

# BANK PROFILE

July 2020



 DEŽELNA BANKA SLOVENIJE

*always near you*

## BANK PROFILE

Deželna banka Slovenije d. d. is a universal, medium-sized bank with a network of 79 branches spread throughout Slovenia. The Bank offers a vast range of first-class banking and financial services, modern distribution channels, and safe, profitable, fast and flexible banking.

We believe in the personal approach, being convinced that we can offer the best services and guarantee long-term mutual satisfaction only to customers we know well. We take a conservative approach to banking and combine it with state-of-the-art banking technologies.

COMPANY NAME:	Deželna banka Slovenije d. d.
SHORT COMPANY NAME:	DBS d. d.
REGISTERED OFFICE:	Kolodvorska ulica 9, SI-1000 Ljubljana
Telephone:	+386 1 4727 100
Fax:	+386 1 4727 405
Web site:	www.dbs.si
E-mail:	info@dbs.si
Facebook:	DezelnaBankaSlo
LinkedIn:	dezelna-banka-slovenija
VAT ID no.:	SI18787762
SWIFT:	SZKBSI2X
LEI:	549300obGoF2lvUd3l23
GIIN:	vIPcnm.99999.sl.705
Registration number:	5349907
Registered at the District Court in Ljubljana.	
Registry no.:	1/06238/00

## MANAGEMENT BOARD

- Marko Rozman, President
- Barbara Cerovšek Zupančič, M.Sc., Member

## SUPERVISORY BOARD

- Ivan Lenart
- Jure Kvaternik
- Iris Dežman
- Nikolaj Maver
- mag. Boštjan Škufca Zaveršek
- mag. Gregor Sluga

## HISTORICAL BACKGROUND

Deželna banka Slovenije has a long-standing tradition, its beginnings reaching back as far as savings and loan undertakings. After being founded in 1990, the Bank's predecessor, the cooperative bank *Slovenska zadružna kmetijska banka*, became the financial pillar of agriculture, cooperatives and the agroindustry.

As an upgrade of cooperative savings banks it revived the tradition of successful and safe agricultural and cooperative financial institutions that existed in Slovenia prior to WW2. As the Bank acquired the assets and liabilities of the savings-and-loan association *Zveza hranilno-kreditnih služb* in 2004, merging the interests of the two financial institutions that had previously operated in the agricultural sector through synergies. Deželna banka Slovenije thus grew an even larger and more powerful financial institution.

## MISSION, VALUES, VISION, STRATEGY AND OBJECTIVES

### Mission

The mission of Deželna banka Slovenije d. d. is to be a reliable long-term partner to all customers, providing all banking, other financial and ancillary services. Our focus is on financial services adjusted to customers from the agri-food sector, rural areas and the cooperative sector, and to customers from the household sector in the segment of mortgage loans.

### Values

Values are the underlying and the guiding principle of the Bank's operations. By adhering to the principles and rules stipulated in the Bank's Code of Business Ethics, which Bank employees and Bank bodies must uphold in the conduct of business, we can define

Bank values:

- meeting the needs of customers, owners and the wider environment,
- cooperation and sustainable development,
- care for employees,
- expertise and team work,
- accountability and professional approach,
- flexibility and tailor-made approach,
- innovative and future-oriented approach,
- security and reliability,
- loyalty and commitment,
- openness and creativity,
- trust and discretion,
- corporate social responsibility.

### Vision

The Bank's vision is a

- stable, reliable and trustworthy,
- successful and efficient in all respects,
- small and flexible,
- Slovenian

banking institution, tailored as closely as possible to the wishes and requirements of customers, owners and employees of the Bank, and to the requirements brought by new industry trends.

### The Bank's business strategy is focused mainly on

- individuals (retail segment),
- small and medium-sized enterprises,
- agri-food sector,
- the youth.

### Objectives

Our focus for the future is a technically and organisationally updated network of outlets and a diversified portfolio of competitive banking and other financial products, with the Bank's operations being cost-effective and by further enhancing productivity of operations.

## SHARE OWNERSHIP STRUCTURE

The ten largest shareholders of Deželna banka Slovenije d. d. as of 9 June 2020:

SHAREHOLDER:	SHARE:
Kapitalska zadruga z. b. o., Ljubljana	21.002%
KD Group d. d., Ljubljana	19.287%
SKUPINA PRVA D.D.	9.925%
KRITNI SKLAD PRVA+ ZAJAMČENI	9.925%
Banca Popolare di Cividale S. C. p. A.	5.362%
ČZD Kmečki glas, z. o. o.	4.698%
THE BANK OD NEW YORK MELLON sa/nv - fiduciary account	4.348%
Zadružna zveza Slovenije, z. o. o.	4.036%
Raiffeisen Bank International AG (RBI) - fiduciary account	2.493%
KRITNI SKLAD PRVA IN PRVA+ DINAMIČNI	2.239%

## PERFORMANCE

PERFORMANCE	in EUR million	
	31 Dec 2018	31 Dec 2019
Total assets	991	1,018
Bank equity	63	63
Gross profit	6.7	0.9
Market share (%)	2.55%	2.47%
Capital adequacy ratio	14.50	15.72
Deposits of non-banking sector	858	889
Loans to non-banking sector	743	746

## BANK'S SERVICES

Deželna banka Slovenije d. d. is licensed to provide banking services, which include accepting deposits and other repayable funds from the public and lending for the Banks' own account, and it is also licensed to provide mutually recognised and ancillary financial services.

The Bank is licensed to provide the following mutually recognised financial services under Article 5 of the Slovene Banking Act (ZBan-2):

### Service

1. Accepting deposits and other repayable funds;
2. Lending, which includes:
  - Consumer credits,
  - Mortgage credits,
  - Factoring, with or without recourse,
  - Financing of commercial transactions, including forfeiting;
4. Payment transactions;
5. Issuing and managing other payment instruments (such as travellers' cheques and bank bills) that do not fall under the services of item 4 hereunder;
6. Issuing of guarantees and other commitments;

7. Trading for own account or for accounts of customers in:
  - Money market instruments,
  - Foreign exchange, including currency exchange transactions,
  - Financial futures and options,
  - Foreign exchange and interest-rate instruments,
  - Transferable securities,
8. Safekeeping of securities and other services relating to safekeeping;
9. Credit rating services: collection, analysis and provision of information on creditworthiness.

It is also licensed to provide the following ancillary financial services under Article 6 of ZBan-2:

### Service

1. Insurance brokerage pursuant to the act governing the insurance business;
6. Leasing.

We are a one-stop-shop for comprehensive banking and financial services: servicing both individuals and corporates, we provide transactional account management, additional services (eBank and mobile bank), payment transactions, payment cards, savings, loans, limits. Our services also include leasing services and all types of insurance. Additionally, selected branch offices sell commemorative and collector coins issued by the Republic of Slovenia.

## DEŽELNA BANKA SLOVENIJE BANKING GROUP

Deželna banka Slovenije d. d. is the parent company of the Deželna banka Slovenije Group, which includes the following companies:

### DBS Leasing d. o. o.

Registered address: Kolodvorska ulica 9, 1000 Ljubljana, Slovenia  
Registration number: 2160854  
Business: 64.910 Financial leasing  
Initial capital: EUR 3,484 thousand  
Director: Jan Juvan

### DBS nepremičnine d. o. o.

Registered address: Kolodvorska ulica 9, 1000 Ljubljana, Slovenia  
Registration number: 6290540  
Business: 68.100 Buying and selling of own real estate  
Initial capital: EUR 2,000 thousand  
Director: Tomo Sokolič

### DBS Adria d. o. o.

Registered address: Cvjetno naselje 26, Samobor, Croatia  
Registration number: 0103191000 (court ID number: 080906254)  
Business: 68.320 Management of real estate on a fee or contract basis  
Initial capital: EUR 18 thousand  
Director: Jožef Berdnik

## BRANCH NETWORK

Deželna banka Slovenije d. d. has 79 branches throughout Slovenia, which operate within 6 business units. With its widespread branch network, Deželna banka Slovenije d. d. ranks among the leading banks in Slovenia, providing its clients with easily and quickly accessible banking services.

NAME	REGISTERED OFFICE	ADDRESS	TELEPHONE
<b>BRANCH UNIT CENTRAL SLOVENIA</b>	<b>Ljubljana</b>	<b>Kolodvorska ulica 9</b>	<b>+386 1 4727 283</b>
Branches: Ljubljana Center (Kolodvorska, Miklošičeva), Ljubljana-Barje, Ljubljana-Dobrunje, Domžale, Medvode, Litija, Izlake, Zagorje ob Savi, Vrhnika, Grosuplje, Logatec, Dobrova, Cerknica, Kranj, Lesce, Srednja vas v Bohinju, Cerklje, Kamnik, Gorenja vas, Škofja Loka.			
<b>BRANCH UNIT PODRAVJE</b>	<b>Maribor</b>	<b>Ulica Eve Lovše 15</b>	<b>+386 2 3302 853</b>
Branches: Maribor, Rače, Slovenska Bistrica, Lenart, Ptuj, Markovci, Ormož, Slovenj Gradec, Dravograd, Radlje, Prevalje.			
<b>BRANCH UNIT POMURJE</b>	<b>Murska Sobota</b>	<b>Staneta Rozmana 11a</b>	<b>+386 2 5449 243</b>
Branches: Murska Sobota, Lendava, Cankova, Ljutomer, Križevci, Gornja Radgona, Apače, Sv. Jurij ob Ščavnici.			
<b>BRANCH UNIT CELJE</b>	<b>Celje</b>	<b>Kocbekova 5</b>	<b>+386 3 4251 361</b>
Branches: Celje, Laško, Slovenske Konjice, Vojnik, Žalec, Vranksko, Braslovče, Šentjur, Šmarje pri Jelšah, Imeno, Šoštanj, Velenje, Mozirje, Ljubno ob Savinji, Gornji Grad.			
<b>BRANCH UNIT PRIMORSKA</b>	<b>Nova Gorica</b>	<b>Tolminskih puntarjev 2</b>	<b>+386 5 3303 695</b>
Branches: Koper, Sežana, Dutovlje, Komen, Kozina, Ilirska Bistrica, Nova Gorica, Dobrovo v Brdih, Tolmin, Kobarid, Idrija, Cerklje, Postojna, Pivka.			
<b>BRANCH UNIT DOLENJSKA</b>	<b>Novo mesto</b>	<b>Šentjernejska 6</b>	<b>+386 7 3935 184</b>
Branches: Novo mesto, Šentjernej, Črnomelj, Metlika, Ivančna Gorica, Brežice, Krško, Kočevje, Ribnica, Velike Lašče.			