





Foreword by the Chairman of the Board of Directors

Dear partners, dear employees, ladies and gentlemen,

After the publication of the Corporate Social Responsibility Report in April 2020, we've decided to publish our annual report for the past two years with a brief historical overview of growth and development shown by Auto Hrvatska in our milestone year.

Seventy years ago, eight visionaries – founders – started Auto-Moto servis for retail sale of used and new automotive and motor parts and petroleum products. Cars were really rare, with more motorcycles on the road, but all in all, very little potential for creating a business.

Persistence and confidence in a growing automotive industry very quickly showed real results that justified changing the name of the enterprise.

At that time, changing the name to Auto Hrvatska also indicated our primary business activity and market orientation.

In the past, we've witnessed and adapted to the sales trends and intensive development of the automotive industry and vehicle maintenance services.

We've adapted concurrently with changes in political climates and ownership relations while strengthening resilience to crisis situations.

Today, Auto Hrvatska is a joint stock company that – as a parent company – governs eleven member companies, across four countries, twenty-six locations and with seven hundred employees.

In addition to socially responsible and sustainable business practices, Management of Auto Hrvatska approaches employees with special care and sensitivity, as they are most responsible and deserving for creating our solid foundations – unyielding to all complex and stressful situations.

We've built trust with our long-term and new partners, and acquired a significant number of individual customers which, together, enables us to grow and develop steadily and set long-term goals.

As we welcome new-generation challenges, I'm deeply grateful to our loyal partners, customers and users of vehicles and services, shareholders and employees.

Yours truly, **Bogdan Tihava**



Bogdan TihavaChairman of the Board of Directors



Igor BrigljevićDeputy Chairman of the Board of Directors



Tomislav Plejić Chairman of the Stakeholders Assembly



Velimir MarovićMember of the Board of Directors,
Chief Executive Officer



Robert SrebrenovićMember of the Board
of Directors, Executive
Director, Joint Operations



Ante BelamarićMember of the Board of Directors, employees' representative



Alen Vuksan-Ćusa Executive Director, Personal Vehicles Program



Mario Fabek Executive Director – Commercial Program



Auto Hrvatska Business Group Management

Overview of business operations and development

Dear ladies and gentlemen, partners, associates and shareholders,

Our seven hundred employees with more than **10,000 years of total work experience**, working across **26 locations** in Bosnia and Herzegovina, North Macedonia, Slovenia and Croatia, achieved total consolidated **revenue of HRK 1.29 billion** and **consolidated profit of HRK 40 million.**

Transformation of our formerly trade-focused organization into a comprehensive customer service provider is becoming more and more apparent, which is best illustrated by a total of **261,000 working hours** invested by our diligent and professional service staff.

Objectives set by the Development Plan of the Auto Hrvatska Business Group for the 2018-2022 period are being achieved to the fullest extent possible.

Our Commercial program has successfully maintained a leading position in the new truck market for the sixteenth year in a row with the MAN brand, while the Ford Trucks brand is showing better results and distribution across our target markets.





In the very competitive bus market, we've continued to make significant deliveries of transit buses to our customers, while the segment of tourist and regular service transport decreased to very small numbers in accordance with the prevailing situation.

In the previous period, we became the main importer of marine engines under the MAN Marine program and successfully began to supply the authorized service network with original spare parts and provided technical support.

We have established cooperation with the trailer manufacturer Kässbohrer, and signed an import contract for the markets of the Republic of Croatia, Bosnia and Herzegovina, North Macedonia and Slovenia and started delivering a growing number of semi-trailers to customers.

Looking at the organizational aspects, as part of our reorganization efforts, future sales of all MAN vehicles were merged under MAN Importer Hrvatska company, while Auto Hrvatska Prodajno servisni centri (Sales and Service centres) will focus exclusively on developing post-sales activities in the future utilising our extensive territorial presence and program diversity. Therefore, we plan to further streamline our focus on customers and their needs and further improve last year's best results of the Customer Experience Index (CXI) study of our sales and



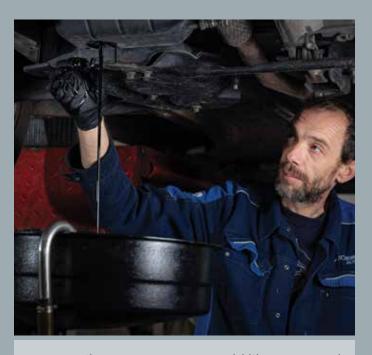
post-sales customers, wherein five hundred partners answered questions of independent agency pollsters. Our conviction that we are on the right track is confirmed by the fact that the results achieved are far above average numbers recorded by MAN sales and post-sales organizations in other European countries.

In the previous year we've seen historically best results of our Personal Vehicles Program and our member Auto Hrvatska Automobili. At the same time, we continued developing our program offering with the opening of the new Seat and Cupra showroom in Zadar, and introducing a new brand of electric vehicles - Sokon - to the market. Development also continued in the post-sales segment by expanding our authority with new brands in new locations.

At the same time, very notable results were achieved in the service and repair competition organized by the official Volkswagen and Renault network. Charging stations for electric vehicles have been installed at all our locations in line with current global trends.

In the Joint Operations segment, we translated the idea of digital transformation into real projects, including a new central point of contact for all users of our Personal Vehicle and Commercial Program, as well as a new CRM that will put into production later this year. Financial stability of the entire system has been continuously guaranteed despite various challenges. Special attention has been paid to strengthening our most valuable resource - people - with additional improvements to the internal and external training and mentoring system, and providing active access to potential new employees.

Asset management ensured high occupancy level of rental spaces and we've continuously raised energy efficiency of our facilities and reduced energy consumption in line with socially responsible and efficient operations, and with partial use of EU grants.



In our milestone year, we would like to extend a special thanks to our shareholders who always show support for the continuous development of our organization, employees who keep reaffirming their competence, motivation and loyalty, as well as partners who stuck by us through thick and thin, but never stopped openly discussing, collaborating and searching for the very best solutions.

A big THANK YOU to everyone.

On behalf of the Executive Directors, Velimir Marović

Financial performance indicators

Market began to recover slightly in 2021, although it never reached the potential of previous years. The year was marked by uncertainties, and production delays are becoming more and more pronounced, which is extending delivery times for new vehicles. Impact of production disruptions will largely mark the end of the year, as well as the following year.

Despite everything, Business Group continued to invest in the sales and service network and employees' competencies and productivity. Consolidated revenues amounted to EUR 172 million, which is 10.58% more than in the previous year.

Revenue in 2021 increased faster than cost, providing an opportunity for a better consolidated result. Intensive efforts are being invested in development projects, especially in the digital transformation of operations. We're aiming to continuously raise the level of service quality and satisfaction of our customers, while increasing employee productivity.

In addition to the digitalization of operations, we'll continue to invest in our sales and service network. We've opened a new Seat and Cupra centre in Zadar, and – as necessary – we'll renovate existing centres under both the Personal Vehicle and Commercial Programs.

In the working capital management section, we've recorded increased inventories, especially in the bus segment. Unfortunately, the suburban and tourist bus segments failed to achieve a major recovery, making the placement of inventories significantly more difficult. Considerable efforts are being made in this segment in order to free up liquidity with the smallest possible value adjustments.

Despite increased inventories, Business Group provided adequate liquidity and we meet all obligations within agreed due dates.

We consistently steer all types of financial risks and achieve improved results in the area of exchange rate management.



2020. EUR 160 million in revenue

2021. EUR 172 million in revenue



2020. **781 trucks sold**

2021. **897 trucks sold**



2020. **689 employees**

2021. **700 employees**



2020. / 2021. **26 locations**



2020. **50,000 tires sold**

2021. **55,000 tires sold**



2020. **2,734 cars sold**

> 2021. **3,294 cars sold**



2020. 234,000 work hours of service personnel

2021. 259,000 work hours of service personnel



2020. **83 buses sold**

2021. **71 buses sold**



2020.
EUR 22.4 million
spare parts delivered
and installed

2021.
EUR 25.2 million
spare parts delivered
and installed

Quantitative performance indicators

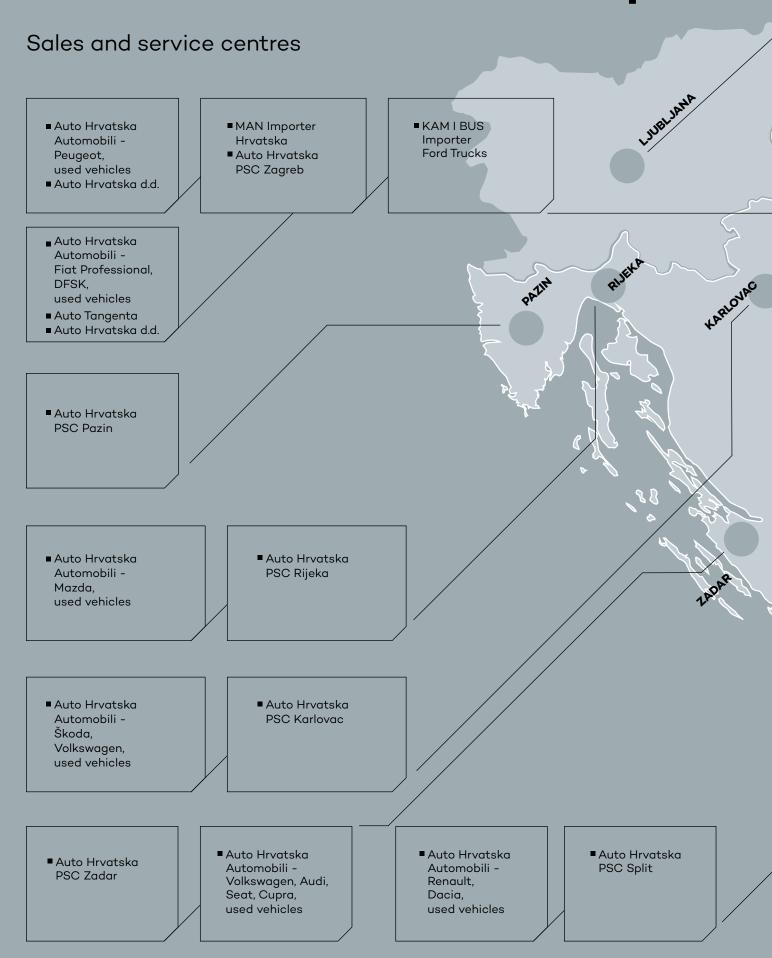
We've met most of our set goals in 2021. Members of the Auto Hrvatska d.d. Business Group and Auto Hrvatska PSC d.o.o. were placed in the top 200 best companies of the decade according to newly-created value as the drivers of the economy. MAN Importer Hrvatska is one of the companies celebrated in the business excellence category.

In the Commercial Program section, we've noted improved business operations of our members in Slovenia and Bosnia and Herzegovina, and expect these positive trends to continue well into the future.

In the Personal Vehicle Program, we've seen continued proliferation of positive trends and further expansion of business operations. This segment recorded a continuous increase in revenue and profit growth.

In 2021, we've renovated the sales and service centre in Radnička Street, opened a new Seat and Cupra showroom and Multimedia Service Contact Centre in Zadar. All measures have been taken to enable further broadening of our portfolio and continuation of positive trends in the coming period.

Auto Hrvatska Business Group





Branch addresses

Personal vehicles

new vehicles	Peugeot	peugeot@autohrvatska.hr	
authorized service	Peugeot	peugeot.servis@autohrvatska.hr	
Zagreb, Radnička ce	esta 182		
new vehicles	Fiat Professional	fiat@autohrvatska.hr	
	DFSK	dfsk.prodaja@autohrvatska.hr	
authorized service	Fiat Professional		
	Ford	zg.radnicka.servis@autohrvatska.hr	
	Seat		
Karlovac, Zagrebač	 ka ul. 15f		
	VW	volkswagen@autohrvatska.hr	
new vehicles	Škoda	skoda@autohrvatska.hr	
	VW	ka.servis@autohrvatska.hr	
authorized service	Škoda		
	Fiat		
Rijeka, Bujanovo 6, (Čavle		
new vehicles	Mazda	mazda@autohrvatska.hr	
authorized service	Mazda	mazda.servis@autohrvatska.hr	
7	1 '- ' OF		
Zadar, Ulica Franka			
	VW	volkswagen@autohrvatska.hr	
new vehicles	Audi	audi@autohrvatska.hr	
	Seat	seat@autohrvatska.hr	
authorized service	Cupra	zd.servis@autohrvatska.hr	
	VW Audi		
	Škoda		
	Seat		
	Cupra		
	Cupid		
Split, Ulica Ivana Po	ıvla II 1a, Kaštel Sućurac		
new vehicles	Renault	renault.prodaja@autohrvatska.hr	
new venicies	Dacia	dacia.prodaja@autohrvatska.hr	
authorized service	Renault	renault.servis@autohrvatska.hr	
	Dacia	dacia.servis@autohrvatska.hr	
Used vehicles			
Zagreb, Karlovac, Rijek	Ka,	rabljena@autohrvatska.hr	
Zalaw Calit		Trabijena@aatonrvatska.nr	

Dear customers, please send your suggestions, compliments, and complaints regarding the purchased product or service, as well as suggestions related to environmental protection and energy efficiency by email to:

korisnik@autohrvatska.hr

UNIQUE PHONE NUMBER **0800 1952**

Zadar, Split

Equipment wholesale

Tires	gume@autohrvatska.hr
Batteries	akumulatori@autohrvatska.hr
Motor oils	ulja@autohrvatska.hr
Tools	alati@autohrvatska.hr
Service equipment	servisnaoprema-prodaja@autohrvatska.hr

Commercial vehicles

Hrvatski Leskovac, Brezovica, Zastavnice 25c

	4711100 200	
Trucks - sales	MAN	man@autohrvatska.hr
Buses - sales	MAN, Neoplan, Otokar	bus@autohrvatska.hr
Trailers	Kässbohrer, Benalu	kaessbohrer@autohrvatska.hr
Service		ahpsczagreb.servis@autohrvatska.hr
Zagreb, Radnička cesta 182		
Trucks - sales	Ford Trucks	info@fordtrucks.hr
Service		ahpsc@autohrvatska.hr
Karlovac, Zagrebačka ul. 15a		
Trucks - sales	MAN	man@autohrvatska.hr
Service		ahpsckarlovac.servis@autohrvatska.hr
Osijek, Sv. Leopolda B. Mandića 31e	•	
Trucks - sales	MAN	man@autohrvatska.hr
Service		ahpscosijek.servis@autohrvatska.hr
Rijeka, Bujanovo 8		
Trucks - sales	MAN	man@autohrvatska.hr
Service		ahpscrijeka.servis@autohrvatska.hr
Split, Dugopoljska ulica 2		
Trucks - sales	MAN	man@autohrvatska.hr
Service		ahpscsplit.servis@autohrvatska.hr
Pazin, Naselje Lovrin, Rogovići 82 d		
Trucks - sales	MAN	man@autohrvatska.hr
V		ahpscpazin.servis@autohrvatska.hr
Varaždin, Poduzetnička zona Kneg	inec, M. Schlengera 13	
Trucks - sales	MAN	man@autohrvatska.hr
Service		ahpscvarazdin.servis@autohrvatska.hr
Zadar, Ulica Franka Lisice 85		
Trucks - sales	MAN	man@autohrvatska.hr
Service		ahpsczadar.servis@autohrvatska.hr
Dahai Maturifi Illian 202 hainada	00	
Doboj, Matuzići, Ulica 203. brigade Trucks - sales, service	MAN	info Olympikus ka
Trucks - sales, service Trucks - sales, service	Ford Trucks	info@kamibus.ba
	Ford frucks	info@fordtrucks.ba
Banja Luka, Laktaši, Glamočani bb	NAANI	info Olympikus ka
Trucks - sales, service Sarajevo, Ilidža, Ulica Vlakovo 10	MAN	info@kamibus.ba
	NAANI	info@kamibus.ba
Trucks - sales, service	MAN	Into@kamibus.ba
Tuzla, Lukavac, Bistarac bb	NAANI	info Olympikus ka
Trucks - sales, service	MAN	info@kamibus.ba
Ljubljana-Šentvid, Celovška cesta	492	
Trucks - sales, service	Ford Trucks	info@fordtrucks.si
Skaplia Illiag 2 hrai 9/1 llindan		
Skoplje, Ulica 2, broj 84, Ilinden Trucks - sales, service	MAN	man@mantruck.mk
Trucks suies, service	INCIA	manamana

About us

When eight visionaries founded 'Auto-moto servis for retail sale of used and new automotive and motor parts and petroleum products', cars on the road were a rare sight, and motorcycles were only slightly more frequent. Seventy years later, Auto Hrvatska is synonymous with competence and competitiveness in the market of automotive products and services.

On this visionary journey we've been an active witness to the times and development. We watched with pride as our roads improved and as driving stopped being a luxury and became a necessity, together with our range of vehicles, equipment and services.

We were there for entrepreneurs, watching how our specialized support helped them grow and expand their businesses, how a handful of enthusiasts become important industrial giants. We grew alongside them and became one of the most reputable partners in the trade industry. Inspired by the passion for the automotive industry that has followed us from the beginning, these seventy years have seen us go through several consolidations, market systems, natural and economic calamities.

Whatever the challenge, Auto Hrvatska has always been able to identify precisely when and how to adapt business operations to market needs and expectations.

During these seventy years, driver habits and preferences have changed, cars, vans, buses, trucks... have changed, equipment and services have changed, technology has changed, however, our quality, reliability and competence have always been and always will be top of the line.

We refreshed our visual identity as part of anniversary celebrations. Company logo – which embodied our Business Group for thirty years – has been adapted to modern times in order to more clearly show the values and strengths Auto Hrvatska brings to potential partners, clients, customers, employees, shareholders and other stakeholders, and emphasized the role of Auto Hrvatska Business Group as the umbrella organization with twelve members operating under the Personal Vehicle Program, Commercial Program and Joint Operations.

1991. 2022.

AUTO-IRVAISKA AUTOHRVATSKA
AUTOMOBILI

AUTO-IRVAISKA AUTOMOBILI

AUTO-IRVAISKA AUTOMOBILI

AUTO-IRVAISKA AUTOHRVATSKA
AUTOHRVATSKA
PSC

AUTOTANGENTA

AUTOTANGENTA





A group of eight car and technology enthusiasts, with the permission of the People's Board of the City of Zagreb, founded the "Automotive service for trade in barely used and new automotive parts and petroleum products" in 1952.

The first headquarters was in the courtyard of Teslina 14, in the heart of Zagreb which developed quickly into a cultural and industrial centre. The post-war economy was just beginning and on the rarely travelled and bad roads, goods were most often transported with FAP trucks. Cars were rare and motorcycles were only slightly more prevalent.

In the beginning, "Auto-moto servis" sold used tires and refurbished parts. After gaining trade experience and funds, it expanded business to a location in Draškovićeva Street and offered TAM and FAP vehicles.

<u> 1953.</u>

After only a year of doing business, the company was entrusted with the construction and equipment of service stations on the completed Zagreb-Beograd freeway. In 1953, Auto-moto servis in Zagreb, as it was officially called, opened offices in Karlovac, Novska and Slavonski Brod.

1961

Due to the expanded scope of business, a need arose for investing in storage space. In the neighbourhood of Borongaj in Zagreb, a new tire warehouse was opened and, in 1961, a central warehouse for spare parts in Radnička cesta.



By the end of 1954, thirty three families of employees were financially secure. The company continued to grow and expand territorially in the entirety of the Republic of Croatia and, in 1955, it attained the name it still carries today: 'Auto Hrvatska'.

Other than retail sales, wholesale sales grew as well. Businessmen needed vehicles for work, and a personal car was increasingly becoming a necessity instead of a luxury. Through great strides and skill, specialized shops dotted Croatian centres: Zagreb, Karlovac, Varaždin, Rijeka, Pula, Split, Šibenik, Zadar, Knin, Slavonski Brod. Branches were opened in Beograd, Sarajevo, Banja Luka and Ljubljana so as to make deliveries to business partners quickly and efficiently. The sale of cars, trucks and buses was connected with the procurement of parts, tires, kits, shop machines and tools.



1962.

In the first ten years of business, Auto Hrvatska grew to be a significant company. It maintained 25,000 sq. m of business space and employed 178 people. Just how important the development of Auto Hrvatska was for the development of the Croatian economy is shown by the fact that even then it maintained the vehicle fleets of 5,500 companies from the so-called "public sector". To live up to their expectations, Auto Hrvatska established business relationships with 682 suppliers from all parts of the former Yugoslavia.



In 1963, Auto Moto Servis in Zadar started cooperating with Volkswagen as an authorized partner for vehicle maintenance. Facility for used vehicles was established in Solovljeva Street 2 during the same year. That segment was later moved to Heinzelova 70, which offered 10,000 square meters of space.

Zagreb was hit by catastrophic floods in 1964 that seriously threatened the entire city, including the new central warehouse. Through great effort of all employees, most of the property was saved (vehicles, batteries, shocks, tools and other).

The economic reform of 1965 and the new economic upturn that swept the entire country demanded new and faster adaptability, consolidation, and expansion of business activities.

1973

In the first two decades of its existence, Auto Hrvatska delivered 130,000 vehicles from the Commercial and Personal Vehicle Programs to its partners. Through its business activities in the domestic and foreign markets, it gained the reputation of a reliable business partner. Nurturing a modern business culture has become the norm.

In the book '200 Greatest in Yugoslavia' published in 1973, Auto Hrvatska was ranked 39th out of 50 largest trade companies. The following year, company jumped to 24th place. At that time, everybody was trying to "skip" the border and give domestic customers access to better quality global brands. After obtaining an import license, Auto Hrvatska entered into a business partnership with Wartburg.



In a time of strong commercial integration, Auto Hrvatska was a leader in consolidation. After merging with Dalmacija-auto, Split (1969), it merged with Auto-servis, Čakovec (1972), Auto-tehnika, Rijeka (1973), Autoslavonija, Osijek and Auto-servis, Zadar. The organization grew to a Complex organization of associated work (SOUR Auto Hrvatska).

The economy had a linear growth trend and Auto Hrvatska grew with its partners. Twenty years after its founding, Auto Hrvatska oversaw 81,500 square meters of business facilities and employed 780 workers. The average age of employees was below 33 years of age.

1976



Auto Hrvatska became an exporter to foreign markets. At fairs abroad it presents and sells goods from domestic manufacturers to foreign entities (Crvena zastava vehicles, domestic tires, batteries, tools and equipment).

By the end of 1976, along with Zastava cars, our streets were filled with over 50,000 Wartburg vehicles. Auto Hrvatska received a charter following the delivery of 50,000 Wartburg vehicles.



On the eve of its 25th anniversary in June 1977, Auto Hrvatska was awarded the Economy Award of the City of Zagreb for the first time. With a total of 1530 employees it was recognized as a leading sales and service organization in the automotive field.



Auto Hrvatska was among the largest sponsors 14. of the 14th summer Universiade held in Zagreb. It served as an official renta-car agency with 120 cars secured for the needs of the sports teams.

1992.

Auto Hrvatska strategically decided to restructure its ownership and business after which it became a joint-stock company. The founding assembly was held on December 19, 1992 at the Intercontinental Hotel. In difficult market conditions, the company began its search for new suppliers and

In difficult market conditions, the company began its search for new suppliers and business partners in Europe. Business was marked by the restructuring of human potential and operations were adapted by program, territory and structure to the new business circumstances.



With the onset of the Croatian War of Independence, the former state market collapsed. Relations with business partners in the other republics of former Yugoslavia were weakened or severed altogether, and parts of the sales and service capacity, goods, and property were lost or destroyed in the war. The fall in standard decreased transport to low numbers and large commercial entities disappeared from the market.

In these chaotic circumstances, Auto Hrvatska signed a cooperation agreement with commercial vehicle manufacturer Iveco. It became the market leader in heavy and light commercial vehicle sales in Croatia three years in a row.

1988.

With the reputation of a reliable partner, the company promoted itself at important exhibitions abroad. At the Frankfurt Auto Show, products from factories were presented from the then domestic market. Spark plugs from the Enker factory in Tešanj, filters, pumps, brake parts and disk plates from Strojoteks in Varaždin, seals from Tesnila in Trebnje, clutches from Ruen in Kočani, auto electrics from Rudi Čajevec in Banja Luka, batteries from Munja in Zagreb, thermostats from Tehnometal in Zagreb and others.

1993.

A year after its corporate restructuring, Auto Hrvatska d.d gained the trust of German company MAN Nutzfahrzeuge AG from Munich, a manufacturer of commercial vehicles, and signed a fixed-term contract.



After trial cooperation and thorough testing, a deal was made in 1996 by which Auto Hrvatska became the main importer of MAN trucks, buses and original spare parts, as well as the organizer for the development of the service network in Croatia and also took responsibility for the growth and development of MAN trucks and buses.

Gaining and maintaining trust through service quality and recognizing the needs of business partners are set as the most important goals. Customers quickly recognized the advantages of doing business with experienced and reliable partners, so business results were quick to follow.

1999

From 1 January 1999, Auto Hrvatska was restructured as a holding organization with the umbrella name of Auto Hrvatska Business Group which comprises members 100%-owned by Auto Hrvatska d.d.:

- MAN Importer Hrvatska (commercial vehicles, parts and service)
- Auto Hrvatska Automobili (vehicles, parts and service for Ford)
- AH Gumel (tires, car electrics, oils and lubricants)
- AH Autodijelovi (spare parts and accessories FAG, FTE, Knorr Bremse, Sachs, Continental, Donit)
- Auto Hrvatska Krk (vehicles, parts and service for Renault)
- AH Trans (freight and passenger transport services)
- AH Zagreb (tools, equipment and machinery)
- Auto Hrvatska Karlovac (MAN trucks, service and parts)
- Rent Auto Hrvatska (accounting services)
- AH Domar (custody and maintenance of property).

In 1997, Auto Hrvatska relocated to a new business complex in Radnička cesta in Zagreb, which became the joint headquarters of all company programs.

An ambitious investment cycle was planned with the aim of building a network of modern easily accessible sales and service Truck & Bus centres for heavy commercial vehicles. Development of sales and service capacities ran in parallel for the personal vehicles program (Ford, Renault, Volkswagen and Audi). Alongside existing authorized centres, service capacities were expanded for fast service of vehicles outside the warranty period.



By blending tradition and experience with new, youthful energy, Auto Hrvatska always knew how to spot when and how it needed to adjust its business structure to the needs and expectations of the market.



In view of its excellent business results, new jobs, and continued investments in the knowledge, skills and specialization of its employees, in 2002 the City of Zagreb Assembly awarded Auto Hrvatska the City of Zagreb Award for business.

Auto Hrvatska received recognition from the Croatian Chamber of Economy as well.

The years that followed were marked by a strong investment cycle: Sales and service centres in the commercial program for support of imported brands MAN and NEOPLAN:

- 2002 PSC Karlovac
- 2004 PSC Rijeka
- 2006 PSC Split
- 2007 PSC Zadar
- 2008 PSC Slavonski Brod and PSC Osijek
- 2009 PSC Varaždin and MAN Centre Zagreb were opened (the largest capacity for the sale and maintenance of commercial vehicles in Croatia)
- * PSC Pazin was opened two years later, in 2011

In the Personal Vehicle Program:

- 2006 Acquisition of 17 Dryden workshops
- 2007 Business complex in Zadar (VW, Audi)
- 2008 Multibrand Ford Fiat showroom in Karlovac
- 2009 AH Services begin operations in Zagreb and Zadar.

2014.

Cooperation with the Volkswagen business group is expanded to authorized sales and maintenance of Škoda personal vehicles.

A sales and service centre for personal and light commercial vehicles is built in Rijeka.

Second sales and service centre is opened in Banja Luka, Bosnia and Herzegovina.

2013.

The 50th anniversary of cooperation with the Volkswagen business group and 20 years of cooperation with the MAN business group. Authorized maintenance and sales of personal vehicles and spare parts is expanded to include the Fiat Professional, JEEP, Alfa Romeo and Lancia brands.

Business activities begin in Bosnia and Herzegovina. Kam i Bus becomes the new member of the business group, which opened its first sales and service centre for the sale and maintenance of commercial vehicles in Doboj.

<u> 2012.</u>



The milestone year of 2012 was marked by a decade of strong investment cycles of all members of the Business Group, expansion into

the regional market, and completing a new business centre in Heinzelova Street in Zagreb, which spans 32,000 square meters.

2011



By founding MAN Importer Makedonija and opening the MAN Truck Centre in Skopje, the company made its first ever strategic entry into the regional market.

A ceremony was held for the opening of the Auto Hrvatska PSC branch in Pazin, responsible for MAN and NEOPLAN commercial vehicles.

Toyota showroom Auto Hrvatska Automobili in Pula welcomed its first customers.



Members of the business group are listed among the top 1000 largest companies in Croatia. Auto Hrvatska continues to develop as a socially responsible company and our almost 700 employees want to remain synonymous with mobility, competence and competitiveness in the automotive market for products and services. New challenges and opportunities are on the horizon. It is time to defend what has been achieved and continue at the same pace.

2016.

Auto Hrvatska Business Group becomes the main importer of MAN trucks for Bosnia and Herzegovina. The group member Man Importer BH d.o.o. is a general importer of commercial vehicles of the renowned manufacturer MAN Truck & Bus SE and is responsible for organizing the sales and service network and providing support to customers and business partners in Bosnia and Herzegovina.



MAN Truck & Bus and Auto Hrvatska mark 25 years of joint business. Auto Hrvatska Business Group and MAN offer optimal transport solutions, which has been recognized over the last 25 years by many customers from all transport segments. High-quality products and trained professionals are a guarantee that they will continue to offer the best solutions for all modern transport needs.



Auto Hrvatska Business Group marks a significant milestone – 65 years of successful business. The company, with its long tradition in the sale and maintenance of motor vehicles, has through all of these years proven to be a reliable business partner, which was instrumental in putting it on the list of the most successful companies.

Import agreement signed with Ford Trucks. The entire launch and development of Ford Trucks was given to the newest member of the group, Kam i Bus Importer d.o.o, which organizes the sales and service network across Croatia, Bosnia and Herzegovina, Macedonia and Slovenia. On September 28, 2017, the Ford Trucks sales and service centre was officially opened at Radnička cesta 182, Zagreb.

For the first time in Croatia, Auto Hrvatska organized the Europa Truck Trial, a competition in the art of driving trucks on rough terrain. 55 years of cooperation with Volkswagen and Audi was celebrated in Zadar.

Auto Hrvatska Business Group expands its offer with Peugeot vehicles. As part of the Heinzelova Business Centre, a new Peugeot sales and service centre was opened and equipped according to the highest Peugeot quality and functionality standards. Here, Auto Hrvatska sells Peugeot personal and light commercial vehicles, accessories and spare parts, as well as used vehicles, and is also an authorized service centre. The Ford Trucks centre in Ljubljana is officially opened.



2019



Investment into business centres at new and existing locations continues.

Auto Hrvatska Business Group expands its offer of Dacia and Renault vehicles. At the new centre, Auto Hrvatska sells Renault and Dacia personal and light commercial vehicles, accessories, spare parts, as well as used vehicles, and is also an authorized service centre.

In May, a new sales and service centre was officially opened in Osijek at the new address: Sv. Leopolda B. Mandića 31e. The centre is equipped with the latest technology in the industry according to technical, energy and environmental standards, with increased service capacity and faster maintenance and repair services for vehicles.

New Kam i Bus sales and service centre opened in Tuzla. The new sales and service centre expands the availability of services for commercial vehicles in Bosnia and Herzegovina.



Vehicle portfolio was expanded with Seat and Cupra brands, followed by the opening of a sales and service centre in the Multimedia Contact Centre in Zadar.

Trailers by the renowned manufacturer Kässbohrer are offered as part of the Auto Hrvatska Business Group's commercial program for the past three years, and the cooperation between the two companies has been reinforced by signing an exclusive import agreement for the markets in Croatia, Slovenia, Bosnia and Herzegovina and North Macedonia.

2020.

In a year filled with restrictions, marked by the coronavirus pandemic, Auto Hrvatska has shown resilience to times of crisis; it has protected its employees and partners according to the measures of the Civil Protection Headquarters and achieved its main objectives of preserving jobs, financial stability and positive business performance.

Redesigned www.autohrvatska.hr website was launched at the end of the year.



'Digitalization' sculpture, author Janko Petrović, 2021

To celebrate milestone anniversaries, Auto Hrvatska presents original sculptures by contemporary Croatian sculptors as a token of appreciation for many years of successful business cooperation and continued contribution to the development of mutual partnership. Number of sculptures and recipients is determined by the milestone year:



In 1997, celebrating the 45th anniversary, 45 'Lion' sculptures by Tomislav Ostoja were awarded



In 2002, celebrating the 50th anniversary, 50 'Sails' sculptures by Tomislav Ostoja were awarded



In 2007, celebrating the 55th anniversary, 55 'Auto Hrvatska Cube' sculptures by Tomislav Ostoja were awarded



In 2012, celebrating the 60th anniversary, 60 'Stairs' sculptures by Janko Petrović were awarded



In 2017, celebrating the 65th anniversary, 65 'Synergy' sculptures by Neven Bilić were awarded

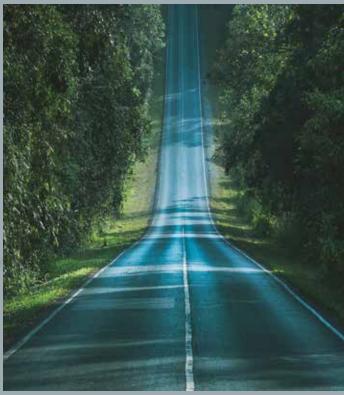


Digitalization

'Digitalization' is a sculpture that points to modernization, automation, digitalization of business operations, and emphasizes the importance of interconnection between these features and human resources of Auto Hrvatska.







Corporate social responsibility

Auto Hrvatska Business Group, in its way of doing business, internal and external culture, care for the environment, its employees and the relationship it has with its partners and the community in which it operates, is led by the principles of corporate social responsibility.

Auto Hrvatska Business Group bases its business on the principles of the Code of Business Ethics of the Croatian Chamber of Commerce. In 2010, the text of the MAN Code of Conduct was adopted, from our most significant partner in terms of volume, MAN Truck & Bus.

Code of Prudent and Diligent Conduct in Business Activities of the Auto Hrvatska Business Group was created in 2015 with the aim of systematically applying and enforcing the Code of Ethics in all business activities. The Code represents the basic values of the Business Group and promotes standards of the best business practices to maintain its reputation in all fields of business. It gives our employees instructions on achieving core business objectives.

Environment

In 2017, the Business Group implemented an integrated system for controlling quality, the environment and energy efficiency based on the requirements of norms ISO 9001:2015, ISO 14001:2015 and ISO 5000:2011, which improved its performance and it cooperates with all interested parties in sustainable development and the reduction of its negative impact on the environment and depletion of natural resources.

Energy is generated from renewable energy sources, so-called 'green energy'.

The result of introducing an energy management system are savings in energy use, and the monitoring of energy consumption through the business system has been introduced as well. Investment in reducing energy consumption is continuously carried out by investing in more technologically efficient solutions and also through employee training. Waste represents a potentially huge loss of resources in terms of materials and energy and inadequate waste management may have serious consequences on people and nature. Here at Auto Hrvatska, we take comprehensive and systematic care of all









types of waste and waste generation and waste flow is documented as prescribed.

Employees

Auto Hrvatska Business Group takes special care of its employees. Employees are the key to our success and that is why it is extremely important for us to offer a secure and stimulating work environment.

All employees, regardless of the type of contract, race, sex or age have the same benefits in line with their years service in the company. Employees are offered additional benefits, such as a closed voluntary pension fund and regular physical exams.

Through the employee training system, additional incentives, instruments and support are provided for the autonomous desire to build, develop and improve the knowledge and skills of each employee in accordance with the development and business activities of the Auto Hrvatska Business Group.

Health and safety at work have a significant impact when it comes to contracting and carrying out of all tasks. Care for health and safety at work is carried out through a range of related activities:

- medical examinations before the start of employment
- · regular periodic examinations
- regular physical examinations for all employees
- physical recreation afforded to employees of their own choice
- respecting high environmental and ergonomic standards and regulations
- · use of safety equipment
- internal training from work safety experts on the topic of health and safety at work.

Care is also taken of pensioners and employees' children by organizing gatherings and providing them with special gifts. Parents have the option of using a day off for the first day of school and kindergarten.



MAN Importer Hrvatska





MAN Importer Hrvatska d.o.o. is the main importer of MAN Truck & Bus SE commercial vehicles from Munich for the Croatian market. MAN wants to simplify customers' business operations with high-quality sustainable solutions, offering a wide range of truck and bus models for urban, suburban and tourist transport. With its advanced and often revolutionary innovations, MAN has significantly influenced the development of trucks and buses, and is currently focused on reducing emissions, digitizing business operations and automation.

MAN's success story lasts more than a hundred years, and for more than 25 years Auto Hrvatska Business Group has been part of this long tradition. MAN's sales results in Croatia continue to confirm the quality and reliability of the brand, making MAN the best-selling brand of new trucks 15th year in a row, and of new buses for the 5th year in a row according to 2020 performance. Excellent results in the truck segment continued into 2021, making MAN the best-selling brand for the 16th year in a row.

New generation of MAN trucks was showcased, focused on drivers and their tasks, and the International Truck of the Year 2021 confirmed that the development team managed to achieve the set objective: "Develop the best truck for drivers and our partners." In addition to the ITOY award, new generation of MAN trucks won many other accolades, including Red Dot Design, iF design and Sustainable Truck of the Year.

Electric city bus and a new MAN Lion's Intercity were presented in the bus segment, with the Bus

of the Year being awarded to Lion's Coach (2020) and Neoplan Cityliner (2022).

Since 1 January 2020, MAN Importer Hrvatska is the main importer of MAN high-speed marine engines and spare parts for the MAN Marine program. In addition to the existing service network, four new sales and service centres were introduced, providing customers with required support across ten service centres – from Pula to Dubrovnik.





An important operational segment is the organization of the service network and each individual workshop process, technical and operational support for the service network and raising technical competencies of service personnel with continuous education and training. Local training has been provided for more than ten years, ever since two MAN Importer Hrvatska employees became the first non-German-speaking trainers certified to train service personnel in MAN's global organization.

Digitalization makes business operations more approachable to users, which is why more than 50% of technically compatible trucks in Croatia are using MAN ServiceCare for free proactive maintenance management. MAN's customerselected service workshop provides support for vehicle analysis, coordination and administration of maintenance schedules. Maintenance data is constantly available to the vehicle owner and parent workshop, while the app automatically notifies the user of upcoming maintenance events. Remote vehicle diagnostics allow the service workshop to inspect vehicle faults while still on-site, thus enabling more flexible and faster troubleshooting.

For forty years, MAN ProfiDrive® trainers have been training professional drivers on how to drive safely, sustainably and economically. Basics of economical and proactive driving style, technological achievements and specifics of MAN systems that help drivers to drive efficiently have been taught by MAN ProfiDrive® certified trainers in Croatia for more than fifteen years.

Focus on quality, efficiency and reduced consumption, as well as first-class support through a competent and extensive MAN sales and service network, is an added value for MAN truck and bus owners in Croatia.





MAN Importer BH





MAN Importer BH d.o.o., member of the Auto Hrvatska Business Group, is the main importer of MAN Truck & Bus SE commercial vehicles for the market in Bosnia and Herzegovina. Since September 2016, company has been in charge of managing the sales and service network and providing comprehensive support to customers and business partners in Bosnia and Herzegovina. During those five years, including the past two pandemic years, MAN Importer BH has strenuously worked to maintain high business standards and constantly invested in raising the competence level of employees to ensure even better service to all MAN vehicle users.

Strategic thinking about expanding the service network and construction along the most important traffic routes or near large cities continued with the opening of a new MAN centre in Lukavac near Tuzla. Six authorized service centres positioned across Bosnia and Herzegovina make it possible to respond to customers whenever needed – quickly, efficiently and reliably. With reliable and efficient vehicles, high business standards, competent employees and excellent service, MAN Importer BH wants to exceed the expectations set by all MAN vehicle users in Bosnia and Herzegovina.





MAN Importer Makedonija





MAN Importer Makedonija is the main importer of MAN Truck & Bus SE commercial vehicles for the North Macedonia market. Company started operations in 2011 and has been continuously improving its business over the next ten years. This is proved by satisfied customers and partners, but also important awards, such as the excellent results achieved in the international competition of MAN service workshops. MAN Importer Makedonija team qualified for the final competition of the MAN Service Quality Award in 2015 in Munich, and by winning fourth place proved that MAN has a young and enthusiastic team in Macedonia, capable of responding to all challenges posed by customers and vehicle technologies.

On 1 January 2017, MAN become the main representative of the bus program in Macedonia, establishing a comprehensive portfolio of

commercial vehicles of this well-known German manufacturer in the Macedonian market. Bus sales had a successful start, and the first new MAN Lion's Coach was sold in this small tourist bus market in 2018. In 2020, JSP Skopje expended its vehicle fleet with 33 new gas-powered city buses MAN Lion's City CNG.

The last two years have certainly been challenging due to the pandemic and business has been difficult across all branches of the economy, with the transport industry operating under particularly difficult and specific conditions. MAN Importer Makedonija team has made additional efforts to provide all necessary assistance and support to partners and customers so that they can continue with their business activities, transport goods and serve as logistics support for the entire society in these challenging times.





MAN Lion's Coach, Bus of the Year 2020



NEOPLAN Cityliner, Bus of the Year 2022

Croatian best-seller for 16 years

Sixteen years in a row, MAN has been the leading seller of new trucks as a result of the deep trust our business partners have for our organization, products and services. During these sixteen years, a total of 17,534 new trucks entered the market, 5,053 of which were MAN trucks. After the 2020 slowdown, overall market is slowly recovering with 1,238 new trucks registered in 2021, which are pre-crisis numbers before the coronavirus pandemic.

MAN TGX justified the title of International Truck of the Year 2021 and, combined with the reliability

and premier quality of the entire range of MAN trucks, formed the basis for good sales results and leading market position. Focus on efficiency and reduced consumption, as well as first-class support through a competent and extensive MAN sales and service network, is an added value for MAN truck owners in Croatia.

We would like to thank our partners whose trust has been built into this success. Being at the very top for sixteen years fills us with pride, but this is also a great commitment and motivation to do even better in the future so we could justify their trust.



MAN TGX, Truck of the Year 2021.

Auto Hrvatska Prodajno servisni centri (sales and service centres)





Auto Hrvatska Prodajno servisni centri d.o.o. is an authorized network for the sale and servicing of MAN. NEOPLAN and Otokar trucks and buses, as well as Kässbohrer and Benalu trailers. At eight sales and service centres in Karlovac, Osijek, Pazin, Rijeka, Split, Varaždin, Zadar and Zagreb, company offers used commercial vehicles from other manufacturers, spare parts, tires and equipment from well-known global suppliers and maintenance and repair services for trucks and buses of various brands. Workshops are also authorized service partners of Voith, Wabco, Schmitz Cargobull, BPW, Dautel and BÄR Cargolift. Company also operates a Bosch Diesel Centre, with modern test equipment and special tools applies only the highest technological standards set by Bosch. Their range of services includes diagnostics, testing, repair and maintenance of diesel systems, repair of injectors and injection pumps, testing and repairing injectors and Common-Rail systems, line and distribution pumps.

Customers may access all services from a single location, which significantly reduces the time required to repair the vehicle which is the reason for such high satisfaction levels reported by large number of customers. In addition to the sale and maintenance of commercial vehicles, company also imports and distributes a range of industrial and service-related equipment and tools, as well as bearings for the automotive industry.

We will all remember the past two years for the challenges brought on by the coronavirus pandemic that has changed the lives and businesses around the world. Although this 'new normal' affected all entrepreneurs, transport and tourism segments suffered the most.

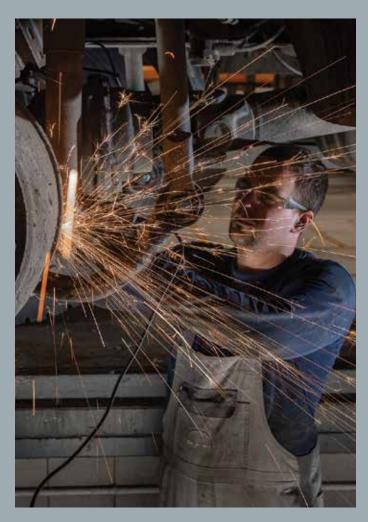
We've done everything in our power to be available to our partners and to make their business operations go as smoothly as possible within our capabilities, and thus further show that we fully support them each step of the way.

In order to achieve a high level of service quality and meet strict standards, great importance is attached to continuous training of service personnel. More than a hundred mechanics and electricians in our service network are continuously trained on top-of-the-line equipment and systems for maintenance and repair of vehicles. This strengthens their technical

experience and raises expertise and competence level of the entire service network.

It is very important for customers to have their vehicle repaired as soon as possible, and an important factor for ensuring speedy service is, among other things, continuous supply of MAN original spare parts and other spare parts from renowned global manufacturers of original equipment. We also offer tires for trucks, buses, trailers and other freight vehicles of renowned manufacturers that can match the price and quality required by individual customers. We are especially proud of our own Auto Hrvatska brand - Teiler - under which we offer refurbished brake callipers from our manufacturing facility in Varaždin, and brake discs from a renowned German manufacturer. Company also operates a network store with tires from our Personal Vehicle Program, batteries, oils and hand tools, service equipment and bearings.

Company specializes in sale, installation and repair of service equipment for workshops focused on personal and commercial vehicles, and sale of all types of tools, protective clothing, accessories and consumables. The range includes products from reputable global manufacturers

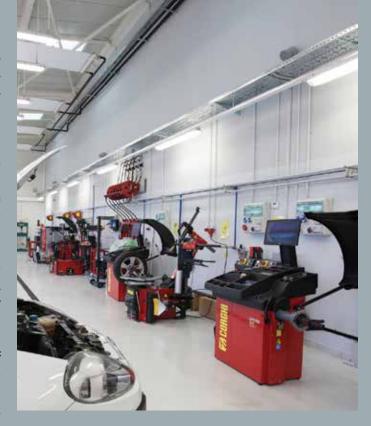




such as KS Tools, AutopStenhoj, Beissbarth, Stertil-Koni, Bosch, Texa, Alligator, Scangrip, Laserliner, Precitool, Hywema, Wegman, Filcar, Flexbimec, Alesco and Kaeser.

Experts with many years of experience and extensive know-how are available to help customers by providing advice on the optimal set-up and layout of equipment depending on the needs of specific workshops, assist with the initial planning of the workshop, procuring and commissioning equipment, down to post-sales support. To date, company has equipped more than a hundred smaller and larger workshops, each according to the specific customer requirements.

Our service team with more than 50 years of experience in assembling and installing service equipment and speciality tools in workshops is considered highest-quality post-sales support





in Croatia in this business segment. In order to increase the quality and availability of services, our goal is to provide all partners with quick intervention services within 24 hours of receiving the fault report, across the entire Republic of Croatia. After northern Croatia, Dalmatia and Slavonia, this goal has yet to be achieved in western Croatia. We want to provide our partners with comprehensive support in equipping and maintaining their service workshop, as well as best possible management and planning of service-related operations and assistance in choosing the most-appropriate solution when procuring new equipment.

Company's mission is to stay as close as possible to our customers and partners, and we rely on our extensive service network that allows customers to access required services across the entire Republic of Croatia. Locations, size and speciality tools of service workshops, as well as knowledge and experience of employees, make this one of the best organized and equipped networks for commercial vehicles in Croatia and the region.

Special attention is paid to improving the quality of services, so that all workshops meet the standard of quality regarding work processes and have appropriate environmental management and energy efficiency certificates.



AH PSC Zagreb



AH PSC Karlovac







AH PSC Pazin



shop.autohrvatska.hr

your address for secure online shopping

By accessing the redesigned online store of Auto Hrvatska, which is customized for all your needs, you can order everything you need for your car when resting at home or taking a walking in the park. In addition to saving you time during the 'new normal', online shopping has gained prominence primarily due to peace of mind.

Browsing the online store you can get acquainted with a large selection of tires from world-famous manufacturers, and in addition to competitive prices for your specific vehicle, you can also schedule the have the tires mounted at more than fifty partner locations throughout Croatia. Here you can also find a large selection of batteries, motor oils, antifreeze, car fluids, light bulbs, tools and other accessories. Customers can simply equip their entire car from the comfort of their own home with just a few clicks.

All orders are processed with special care and delivered to your home address or selected centre as soon as possible. In addition to the aforementioned, you have the option of choosing the payment method that best suits your preferences; when receiving an order from the delivery service or by using an online payment processing service and paying in instalments or as a single payment.

Online store offers numerous discounts and promotional activities throughout the year, so the customers may get additional savings on products which are already very affordable. Simple online store platform is a proper fit for our hectic lifestyles, enabling customers to do the entire auto-shopping in just a few clicks.

Buyer can turn to experts for any additional information and advice, as well as help when choosing the right product for their needs.













KAM i BUS

KAM i BUS



Sarajevo

At four sales and service centres - Matuzići (Doboj Jug), Laktaši (Banja Luka), Ilidža (Sarajevo) and Lukavac (Tuzla), company offers customers service and maintenance services for trucks, trailers and buses from all manufacturers available in Bosnia and Herzegovina. KAM i BUS is also the sales representative for Kässbohrer trailers and Otokar buses.

Company's headquarters are in Matuzići, where customers can find the main office and sales space together with the central spare parts warehouse for the entire Bosnia and Herzegovina, and six service entrances for commercial vehicles. Service workshop is also equipped with the JOSAM Cam-aligner device for controlling the wheel geometry for commercial vehicles and monitoring wheel alignment with the help of state-of-the-art sensors. Since 2019, service network has expanded to include a new site in Tuzla. Expanding the service network to the fourth location resulted in increased number of users and now covers the entire territory of Bosnia and Herzegovina. We've always placed our customers and partners at the very centre of everything we do, which is why we've tried to be available to our partners in the past two pandemic years, and make their business operations go as smoothly as possible with our full support. Service personnel strictly follows prescribed MAN standards. Service-related activities are organized is accordance with



Tuzla



Doboj

detailed service procedures, with 'active receipt' of vehicles for service in the presence of vehicle's user Workshops are equipped with state-of-the-art diagnostic devices and speciality tools which allow for comprehensive maintenance and repairs, with appropriate environmental protection measures. Special attention is paid to improving the quality of services, so that all workshops meet the standard of quality regarding work processes and have appropriate environmental management and energy efficiency certificates.

An important factor for achieving customer satisfaction is the speed of service ensured by keeping an adequate inventory of original and replacement spare MAN parts and equipment from proven global manufacturers. Among the services offered by the workshop we would like to highlight injectors repaired in the Quality Scan application system used to prove the quality in an authorized Bosch Diesel centre, vehicle diagnostics, refilling and repairing air conditioning, mobile 24/7 service across the entire Bosnia and Herzegovina, repairing brake callipers, damage on trucks and buses, mounting windshields, installing Mouvex compressors for bulk cargo, etc.

In order to provide comprehensive service, KAM i BUS is also an authorized service partner of Carrier refrigeration devices and Kässbohrer, Kögel and Schwarzmüller trailers.



Banja Luka

Sales and service centre for commercial vehicles in Tuzla

KAM i BUS service network expanded to another location in 2019. New sales and service centre was opened in Lukavac near Tuzla at Bistarac bb, with a showcase of offered vehicles and maintenance options and services provided by the service workshop to our customers and partners.

The new facility has 1375 sq. m of space and a surrounding plot of 7000 sq. m with offices and service area, as well as service reception arranged according to state-of-the-art MAN standards and prescribed service procedures for interactive vehicle reception.

Service capacity is ensured by four entrances, and the workshop is equipped with new speciality tools and equipment. High-quality service in the vehicle maintenance and repair segment at the new location will contribute to an even higher level of service provided to our customers in Bosnia and Herzegovina.





Approx. 1,500 trucks, semi-trailers, trailers and refrigeration devices from various manufacturers pass through the centre every year. Service workshop offers customers regular vehicle maintenance and repair services focused on engines, transmissions, differentials and complex electronic assemblies where a high level of expertise and experience is required. Portfolio of services offered by the sales and service centre in Tuzla is constantly expanding, and the centre procured top-of-the-line device for wheel alignment in 2021.

The new sales and service centre expands the availability of services for commercial vehicles in Bosnia and Herzegovina. As in other locations, service and sale of new MAN trucks and buses and sale of used trucks of all brands is complemented by the inventory of original and spare MAN parts and equipment from world-renowned manufacturers.

Customers are provided with a comprehensive on-site service, which further reduces repair time, which is one of the main drivers of customer satisfaction.



























Auto Hrvatska Automobili

AUTOHRVATSKA AUTOMOBILI

Auto Hrvatska Automobili is a member of Auto Hrvatska Business Group specializing in the sale and servicing of personal and light commercial vehicles. Company currently operates from six locations across Croatia: two in Zagreb (Heinzelova 70 and Radnička cesta 182) and one in Karlovac, Rijeka, Zadar and Split.

In addition to selling and servicing new and used vehicles, company offers extended warranty on purchased vehicles, mobile warranty, projected contracted maintenance services and long-term business lease.

Salescentresoffervarious financing opportunities such as loans, operational or financial leasing, in addition to Casco insurance and car liability insurance policies.





Sales centres were constructed in accordance with applicable standards provided by the manufacturer, and showcase new attractive vehicle models which, together with professional advice from our sales representatives, help customers reach an informed decision on which vehicle best suits their preferences and needs. Service workshops perform all types of preventive, regular and corrective vehicle maintenance. Vehicles older than four years enjoy special benefits when buying and installing original spare parts and using various services.

In addition to vehicle maintenance within the warranty and out-of-warranty period, replacement vehicle, extended warranty and fleet maintenance, seasonal servicing is also



carried out in cooperation with representatives of offered vehicle brands. All authorized centres offer the sale and storage of tires and all types of vulcanization services.

Special attention is paid to compliance with all regulations and recommendations on environmental protection and work safety.

All sales and service centres have ISO 9001, 14001 and 5001 certificates for quality control, environmental protection and energy efficiency. Auto Hrvatska Automobili continuously provides training to sales and service teams, in addition to monitoring technical innovations on vehicles and meeting the service standards set by manufacturers.

Official working hours of sales and service centres are adjusted to meet the needs of our customers, while workshop locations and capacities enable easy access and fast and high-quality service.

In accordance with many years of experience and continuous business expansion, company's range was extended in October 2021 with Seat and Cupra vehicles, and a new sales and service centre equipped in accordance with the highest standards set by the manufacturer was opened at the Auto Hrvatska premises in the Zadar Business Centre.

Pursuant to the plan for expanding the program of personal vehicles, Auto Hrvatska Automobili entered into business cooperation with the successful Chinese company CHONGQING SOKON MOTOR COMPANY and became the representative of DFSK personal and commercial electric vehicles on the Croatian market.



Sales and service network

As part of the Auto Hrvatska Automobili business operations, six sales and service centres for personal vehicles are available under the Personal Vehicle Program.

Sales and service centre at Heinzelova 70, Zagreb, offers the sale and authorized service of personal and light commercial vehicles of the Peugeot brand, sales and service centre at Radnička cesta 182, Zagreb, offers the sale and authorized service of Fiat light delivery vehicles and DFSK electric vehicles and an authorized service centre for Ford vehicles, Zadar centre offers sale of Volkswagen, Audi, Seat and Cupra vehicles and authorized service for VW, Audi, Škoda, Seat and Cupra vehicles, Rijeka centre offers sale and authorized service of Mazda vehicles, Karlovac centre offers sale of Volkswagen and Škoda vehicles, authorized service for VW. Škoda and Fiat vehicles, and the Split centre offers sale and authorized service of Renault and Dacia vehicles. Centres in Zadar and Split, in addition to modern servicing equipment and modern IT



and diagnostic systems, also provide body shop and car paint shop services.

Service centres for personal and light delivery vehicles follow the technical progress and increased complexity of motor vehicles by continuously educating their staff, which requires constant development of specific expertise by performing maintenance and repair services on motor vehicles. In addition to the above, we also offer wheel alignment services, tire change and storage, and cleaning services which include exterior and interior cleaning.

In 2022, as part of the authorized service network expansion, Auto Hrvatska Automobili became an authorized service partner for Seat vehicles offered at the Radnička cesta 182 location in Zagreb.



Used vehicles

AUTOHRVATSKA RABLJENA VOZILA

Comprehensive offer of personal and light commercial vehicles.



Centres for used vehicles also operate at all locations, providing a comprehensive offer of personal and light commercial vehicles and a wide range of services, which, in addition to the purchase, also offer vehicle replacement according to the 'old for new trade in' principle. Used vehicles can be financed by financial or operational leasing, bank credit or credit cards.

In order to establish long-term relations with customers, all used vehicles come with a warranty of up to fifteen months from the date of purchase and a mobile warranty service, which includes transporting the vehicle to the nearest service workshop in case of sudden vehicle failure.

Auto Hrvatska Automobili is an authorized DasWeltAuto partner at Zadar and Karlovac locations.



Long-term operating lease

In addition to providing flexible lease schedules and mileage according to needs, long-term car lease also saves time.

Auto Hrvatska Automobili offers customers a long-term operating car lease service. Operating leases are intended primarily for legal entities, but they can also be used by individuals. In order to provide long-term operating lease to a partner, legal entity should have stable long-term business operations in the territory of the Republic of Croatia, and a stable credit rating.

Price of the operating lease also includes regular and extraordinary maintenance, annual vehicle registration costs, technical inspection, tolls and annual tax on road vehicles, AO and AK insurance, RTV subscription, regular tire changes with included tire storage, damage management, replacement vehicle, delivery and pick up of the vehicle when servicing is needed. Monthly lease instalment covers all costs except fuel.

Unlike other methods for using a car, primarily for corporate customers, long-term car lease saves time for the customer, in addition to providing



flexible lease schedules and mileage according to needs, because the owner does not need to track the condition and current value of the vehicle, and leaves the vehicle in the hands of Auto Hrvatska Automobili.



New SEAT and CUPRA sales and service centre in Zadar



Auto Hrvatska Business Group expands its offer with SEAT and CUPRA vehicles. As part of the Auto Hrvatska Zadar Business Centre at Franka Lisice 85, new SEAT AND CUPRA sales and service centre was officially opened on Friday, 1 October 2021, equipped according to the highest standards of brand quality and functionality.

Mr. Alen Vuksan-Ćusa, Executive Director, Personal Vehicles Program of the Auto Hrvatska Business Group and Director of Auto Hrvatska Automobili, addressed numerous guests and thanked Porsche Croatia for their trust, highlighting the capacity and comparative advantages of the new SEAT and CUPRA sales and service centre. He pointed out that the new Seat and Cupra showroom with its 300 square meters of space will offer all vehicle models, from traditional propulsion systems to hybrid engines.

Representatives from Porsche Croatia congratulated Auto Hrvatska on that occasion and said that no other Porsche Croatia company had such speed and scope of business expansion as Auto Hrvatska.

Mr. Tomislav Rogić, Director of Seat and Cupra brands, and Mr. Ante Čerkez, Director of New Vehicle Sales of Auto Hrvatska Automobili, were honoured to use the gong that traditionally marks all important events and successes of Auto Hrvatska.

SEAT currently has the best offer so far. They offer six models, from the most efficient, standard combustion propulsion systems, to mild and plugin hybrid engines.

CUPRA is an unconventional and different brand based on stimulating style and modern performance, which inspires the world from Barcelona with progressive cars and experiences. In 2021, CUPRA proved that electrification and sporty characteristics are the perfect combination. A plug-in hybrid version of the CUPRA Formentor was been launched.





DFSK commercial and personal electric vehicles



In 2022, Auto Hrvatska Automobili will become a sales and service representative of the Chinese manufacturer DFSK on the Croatian market.



Pursuant to the plan for expanding the program of personal vehicles, Auto Hrvatska Automobili entered into business cooperation with the successful Chinese company CHONGQING SOKON MOTOR COMPANY and became the representative of DFSK personal and commercial electric vehicles on the Croatian market.

CHONGQING SOKON MOTOR COMPANY has been operating in the Chinese market for more than 35 years and is a leading manufacturer of one-tonne commercial vehicles. Ten years ago the company started manufacturing personal vehicles and to this day successfully operates in sixty countries around the world.

DFSK has been present in Europe since 2008 with offices in Germany, Italy, France, Great Britain, Netherlands, Spain and Benelux countries. Since 2021, company has joined the global trend of electrification and has successfully carried out the European type-approval process for passenger SUV Seres 3 and 5 vehicles and commercial EC 31 and EC35 vehicles.

As part of our business cooperation with the Chinese manufacturer DFSK, Seres personal electric vehicles and Sokon electric commercial vehicles will be available on the Croatian market. Under the Personal Vehicle Program, we offer an urban electric vehicle called DFSK Seres 3 with a feature-rich standard trim that includes a virtual



cockpit, leather seats, panoramic roof, 360° parking camera and a state-of-the-art MP5 system. In addition, car's lithium-iron-phosphate battery is currently one of the most modern on the market, does not contain hazardous metals and can be recharged in just 30 minutes. Vehicle range according to WLTP in combined driving mode is 353 km.

In the light delivery vehicle segment, we offer DFSK EC35 with plentiful cargo space and a load capacity of 1000 kg, making it ideal for deliveries around the city. Loading the cargo is really simple thanks to built-in side doors on both sides, while the vehicle can be easily parked with the help of a reversing camera due to its compact size. Combined range around the city is 268 km according to WLTP.

In the coming period we expect the arrival of DFSK EC31 commercial vehicle, which will be available with a regular cabin for two passengers and various upgrades, and extremely sporty SUV model Seres 5 with 594 hp and acceleration 0-100 km/h in only 3.5 seconds.

In addition to the sale of vehicles, service centre at Radnička cesta 182 in Zagreb is authorized to provide maintenance services for SERES and DFSK vehicles.



Karlovac – best in Croatia

ŠKODA and VOLKSWAGEN service centre in Karlovac was awarded the title of best service centre in the Croatian retail network.

Porsche Croatia, official importer of ŠKODA and VOLKSWAGEN vehicles for the Republic of Croatia, organizes an annual competition of authorized service partners and awards the title of ŠKODA and VOLKSWAGEN Top Service Centre.

Main scoring criteria are:

- customer satisfaction
- quality and quantity of
- services expertise of
- service personnel quality of
- technical equipment.

Competition included the entire authorized Volkswagen and Škoda network.

Authorized Škoda and Volkswagen service centre of Auto Hrvatska in Karlovac showed excellent results across all categories and bested the competition to earn the title of best Škoda and Volkswagen authorized service centre in Croatia in 2019.

In 2019, ŠKODA awarded one of its most valuable awards – Gold Pins – for the first time in Croatia. ŠKODA Gold Pin was awarded for dedication and success in providing sales and post-sales services. Gold Pin is the highest recognition for work, and was awarded by a representative of the factory, which proves how important this award really is.

Award for the best post-sales performance was given to the Director of After-Sales, Mr. Vjekoslav Stubljar. Criteria for selecting the winners included experience in working with the ŠKODA brand, performance and commitment to the brand.



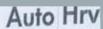
Awards provided employees with additional incentive to invest even more in expertise and excellence that ŠKODA car owners expect.

Auto Hrvatska continuously provides additional learning opportunities to sales and service teams and keeps track on all technological innovations and service standards set by manufacturers, making sure that the location and capacity of workshops ensure easy access and fast service.



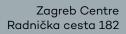


Branch Office Zadar





Branch Office Karlovac





Zagreb Centre Heinzelova 70





Branch Office Rijeka





















KAM i BUS Importer Hrvatska





KAM i BUS Importer d.o.o. is the main importer and authorized service provider for FORD trucks in the Republic of Croatia.

By signing an import agreement with FORD TRUCKS, AUTO HRVATSKA has gained a strong and reliable partner who, by setting new technology standards, ensures continuous increase in delivered vehicles and market shares. Enviable growth of brand perception and number of new customers, as well as customers buying their second, fifth, tenth FORD truck, are the basis for further growth. The strategic goal remains to achieve a minimum of 10% market share each year.

Increased sales provides the foundation for further employment and growth, and continuous investment in employee education increases expertise levels and employee competencies.

FORD TRUCKS has prepared many innovations that will make the transport of goods easier and cheaper in the coming period. Manufacturer is also

actively working on developing environmentallyfriendly factories of the future to reduce global pollution.

Exponential growth of the service network in Western Europe guarantees the safety of our partners in every part of Europe.



KAM in BUS Importer Slovenija





KAM in BUS Importer d.o.o. is the main importer and authorized service provider for FORD trucks and Kässbohrer trailers in the Republic of Slovenia.

In addition to selling new trucks, KAM in BUS IMPORTER d.o.o. is engaged in the sale of used commercial vehicles of other brands. FORD TRUCKS is recognized on the Slovenian market as an economical and reliable vehicle, both for fleet customers and small and medium-sized carriers.

Our service workshop provides services for commercial FORD TRUCKS, MAN, and Mercedes vehicles, and for trailers of all brands. Service workshop is equipped with state-of-the-art diagnostic equipment, speciality tools and a device for wheel alignment manufactured by JOSAM.

Spare parts warehouse has been optimized according to market needs, and we've become well-know for refurbishing TEILER brake callipers.

Continuous employee education ensures highlevel of professionalism, competence and quality of service, and decades of experience acquired by the Business Group help to set high business standards.

KAM in BUS IMPORTER d.o.o. operations were reorganized in 2021, resulting in a significant increase in performance across all segments.



Kamion Importer BiH





Youngest Business Group member, registered in 2018. Kamion Importer d.o.o. is the main importer of FORD commercial vehicles, original spare parts and equipment for the Bosnia and Herzegovina market.

We expect a more active sales up tick in Bosnia and Herzegovina in 2022, both in the tractor truck segment and utility and construction segments.





Most important deliveries



10.11.2021. - CroatiaFORD TRUCKS 2642T HR with hooklift upgrade with crane



26.07.2021. - CroatiaFORD TRUCKS 3542 D
with three-way tipper
body







11.11.2021. - Croatia FORD F-MAX tractor truck and Kässbohrer semi-trailer



14.12.2021. - Croatia 2 FORD F-MAX tractor trucks and Kässbohrer semitrailers



01.03.2022. - Croatia FORD
F-MAX LL
tractor truck



09.09.2021. - Slovenia 2 FORD F-MAX tractor trucks



15.09.2021. - Slovenia4 FORD TRUCKS 3542 D with rear tilt tipper upgrade



15.09.2021. - Slovenija FORD TRUCKS 4142 M with 9m³ concrete mixer upgrade



22.09.2021.
- Slovenia
FORD F-MAX
tractor truck

Auto Tangenta

AUTOTANGENTA



Auto Tangenta d.o.o. is an insurance agency.

By offering Casco and compulsory insurance, Auto Hrvatska Business Group, in addition to financing and maintenance agreements, enables buyers of personal and commercial vehicles to purchase vehicles on a turnkey basis.





Auto Tangenta d.o.o. manages the portfolio of Auto Hrvatska Business Group with regard to policy contracting, adverse event management, risk assessment and management and consulting services for choosing optimal solutions.

Company offers vehicle, life, property, travel, boat and transport insurance, as well as accident insurance.

Their objective is to offer customers expertly crafted insurance that meets their needs in order to protect against possible risks.

We strengthen our business expertise by providing training opportunities and encouraging a proactive approach of our employees.

Customers are always at the heart of our business. In order to better meet their needs, we strive to optimize business processes and improve availability through the Auto Hrvatska Business Group sales network. In situations where the insurance market does not offer appropriate solutions to customer needs, company initiates the development of new insurance programs in cooperation with insurance companies that have the right knowledge and strengths to respond to market needs.

Auto Hrvatska d.d.

AUTOHRVATSKA

Joint Operations is one of three solid foundations on which Auto Hrvatska Business Group based its business, together with Personal Vehicle and Commercial Program. Established at the parent joint stock company, with a purpose of centrally managing the entire Business Group, they are responsible for asset management, governing the parent company and members of the Business Group, standardization using accumulated knowledge and competitive advantage acquired via corporate culture of community and interdependence.

Joint Operations provide expert support to Business Group members in the domain of human resources, legal affairs, financial affairs, accounting, IT technologies, real estate investments and maintenance, general economic affairs, corporate communications, internal audits and controlling.

Auto Hrvatska celebrates seventy years of successful business operations in 2022, and thirty years of business operations as a joint stock company. Corporate values such as reliability, quality, longevity, stability and kinship are woven into the very fabric of Auto Hrvatska on the market and in the community. Seventy years of business operations as a leader in a highly-developed and competitive market across many segments of the automotive profession are a testament to a successful business model.



Zaposlenik u fokusu



Salai Arif,
senior independent
commercialist in Skopje:
"We are all aware of the
challenging year behind us, but
we overcame it thanks to our
engagement and teamwork.
We definitely need motivation
to overcome any challenge."

Alen Mesihović.

head of sales and service centre in Tuzla:

"I'm constantly setting new goals for myself to increase my motivation. I personally thank every individual in my team for all SC results."



Sven Pajtlar,

Peugeot service reception manager:

"I find daily motivation for working in this dynamic environment by expecting the feeling of satisfaction that follows teamwork and working together to achieve our goals. We find strength in each other and end results that never go unnoticed. And satisfaction of our customers, of course. Making new acquaintances, constantly learning and developing new skills, are just some of the benefits of staying motivated and not giving up when things get difficult."

Vedran Sminderovac

Legal Affairs, Zagreb:
"Since I've been in Legal
Affairs, not a day has been
the same. We live and work
during challenging times, which
I use to drive motivation, and
progress in every sense — in my
private and professional lives."

senior independent associate,



Martina Colić

independent associate in Zadar: "Biggest motivation in my work is the excellent atmosphere and the team I work with. I would like to tell my colleagues not to be afraid of new tasks and responsibilities and to be selfless in sharing acquired knowledge. That's the only way we can achieve superior. results together."



Ivan Smoković,

used vehicles sales manager in Rijeka: "Challenges give us the strength to do our best. I always find motivation in smiles and satisfaction of customers because that's how we know for sure that the job was done properly. Only as a team can we achieve set goals and, most importantly, come to work every day feeling great. My message to colleagues is: stay focused, smile and customer-oriented."



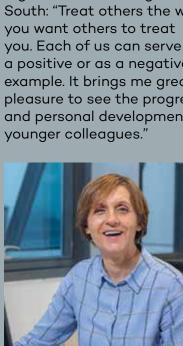
Bruno Božičević,

senior independent associate, Technical Support, Hrvatski Leskovac: "Without a good-quality team, there is no success."



Niko Lisica,

regional sales manager -South: "Treat others the way you. Each of us can serve as a positive or as a negative example. It brings me great pleasure to see the progress and personal development of



spare parts seller in Pazin: "I'm mostly motivated by my love for this industry, and the feeling I get when the customers I meet every day recognize me and know they can count on me. I tell all my colleagues to always give their all because the effort really pays off."

Dino Gržetić,



Finka Dankić.

senior independent associate, Receipt, Storage and Dispatch of Goods, Hrvatski Leskovac: "When you have people around you that you can always rely on and a strong hand to guide you, results are not far behind. My biggest driver is my love for this job. When you come out of every situation with a new experience, it really makes you try even harder."







Goran Dragojević,

senior independent commercialist in Osijek: "Starting point of any success is desire to succeed, and that is my strongest motivation. Perseverance is a powerful tool that bears plentiful fruit. On the road to success, we need to accept and face all challenges, not just the ones we like. Opportunities don't just happen, we create them."

Damir Suljić,

spare parts seller in Doboj: "I am motivated by the work environment and people I'm honoured to call my colleagues."



Jurica Škara.

spare parts seller in Zadar: "My colleagues and I make a great team, and the award for employee of the year was a great boost for me to do even better."

Sanja Mravić,

post-sales manager in Rijeka: "I am motivated by the dynamic nature of this job, which provides many opportunities for learning and progress. I find strength in my colleagues, close associates, and superiors who recognize dedication and hard work."



Mario Jurić.

independent associate in Hrvatski Leskovac: "I'm proud to be part of the number 1 team on the market for years, and honoured to play for the championship. My work is motivated by creativity, drive, but also independence and responsibility in performing tasks."



Marcel Schüler, specialist car mechanic in Pazin: "My biggest motivation is learning something new every day and passing on this knowledge to younger colleagues."



Nataša Perić,

head of Mentoring, Labour
Relations and Employee
Remuneration in Human
Resources: "What makes me
happy is the fact that through
my work in Human Resources
I have the opportunity to
collaborate every day with a
large number of colleagues
across the Auto Hrvatska
Business Group. Business
Group consists of great people
which are very pleasant to
work with."



Damir Baćan,

Director of Post-Sales, Zagreb Region, and Key Accounts: "Atmosphere at work is my everyday stimulus. When we act as a team, we always leave a job well done, and that motivates us!"



Branimir Nadih,

senior independent associate, Service Organization, Hrvatski Leskovac: "I am mostly motivated by a good working atmosphere. Any job can be done with a smile."









www.autohrvatska.hr