits	738	774
Interest on retail deposits	717	557
Negative interest for facilities with other banks	87	47
Interest on required reserves in the CBBH	74	-
Interest on taken loans	41	36
Loans acc. to IFRS 16	12	21
Negative interest on securities	2	27
	2,800	2,615

FEES AND COMMISSIONS INCOME

	2021	2020
Payment transaction fees	2,366	2,113
Fees based on off-balance sheet activities	377	250
Conversion fees	131	91
Other fees and commissions income	197	179
	3,071	2,633

FEES AND COMMISSIONS EXPENDITURES

	2021	2020
E-banking and SWIFT	920	772
Internal payment transactions	367	364
Guarantees	14	3
	1,301	1,139

NET EXPENDITURE ARISING FROM DEPRECIATION OF FINANCIAL ASSETS

	2021	2020
(Increase) / decrease in correction of value of loans granted to clients	(504)	84
(Increase) / decrease of impairment of cash funds	(196)	28
Increase of provisions for potential and undertaken liabilities	(62)	(71)
Decrease / (increase) of correction of value of financial assets through other results	345	(343)
	(417)	(302)

OTHER OPERATING REVENUES

	2021	2020
Collected write-offs	989	1,078
Income from lease	343	340
Dividends	65	57
(Increase) / decrease of provisions for personnel fees, net	(23)	5
Increase of provisions for court disputes, net	(271)	(135)
Other	182	124
	1,284	1,469

PERSONNEL EXPENSES

	2021	2020
Net wages	3,333	3,245
Tax and contributions	2,439	2,382
Other	982	926
	6,754	6,553

OTHER EXPENDITURES

	2021	2020
Costs of services	1,382	1,295
Maintenance	774	656
Insurance	652	577
Advertising and representation costs	410	322
Telecommunication costs	274	257
Energy costs	253	225
Other taxes and contributions	208	215
Costs of materials	129	163
Other costs	267	269
	4,365	3,979

CORPORATE TAX

	2021	2020
Current tax	-	-
Deferred tax losses	40	114
Total corporate tax cost	40	114
	2021	2020
Profit before tax	1,069	546
Corporate tax at 10% rate	107	55
Adjustments for:		
Capital gains	13	13
Non-tax deductible income	(7)	(6)
non-tax deductible expenditure	30	46
Tax reliefs	(143)	(108)
Effects of a lower accounting depreciation rate and a higher depreciation rate for tax purposes	40	114
Current and deferred corporate tax	40	114
Effective corporate tax rate	4%	21%

CHANGE IN DEFERRED TAX LIABILITIES

	2021	2020
Balance on 1 January	203	89
Net changes in deferred tax liabilities	40	114
Deferred tax liabilities as of December 31	243	203

EARNINGS PER SHARE

Basic earnings per share are calculated by dividing the profit available to shareholders with the average number of ordinary shares during the year.

	2021	2020
Profit available to shareholders ('000 BAM)	1.029	432
Average number of ordinary shares in a year	3,454,921	2,240,921
Basic earnings per share (in BAM)	0.30	0.20

CASH AND ACCOUNTS WITH BANKS

	December 31, 2021	December 31, 2020
Funds on the current account with CBBH	326.502	207.341
Cash in the Bank's vault	25,503	10,421
Funds on current accounts with other banks	19,308	19,455
Cash in ATMs	2,107	1,962
	373,420	239,179
Minus: impairment	(387)	(233)
	373,033	238,946

Impairment changes can be shown as follows:

	December 31, 2021	December 31, 2020
Opening balance	233	60
Effects of the FBA's decision, January 1, 2020	-	200
Net (decrease) / increase of impairment	154	(27)
Closing balance	387	233

FACILITIES (PLACEMENTS) WITH OTHER BANKS

	December 31, 2021	December 31, 2020
Placements with other banks	7,823	3,912
Minus: impairment	(8)	(4)
	7,815	3,908

Impairment changes can be shown as follows:

	December 31, 2021	December 31, 2020
Opening balance	4	-
Increase of impairment	4	4
Closing balance	8	4

RESERVE REQUIREMENT WITH THE CENTRAL BANK OF BOSNIA AND HERZEGOVINA

	December 31, 2021	December 31, 2020
Reserve requirement with CBBH	96,873	78,193
Minus: impairment	(97)	(78)
	96,776	78,115

Impairment changes can be shown as follows:

	December 31, 2021	December 31, 2020
Opening balance	78	3
Effects of the FBA's decision, January 1, 2020	-	80
Increase / (decrease) of impairment	19	(5)
Closing balance	97	78

FINANCIAL ASSETS RECOGNIZED BY FAIR VALUE IN THE PROFIT AND LOSS

	December 31, 2021	December 31, 2020
ALTA banka d.d. Beograd, Serbia	196	264
	196	264
Trends in fair value of shares were as follows:	2021	2020
Opening balance	264	372
Loss from fair value adjustment	(68)	(108)
Closing balance	196	264

FINANCIAL ASSETS RECOGNIZED BY FAIR VALUE THROUGH OTHER RESULTS

	December 31, 2021	December 31, 2020
Debt securities:		
FBiH Ministry of Finance	197.658	230.595
Sarajevo Canton	191	189
	197,849	230,784
Calculated interest	366	440
	198,215	231,224
Equity securities:		
Bosna reosiguranje d.d. Sarajevo	427	427
Sarajevo-Osiguranje d.d. Sarajevo	33	36
S.W.I.F.T. Belgium	23	22
	483	485
	198,698	231,709

LOANS EXTENDED AND RECEIVABLES

	December 31, 2021	December 31, 2020
Long-term loans		
Corporate	126.711	94.908
Retail	174,588	151,412
Minus: Current maturity of long-term loans	(46,273)	(46,663)
	255,026	199,657
Short-term loans		
Corporate	58,435	61,954
Retail	2,421	2,525
Plus: Current maturity of long-term loans	46,273	46,663
	107,129	111,142
Total loans before impairment	362,155	310,799
Minus: Impairment based on individual assessment	(5,468)	(4,411)
Minus: Impairment based on group assessment	(4,192)	(4,983)
	352,495	301,405

Impairment changes can be shown as follows:

	2021	2020
Opening balance	9,394	17,837
Effects of the FBA's decision, January 1, 2020	-	1,085
Accounting write-offs in line with the FBA's decision, January 1, 2020	-	(8,412)
Accounting write-offs in 2020	(238)	(388)
Closing of receivables by acquired assets	-	(644)
Net increase / (decrease) of impairment	504	(84)
Closing balance	9,660	9,394

Gross loans before impairment by economic activities:

	December 31, 2021	December 31, 2020
Households	177,009	153,937
Mining and industry	75,880	59,701
Trade	57,390	45,468
Construction	21,745	19,663
Administration, other public services	9,598	15,683
Energy industry	6,839	1,566
Transport and communication	5,703	2,798
Hospitality industry and tourism	2,986	3,790
Real-estate trade	2,428	4,155
Agriculture	1,608	633
Finance	444	2,727
Other	524	678
	362,155	310,799

LIABILITIES TO OTHER BANKS AND FINANCIAL INSTITUTIONS

	December 31, 2021	December 31, 2020
A vista deposits:		
In domestic currency	1,166	1,238
In foreign currency	35	33
	1,201	1,271

LIABILITIES TO CLIENTS

	December 31, 2021	December 31, 2020
A vista deposits:		
Corporate:		
In domestic currency	455,215	316,225
In foreign currency	9,100	5,078
	464,315	321,303
Retail:		
In domestic currency	52,135	44,628
In foreign currency	14,440	13,293
	66,575	57,921
Earmarked deposits:		
In domestic currency	230,065	232,876
In foreign currency	296	237
	230,361	233,113
	761,251	612,337
Term deposits:		
Corporate:		
In domestic currency	59,027	77,631
In foreign currency	19,735	13,137
	78,762	90,768
Retail:		
In domestic currency	23,693	17,904
In foreign currency	31,041	26,341
	54,734	44,245
Earmarked deposits:		
In domestic currency	23,380	21,697
In foreign currency	169	206
	23,549	21,903
	157,045	156,916
	918,296	769,253

SHARE CAPITAL

Share structure as at December 31, 2021:			
Shareholders	No. of shares	Amount	%
		'000 BAM	
FBiH Ministry of Finances	3,308,948	66,179	95.77
ZIF BIG INVESTICIONA GRUPA d.d. Sarajevo	36,864	737	1.07
Kolić Kadrija	11,324	226	0.33
BOSNA RE d.d. SARAJEVO	10,529	211	0.30
Other shareholders	87,256	1,745	2.53
Total	3,454,921	69,098	100

The share capital of the Bank consists of 3,454,921 ordinary shares with a nominal value of BAM 20.

HEAD OFFICE AND BUSINESS UNITS

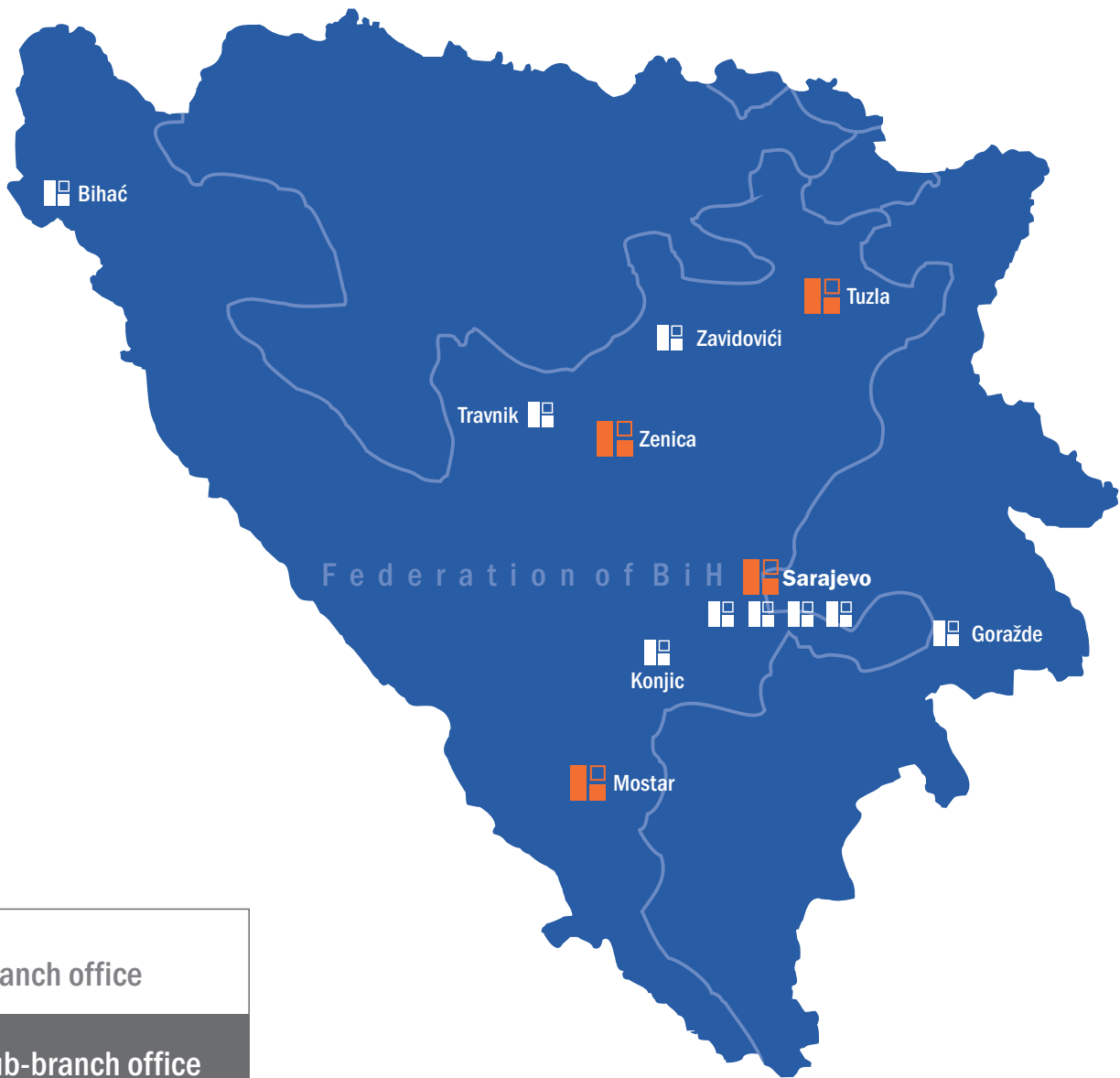
HEAD OFFICE



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Web: www.unionbank.ba

Network of business units:

- UNION BANKA DD SARAJEVO, HEAD OFFICE – Sarajevo, Hamdije Kreševljakovića 19, 033 561 000;
- BRANCH OFFICE SARAJEVO Hamdije Kreševljakovića 19, 033 561 316;
 - Sub-branch Stari Grad Ferhadija 15, tel. 033 251 050;
 - Sub-branch Alipašino Polje Trg solidarnosti 13, tel. 033 760 335;
 - Sub-branch Ilidža Rustempašina bb, tel. 033 763 961;
 - Sub-branch Grbavica, Topal Osman-paše 26, tel. 033 256 354;
 - Sub-branch Goražde Trg branilaca 2, tel. 038 220 942;
- BRANCH OFFICE TUZLA Muhameda Uskufije Hevajje 7, tel. 035 252 428;
- BRANCH OFFICE ZENICA Islambegovića put 5, tel. 032 402 015;
 - Sub-branch Zavidovići Alije Izetbegovića blok A, tel. 032 878 407;
 - Sub-branch Travnik Bosanska 137, tel. 030 510 010;
 - Sub-branch Bihać Miroslava Krleže 2, tel. 037 223 711;
- BRANCH OFFICE MOSTAR Braće Fejića 25, tel. 036 551 341;
 - Sub-branch Konjic Trg državnosti bb, tel. 036 734 022;



	Branch office
	Sub-branch office

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