



Future Ready Retail Banking

Global and Southeast Europe Perspectives

Technobank 2023 Keynote

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kpmg.com





Global and Europe Perspectives



State of Banking: KPMG Global Banking CEO Survey 2022 (1/2)



Economic and industry outlook

- 77% **expect a recession** within the next 12 months.
- Respondents **show confidence in the growth prospects** of the global economy in both the long term (97%) and short term (64%).
- 55% are **unsure of their banks' future profitability** and growth prospects in this highly uncertain environment of inflation and geopolitical risks.

Digital investment vs brick-and-mortar

- Nearly half (48%) say that **within the next decade banking will be exclusively digital and virtual** with no brick-and-mortar facilities.
- Two-thirds are currently **downsizing their brick-and-mortar footprint**.
- To better compete in the digital age, 60% are **investing heavily in developing their own digital and fintech capabilities**, with 54% admitting they are losing significant market share to non-traditional service providers.

Threats to growth

- **Credit risk is seen as the number one threat to growth** over the next three years, followed by culture, regulatory action, tax and cybersecurity.
- 42% see **managing the risks and costs of inflation** as a key challenge.

Mergers and Acquisitions (M&A)

- Over the next three years, 63% say they will have a **moderate or high M&A appetite**.
- 31% say pursuing M&A is among their organization's top five priorities.

State of Banking: KPMG Global Banking CEO Survey 2022 (2/2)

Talent

- 61% identify **employee retention and the Great Resignation as talent issues** of significant concern to their organization, while 50% cite adaptation to a remote or hybrid environment and competition for technology-capable talent.
- 51% are acquiring talent by accessing both a wider geographic base and greater diversity of talent.
- When asked about their key areas of focus associated with future of work risk and opportunities, 49% are focusing heavily on **maintaining firm culture in a predominantly remote or hybrid environment**, and 57% on **balancing the need for in-person and digital interactions**.

Cyber risks

- As digital banking increases, 81% of respondents expect to see an **increase in cybersecurity threats**, yet 34% indicate their bank is not investing enough in cybersecurity protection.
- 43% say their **bank is not adequately equipped to protect customer data**, privacy and assets in the event of a cyberattack.
- 64% have **not seen an increase in cyberattacks** on their bank since the start of the Russia-Ukraine war.
- Nearly half (47%) are **investing more heavily in cybersecurity** as a result of the Russia-Ukraine war.

Environmental, social, governance (ESG)

- 45% say they **lack the technology solutions necessary to achieve** their climate ambitions, such as net-zero emissions.
- 67% say their bank plans to **purchase assets in carbon markets** to meet ESG goals.
- 50% identify setting an **achievable ESG goal and reporting compliance** as top priorities.



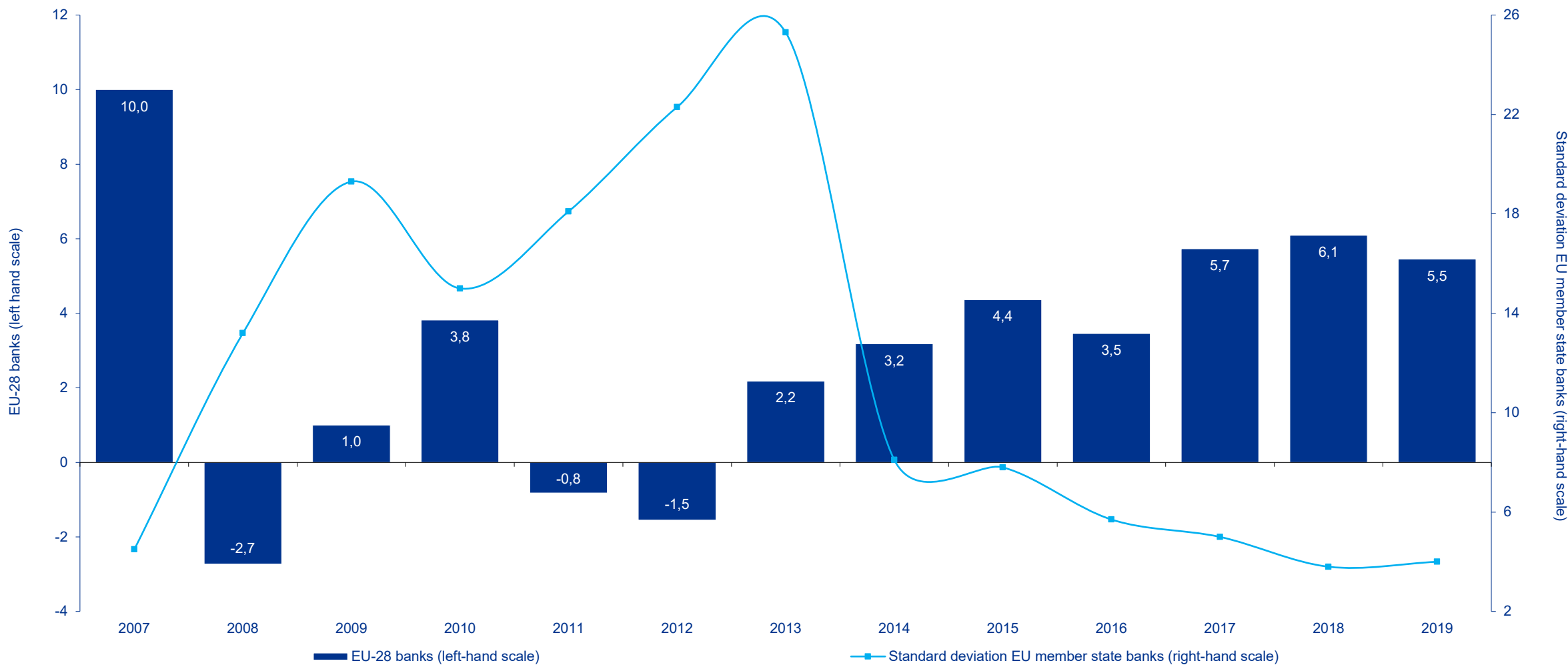
Top 20 Large European Banks: Financial Performance (June 2022)

Large European Banks Financial Performance (June 2022)



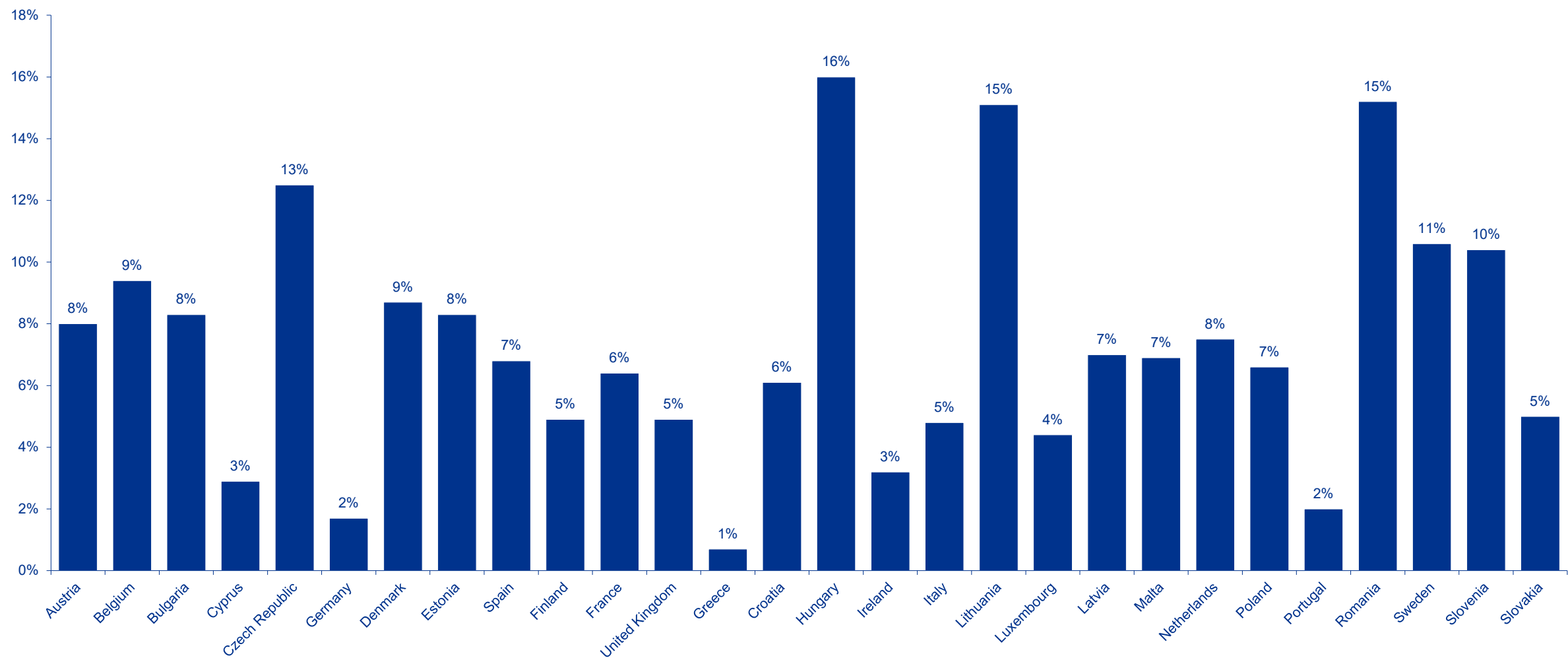
Source: Fitch Ratings

EU Banking: Return on Equity (%)



Source: European Banking Federation

EU Banking: Return on Equity by Country (%)



Source: European Banking Federation






South East Europe Perspectives



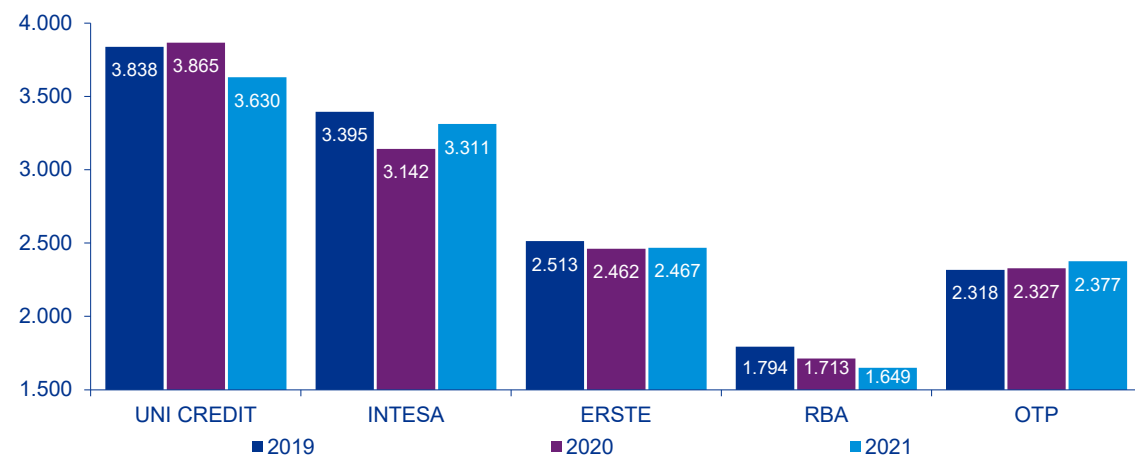
Selected Southeast Europe Banking Performance Indicators

The following banks were selected for Southeast Europe banking performance indicators calculation, as they represent "key players" on the market.

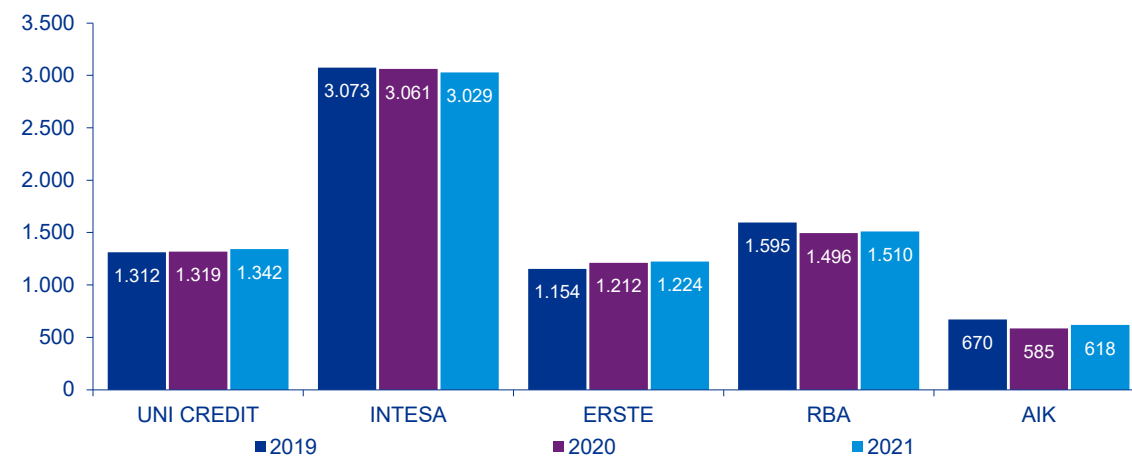
Croatia	Serbia	BiH	Slovenia
 Zagrebačka banka UniCredit Group	 UniCredit Bank	 UniCredit Bank	 UniCredit Bank
 PBZ Bank of INTESA  SANPAOLO	 BANCA INTESA	 INTESA SANPAOLO BANKA Bosna i Hercegovina	 INTESA SANPAOLO BANK
 ERSTE Bank	 ERSTE Bank	 SPARKASSE Bank	 SPARKASSE
 Raiffeisen BANK	 RBA Članica Raiffeisen grupacije	 Raiffeisen BANK Member of RBI Group	 NovaKBM
 otpbanka	 AIK Banka domaća i jaka	 UniCredit Bank Banja Luka	 NLB

Number of employees

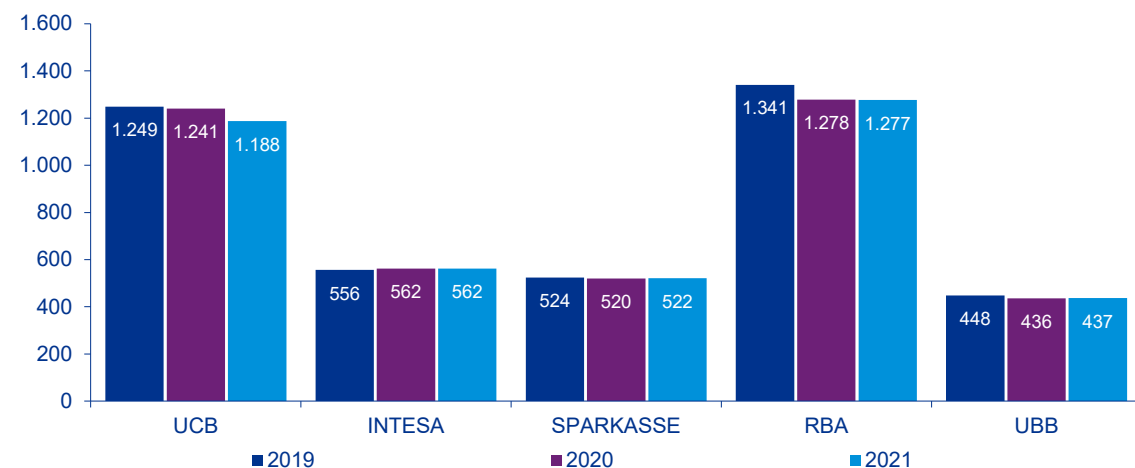
Croatia



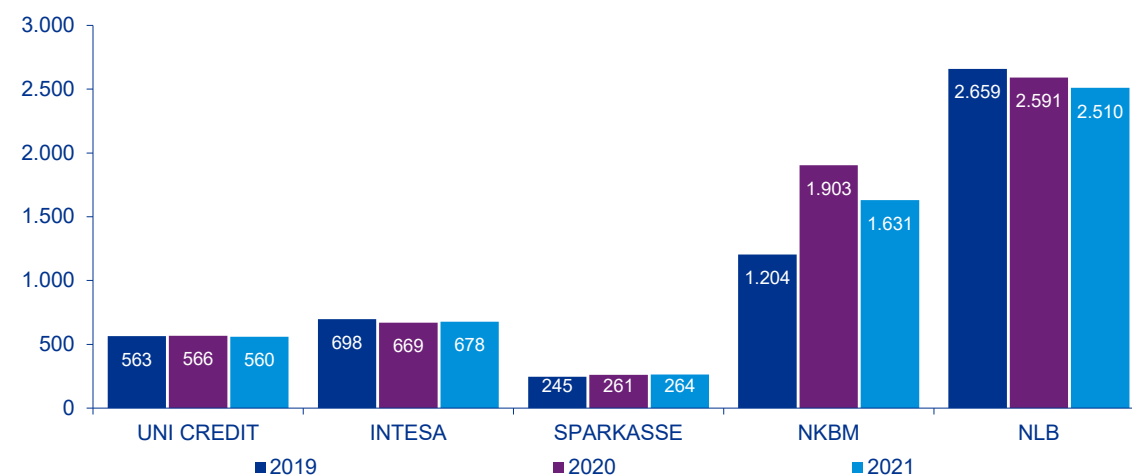
Serbia



BiH

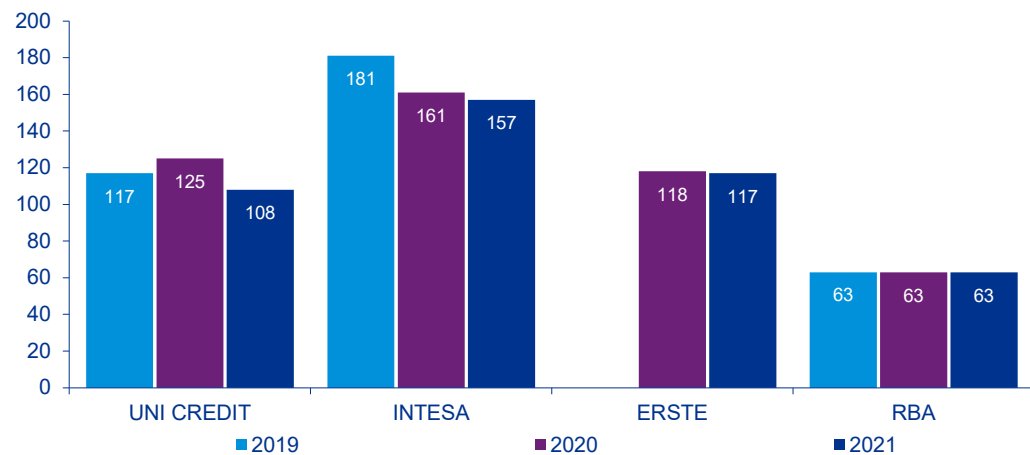


Slovenia

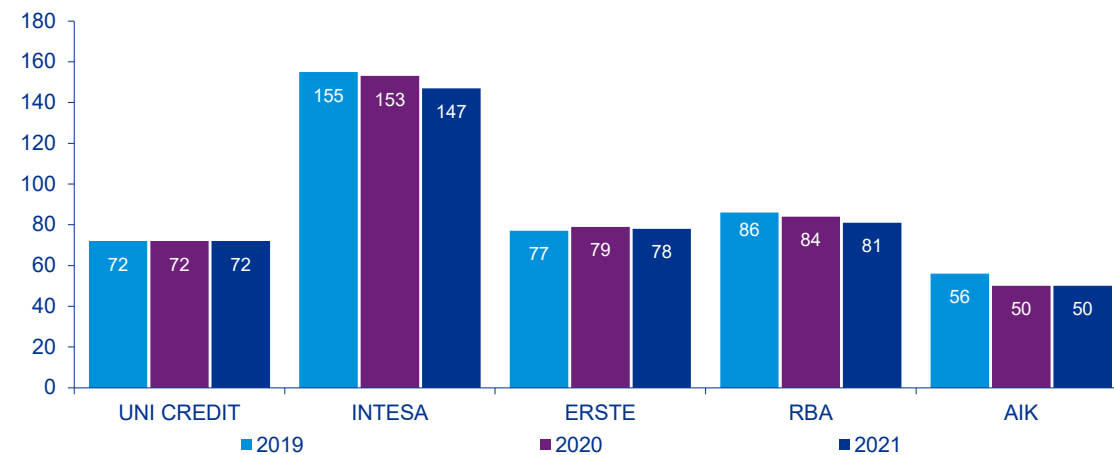


Number of branches and outlets

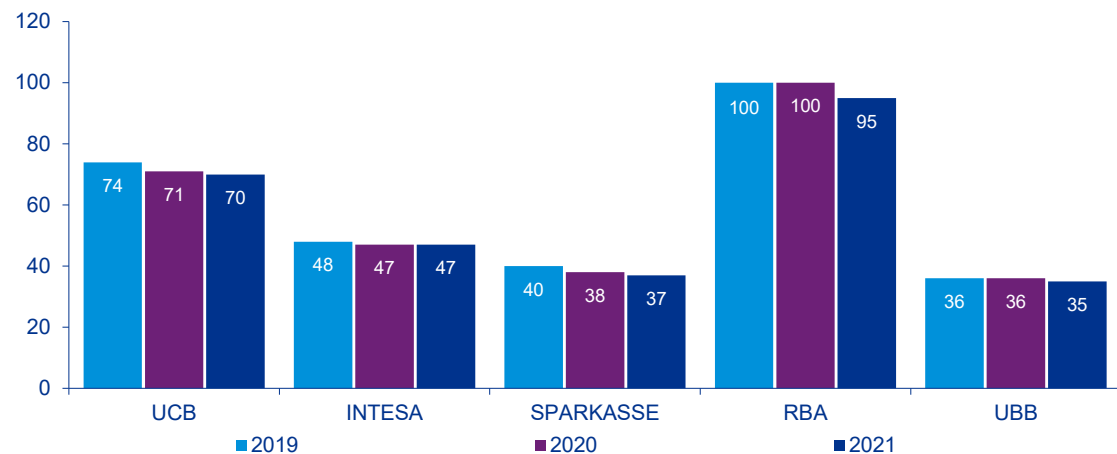
Croatia



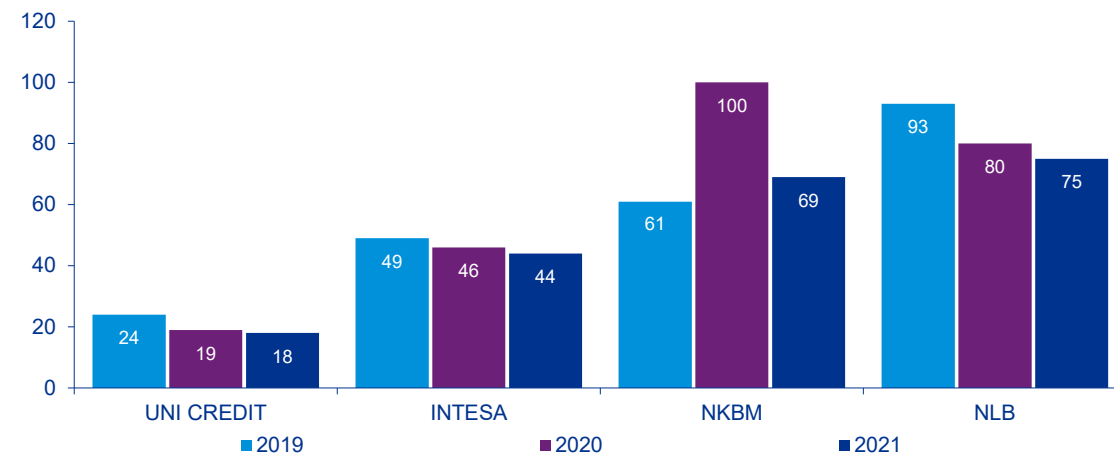
Serbia



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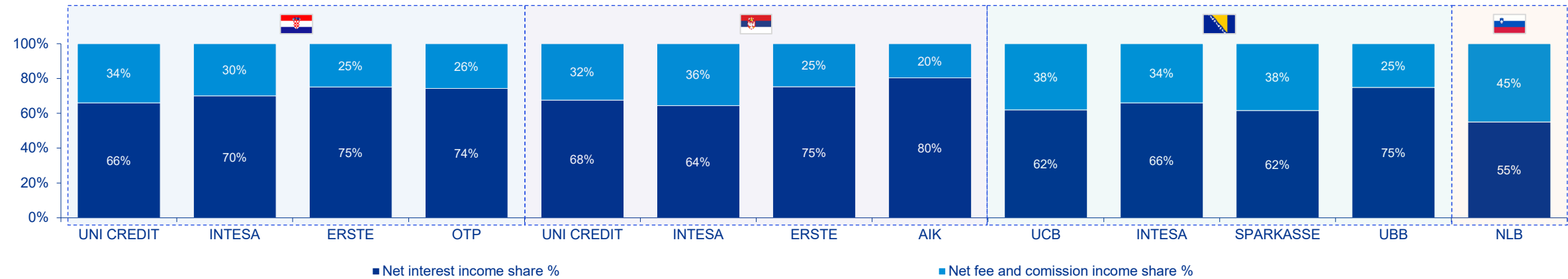


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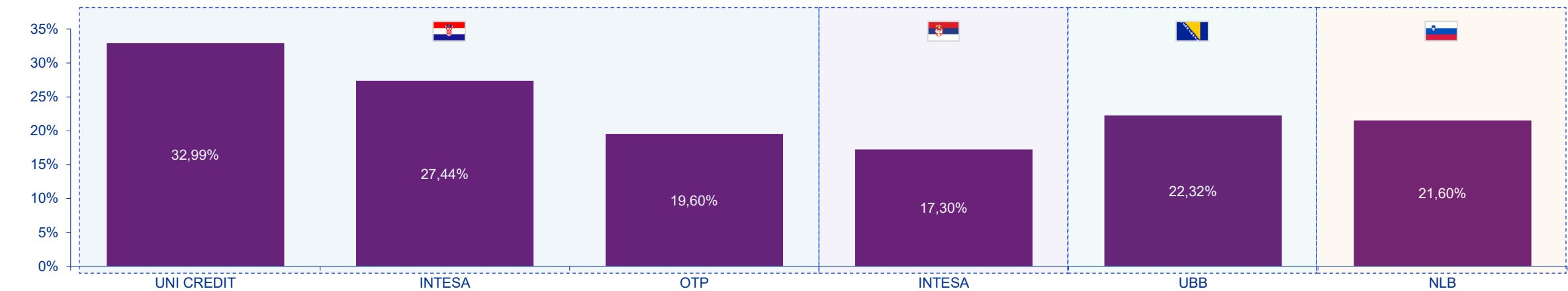


2022 Overview (1/3)

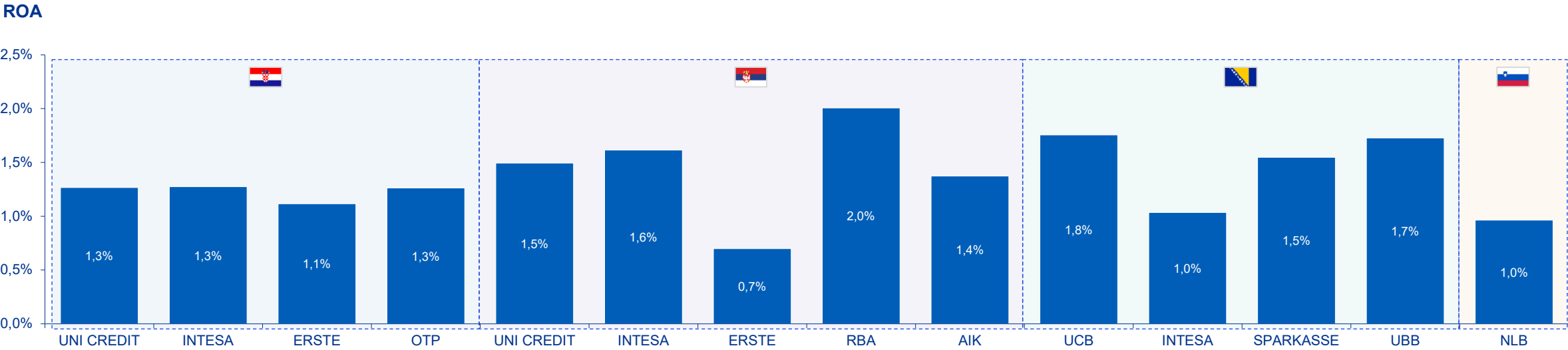
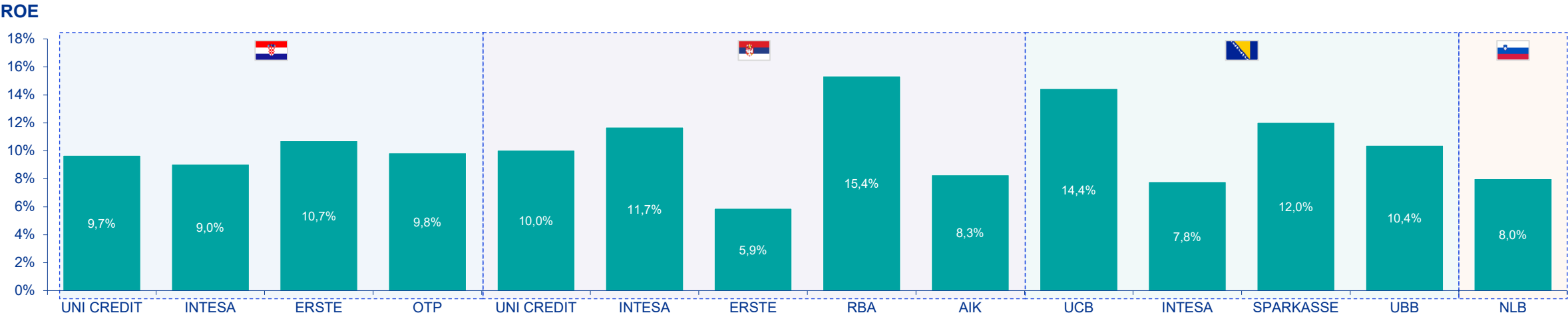
Net interest income vs Net fee and comission income



Capital Adequacy Ratio

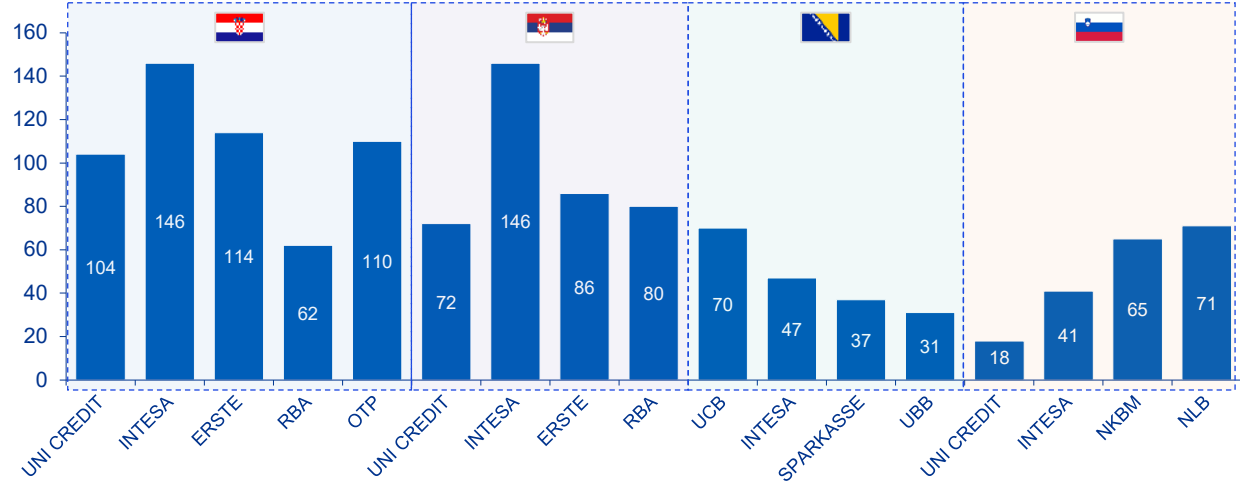


2022 Overview (2/3)

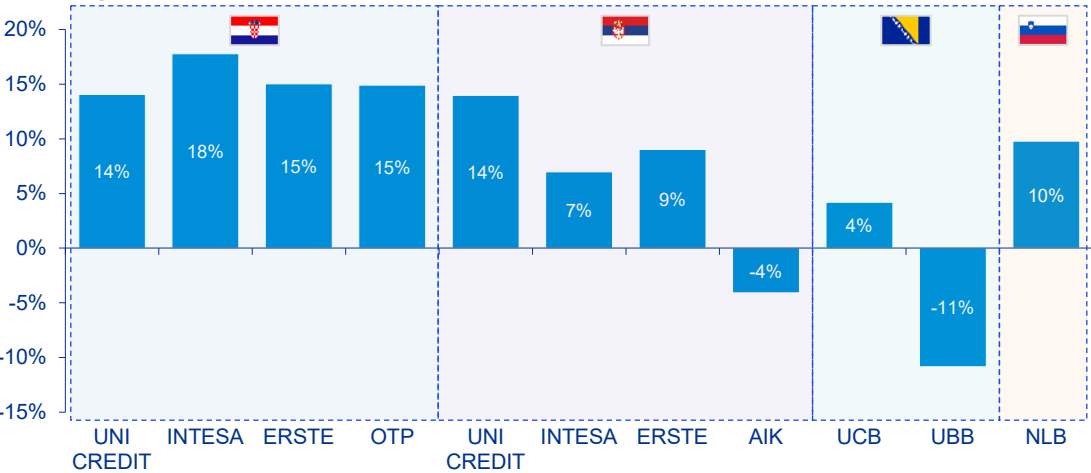


2022 Overview (3/3)

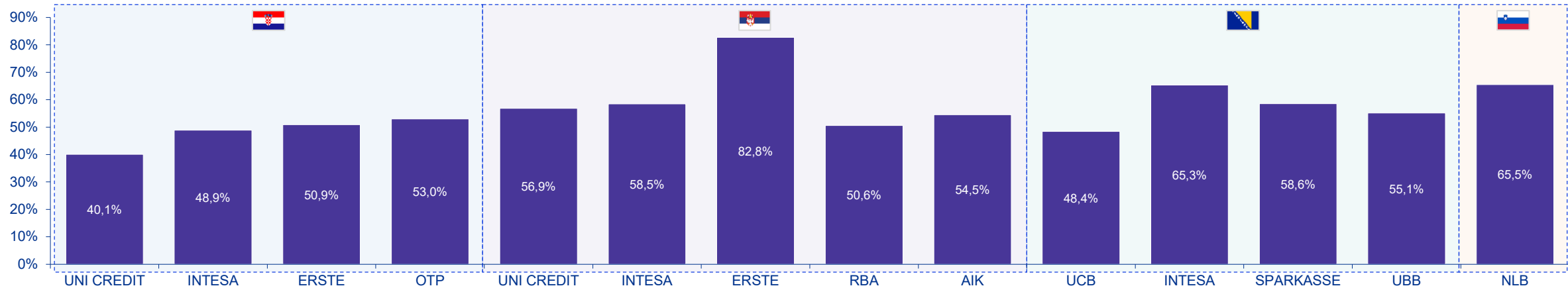
Number of branches and outlets



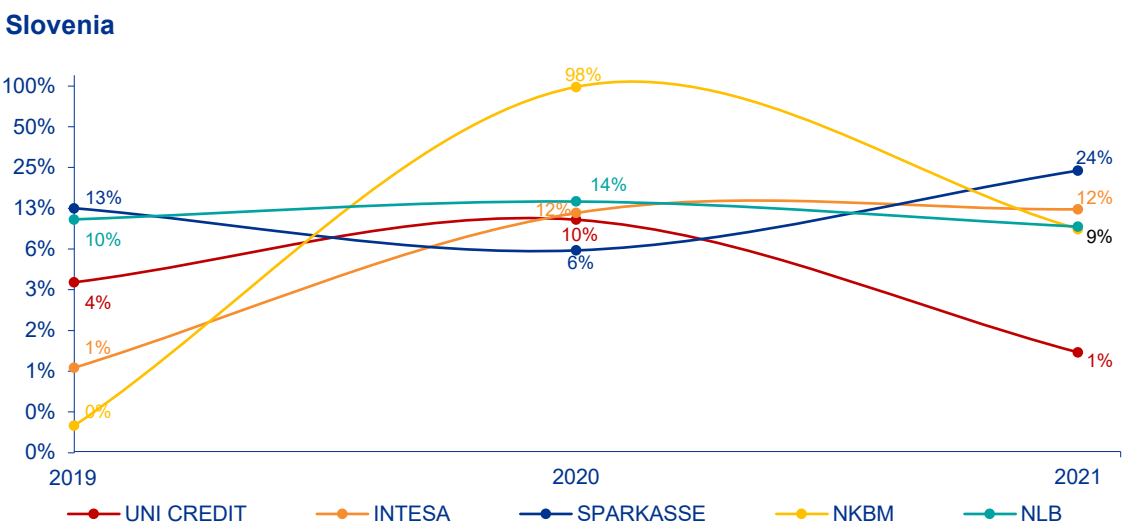
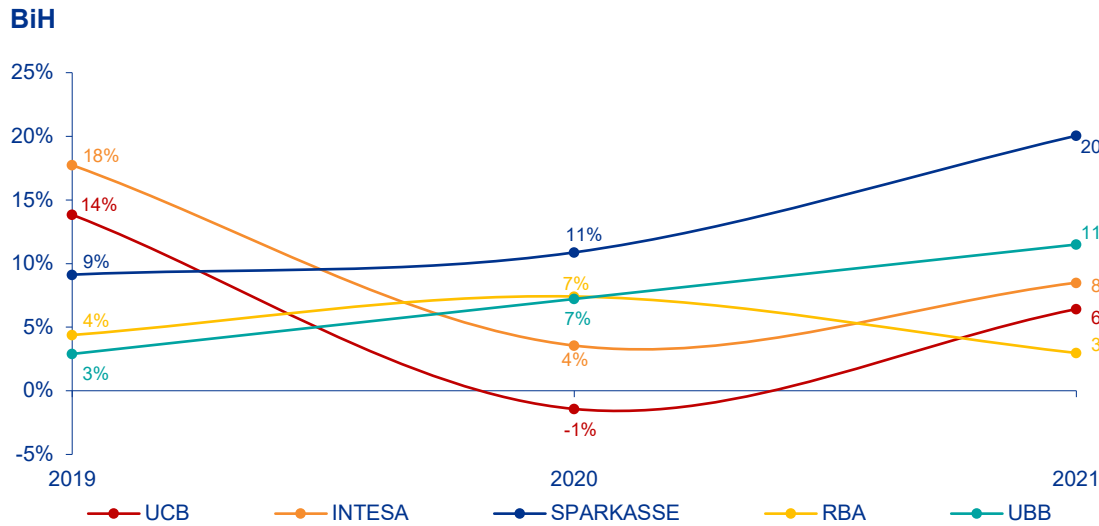
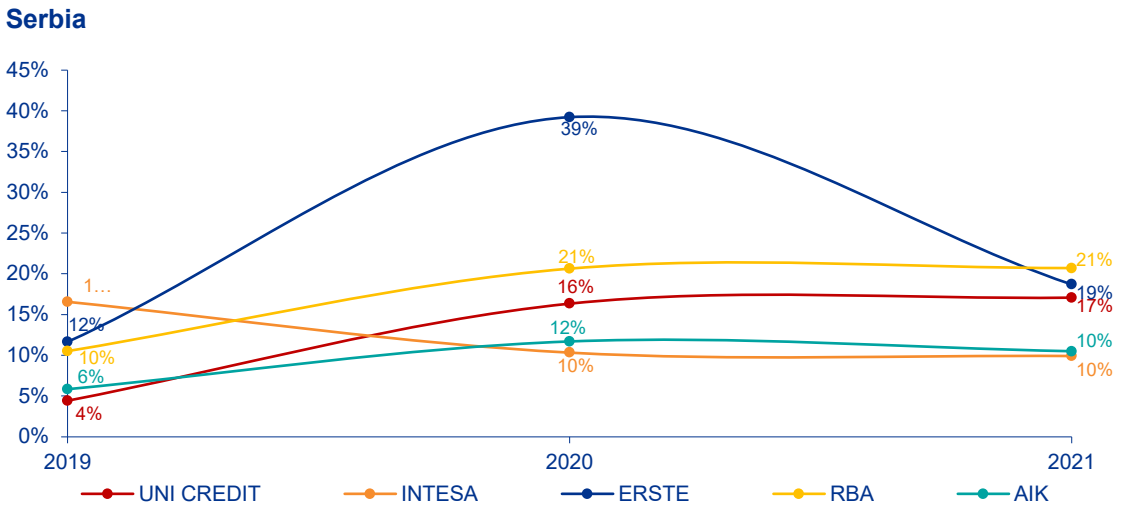
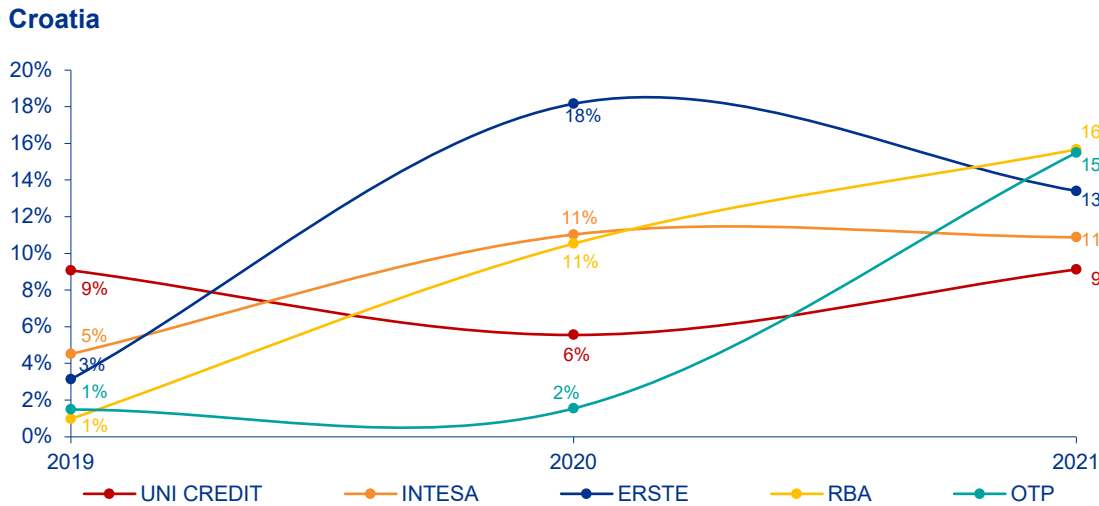
Deposit growth YoY



Cost / Income ratio

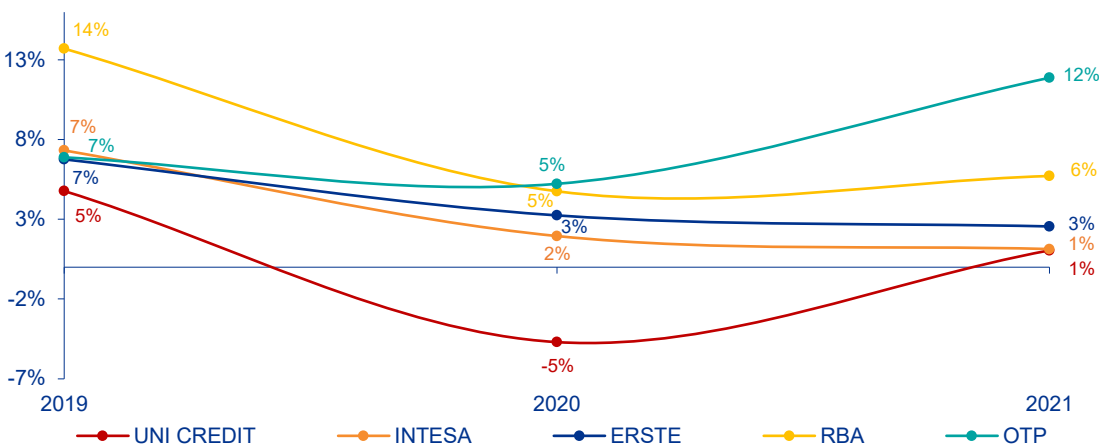


Deposits: Year-on-Year Growth

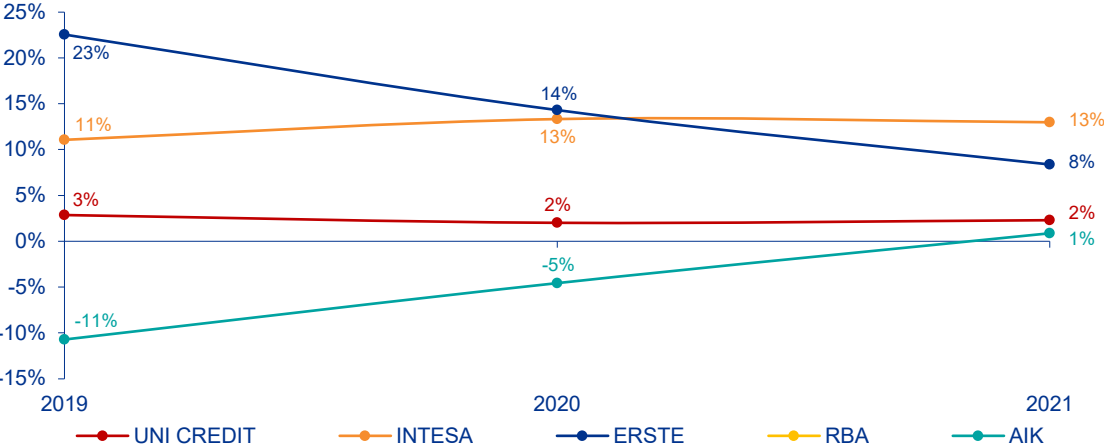


Retail Loans: Year-on-Year Growth

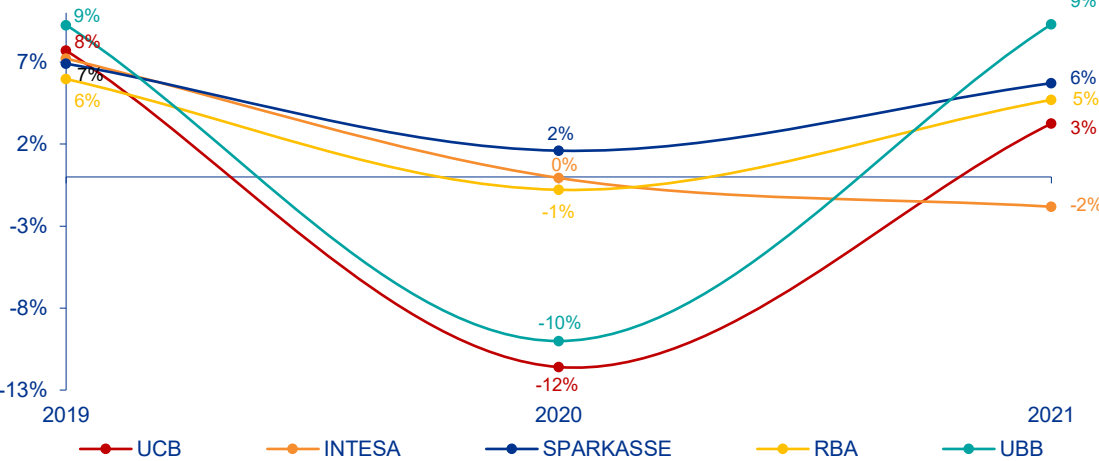
Croatia



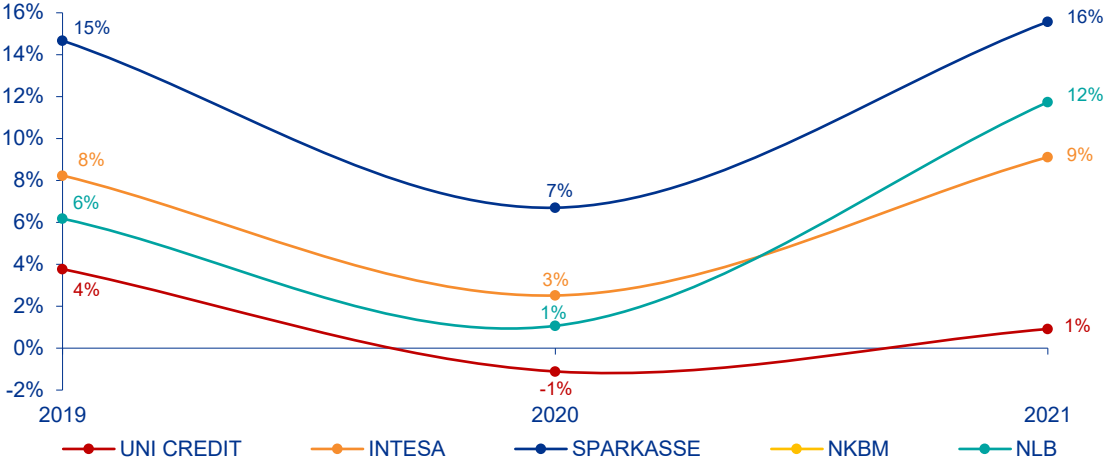
Serbia



BiH

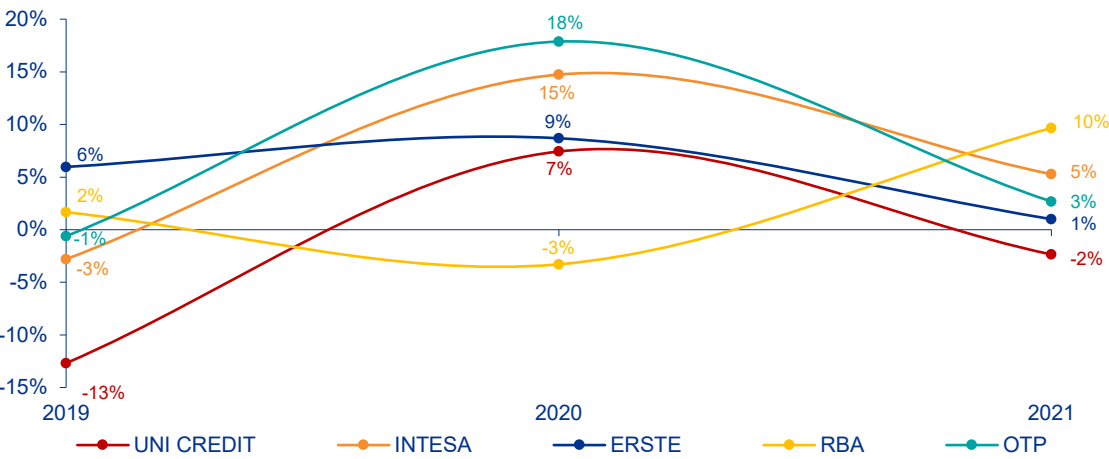


Slovenia

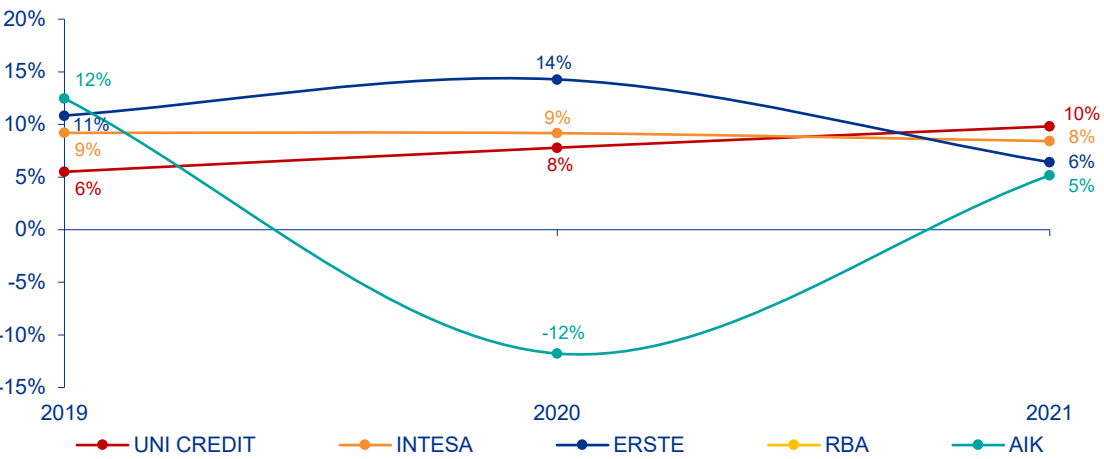


Corporate Loans: Year-on-Year Growth

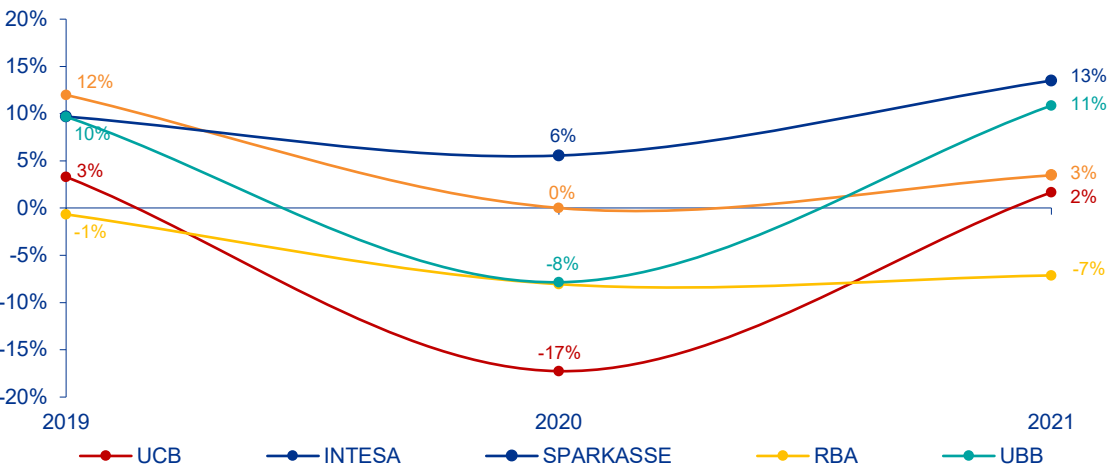
Croatia



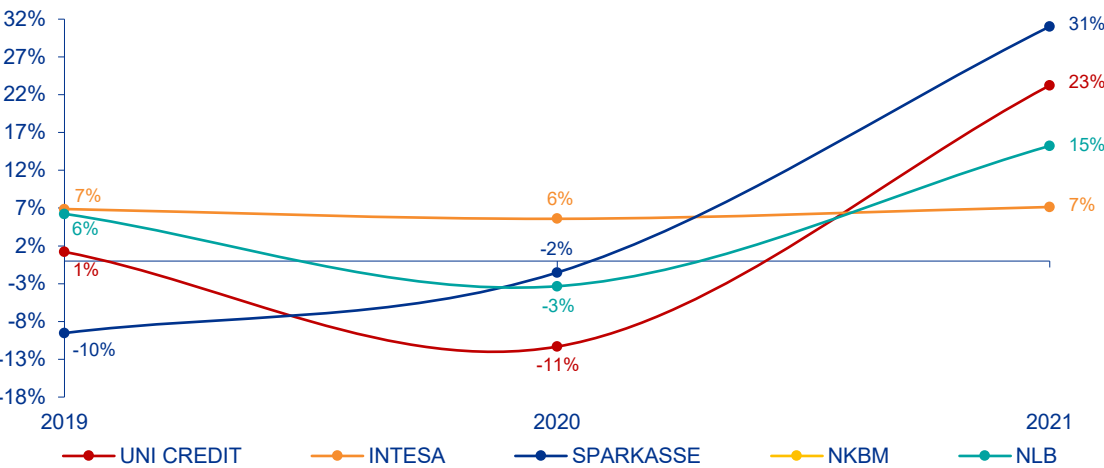
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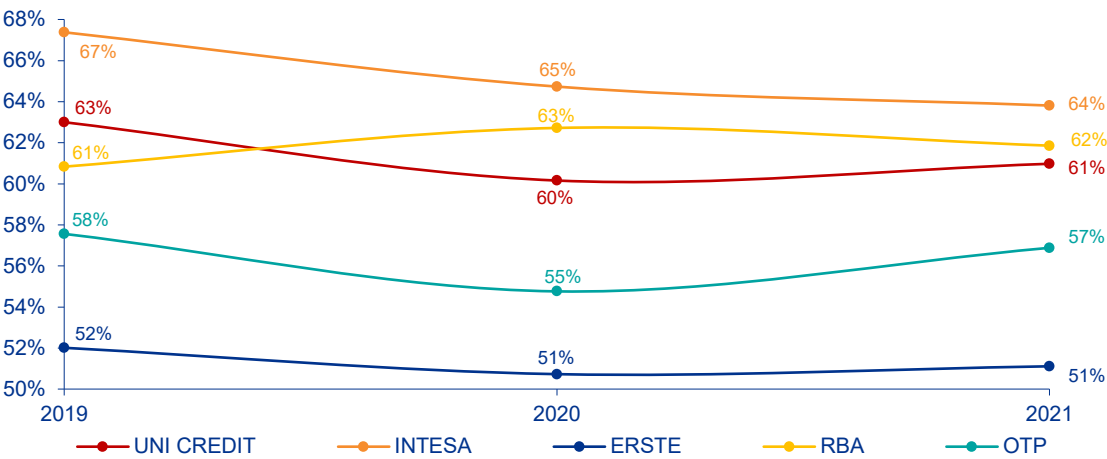


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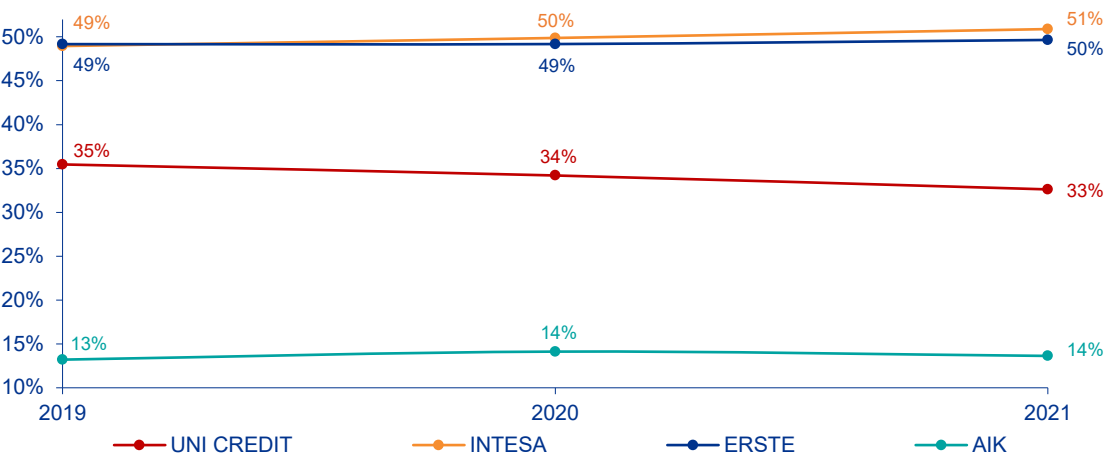


Loan Portfolio Mix: Retail vs Corporate

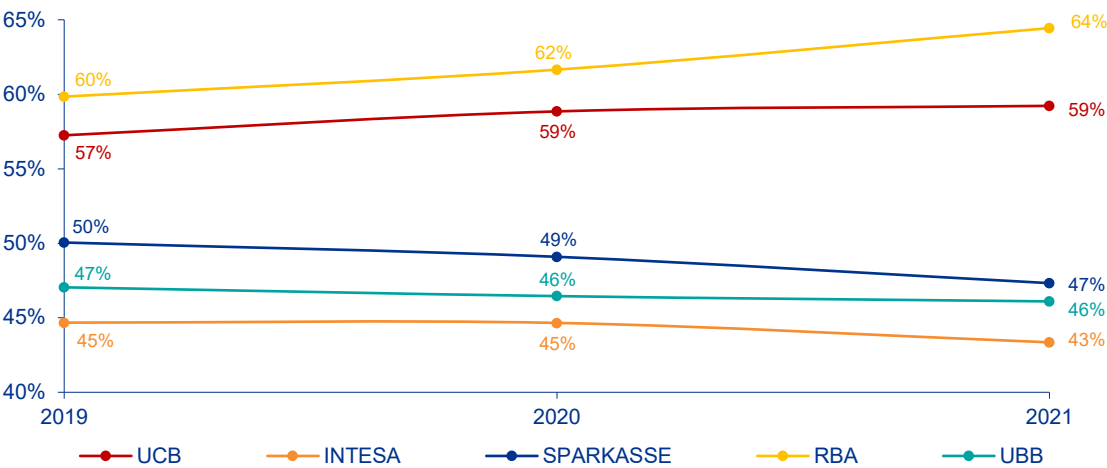
Croatia – Retail share



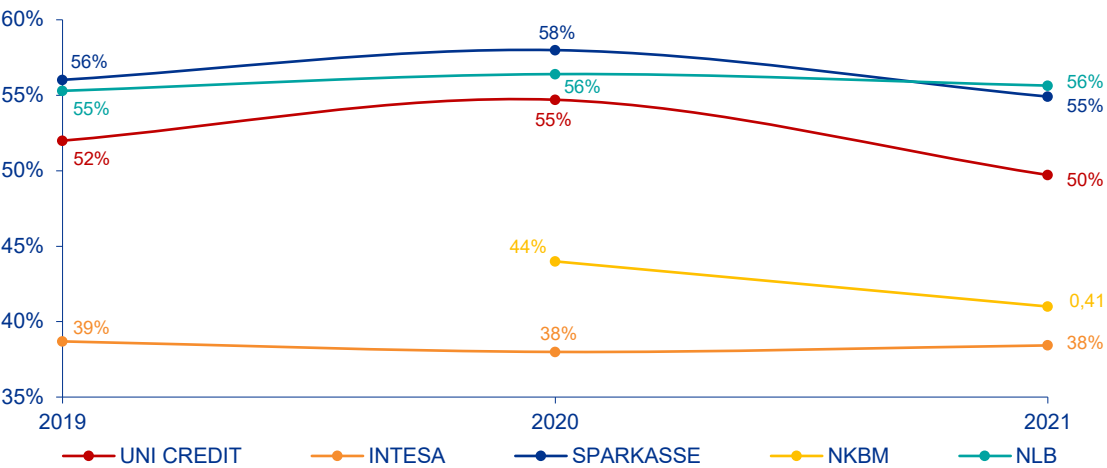
Serbia – Retail share



BiH – Retail share



Slovenia – Retail share

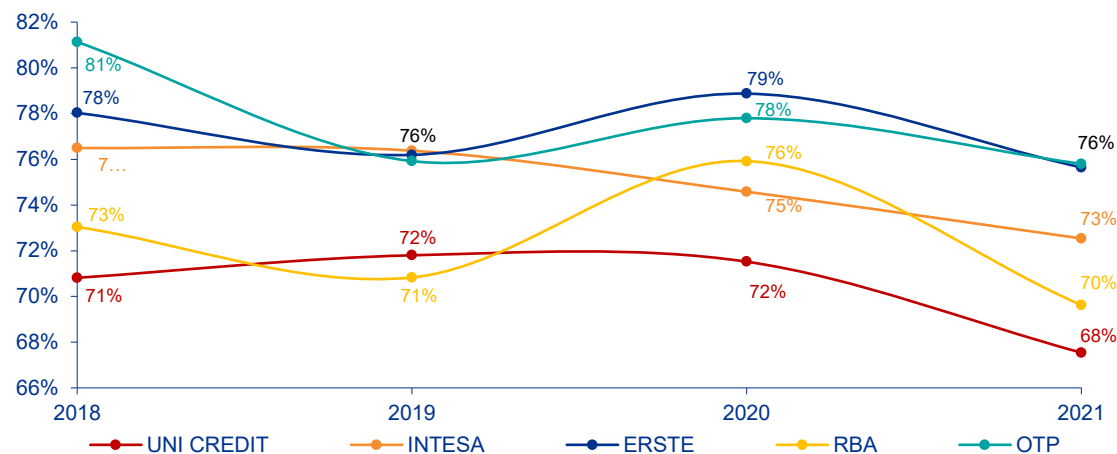


Net interest income vs Net fee and commission income

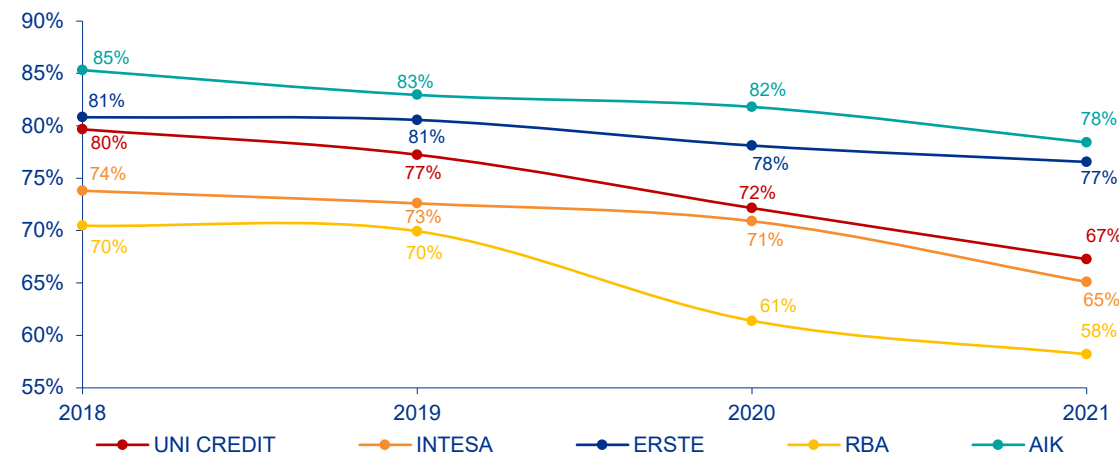
$$KPI = \frac{\text{Net interest income}}{(\text{Net interest income} + \text{Net fee and commission income})}$$

* To avoid effects of negative trading and FX losses

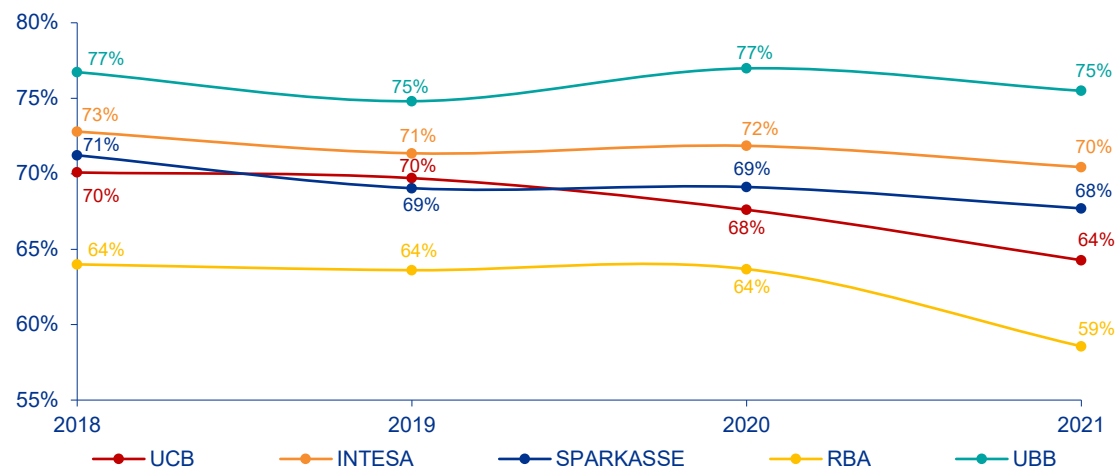
Croatia – Net interest income share



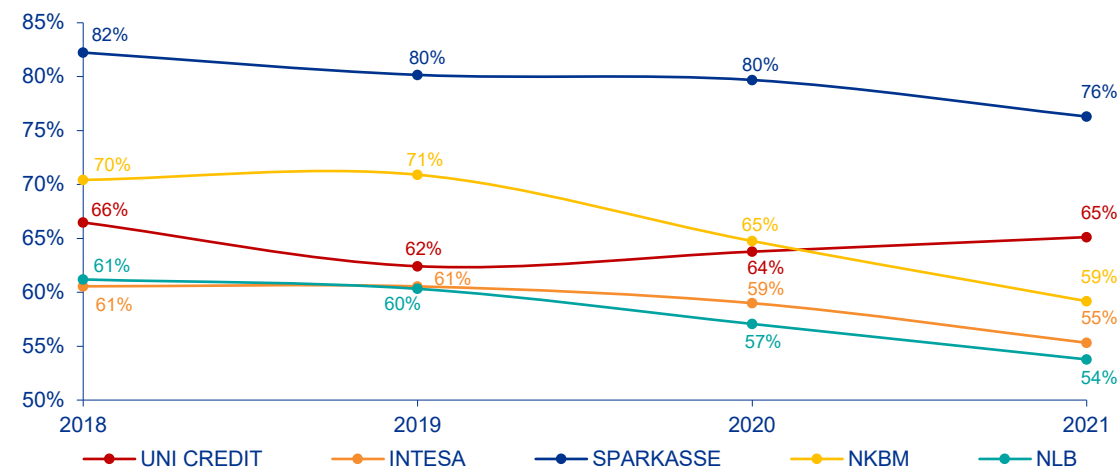
Serbia – Net interest income share



BiH – Net interest income share

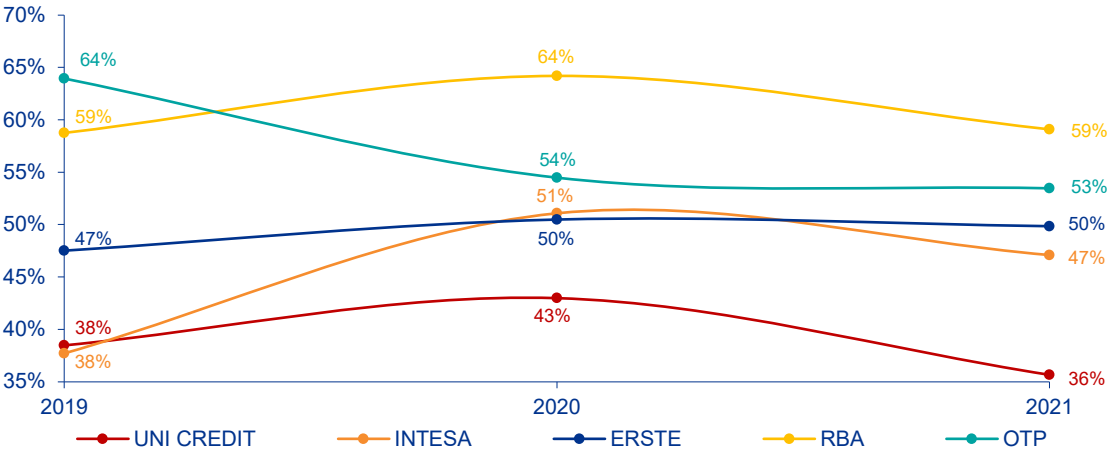


Slovenia – Net interest income share

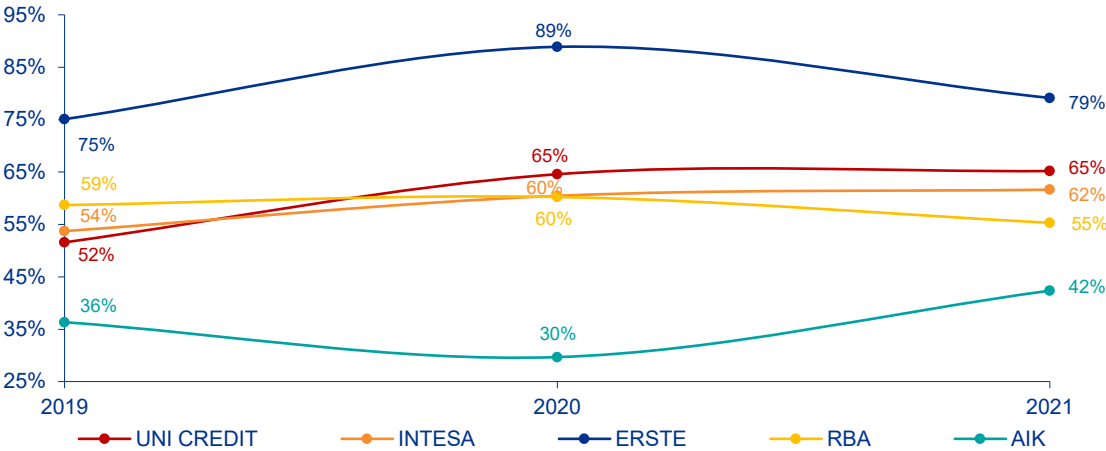


Cost / Income ratio

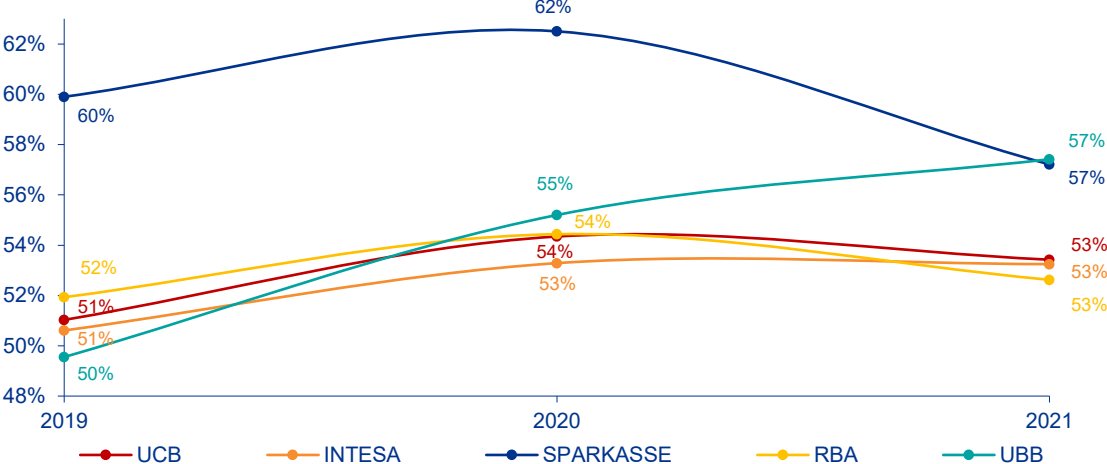
Croatia



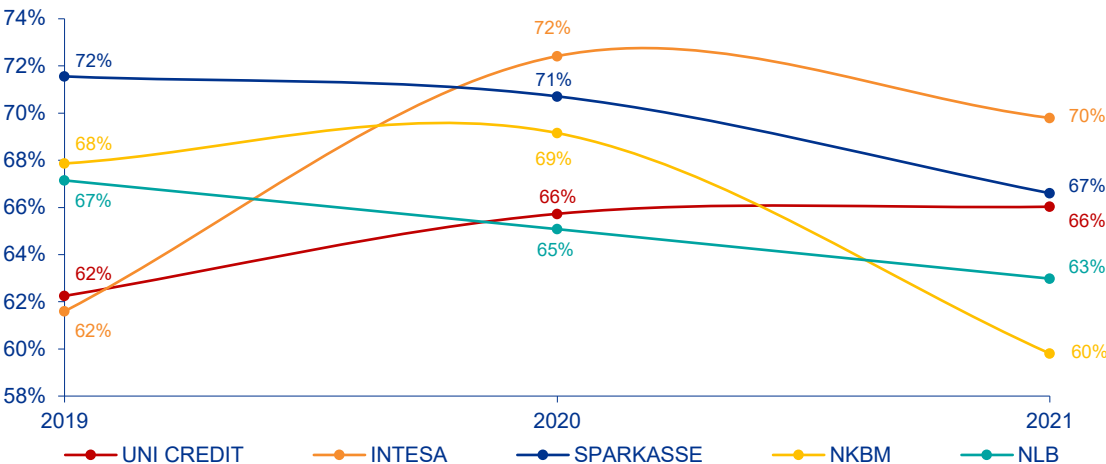
Serbia



BiH

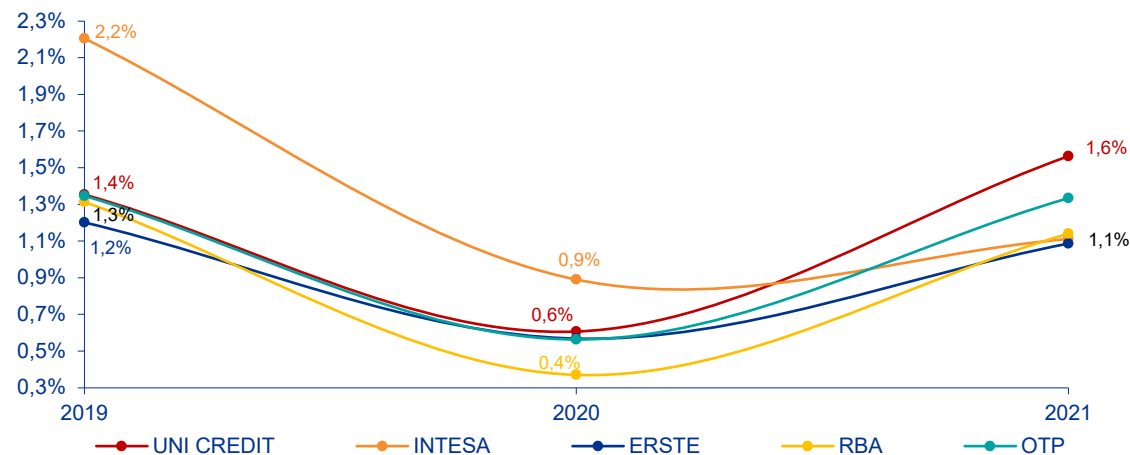


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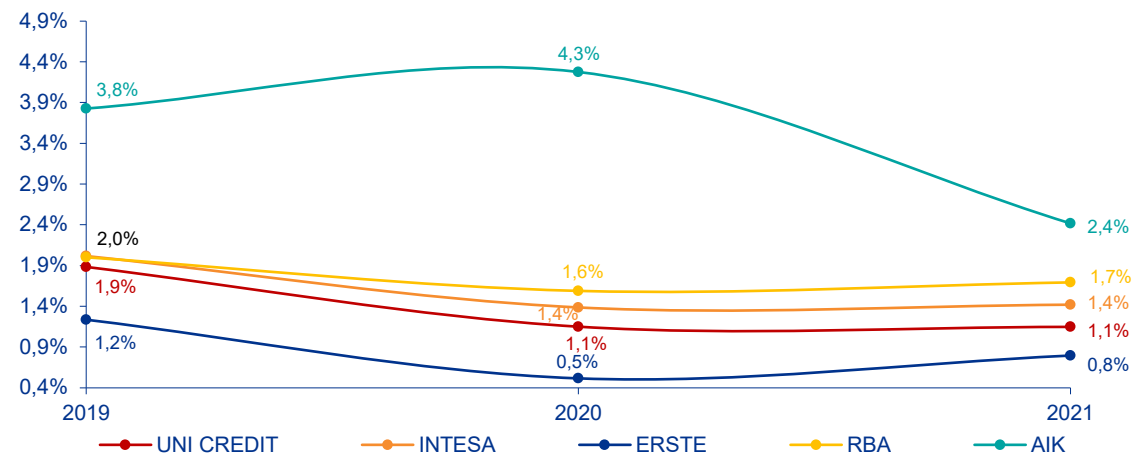


Return on Average Assets (ROAA)

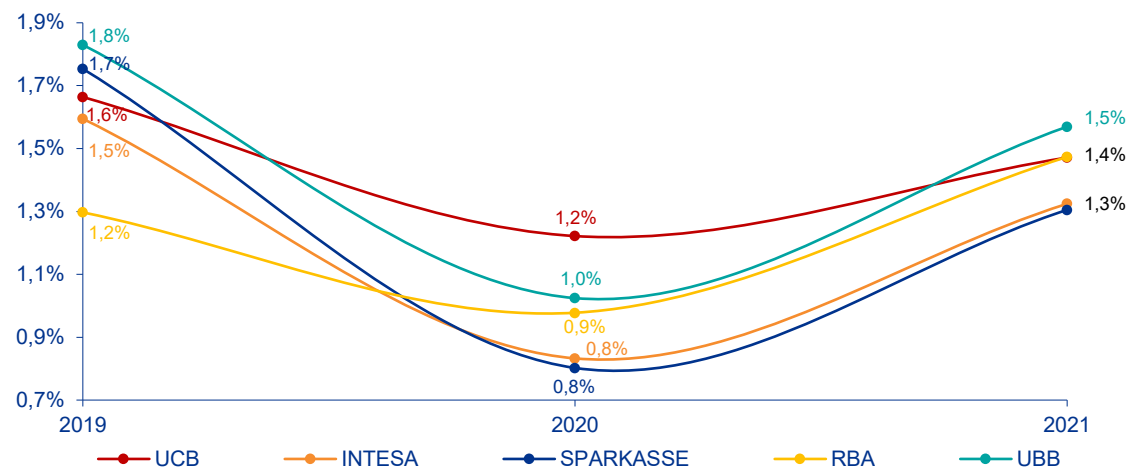
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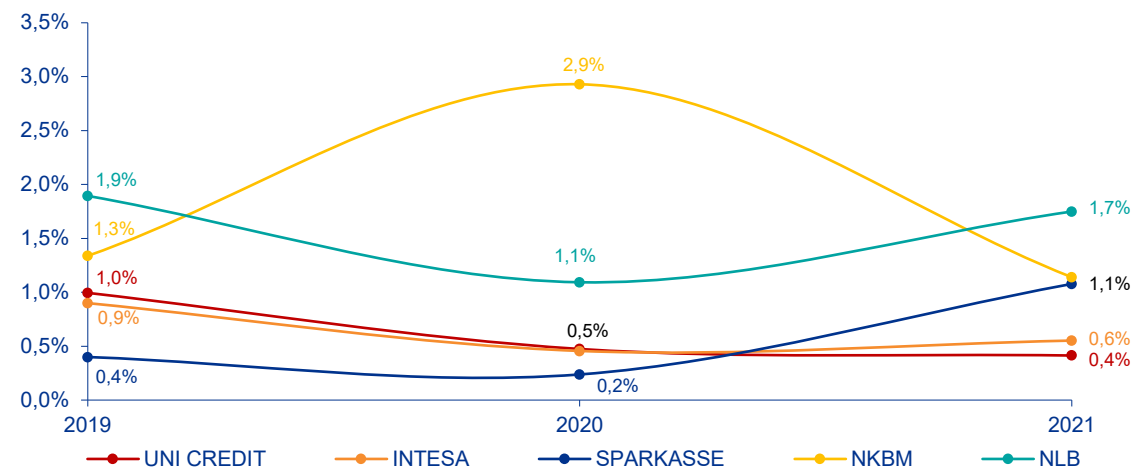
Serbia



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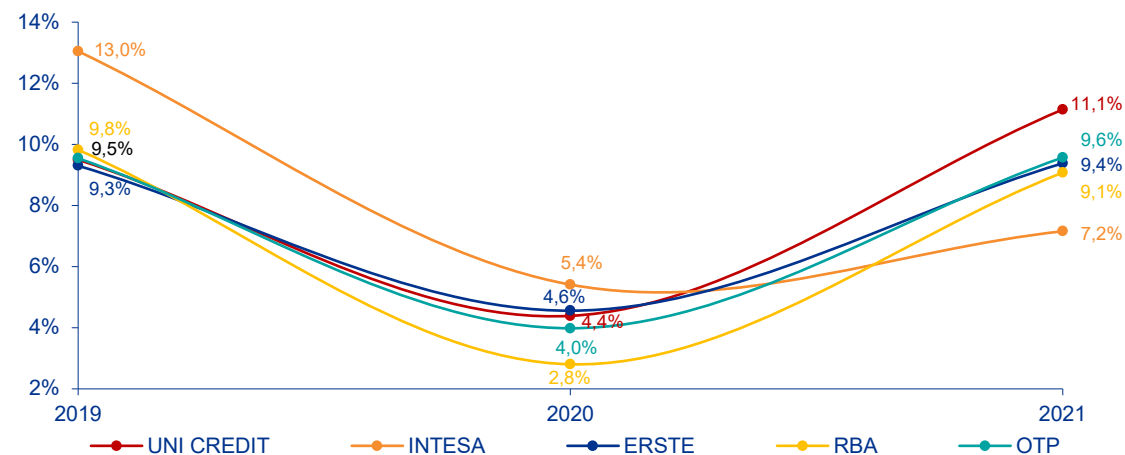


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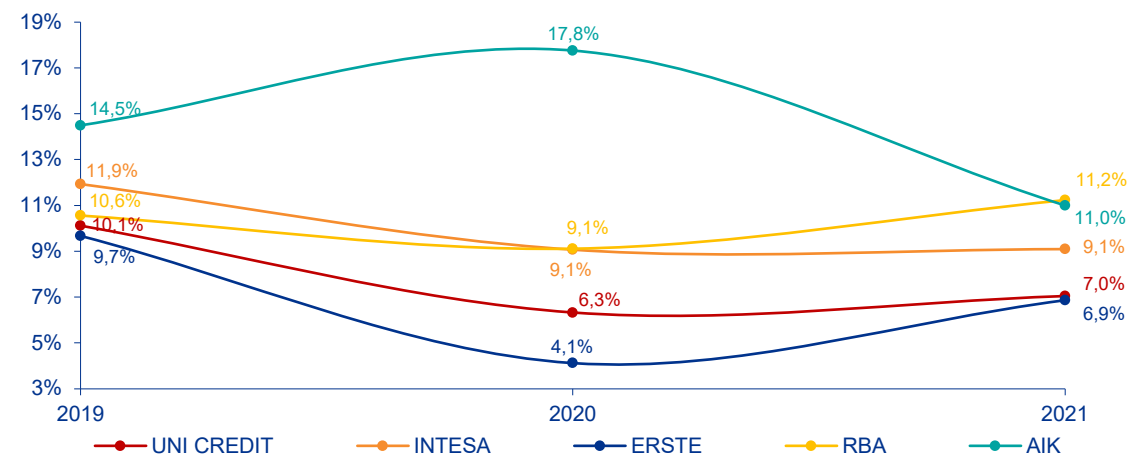


Return on Average Equity (ROAE)

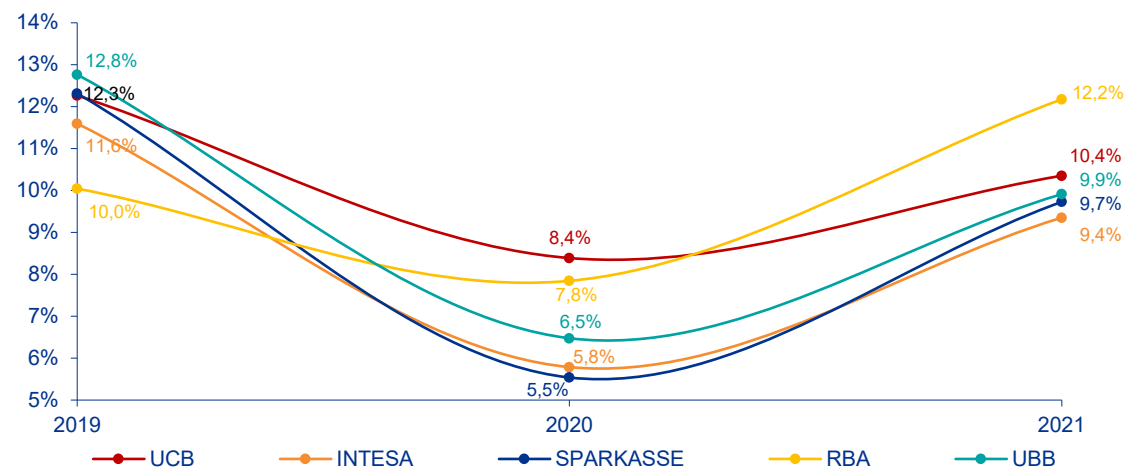
Croatia



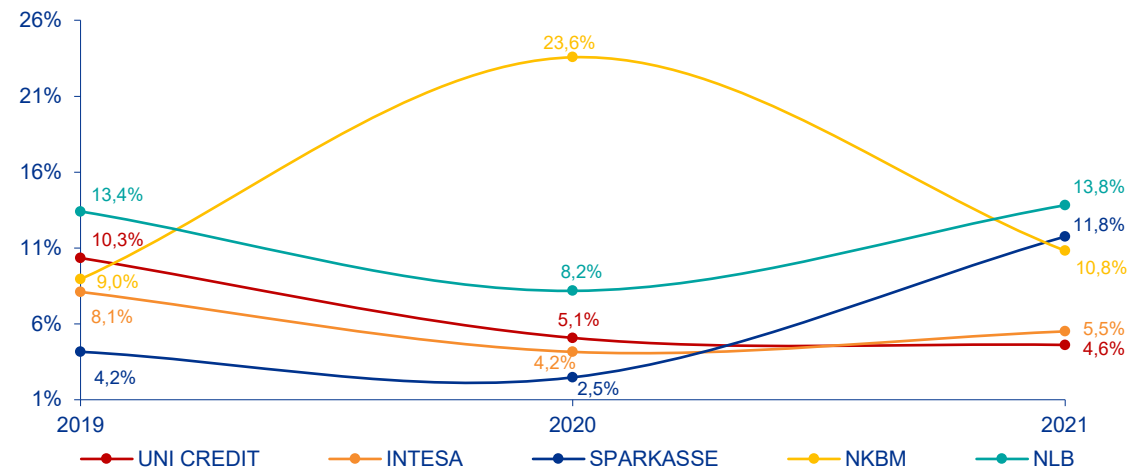
Serbia



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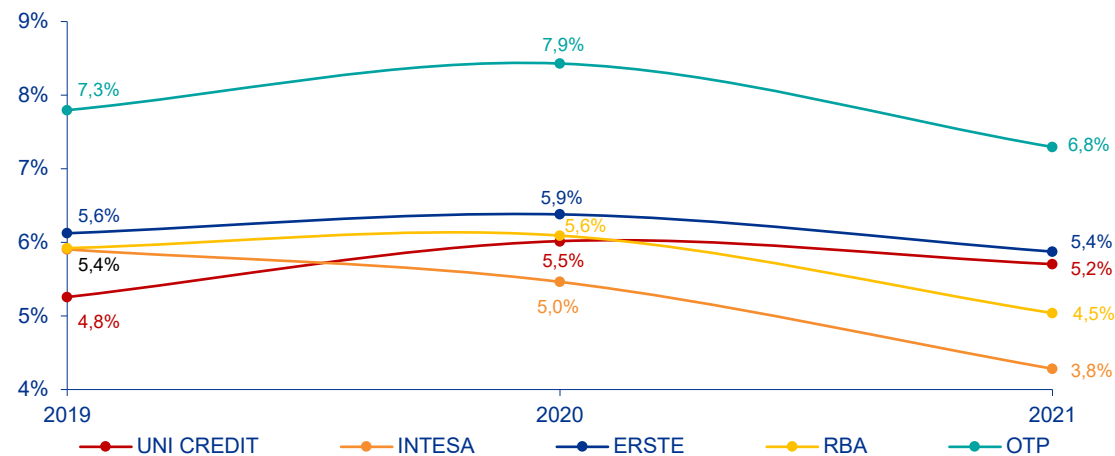


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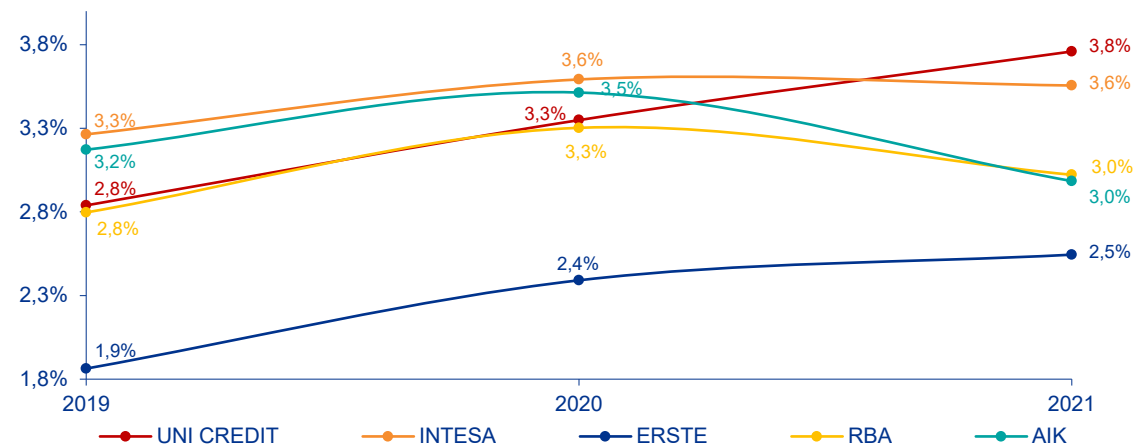


Impairment allowance / Gross loans to customers

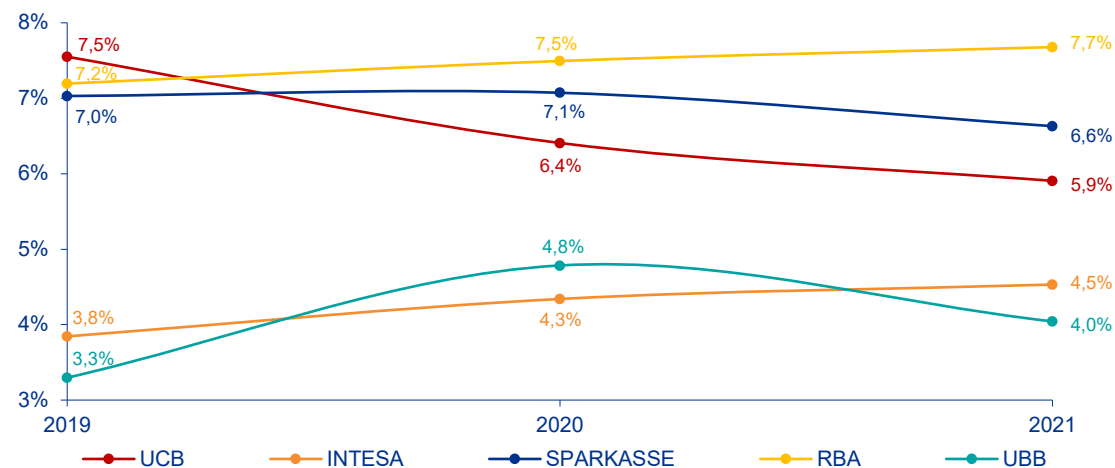
Croatia



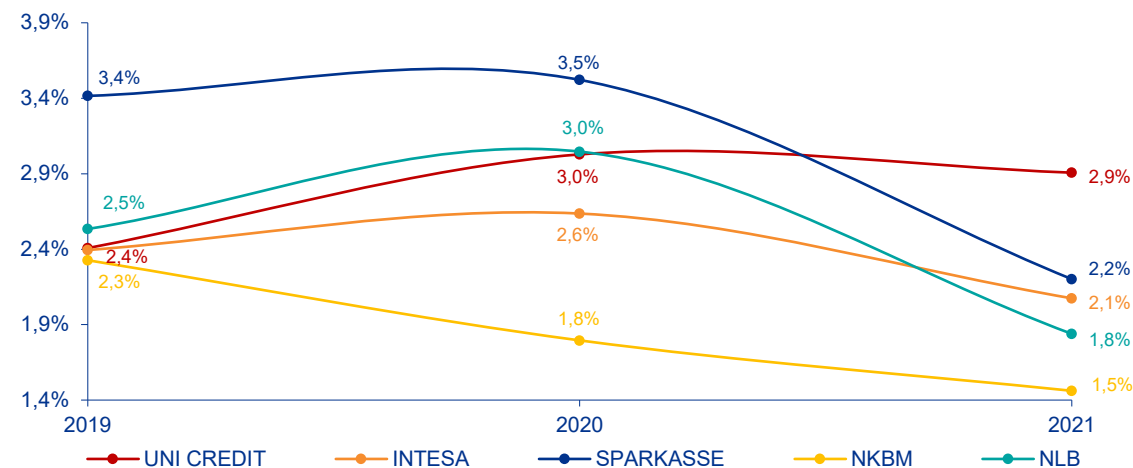
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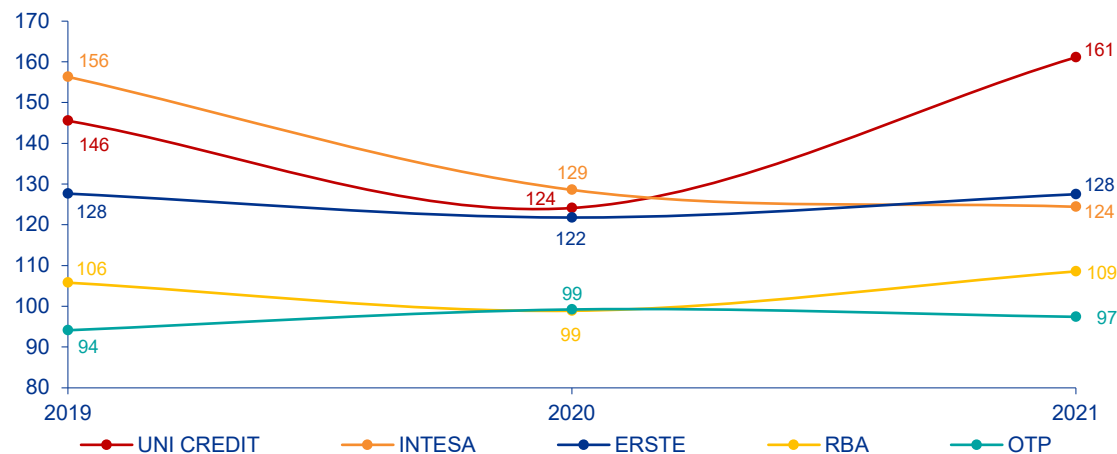


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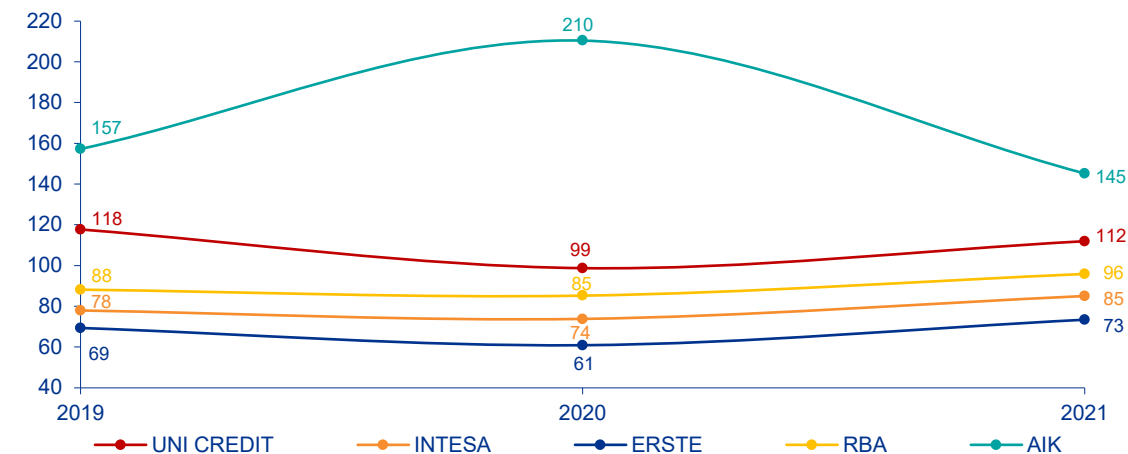


Net income per employee ('000 EUR)

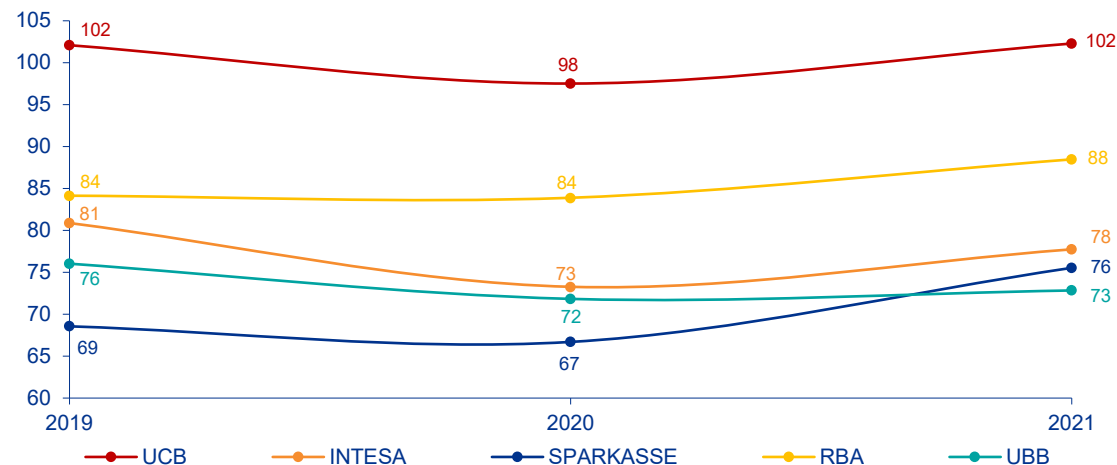
Croatia



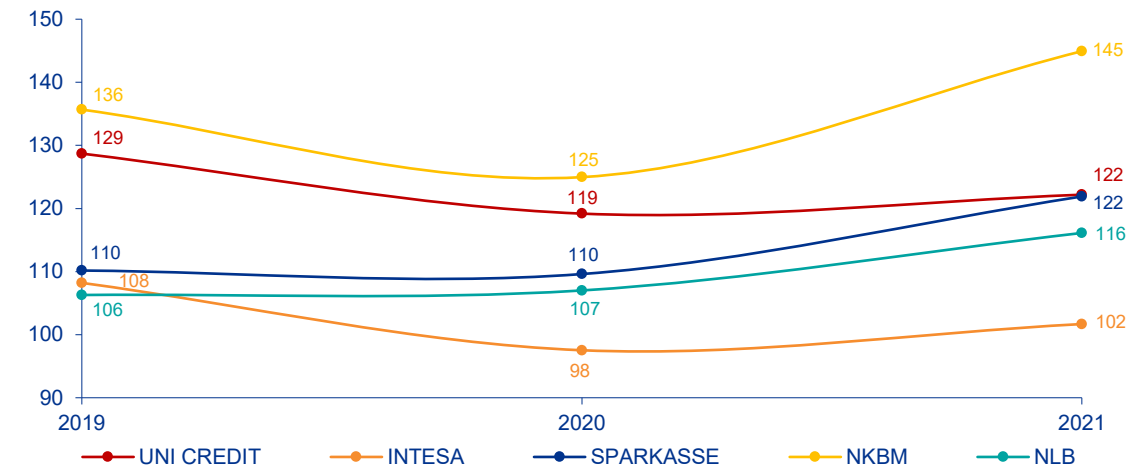
Serbia



BiH



Slovenia





Retail Banking Strategic Themes



Retail banking faces a more complex environment

The social and economic landscape has been radically reshaped while customer needs and expectations continue to dynamically evolve.



Customer

- Acceleration of consumer expectations and shifted priorities
- Seamless and personalized experiences – data-driven insights



Competitive

- Challenges from neo banks, payment providers and non-traditional participants
- Customers switching to most effective provider



Economic

- Adverse economic headwinds challenging traditional profit pools
- Reassessing business and operating models



Regulatory

- Interventionist approach from regulators (competition, enterprise resilience, cyber, data)
- Agile risk management approach



Technological

- Technology
- Investment in current tech for future agility and to reduce the cost of operations (automating manual, paper-based processes)

Business models should be more resilient

Today's retail banking business models



Consumer credit providers



Universal banks



Money transfer providers



Specialist banks



Digital wallet providers



Universal banks

Key features: Data-driven, developed ecosystems drawing on their large customer base.

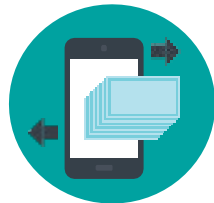
Strengths: Ability to utilize transaction data to enable a deeper understanding of customer behaviour and opportunities to support them in their expansion into new profit pools.



Transaction-focused banks

Key features: Primarily payment service providers, heavily focused on unit economics.

Strengths: Ability to leverage rich customer transaction history data and large customer bases, and hence economies of scale to lower unit costs to guarantee sustained profitability.



Ambient banks

Key features: They don't act as standalone entities, but rather are embedded within the everyday Internet of Things (IoT) devices to facilitate transactions.

Strengths: Having access to data from many IoT devices can also give them a deeper understanding of customers' spending habits and credit needs.

It is anticipated that one of the key attributes of the banking business models of the future will be a greater resilience to economic shocks.

Five strategic themes



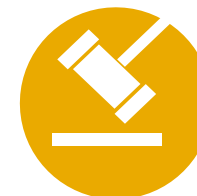
Identifying and serving customer needs



Focusing on cost efficiency



Adopting new ways of working



Complying with regulatory changes



Identifying role within wider ecosystem



Universal banks

Experience centricity
data-driven insights

Branch optimization
Process re-engineering
Automation

Align and empower
Agility via technology
and skilled workforce

Agile risk and
regulatory framework

Anchor in ecosystems
Integrated partner and
alliance network



Transaction-focused banks

Multiple ecosystem
interface
Seamless interactions
and commerce

Digitally-enabled
technology architecture

Agility via technology
and automation
Escalation managed
manually

Evolving risk and
regulatory framework

Multiple ecosystem
participants



Ambient banks

Innovative products
and services
Smart connected
technologies

Technology
infrastructure
Minimal employee cost

Agility via technology
and automation
Escalations managed
by AI

Nascent risk and
regulatory framework

Enablers in ecosystems

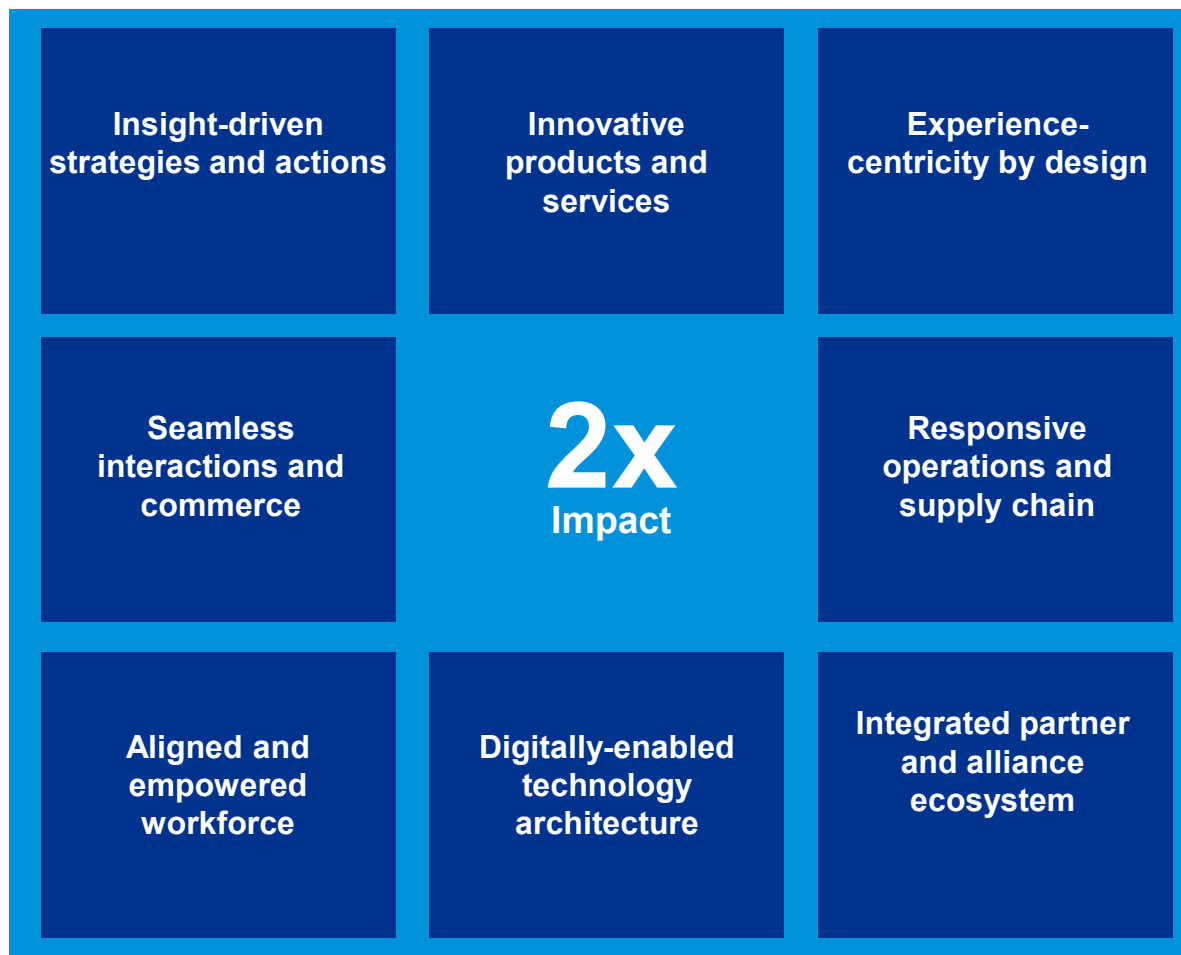


Future Retail Banking Winning Capabilities



A winning business model supported by a connected operating model

KPMG Connected Enterprise is a customer- centric, enterprise-wide approach to digital transformation that can help you reduce costs and drive profitable growth. Our unique framework maps strongly to your aspirations.



“

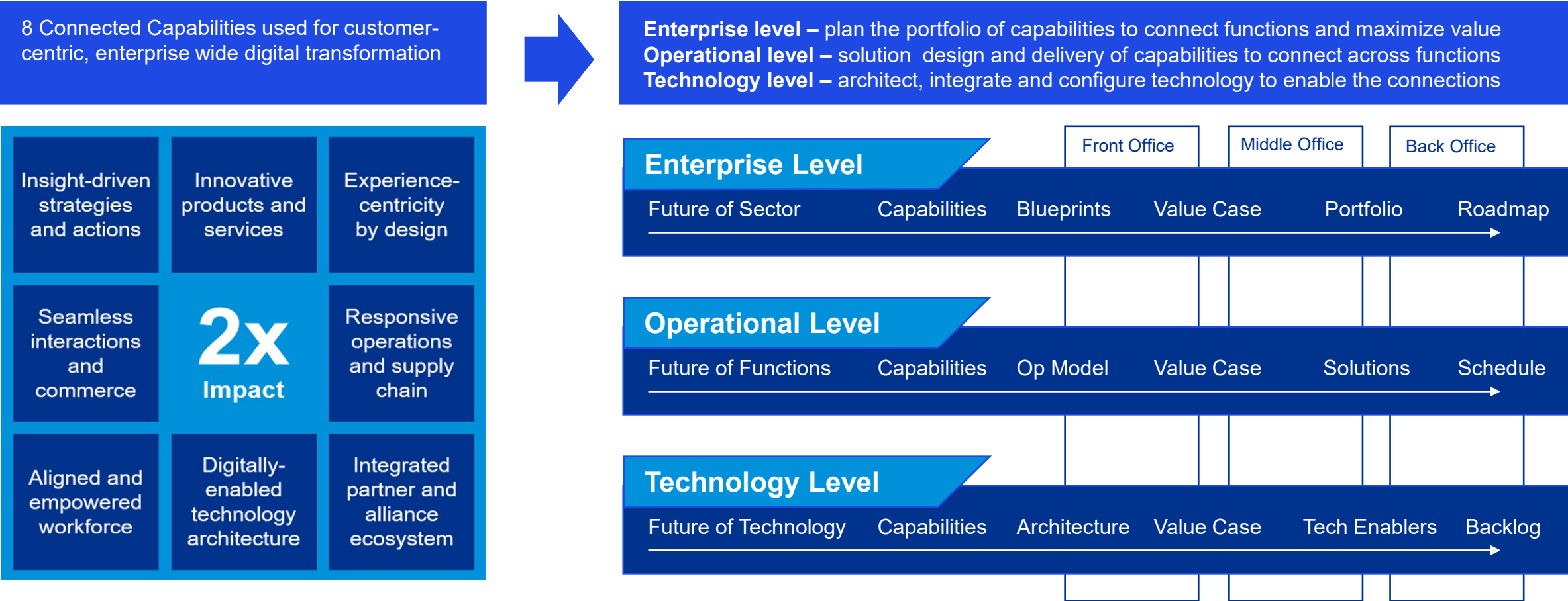
Companies that invest in the eight capabilities of the **KPMG Connected Enterprise** are **twice** (on average across sectors) as likely to be **successful** in:

- › Meeting customer expectations
- › Delivering ROI
- › Achieving their business objectives

”

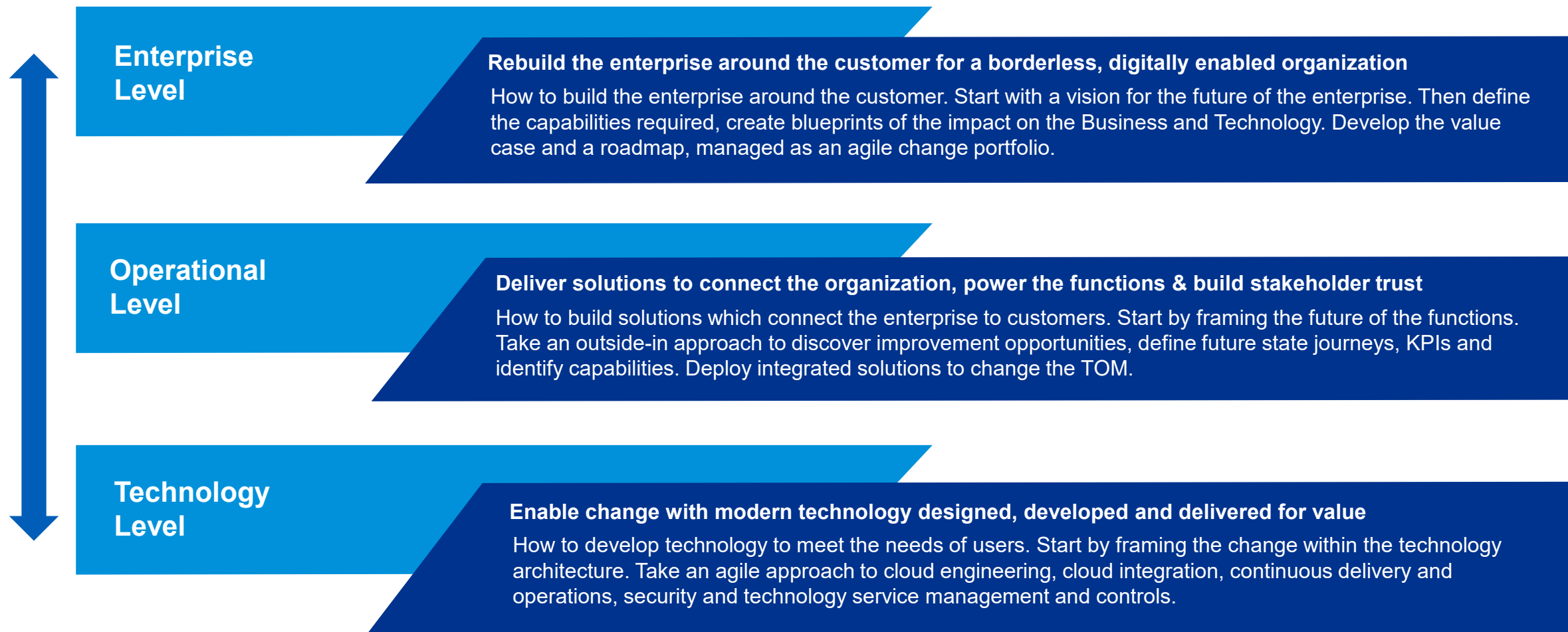
What is Connected Enterprise?

KPMG Connected Enterprise is our customer-centric approach to digital transformation. It focuses every critical process, function, and relationship of a business on meeting customer expectations, creating business value and driving sustainable growth in a digital world.



Connected Enterprise – Three Levels

Connected Enterprise meets a client's digital transformation challenge at three levels and always seeks to frame digital transformation in the context which delivers the greatest value for them.



Connected banking capabilities can enable a winning operating model

I. Universal banks



Insight-driven strategies and actions

Personalize customer journey using insights from analytics across the value chain. Make faster, **better-informed decisions**.



Innovative products and services

Explore new, sustainable revenue streams and **limit the product management overheads**. Use new services to **securely manage personal data**, consent and entitlements.



Experience-centricity by design

Deliver **simple, personalized experiences** that are consistent across channels and comparable to best across sectors.



Seamless interactions and commerce

Ensure every **customer interaction** across touchpoints is **simple, engaging and transparent**, adding value.

II. Transaction-focused banks

Drive **customer engagement and conversions** using data science. Improve detection and prevent financial fraud.

Use products and service innovation to **become an attractive partner to existing ecosystems**.

Deliver a **simple, low-effort and customer-friendly user interface** to help reduce failure demand and **minimize in-person interactions**.

Ensure seamless **integration into multiple ecosystems** in order to drive transaction volume and revenues.

III. Ambient banks

Use **datasets from IoT devices** to predict customer purchase behaviour and credit needs.

Work with ecosystem owners (e.g. Google) to **design new payment, deposit and lending services** compatible with how customers use IoT devices.

Banking becomes invisible. A successful experience is defined by **frictionless purchases by customers**; unaware of the background banking services.

Connect to consumer device data via the ecosystems to drive all underlying processes and decisions.

Connected banking capabilities can enable a winning operating model

I. Universal banks



Use of partners to **drive efficiency through automation** and manage complex operations.



Transition to a **multi-locational model and digital solutions** to optimize size of workforce.



Shift from siloed product-based legacy systems. Deploy wrapper solutions to **build new experiences on core legacy platforms**.



Maximize value from existing partnerships. **Forge future alliances** with fintech and technology leaders.

II. Transaction-focused banks

Deliver **immediate fulfilment following a decision** (e.g. claim payment, card issuance, loan payment offer).

Digitize processes and identify opportunities to **repurpose, retrain and redirect resources**.

Plug into maximum possible ecosystems and optimize **technology architecture to handle high transaction volumes**.

Identify suitable ecosystems to drive business volume and ensure the bank's services are integrated.

III. Ambient banks

Highly efficient and reliable operational processes so that fulfilment occurs without the customer being cognizant of the bank.

Primarily back-office workforce, **requiring skilled teams in agile delivery, DevOps and integration**.

Invest in technology to store, manipulate and analyse the high volume and velocity data captured via diverse IoT products.

Ensure the **bank's services** are seamlessly integrated into the target ecosystem such that they **become invisible**.

KPMG Connected Enterprise Capabilities

Insight-driven strategies and actions

Harness data, advanced analytics and actionable insights with a real-time understanding of the customer and the business, to shape integrated business decisions.

Innovative products and services

Develop compelling customer value propositions on price, products and services to engage the most attractive customers and drive profitable growth.

Experience-centricity by design

Design seamless, intentional experiences for customers, employees and partners, supporting the customer value propositions and delivering business objectives.

Seamless interactions and commerce

Interact and transact with customers and prospects across marketing, sales and service and achieve measurable results.

Responsive operations and supply chain

Operate the business with efficiency and agility to fulfil the customer promise in a consistent and profitable way.

Integrated partner and alliance ecosystem

Engage, integrate and manage third parties to increase speed to market, reduce costs, mitigate risk and close capability gaps to deliver the customer promise.

Aligned and empowered workforce

Build a customer-centric organization and culture that inspires people to deliver on the customer promise and drive up business performance.

Digitally enabled technology architecture

Create intelligent and agile services, technologies and platforms, enabling the customer agenda with solutions that are secure, scalable and cost-effective.

Retail Banking Sub-Capabilities

Insight-driven strategies and actions	Enterprise Data Management	Predictive Analytics	Business Intelligence	Data Governance	Identity and Verification
Innovative products and services	Market Research	Service Design	Value Management	Dynamic Pricing	Product Platforms
Experience-centricity by design	Brand Experience Strategy	Experience Measurement	Experience Design	Experience Feedback	Experience Economics
Seamless interactions and commerce	Interaction Orchestration	Virtual Contact Center	Communications Management	Intelligent Interactions	Seamless Commerce
Responsive operations and supply chain	Intelligent Workflow	Robotic Automation	Supply Chain Optimization	Claims Management	Credit Management
Integrated partner and alliance ecosystem	Business Service Design	Business Service Integration	Partner Ecosystem Orchestration	Agile Change Management	Partner Identification
Aligned and empowered workforce	Workforce Shaping	Continuous Learning	Modern Workplace	Colleague Experience	Culture, talent and leadership
Digitally enabled technology architecture	Technology Architecture	Cloud Engineering	Integration Management	Automated Testing	Instrumentation

Support for:



Interaction Channels



Customer Experience



Customer Engagement



Data & Analytics



Operations



APIs & Reusable Services



Enterprise



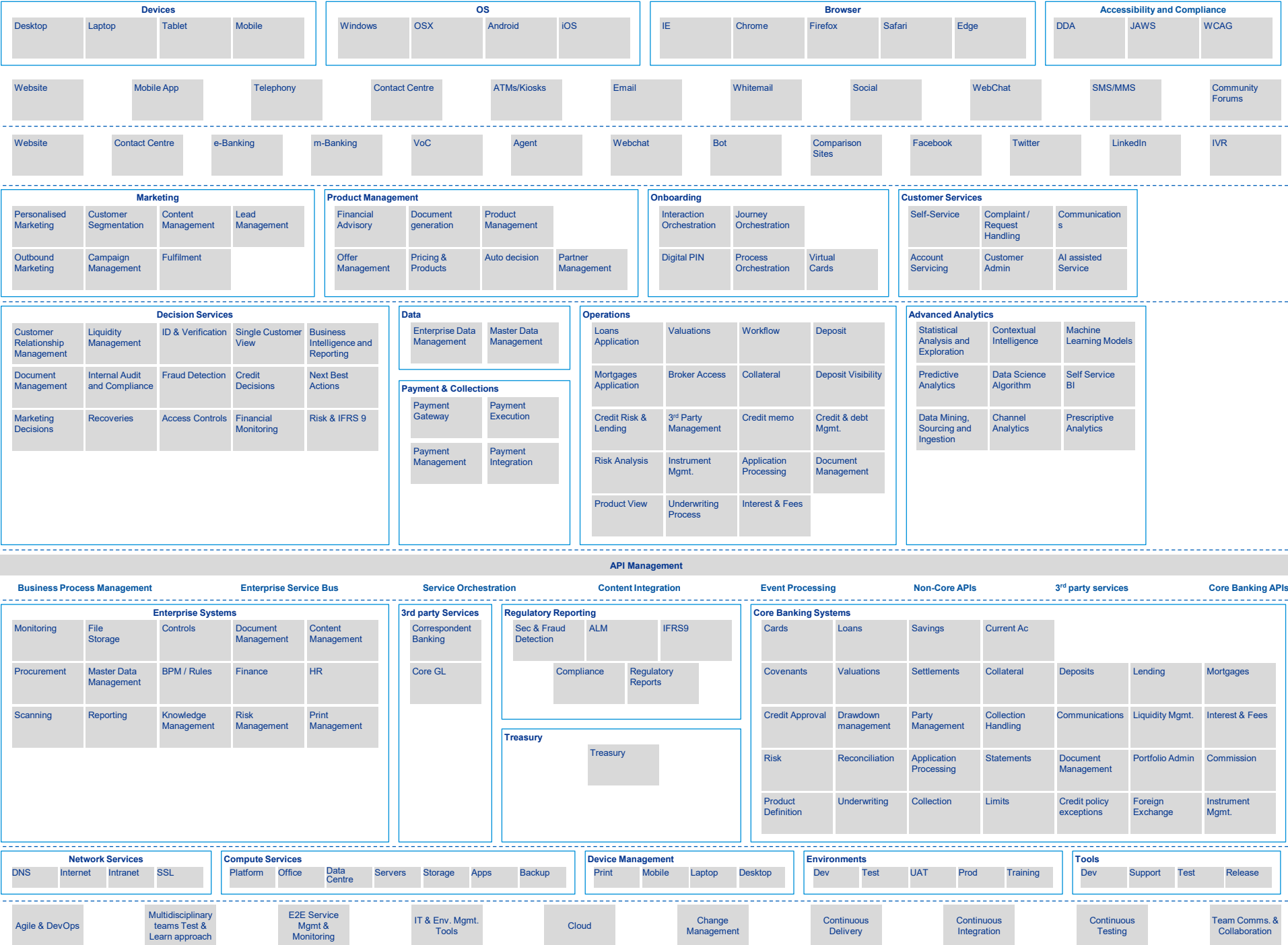
Product Systems



Infrastructure



Enabling Capabilities



Customer & Colleague Security

Identity Lifecycle Management

Intelligent Monitoring

Guest

Secure Tokens

Secure Gateway

Malware Detection

Anti Virus Detection

Multi-Factor Authentication

Information Protection



European Retail Banking Case Study



Case Study: Santander Bank (1/5)

CHANNELS

B2C

- eCommerce
- Cash Loans
- Customer Portal

B2B

- Physical Store
- Dealer Portal
- Wholesale Portal

BUSINESS APPS

- Collections
- Product and Pricing
- Complaints
- Recommendations
- FAST Apps

OMNI-CHANNEL LAYER / PROCESSES

- Customer ID
- Simulation
- Origination
- Servicing
- Internal Portal

FOUNDATIONS

Auth & Auth

Workflow

Rules
Engines

Comms
Gateway

Structures

Core
Integration



Case Study: Santander Bank (2/5)

Channels | Physical Store Experience

The screenshot shows the Santander Consumer Finance website's home page. The header is red with the Santander logo and navigation links: Mensagens, Carlos Fernandes, and a power icon. Below the header, there are five tabs: Simulações, Propostas, Oferta Comercial, Apoio, and Contactos. The main content area is divided into three columns. The first column has a search bar for 'Pesquise ou acesse a simulação' with a search icon. Below it is a photo of a couple looking at a tablet, and a red button labeled 'Iniciar Simulação'. The second column has a search bar for 'Pesquise ou acesse a propostas' with a search icon. Below it is a photo of a person on a scooter, and a red button labeled 'Aceder a Propostas'. The third column has a 'Mensagens Santander Consumer' section with three message cards and a red button labeled 'Iniciar Mensagem'. At the bottom, there are three red circular icons with white symbols: a network of dots for 'Pontos de Venda', a speech bubble for 'Perguntas Frequentes', and a speech bubble with a checkmark for 'Contactar Gestão Comercial'.

The screenshot shows the Santander Consumer Finance website's simulation page. The header is red with the Santander logo and navigation links: Mensagens, Carlos Fernandes, and a power icon. Below the header, there are five tabs: Simulações, Propostas, Oferta Comercial, Apoio, and Contactos. The main content area is divided into two columns. The left column is a 'Simulador' (Simulator) with a dropdown for 'Selecionar Ponto de Venda' (Abrantes), a search bar for 'Filtrar por produto', and a 'Simular' button. The right column shows 'Foram encontradas 5 campanhas para esta simulação:'. It lists three campaigns for a 'Samsung Smart TV LED Plus + 55" HDMI'. The first campaign has a monthly installment of 25€, a TAN of 6%, and a TAEG of 8.3%. The second campaign has a monthly installment of 30€, a TAN of 6.6%, and a TAEG of 8.3%. The third campaign has a monthly installment of 25€, a TAN of 6.6%, and a TAEG of 8.3%. At the bottom, there is a section for 'O cliente deseja adquirir seguro?' with a 'SIM' button and a 'Qual?' dropdown menu.

- Integrated solution from simulation to underwriting
- Digital capabilities (e.g. digital signature)
- Partners with real time proposal status
- Partners Integration APIs
- Mirror features in Internal Portal (Contact Center)
- Supported by solid foundations (Auth & Auth, Product & Pricing)



3 Months
(dev)

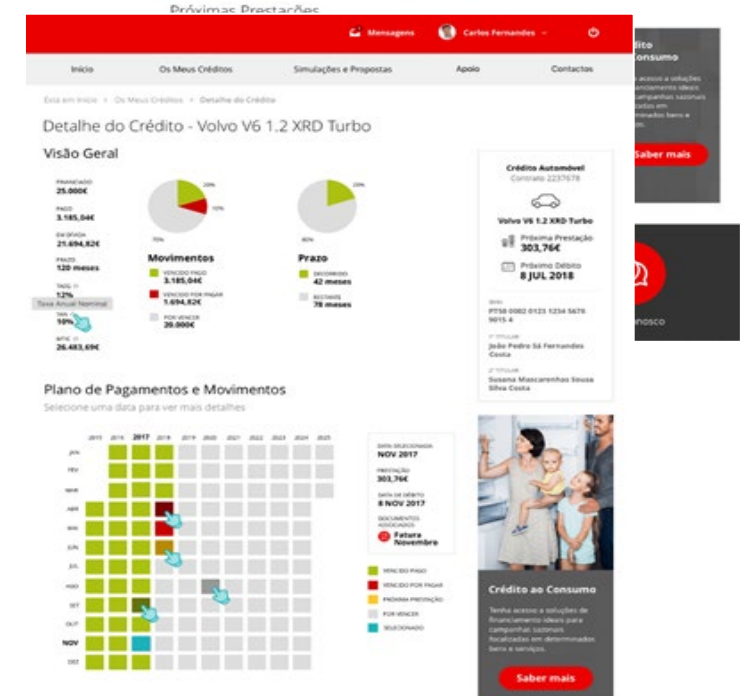
Case Study: Santander Bank (3/5)

Channels | CashLoans Self Service

- 100% Digital Channel
- Mobile first design
- Personal credit product, with full interaction
- Digital signature (OTP + Qualified Certificate)
- Push for customer contacts fidelization during the process
- Easy to use and continuous feedback
- Near immediate availability of the funds



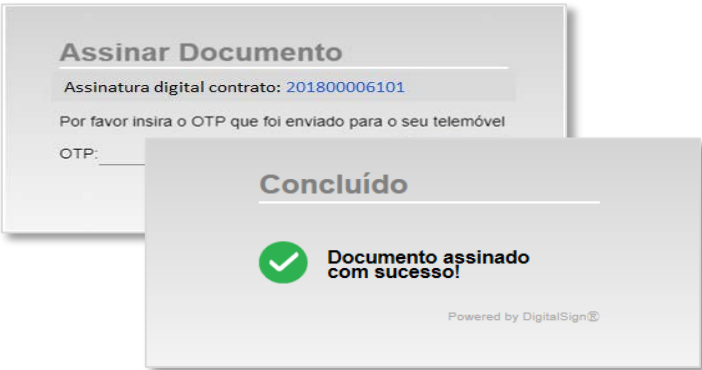
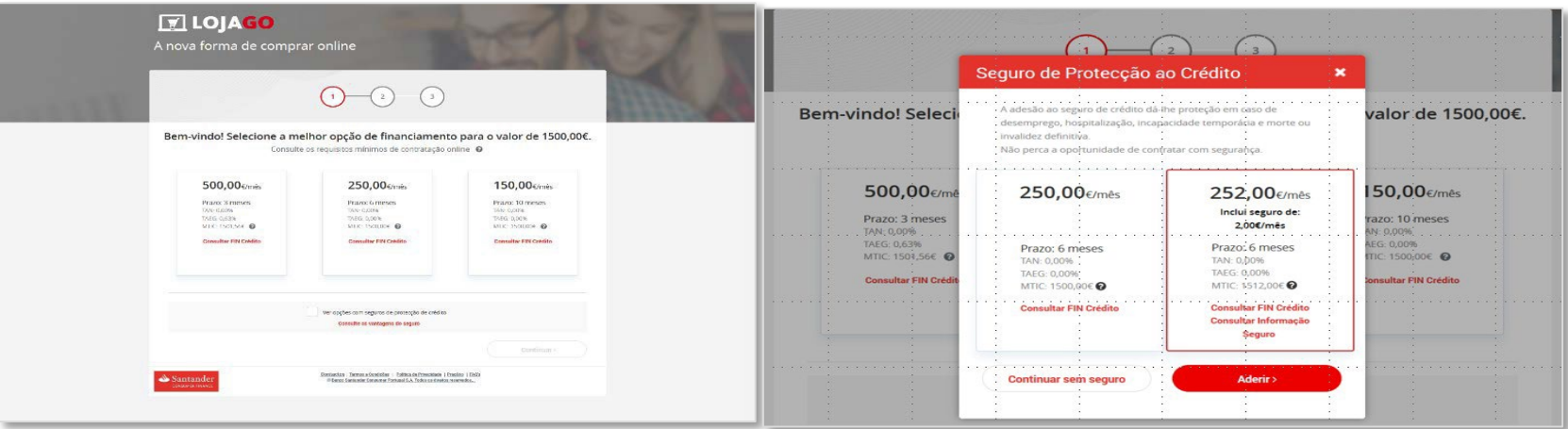
2 Months
(dev)



Case Study: Santander Bank (4/5)

Channels | eCommerce

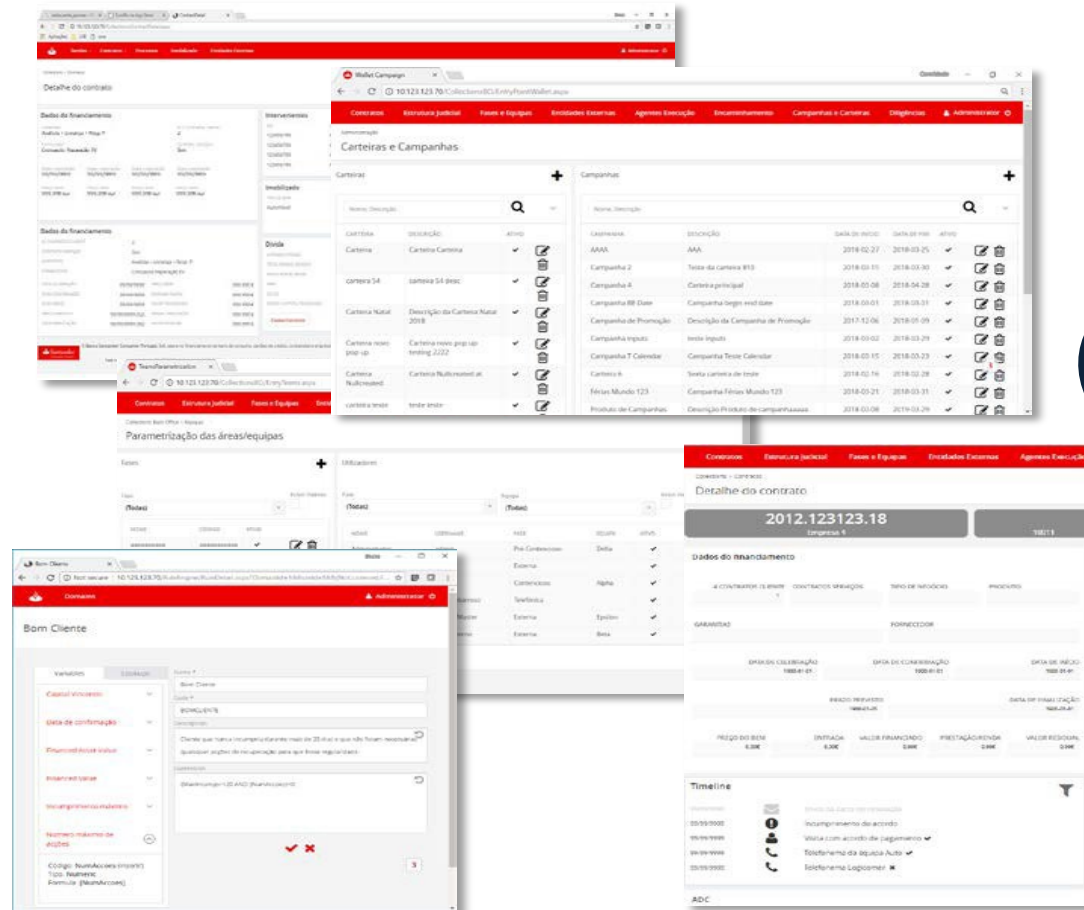
- 100% Digital Process
- Customer identification through Video Call
- Qualified Certified
- Digital Contract Signature OTP



 2 Months
(dev)

Case Study: Santander Bank (5/5)

Business Apps | Dynamic Digital Collections



01 VISIBILITY
E2E Process
Internal, External and Litigation

02 FLEXIBILITY

Dynamic Processes Managed by Business

03 AGILITY

Rules Engine
(Teams, Variables and Strategies)

04 CONTROL

Event Driven and Traceable
Execution (contacts, actions,
results and agreements)

05 EFFICIENCY

Value Added Capabilities
(Campaigns, Car Cycle, Portfolio
Sales, Litigation Expenses)

- Data Integration
- Management Information and Reports
- Machine Learning to optimize processes

- Work Queues
- Access Management



9 Months
(dev & integration)



South East Europe Retail Banking Case Study



Modern Digital Architectures Enable Customer Experience Analytics: Front-End Example

Očitano sa osobne iskaznice

Prezime

MANCE

Ime

DINKA

Spol

MUŠKO

Državljanstvo

HRVATSKO

Datum rođenja

01/09/1970

Vrsta osobne iskaznice

Standardna osobna iskaznica

Broj osobne iskaznice

386578388

Datum isteka osobne iskaznice *

27/09/2020

Prebivalište (navedeno na osobnoj iskaznici)

ZAGREB, GRAD ZAGREB, VUKOVARSKA 33

Izdala PP

PU ZAGREBAČKA

Datum izdavanja osobne iskaznice

03/09/2018

OIB

36704669921

Potvrđeno od klijenta

✓ **Prezime ***

MANCE

✗ **Ime ***

DINKO

✓ **Spol ***

MUŠKO

✓ **Državljanstvo ***

HRVATSKO

✓ **Datum rođenja ***

01/09/1970

✓ **Vrsta osobne iskaznice**

Standardna osobna iskaznica

✗ **Broj osobne iskaznice ***

386578364

✓ **Datum isteka osobne iskaznice ***

27/09/2020

✗ **Prebivalište (navedeno na osobnoj iskaznici) ***

ZAGREB, GRAD ZAGREB, VUKOVARSKA 31

✗ **Izdala PP ***

PU ZAGREBAČKA

✓ **Datum izdavanja osobne iskaznice ***


03/09/2018

✓ **OIB ***


36704669921

Skenirana osobna iskaznica

Osobna iskaznica (prednja strana)



Osobna iskaznica (stražnja strana)



Data Confirmation (Entry)

Broj osobne iskaznice *Required*

386578364

Datum izdavanja osobne iskaznice *Required*

09/03/2018

Datum isteka osobne iskaznice *Required*

09/27/2020

Prebivalište (kako je navedeno na osobnoj iskaznici) *Required*

ZAGREB, GRAD ZAGREB, VUKOVARSKA 33

Izdala PU *Required*

PU ZAGREBAČKA

OIB *Required*

36704669921

Unesi dodatne podatke

Modern Digital Architectures Enable Customer Experience Analytics: Front-End Example

LISTA ZADATAKA

PREGLJED PROCESA

IZVJEŠTAJI

RADNJE

POSTAVKE

POKRENI NOV PROCES

SEARCH (111) Podnosioc

SEARCH

DATUM KRAJNJI 1. Avg - Avg

STATUS [0]

KORAK [0]

STATUS OZNAČENJE Klijent [0] - [0]

STATUS OZNAČENJE Klijent [0] - [0]

STATUS OZNAČENJE Klijent [0] - [0]

ID procesa	Udio procesa	Naziv klijenta	IME klijenta	MB klijenta	Broj računa	Status procesa	Korak procesa	Korak procesa	Korak procesa	Datum izdavanja računa	Datum izdavanja računa	Datum izdavanja računa
ICLU007502	51413024-5983-8123-7020-789-40280202	ENERGONAUT d.o.o.	30291983169	3404408	1100288040	Završetak postupka	31.03.2022 14:22	Osnivač				
ICLU007501	47805644-3223-4181-8094-789-40280202	PO "KAZNAR" PACH	40146944231	3479185	11002121802	Slanje priručnika klijentu	31.03.2022 14:22	Osnivač		25.04.2022	13.05.2022	
ICLU007504	C3402038-ANCI-CLAF-ADCT-789-40280202	RAVNOVODIC d.o.o.	16788800330	4038884	11002147302	Priglasenje poslovnog događaja	31.03.2022 14:22	Osnivač				
ICLU007505	88074899-8805-8741-8185-789-40280202	MOLES DASHB d.o.o.	13487468718	1910187	11004052302	Slanje priručnika klijentu	31.03.2022 14:22	Osnivač		25.04.2022	13.05.2022	
ICLU007506	87901064-8807-0854-8098-789-40280202	BOJ DASA D.O.O.	30791314258	4082179				Osnivač				
ICLU007507	18810474-4142-8784-3046-789-40280202	ALFUS d.o.o.	30682282113	1884525	1100422380	Završetak						
ICLU007508	09487122-0000-4003-8270-789-40280202	POSUJEDNIOCI DEPTAR SAKOŠOŠ d.o.o.	38821802006	1884487	1100001915	Završetak						
ICLU007505	4029388F-8008-09D-1438-789-40280202	"MAVRI PLM I V&D"	42984567329	4081796	11000713805	Osnivač						
ICLU007504	88442816-4036-8884-09D-789-40280202	MINOT d.o.o.	59572317596	4024840	11000733223	Osnivač						
ICLU007503	01238811C-0028-PA06-88D6-789-40280202	CHASOLA MARC d.o.o.	88281878461	32881887	11000790300	Osnivač						
ICLU007502	88479181C-0207-0818-0546-789-40280202	MEDOC DIGITAL d.o.o.	05621862379	8333946	11000817910	Završetak						
ICLU007501	88050944177C-0483-7AC7-789-40280202	HESTA d.o.o.	40761878719	4029948	1100729996	Osnivač						

SINKRONIZIRAJ PODATKE S IBIS...

Summary

Pregled koraka

Integracijski kontrolni prikaz

News

Related Actions

Podaci o procesu

Status

OTVOREN

Korak

Provjera datuma

Izlazna strategija

NE

Referenca procesa

ICLU000800

Podaci o klijentu i računu

OIB

19218447343

MB

8528497

Naziv klijenta

741732 BINA - ISTRA, D. D.

Adresa sjedišta

JOSIPA JOVIĆA 94, 10000 ZAGREB

Broj računa

1101041617

Poslovni događaj

Osnivač

Naziv sektora

Ostala trgovačka društva

Šifra sektora

1

Podaci o dostavi dokumentacije

Izvorni rok

17.02.2022.

Produljenja

Prethodna produljenja

Produljenje	Razlog produljenja	Podnositelj zahtjeva	Datum odobrenja	Odobrio	Razlog odobrenja/odbijanja	Vrsta produljenja
18.02.2022.	prvi BZ	Visnjica Basic	16.02.2022.	-		Produljenje roka bančine zabrane

Dodatni podaci

Datum kada su dostavljeni Info.BIZ podaci o promjeni

15.02.2022.

Registar

Registar udruga

Adresa na koju je poslano pismo

JOSIPA JOVIĆA 94, 10000 ZAGREB

Inicijator

vbasic@erste.hr

Vrsta promjene

Osnivač

Potencijalni datum bančine zabrane

21.02.2022.

Izvor podataka

info.BIZ

Financijski zastupnik

JELENA RADOSOVIĆ

Potencijalni datum zatvaranja računa

23.02.2022.

Organizacijska pripadnost

02-10-16-173-01

Potencijalni datum izlazne strategije

Modern Digital Architectures Enable Customer Experience Analytics: Front-End Example

News Tasks (165) Records Reports Actions

Upravljanje povlaštenim naknadama

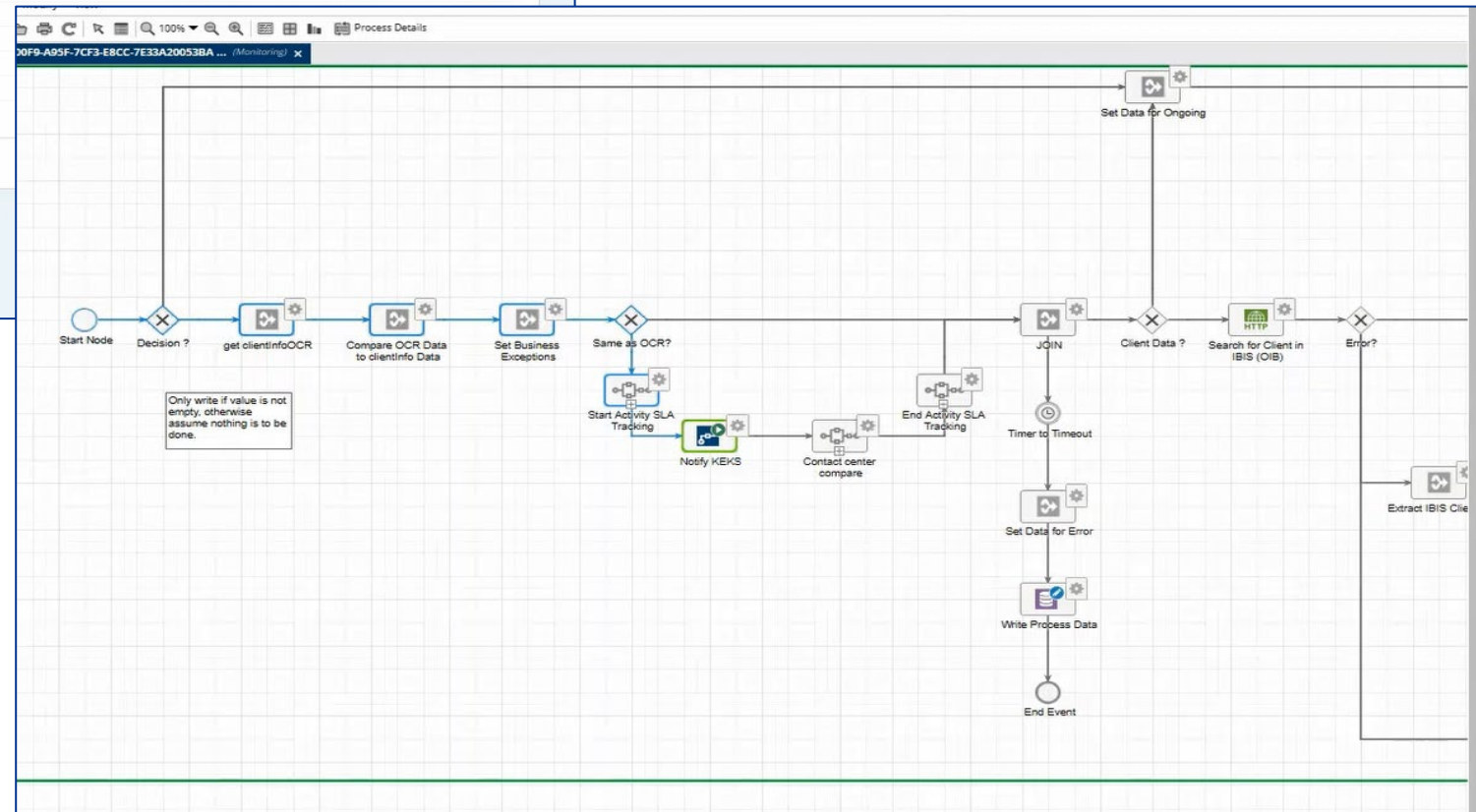
Šifra tarife

Šifra tarife	Trajanje povlaštenog perioda u mjesecima	Apsolutni iznos naknade	Vrijedi od
7044	4	2500	26.09.2019
7044	3	123456	02.09.2019
7044	1	100	15.09.2019
5017	2	128	24.09.2019

EXIT

Kreirao Datum kreiranja Ažurirao Datum ažuriranja

CREATE FEE





kpmg.com/socialmedia



kpmg.com/app

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