

Erste bank introduced a new concept „Your opinion is our top priority”

Zagreb, March 17, 2010. - In order to further improve the quality of its services, Erste&Steiermärkische Bank d.d. (Erste bank) introduced a new concept named „**Your opinion is our top priority**“. From now on, Erste bank's clients will have an opportunity to evaluate the service provided by the bank or its particular branch office in a structured and well-defined way. Objectives of the project named „Your opinion is our top priority“ are two-fold. First of all, it is aimed to encourage clients to express their opinion, whether it is a praise, suggestion or complaint, through various communication channels (phone, e-mail, online forms, printed forms at a branch office). Secondly, it is a systematic research into our clients' satisfaction and expectations.

The purpose of this project is to gain better understanding of our client's needs and expectations, to detect and eliminate potential causes of dissatisfaction and to develop a long-term relationship with our clients based on trust and two-way communication aiming at their greater satisfaction. “Erste bank would like to provide its clients with the best service in the market, which is why it is essential for us to understand what our clients think, need and wish for, what they consider imperative and how they feel about the service they are getting. We are confident that actions which are part of this project will help us recognize our clients' needs and shape our service to meet their expectations as well as make high quality our trademark,” said Danica Kozica, Head of Quality Management Department.

Erste bank truly appreciates open communication with our clients and recognizing their needs because this is the only way to ensure ongoing improvements in the quality of our services. This is why we have recently launched our electronic newsletter – **Erste WORLD** - which is distributed to our clients. Erste World contains latest information about the bank as well as useful advice. Besides that, Erste bank is the first bank in Croatia that has also created a **Facebook** profile. Our Facebook profile is an attempt to find new communication channels to reach our current and potential clients.

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Press releases are also available on our website at <http://www.erstebank.hr/press.asp>

Erste & Steiermärkische Bank d.d. is one of the leading financial institutions in Croatia with approximately 2.000 employees, over 700.000 clients, 124 branch offices and over 500 ATMs. On September 30, 2009 Erste & Steiermärkische Bank d.d. has reached HRK 47,7 billion in total assets, a net profit of HRK 471,9 million and 11,9% return on equity.