

Reference Letter

We at HYPO ALPE-ADRIA-BANK d.d. have been using ONLINET Queue Management and Digital Signage Systems since 2013.

From the time the Queue Management system was installed we enjoy the following benefits:

- The system highly contributed to a higher level client experience in terms of advanced technology and eye-catching displays as well as with reduced waiting times and more professional service which all lead to more loyal clients
- Increased staff motivation, efficiency, sales and cross-sales while reducing administration times, stress level and number of conflicts
- We can measure the efficiency of our marketing campaigns, competitiveness of our products and services offered
- We are able to measure and constantly monitor all the above mentioned data as well as to use them for statistics that helps us make more substantiated decisions
- We can monitor the activities of our clerks in real-time, and in case needed we can intervene immediately to ensure the completion of the expected tasks
- We can ground workforce expansions and location of future branch openings

As a result of Digital Signage solutions we achieved the following advantages:

- Our adverts are out always in the right time and place, immediately
- The distribution of a nationwide campaign can be done with a few clicks
- We are able to renew a campaign just with a few clicks
- Dynamic content attracts more viewers and gives a more professional image
- Targeted content lead to more purchases, profit.

The system has even more capabilities, which are always available to be updated.

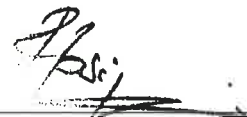
ONLINET Group provided an exceptional customizability, and focused on our individual needs with the highest cooperativeness.

Zagreb, 19.05.2014.



Tomislav Hlebec
Head of Investment Services

HYPO ALPE-ADRIA-BANK d.d.



Robert Josipović
Executive Director Real Estate Management

HYPO ALPE-ADRIA-BANK d.d., SJEDIŠTE ZAGREB

Slavonska avenija 6 • HR-10000 Zagreb • Hrvatska

Info-telefon: 0800 14 14 • Telefon: +385 1 6030 000 • Telefaks: +385 1 6007 000 • info.hr@hypo-alpe-adria.hr • www.hypo-alpe-adria.hr

Banka je upisana u registar Trgovačkog suda u Zagrebu • MBS: 080072083 • MB: 1198947 • OIB: 14036333877 • PDV broj: HR14036333877

Račun Banke - IBAN: HR60 2500 0091 0000 0001 3 otvoren kod Hrvatske narodne banke, Trg hrvatskih velikana 3, Zagreb • SWIFT/BIC: HAA8HR22

Upisani temeljni kapital: 5.208.760.000,00 HRK. Temeljni kapital uplaćen u cijelosti.

Ukupno izdano 1.302.190 dionica nominalne vrijednosti 4.000,00 HRK.

Uprava banke: Mag. Markus Ferstl, predsjednik; Ivo Bilić, član; Brane Golubić, član; Tea Martinčić, član; Joško Mihić, član; Slawomir Konias, član

Predsjednik Nadzornog odbora: Dr. Gottwald Kranebitter