



2022 ANNUAL REPORT

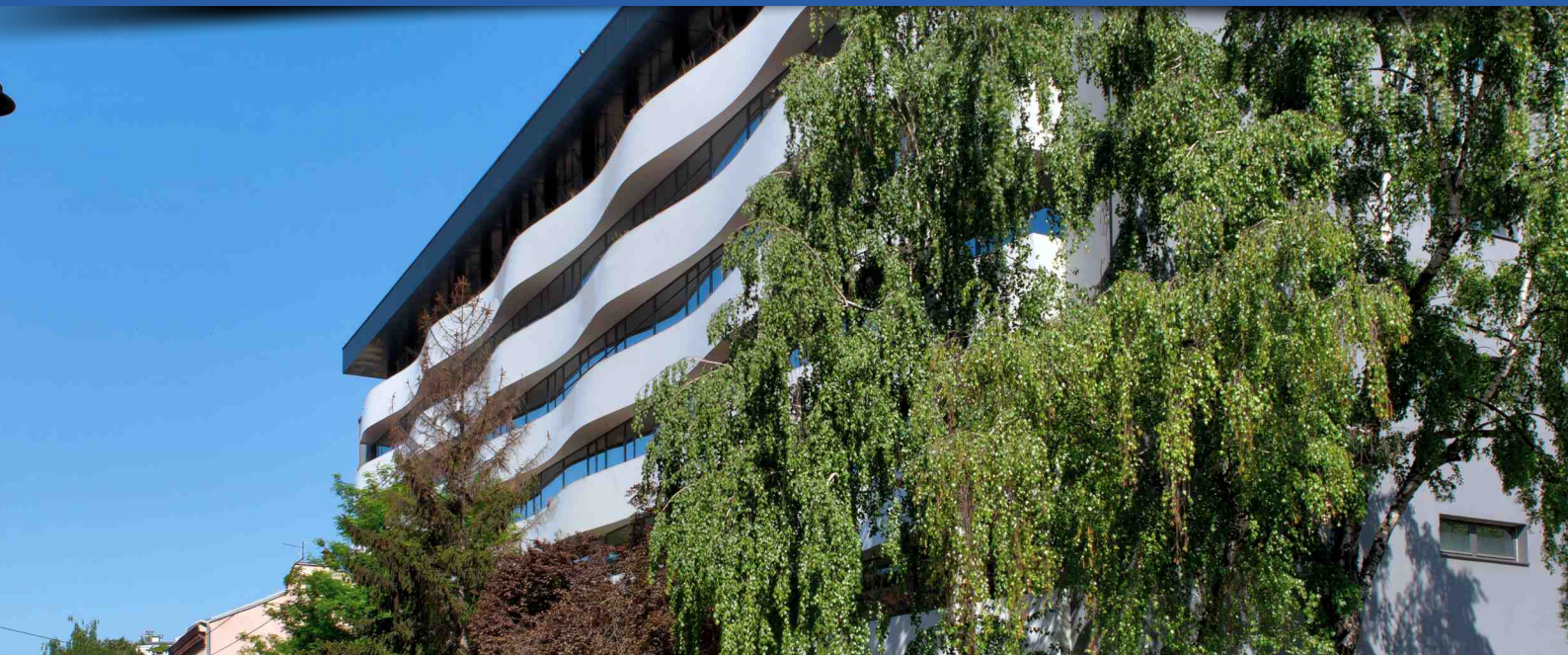
 **UNIONBANKA**

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OVERVIEW OF THE MOST SIGNIFICANT INDICATORS

		(in BAM 000)
	2022	2021
Total assets	1,048,095	1,054,365
Loans granted	430,059	362,304
Securities portfolio	272,028	198,528
Deposits	905,963	919,138
Profit before tax	1,463	1,069
Total revenues	32,955	27,047
Total expenditures	31,492	25,978
Number of employees	198	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!

After the Covid-19 pandemic that marked the previous years, there was no shortage of events in 2022 that directly or indirectly affected our business. Russia's aggression against Ukraine, in addition to the terrible consequences it has brought to the population, has negatively affected all macroeconomic developments, both in the world and in our BiH. Denial of access to Russian banks to the SWIFT system, sanctions imposed on companies there, rising energy prices, rising food prices, all this ultimately affected the business of the banking sector.

However, despite such a turbulent year, the Union Bank d.d. Sarajevo continued to grow strongly in all relevant business segments as in previous years.

Traditionally, this year we implemented our special offer of housing loans for young people, with a fixed and extremely favourable interest rate, and confirmed the attractiveness and quality of our product, for which we have become known throughout the market. In addition to the special offer of

MANAGEMENT STATEMENT

housing loans, we also successfully implemented two consumer loan special offers for the retail sector, which resulted in significant growth of the loan portfolio in the retail sector.

In 2022, the loan portfolio grew by 18.7 percent, which represents the largest growth from regular operations in the banking market. The share of non-performing loans in the total loan portfolio of the Bank, as one of the important indicators of stable operations, at the end of 2022 amounts to 1.44 percent, which is significantly better than the average of the banking market in

We believe that in the coming period we will have the full support of the Government of the Federation of BiH as the majority owner, and that

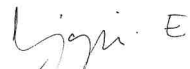
through the efforts of each individual, as well as through teamwork, we will successfully respond to all the challenges that lie ahead.

On the following pages, the Management Board of Union Bank d.d. Sarajevo is pleased to present you with the Annual Report for 2022, which includes a financial overview of operations, audited financial statements and an independent auditor's report.our country and is the result of adequate risk management.

Vedran Hadžiahmetović
Chairman



Edin Mujagić
Member of Risk



Leon Begić
Member of Operations



BANK MANAGEMENT BODIES

Supervisory Board	Management
Maja Letica, Chairman of the Supervisory Board	Vedran Hadžiahmetović, Chairman of the Management Board
Haris Jahić, Member until 14 October 2022	
Advija Alihodžić, Member	Edin Mujagić, Member of Risk
Dražena Tunjić Pavlović, Member	Leon Begić, Member of Operations
Aida Hadžigrahić, Member	

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 podružnice	198	Dioničari koji imaju 5% i više dionica sa pravom glasa: Ministarstvo finansija FBiH 97,05%.
	9 ekspozitura		



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, 2023 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 2023. godine

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

Income Statement and other comprehensive income		
	2022	2021
Interest income and similar income at the effective interest rate	16,016	13,389
Interest expenditures and similar expenses at the effective interest rate	(2,846)	(2,801)
Net interest income and similar income at the effective interest rate	13,170	10,588
Fees and commissions income	4,312	3,071
Fee and commission expenditures	(1,593)	(1,301)
Net fees and commissions income	2,719	1,770
Impairments and provisions	(2,190)	271
Other gains and (losses) from financial assets	3	(68)
Net positive exchange rate differences	296	152
Gains and (losses) from long-term non-financial assets	92	(22)
Income from dividends	73	65
Other income	848	544
Personnel costs	(7,440)	(6,827)
Depreciation	(1,133)	(1,123)
Other costs and expenditures	(4,976)	(4,281)
PROFIT FROM REGULAR OPERATIONS BEFORE TAX	1,462	1,069
Current income tax	(183)	-
Deferred income tax	(47)	(40)
INCOME TAX	(230)	(40)
PROFIT FROM REGULAR OPERATIONS	1,232	1,029
STATEMENT OF OTHER TOTAL RESULT		
(Decrease) / increase in fair value of debt instruments at fair value through other total result	(5,775)	6,724
Other items that may be reclassified into profit or loss	(1,963)	(345)
Income tax related to these items	774	(638)
OTHER TOTAL RESULT	(6,964)	5,741
TOTAL RESULT	(5,732)	6,770

Financial position statement

	31 December 2022	31 December 2021
ASSETS		
Cash and cash equivalents	230,231	373,348
Financial assets at fair value in the profit and loss st.	199	196
Financial assets at fair value in other total result	945	198,698
Financial assets at depreciated cost	791,891	457,630
Prepaid income tax	300	300
Tangible assets	22,594	22,370
Intangible assets	592	589
Other assets and receivables	210	172
TOTAL ASSETS	1,046,962	1,053,303
LIABILITIES		
Financial liabilities at depreciated cost	924,955	954,766
Income tax liabilities	183	-
Deferred tax liabilities	355	1,082
Provisions	1,417	1,630
Other liabilities	372	413
TOTAL LIABILITIES	927,282	957,891
CAPITAL		
Share capital	99,098	69,098
Reserves	18,765	17,736
Revalorization reserves	585	7,549
Profit	1,232	1,029
TOTAL CAPITAL	119,680	95,412
TOTAL LIABILITIES AND SHARE CAPITAL	1,046,962	1,053,303

Cash flow statement	2022	2021
CASH FLOWS FROM OPERATING ACTIVITIES		
Inflows from interest and similar income at the effective interest rate	16,016	13,389
Outflows from interest and similar income at the effective interest rate	(2,846)	(2,801)
Inflows from fees and commissions	4,312	3,071
Outflows from fees and commissions	(1,593)	(1,301)
Inflow from the collection of previously written-off receivables for given loans and interest	1,037	989
Outflows from payments to employees	(7,440)	(6,827)
Outflows from payment of operating expense and costs	(4,281)	(4,281)
Other outflows from operating activities	(60)	-
Cash flows from operating activities before changes in operating assets and operating liabilities	5,145	2,239
Net (increase) / decrease in reserve requirement with the Central Bank	(5,148)	(18,661)
Net (increase) / decrease of facilities with other banks	1,808	(3,743)
Net (increase) / decrease of loans and receivables from clients	(67,430)	(51,121)
Net increase / (decrease) in deposits from banks and other financial institutions	1,923	(70)
Net increase / (decrease) in deposits from clients	(15,191)	149,043
Net increase / (decrease) in other financial liabilities at depreciated cost	(1,544)	(2,292)
Net increase / (decrease) in provisions for liabilities	(213)	356
Net increase / (decrease) in other liabilities	(42)	162
Net cash flow from operating activities	(80,692)	75,913
CASH FLOWS FROM INVESTMENT ACTIVITIES		
Acquisition of debt instruments at fair value through other comprehensive income	(133,284)	(10,482)
Inflow from the disposal of debt instruments at fair value through other comprehensive income	56,998	52,988
Acquisition of property, plant and equipment	(1,145)	628
Inflow from the disposal of property, plant and equipment	94	-
Acquisition of intangible assets	(128)	115
Dividends received	73	65
Net cash flow from investment activities	(77,392)	43,314
CASH FLOWS FROM FINANCING ACTIVITIES		
Inflow from the issuance of ordinary shares / payment of equity shares	30,000	25,000
Inflows from subordinated loans	15,000	15,000
Repayments of principal of subordinated loans	(30,000)	(25,000)
Other outflows from financial activities	(33)	(41)
Net cash flow from financial activities	14,967	14,959

NET (DECREASE) / INCREASE IN CASH AND CASH EQUIVALENTS	(143,117)	134,186
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	373,348	239,162
EFFECTS OF CHANGES IN FOREIGN EXCHANGE RATES OF CASH AND CASH EQUIVALENTS	-	-
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	230,231	373,348

	Share capital	Reserves	Revalorization reserves for investments	Profit	Total
31 December 2020	44,098	17,304	1,808	432	63,642
Profit distribution from	-	432	-	(432)	-
Net profit for the period	-	-	-	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	-	-	-	25,000
31 December 2021	69,098	17,736	7,549	1,029	95,412
Profit distribution from	-	1,029	-	(1,029)	-
Net profit for the period	-	-	-	1,232	1,232
Other comprehensive loss	-	-	(6,964)	-	(6,964)
Total comprehensive loss	-	-	(6,964)	1,232	(5,732)
Issue of share capital	30,000	-	-	-	30,000
31 December 2022	99,098	18,765	585	1,232	119,680

INTEREST INCOME AND SIMILAR INCOME AT THE EFFECTIVE INTEREST RATE

	2022	2021
Interest on approved retail loans	6,791	5,951
Interest on approved corporate loans	5,669	4,655
Interest on financial assets through other results	3,508	2,772
Interest on facilities with other banks	48	11
	16,016	13,389

INTEREST EXPENDITURES AND SIMILAR EXPENDITURES AT THE EFFECTIVE INTEREST RATE

	2022	2021
Interest on funds above mandatory reserves in the CBBH	1,379	1,129
Interest on retail deposits	741	717
Interest on corporate deposits	482	738
Negative interest on facilities with other banks	110	87
Interest on funds above mandatory reserves in the CBBH	85	74
Interest on taken loans	33	41
Leases under IFRS 16	12	12
Negative interest on securities	4	3
	2,846	2,801

FEES AND COMMISSIONS INCOME

	2022	2021
Payment transaction fees	3,415	2,366
Fees for off-balance sheet activities	499	377
Other fees and commissions income	235	131
Conversion fees	163	197
	4,312	3,071

FEES AND COMMISSIONS EXPENDITURES

	2022	2021
E-banking and SWIFT	1,205	920
Internal payment transactions	367	367
Guarantees	21	14
	1,593	1,301

IMPAIRMENTS AND PROVISIONS

	2022	2021
Net credit losses/(net redundancies of previously recognised credit losses) from financial assets at depreciated cost	(2,122)	761
Net credit losses/(net redundancies of previously recognised credit losses) from financial assets at fairvalues through other total result	(65)	(89)
Provisions/(net redundancies of previously recognized provisions) for credit risk of assumed liabilities and given guarantees	130	(83)
Provisions/(net redundancies of previously recognised provisions) for litigation	(27)	(271)
Other provisions/(net redundancies of previously recognised provisions)	(106)	(47)
	(2,190)	271

OTHER INCOME

	2022	2021
Income from lease	337	343
Income from assets received for unpaid loans	225	-
Other	286	201
	848	544

PERSONNEL EXPENSES

	2022	2021
Net salaries	6,246	5,814
Taxes and contributions	1,082	915
Other	112	98
	7,440	6,827

OTHER COSTS AND EXPENDITURES

	2022	2021
Costs of services	1,592	1,382
Maintenance	923	774
Insurance	756	652
Advertising and entertainment costs	396	410
Telecommunication costs	279	274
Energy costs	298	253
Other taxes and contributions	127	110
Costs of materials	145	129
Other costs	460	297
	4,976	4,281

INCOME (CORPORATE) TAX

Income tax components can be presented as follows:

	2022	2021
Current income tax	183	-
Deferred income tax	47	40
Total cost of income tax	230	40
	2022	2021
Profit before income tax	1,462	1,069
Income tax at the rate of 10%	146	107
Adjustments for:		
Capital gains	-	13
Non-tax-deductible income	(78)	(7)
Non-tax-deductible expenditure	299	30
Tax reliefs	(184)	(143)
Effect of lower accounting depreciation rate and higher depreciation rate for tax purposes	47	40
Current and deferred income tax	230	40
Effective income tax rate	16%	4%

Changes in deferred tax liabilities are as follows:

	2022	2021
Balance as at 1 January	243	203
Net changes in deferred tax liabilities	47	40
Deferred tax liabilities as at 31 December	290	243

EARNINGS PER SHARE

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

	2022	2021
Profit available to shareholders ('000 BAM)	1.232	1.029
Average number of ordinary shares during the year	3,579,921	3,454,921
Basic earnings per share (in BAM)	0.34	0.30

Diluted earnings per share are not calculated because the Bank has not issued financial instruments that would dilute basic earnings per share.

CASH AND CASH EQUIVALENTS

	31 December 2022	31 December 2021
Funds in the current account with the CBBH	189,203	326,502
Funds in current accounts with other banks	21,866	25,817
Money in the Bank's vault	17,556	19,308
Cash at ATMs	1,821	2,107
	230,446	373,734
Minus: Impairment	(215)	(386)
	230,231	373,348

Changes in impairment can be shown as follows:

	31 December 2022	31 December 2021
Balance at the beginning of the year	386	233
Net (decrease) / increase in impairment	(171)	153
Balance at the end of the year	215	386

FACILITIES (PLACEMENTS) WITH OTHER BANKS

	31 December 2022	31 December 2021
Placements with other banks	9,828	8,018
Minus: Impairment	(10)	(8)
	9,818	8,010

Changes in impairment can be shown as follows:

	31 December 2022	31 December 2021
Balance at the beginning of the year	8	4
Increase in impairment	2	4
Balance at the end of the year	10	8

MANDATORY RESERVE WITH THE CENTRAL BANK OF BOSNIA AND HERZEGOVINA

	31 December 2022	31 December 2021
Mandatory reserve with the CBBH	91,720	96,873
Minus: Impairment	(92)	(97)
	91,628	96,776

Changes in impairment can be shown as follows:

	31 December 2022	31 December 2021
Balance at the beginning of the year	97	78
Increase / (decrease) in impairment	(5)	19
Balance at the end of the year	92	97

FINANCIAL ASSETS RECOGNIZED BY FAIR VALUE IN THE PROFIT AND LOSS

	31 December 2022	31 December 2021
ALTA banka d.d. Belgrade, Serbia	199	196
	199	196
The movement of the fair value of the shares was as follows:		
	2022	2021
Balance at the beginning of the year	196	264
Profit / (loss) from fair value adjustment	3	(68)
Balance at the end of the year	199	196

FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER RESULTS

	31 December 2022	31 December 2021
Debt securities:		
FBiH Ministry of Finance	-	197,658
Sarajevo Canton	-	191
	-	197,849
Accrued interest	-	366
	-	198,215
Equity securities:		
Bosna reosiguranje d.d. Sarajevo		
Sarajevo-Osiguranje d.d. Sarajevo	886	427
S.W.I.F.T. Belgium	31	33
	28	23
		483

LOANS EXTENDED AND RECEIVABLES

	31 December 2022	31 December 2021
Long-term loans		
Corporate	144,057	127,047
Retail	209,912	174,599
Minus: Current maturity of long-term loans	(68,018)	(46,273)
	285,951	255,373
Short-term loans		
Corporate	74,040	58,135
Retail	1,837	2,419
Plus: Current maturity of long-term loans	68,018	46,273
	143,895	106,827
Total loans before impairment	429,846	362,200
Minus: Impairment based on individual assessment	(5,656)	(5,468)
Minus: Impairment based on group assessment	(4,220)	(4,192)
	419,970	352,540

Changes in impairment can be shown as follows:

	2022	2021
Balance at the beginning of the year	9,660	9,394
Accounting write-offs during the year	(2,588)	(238)
Net increase in impairment	2,804	504
Balance at the end of the year	9,876	9,660

Gross loans before impairment by economic activities:

	31 December 2022	31 December 2021
Households	211,809	177,019
Mining and Industry	79,317	76,365
Trade	62,775	57,492
Construction	32,989	21,802
Administration, other public services	20,088	9,540
Transport and Communications	8,292	6,461
Finance	5,831	2,419
Real-estate trade	3,020	5,693
Agriculture	2,029	326
Hospitality industry and tourism	1,701	2,964
Energy industry	1,342	1,596
Other	653	523
	429,846	362,200

DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

	31 December 2022	31 December 2021
A vista deposits:		
In domestic currency	3,836	1,954
In foreign currencies	105	64
	3,941	2,018

RETAIL DEPOSITS

	31 December 2022	31 December 2021
A vista deposits:		
Corporate:		
	452,867	454,360
In domestic currency	9,299	9,071
In foreign currencies	462,166	463,431
Retail:	56,340	52,135
In domestic currency	17,106	14,440
In foreign currency	73,446	66,575
Earmarked deposits:	202,871	230,064
In domestic currency	249	296
In foreign currencies	203,120	230,360
	738,732	760,366
Term deposits:		
Corporate:	83,376	72,274
In domestic currency	24,633	19,735
In foreign currencies	108,009	92,009
Retail:	21,262	23,694
In domestic currency	27,281	31,045
In foreign currencies	48,543	54,739
Earmarked deposits:	6,835	10,137
In domestic currency	106	165
In foreign currencies	6,941	10,302
	163,493	157,050
	902,225	917,416

SHARE CAPITAL

Shareholder structure as at: 31 December 2021:		31.12.2022			31.12.2021		
Shareholders	No. of shares:	Amount	%	No. of shares:	Amount	%	
	'000 BAM			'000 BAM			
FBiH Ministry of Finance	4,808,948	96,179	97.05	3,308,948	66,179	95.78	
ZIF BIG INVESTMENT GROUP d.d. Sarajevo	36,864	737	0.75	36,864	737	1.07	
Kolić Kadrija	11,324	226	0.23	11,324	226	0.33	
BOSNA RE d.d. SARAJEVO	10,529	211	0.21	10,529	211	0.30	
Other shareholders	87,256	1,745	1.76	87,256	1,745	2.52	
Total	4,954,921	99,098	100	3,454,921	69,098	100	

The Bank's share capital consists of 4,954,921 ordinary shares with a nominal value of BAM 20. In 2022, the Bank completed the recapitalisation process through closed share issue by converting the subordinated debt of the FBiH Ministry of Finance into share capital in the total amount of BAM 30 million, which increased the ownership share of the FBiH Ministry of Finance in the total capital and now amounts to 97.05%.

HEAD OFFICE AND BUSINESS UNITS

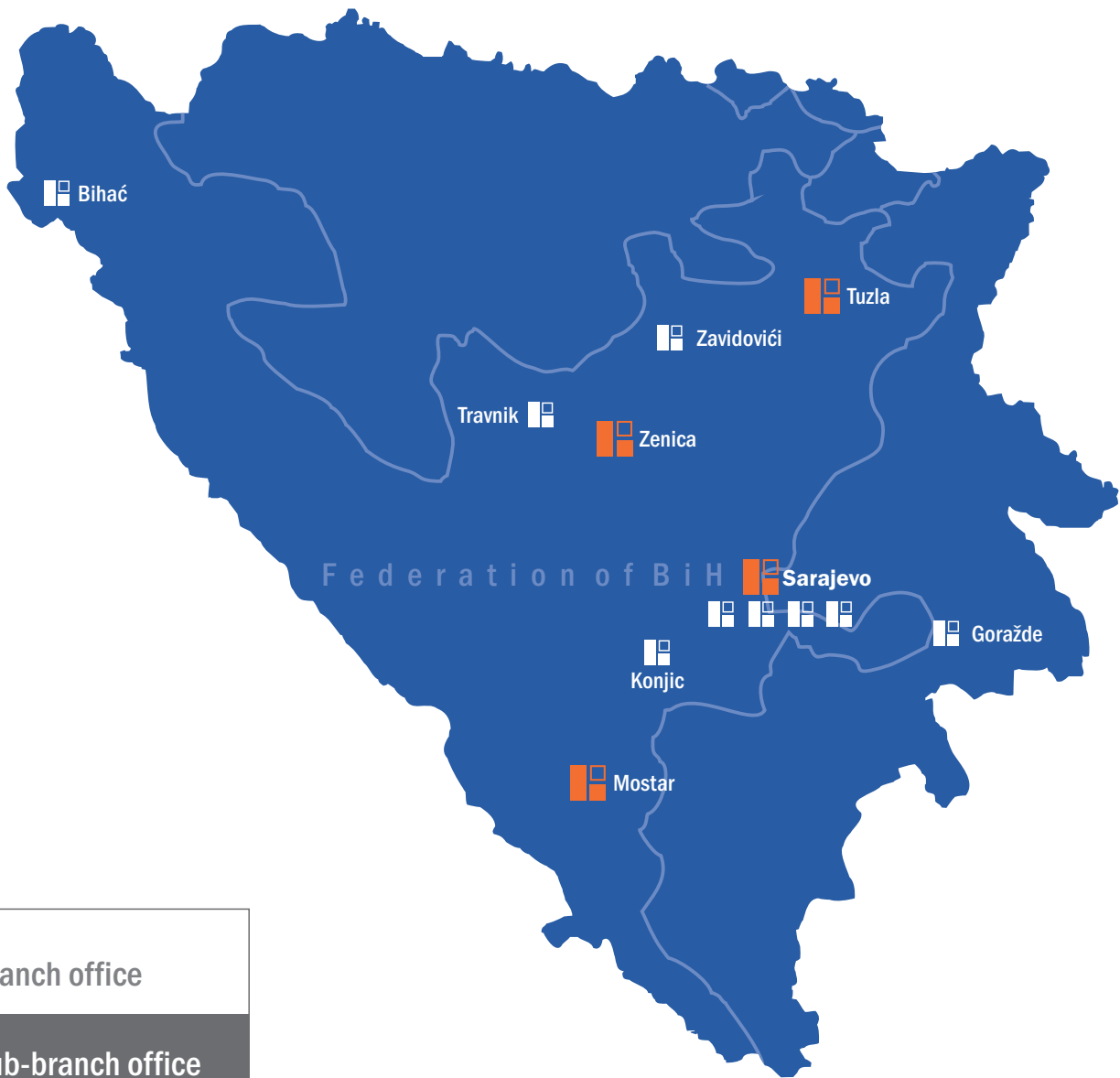
HEAD OFFICE



Union banka dd Sarajevo
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E-mail: info@unionbank.ba
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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