

COMBIS

▪ Reliable support ▪

Company profile 2011



USLUGE INTEGRACIJA INFORMATIČKIH TEHNOLOGIJA

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Content:

1	SUMMARY	3
2	OUR GREATEST ACHIEVEMENTS IN 2010	5
3	HUMAN RESOURCES	7
4	FINANCIAL INDICATORS	9
5	CORPORATE SOCIAL RESPONSIBILITY	13
6	COMBIS SOLUTIONS	15
7	COMBIS SERVICES	18
8	OUR PARTNERS	19
9	OUR USERS	20
10	COMBIS BUSINESS NETWORK	24

1 Summary

Over the years, COMBIS has developed into a prominent system integrator that holds significant experience in consulting, development, implementation, integration and maintenance of complete and complex information, application and communication turn-key solutions.

Established in 1990, COMBIS became a member of T-HT Group last year, and as of then, the Croatian market is provided with most extensive range of information-telecommunications business solutions and services.



With nine different service locations in Croatia, we are able to reach any location in the country within an hour time, 24 hours a day, 7 days a week. More so, during the last several years, COMBIS has also been active in the region, with headquarters in Sarajevo and two more service units in Bosnia and Herzegovina.

COMBIS has always had a clear vision in which direction to go and how to develop, so the company turned to providing a complete range of business solutions. Therefore, the entire portfolio of solutions and services has been developed for ever increasing demands of users, while through integration of advanced technologies we provide complete business solutions, developed specifically to our customers' needs. Besides that, COMBIS is technologically independent, which enables us to support all the leading platforms in the world.

COMBIS is orientated towards development of:

- applications,
- communication solutions
- security solutions and
- system solutions,

and is providing services of:

- development and integration of ICT solutions,
- management of ICT infrastructure and
- support.

Through adoption of modern trends in European and World business and through continuous improvement of quality of work and work environment, COMBIS established itself as one of the leading ICT company in the Adriatic region in the segment of services¹ and is, according to IDC Adriatic research, the leading Croatian system integrator².

Quality Management System of COMBIS is certified according to the ISO 9001:2000 norm. As an industry leader, we are conscious of responsibility that that position bears, so in order to give our contribution to the sustainable development, COMBIS became a proud member of Global Compact, an UN's initiative for corporate social responsibility.

Our mission

Building integrated business solutions based on top-quality services and leading world technologies.

Enabling the users of our solutions to improve their business results by concentrating on their core business activities, through efficient use of information technologies.

Ensuring that our employees have the possibility of reaching their full potential through personal and professional development.

Managing a successful company in a trustful and co-operative environment, based on knowledge and work as its core values, to the satisfaction of customers, employees and owners.

Our vision

We want to be a renowned regional company with market-recognized ICT solutions, based on top-quality services and leading world technologies.

¹ Source: IDC Adriatic Region IT Services Market 2010-2014 Forecast and 2009 Vendor Shares, October, 2010.

² Source: IDC Croatia IT Services Market 2010 - 2014 Forecast and 2009 Vendor Shares, May, 2010.

2 Our greatest achievements in 2010

For COMBIS, 2010 was a successful year in which:

- COMBIS became a member of T-HT Group, through acquisition by T-Hrvatski Telekom, Croatia's leading telecommunications provider,
- confirmed its position as one of the leading ICT companies of the Adriatic region,
- positioned itself as a leading implementer of Oracle Hyperion solutions in the region,
- for the first time stepped out into Serbian market, with implementation of Enterprise Performance Management,
- was selected, in a fierce competition, for the implementation of electronic data sharing system in Port of Rijeka Authority, in cooperation with Phaeros Group BVBA,
- is named as the leading provider of service in the field of desktops virtualization in Croatia,
- introduced 'Overseas Internet Shipping', an innovative solution developed for specific requirements of Overseas Express, the leading company in package delivery on Croatian market,
- COMBIS conference, the central marketing event of the company, has brought together a record number of participants,
- for the first time, introduced in Bosnia and Herzegovina with specific vertical solutions for financial sector,
- expanded portfolio of products and services with new products from renowned partners - leading global companies in different areas of information and communication technologies (Xerox, Outpost24, ObserveIT, TAFMO, itd.),
- entered the market of business LCD displays by signing a partnership deal with MMD - Monitors & Displays – exclusive world distributor of Philips LCD displays,
- started implementing System of managing information security in accordance with international standard ISO27001, to assure the highest level of data protection.

Acquisition of COMBIS by T-Hrvatski Telekom was one of the most significant business events in 2010. For a wide circle of business users in Croatia and the region, this meant the introduction of unprecedented range of information and telecommunication services and solutions.

Throughout the 2010 COMBIS kept a permanent focus on detection of new technologies which are either functionally more powerful or more affordable, in an effort to ensure that its customers reach their business goals. Furthermore, COMBIS constantly improves the portfolio of its services.

Last year as well, COMBIS continued with development of its own technological solutions for specific needs of its customers (ComQuality, ComDebts, etc.), that are applicable and compatible to all business systems.

COMBIS successfully met market challenges in Croatia and abroad. Recent example is a project for Victoria Group AD, one of the leading companies in agro industrial sector of Serbia and other countries in the region, which was obtained despite an exceptionally fierce regional competition.

Finally, with an impressive figure of more than 9 thousand virtualized desktops in Croatia and in the region according to the data provided by Citrix, one of the leading global virtualization companies, COMBIS captured 89 percent of market share in Croatia in 2010.

3 Human Resources

How to tackle the increasing number of market challenges that we are facing every day? How to build a company whose name will induce a sense of respect from the community? How to be successful?

We define answers to these questions with our employment policy:

THE RIGHT PERSON IN THE RIGHT PLACE AT THE RIGHT TIME

Aware of the fact that, when technologies are widely available our biggest competitive advantage is our human capital; we placed managing of human resources at the very top of our management structure and made it one of our key priorities. We constantly develop our process of managing human resources by improving and adjusting to new market circumstances. For us, our employees are truly the most valuable capital and we always strive to prove that.

By a thoughtful approach to the recruitment process, systematical implementation of motivational measures, professional development of employees and close monitoring of their success, we create an environment in which personal aspirations of each individual becomes a basic tool for the success of the entire company.

One of the strategic values of COMBIS is successful retention of high quality staff through offering possibilities for them to achieve their full potential. In that regard, the goal of COMBIS in 2010 would be to promote its own internal experts, internal knowledge, and development of team spirit and to constantly upgrade employees' competences. In realization of this goal, we continued with an internal project of COMBIS Academy that included several training courses for employees with internal experts in area of human resources management, presentational skills and project management.

In COMBIS, for several years now, an elaborate reward system for employees has been implemented. This regular assessment of work performance and individual development is an integral element in building high quality relationships with employees and maintaining their job satisfaction.

Employees have always been the biggest competitive advantage of COMBIS. With their knowledge and expertise, but above all, with the right approach to work and friendly relationship toward all participants of working community, they add value to our customers.

Inquiry into customer satisfaction in 2010 showed particularly high marks in categories such as courtesy, knowledge and behavior of COMBIS employees when dealing with customers. This is why in the following years as well, focus will be placed on development and promotion of COMBIS' values.

Expertise, work, team spirit, customer care, reliability, responsibility, open and friendly communication and a winning spirit are values that are highlighted by employees of COMBIS themselves, as the most important for differentiation in the market and successful development of COMBIS. That is why those are the emphasized elements during the assessment of work performance. In the process of evaluation it is possible for each of employees to express his or hers own ambition and to set goals for the coming period in cooperation with senior officers.

The practice of ensuring that employees achieve their full potential leads to successful retention of high quality employees in COMBIS.

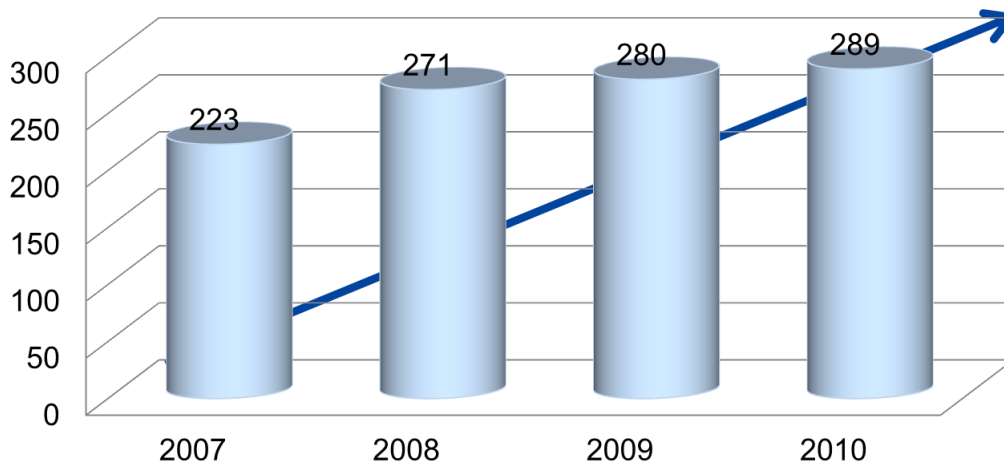


Diagram 1. Number of employees in Croatia and Bosnia and Herzegovina from 2007 until 2010.

In conclusion, the result of all these activities has been the recognition of COMBIS as a desirable employer with high share of 62 percent of employees who stayed with the company for longer than three years. Every year COMBIS increases the number of employees.

4 Financial indicators

Business activities of COMBIS in the year 2010 were consulting, development, implementation, integration and maintenance of complete information-application-communication solutions according to specific requirements of the customers.

All COMBIS' activities were focused on customers' satisfaction. Accordingly, strategic goals were put in place:

- customers are in the focus of all COMBIS' activities,
- services are tailored according to the customers' needs and market demands,
- COMBIS will continue to promote a culture of courteous manners among employees.

In order to achieve these strategic goals, besides significantly increasing revenue and the number of customers as well as providing high quality service, COMBIS continued to develop its product portfolio across all business lines during 2010.

Throughout the 2010 COMBIS kept a permanent focus on detection of new technologies which are either functionally more powerful or more affordable, in an effort to ensure that its customer reach their business goals. Furthermore, COMBIS constantly improves the portfolio of its services that are customized according to each customer specific requirements.

The goal of COMBIS in 2011 is to continue to build a leading position in the field of system integration and to strive to be recognized in our customer community as a company with developed relationships with the customers that are distinguished by specific approach, quality of services, reliability and customer focus. Building relationships with customers and specific approach to their requirements will in combination with specialized offers strengthen the market position of COMBIS as the leading provider of the best ICT service in Croatia.

That is why in 2011 COMBIS will proceed to lead in the development of new technologies in ICT industry and will also continue to invest in development of every employee, together with maintaining stable business operations and continuously improving efficiency.

As a company that offers a complete range of solutions for customers, that throughout the years proved to be the best possible business model, COMBIS will strive in 2011 to fulfill the expectations of its most demanding customers through knowledge and by offering advanced ICT solutions and services while an additional focus will be placed upon positioning the company in the region.

Consolidated³ business indicators

	2009	2010
Total revenue	46.461.332,52	48.681.318,75
Revenue generated by IT business	45.690.829,87	47.701.362,10
Other revenue	770.502,65	979.956,74
Employees at year-end	280	289

Table 1. Consolidated financial business indicators in Croatia and Bosnia and Herzegovina (figures presented in EUR)

COMBIS' business activities are concentrated on large accounts in financial, telecommunications, public sector and industry. Regular dispersion of buyers and high quality relationships with customers influenced the business operations of COMBIS, so that no negative oscillations were recorded.

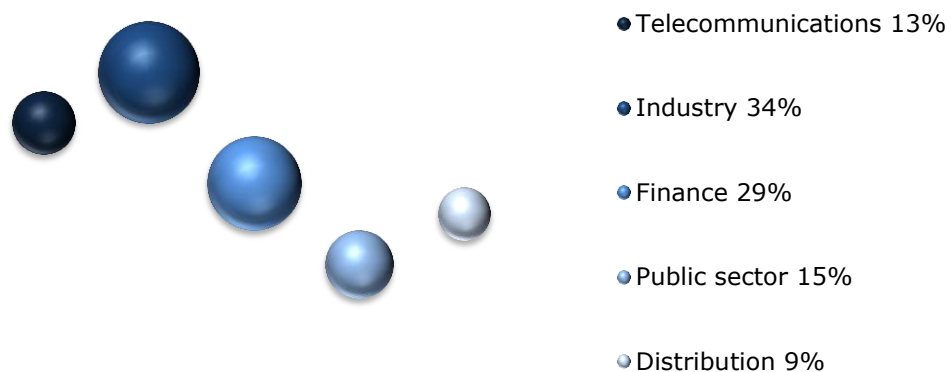


Diagram 2. Segmentation of consolidated revenue according to market segments⁴

³ Consolidated business indicators include business results of Combis Croatia and Combis Bosnia and Herzegovina.

⁴ Consolidated revenue includes revenues of Combis Croatia and Combis Bosnia and Herzegovina in 2010.

Business indicators for Croatia

For a number of years, Combis is achieving growth in revenues that exceeds the overall growth of IT sector in Croatia.

	2008	2009	2010
Total revenue	51.401.320,82	44.596.875,80	47.296.112,49
Revenue generated by IT business	51.059.248,05	43.826.373,16	46.316.155,74
Other revenue	342.072,77	770.502,64	979.956,75
Employees at year-end	254	261	271

Table 2. Financial business indicators for Croatia (figures presented in EUR)

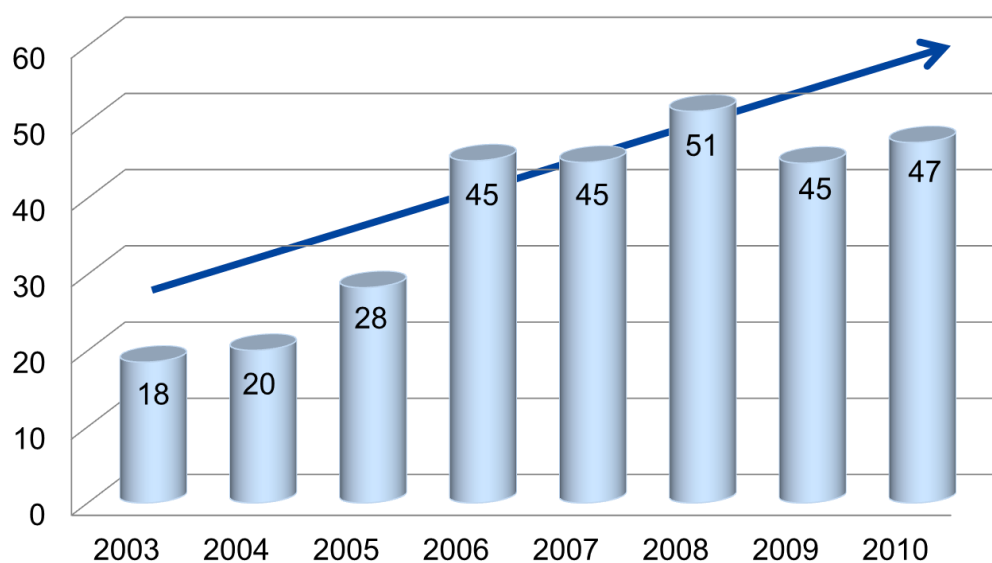


Diagram 3. Total revenue in Croatia from 2003 until 2010 (figures presented in millions of EUR)

Business indicators for Bosnia and Herzegovina

Besides nine service locations in Croatia, in 2006 COMBIS expanded to the market in Bosnia and Herzegovina by establishing headquarter office in Sarajevo. Today, in addition to Sarajevo office, COMBIS has two more service units, in Mostar and Banja Luka.

	2008	2009	2010
Total revenue	3.694.509,24	2.776.668,73	2.337.796,52
Revenue generated by IT business	3.694.509,24	2.776.668,73	2.337.796,52
Other revenue	0	0	0
Employees at year-end	17	19	18

Table 3. Financial business indicators for Bosnia and Herzegovina (figures presented in EUR)

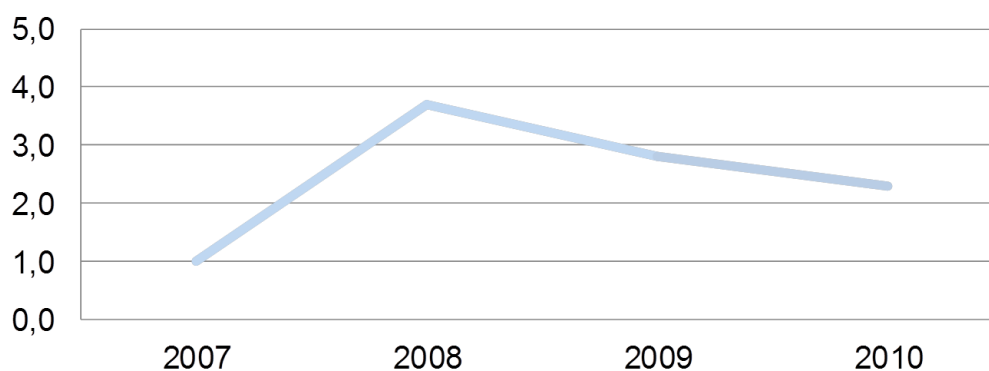


Diagram 4. Total revenue in Bosnia and Herzegovina from 2007 until 2010 (figures presented in millions of EUR)

5 Corporate Social Responsibility

Nowadays, it is not enough to only concentrate on proper business, but rather, more than ever before, one must think globally. With full awareness that every positive change needs to be dealt with care and within our capabilities, but also continuously and not bounded by current economic conditions, from 2007 COMBIS has been upholding ten principles of Global Compact initiative for corporate social responsibility that has been initiated by United Nation.

Contribution of COMBIS in the field of corporate social responsibility in 2010 has remained strong. In June, COMBIS' chief executive officer Ivan Gabrić, as the only representative from Croatia, took part in an annual Global Compact Leaders' Summit that dealt with the importance of corporate social responsibility, as well as the importance of sustainability for present and future business. By participating in the Summit, COMBIS presented contribution and awareness of a Croatian company in matters of corporate social responsibility.

Furthermore, in the end of 2010 COMBIS adopted a Code of Conduct of T-HT Group. In many ways, that is a logical continuation of corporate social responsibility strategy of COMBIS. Even though COMBIS operates in adherence with ethical principles, by signing the Code of ethics with Croatian Chamber of Economy in 2009, and then the Code of Conduct of T-HT Group, commitment of COMBIS towards corporate social responsibility standards is strongly confirmed.

As a company with a strong sense for the welfare of customers, employees as well as wider social community, COMBIS pays particular attention to continuous development of community, especially in the areas of education, sports and arts.

In 2010 COMBIS donated IT equipment and in this way supported elementary schools "Slavko Kolar" and "Nikola Kvaternik". The Company also made donations in the culture by supporting the organization of two international exhibitions of the Gallery Galženica in Velika Gorica.

COMBIS also financially supported small sports clubs, the Croatian academic basketball club "Mladost" (HAKK Mladost) and synchronized skating club "Zagrebačke pahuljice" (Zagreb Snowflakes). Beside donation activities, Combis also shows its social awareness through sponsorships. It sponsored Hanžeković Memorial, an international athletics meeting in Zagreb.

Besides sports events COMBIS traditionally supports professional events. In that regard, COMBIS supported through different sponsorship activities partner conferences Cisco Expo, WinDays conference, IBM Forum and Oracle The Information Age.

In addition to promotion of information technology, in 2010 COMBIS also supported professional education in the segment of medicine and health. Namely, the company donated IT equipment and technical support for the 3rd Central European Congress of Surgery, held in Dubrovnik from 28 April to 1 May 2010, and provided financial assistance to the Croatian Nurses Organization (HUMS).

COMBIS conference, for the fourth year in a row, has gathered ICT experts from entire region under the umbrella topic "Exploration. Innovation. ICT", with emphasis on newest technological trends that can induce new business opportunities and success.

The size and the strength of COMBIS entail its responsibility to engage in initiatives aimed at sustainable development. The Company's leadership is aware that the future of business operations and living is shaped by the efforts to promote sustainable development. Because the concern for the environment implies detection of efficient way of waste disposal, a lot of companies are seriously considering the system of gathering and disposal of empty ink cartridges. In Croatia, COMBIS pioneered a program of gathering and disposing ink cartridges for Lexmark printers. Even though there are no legal requirements, in 2007 COMBIS joined a program within 'Lexmark Cartridge Collection Program' in cooperation with Lexmark Croatia.

Furthermore, COMBIS regularly answers to the initiatives of UNDP Croatia, in order to keep track with the most recent research on climate change, and to be timely informed about the methods of potential reduction of negative environmental impact of the Company and its employees. In the recent period COMBIS appointed a person responsible for environmental issues in order to make additional efforts to reduce the impact on the environment. If we all continue within our possibilities to contribute to advancement of social responsible practices, we will achieve a great deal because every little step counts. With actively participating in promotion of values of corporate social responsibility, and by doing business in the same manner, COMBIS strives to create a firm basis for welfare and better quality of living for the future generations.

We don't intend to stop, because we know:

„It is not only for what we do that we are held responsible, but also for what we do not do“, **Moliere**

6 COMBIS solutions

COMBIS provides integrated ICT solutions according with our customers' needs and demands. By using modern methodologies of design and advanced technologies in solution development, we ensure reduction of project's technological and business risks, as well as complete fulfilment of customers' requests.

Quality features of our solutions are:

- reliability, availability and resilience,
- scalability - our solutions can follow the growth of customers' business due to the possibility of easy upgrade,
- safety – ensuring high level of data protection and data access control,
- integration with the existing systems – in order to protect customers' existing investment in information technology.

We have gained our extensive experience by developing solutions for large companies and organisations in the banking and telecommunications sector, as well as public administration and industry. We have participated in a number of unique projects and development of complex information systems as consultants, designers and developers.

Our goal is to provide a solution which will not only satisfy the existing customers' needs, but also support their future growth and long-term development.

Some of the solutions that we have implemented so far are (in alphabetical order):

- ComCRM - The solution improves the quality of company-customer relationships, enables strategic planning of sales activities, as well as monitoring successful realization of the planned project. Gathering and assembling data on individual customers is used for analyzing and monitoring the business relationship.
- ComDebts - Debt Collection Management solution is a unique workflow application that increases capacity and ability to collect debts in all steps of debt collection. The purpose of the system is to accelerate processing of the claims and, at the same time, to reduce costs of such processing.
- ComDigital – The solution for managing and protection of confidential business data is an integrated package of products and a sum of functionalities, such as managing, publishing, automation and business content protection. The system significantly contributes to the improvement of daily business enabling faster receiving and processing of requirements, simple monitoring and control through automatic document flow, and more quality, prompt and more reliable business process performance.
- ComInsurance - Managing business content in insurance companies based on Oracle Enterprise Content Management technology, which “understands” the

entire content life cycle, applying a corresponding degree of control and protection, offering additional support to the users in every stage of the content management. The system significantly contributes to the improvement of daily business.

Solution is an integrated package of products that offers a wide range of benefits that one expects from Enterprise Content Management (ECM) implementation, from valuable functionalities such as managing the data and digital content, through document management, to managing web content and protection of information.

- ComRisk – Risk management system is an applicative solution that is entirely developed on 'Open source' technology. Basic components of ComRisk solution represent a multidisciplinary framework for solution development in organizations that are exposed to operational and financial risk.
- IP Centrex – Solution that enables outsourcing of communication services for business users as an alternative for proper communication system. Integration with e-mail and with other communication and collaboration systems ensures a new dimension of business information sharing.
- Business Management Solution - Microsoft Dynamics Navision - Microsoft Dynamics NAV is an integrated business solution that, by its functionalities, belongs to category of ERP systems (Enterprise Resource Planning). It is intended for small and medium companies, and is equally successful in companies of all sizes – from one to hundreds of employees. It is exceptionally flexible solution that combines business information and provides the possibility of integrated management of business processes covering areas of finance and accounting, sales and marketing, supply, inventory and storage, production and capacity planning, resource planning and project monitoring, service management and human resource management.
- Business Efficiency Management - Implementing Oracle Hyperion application for Performance Management, COMBIS enables careful planning in all business segments, creating key business indicators, and analyzing reasons and sources of discrepancies between desired and achieved, or plans and results. In that way, it is possible to achieve competitive advantage in the market, by improving efficiency, reducing business risks and achieving best business results.
- Service Quality Management – Latest business tool on the market that combines business and ICT expertise, and proactively monitors quality of the service or/and product, in all segments, detecting irregularities in real time. Solution, which can be implemented to all business systems, integrates and consolidates data, making it easily reachable and usable for decision making, thus enabling efficient business management, monitoring of results of business decisions, and quality improvement of services and/or products. It is a unique portal platform adapted for managerial use, and it enables insight to the

information that originate from different systems, in real time, when the information is needed, providing overview of all parameters that influence the business.

7 COMBIS services

On contemporary market that is characterized by a vast number of equivalent products, companies are trying to distinguish themselves through their services. Our goal is to anticipate, recognize and identify our customers' needs and offer them a new service that will improve their business.

Within our solutions we provide the following services:

- Analysis of customers' current situation,
- consulting,
- development of complex ICT systems,
- implementation of ICT systems,
- maintenance of ICT systems,
- management and monitoring of projects and
- systems integration.

Additionally, we manage extended infrastructure of diverse ICT equipment and our ICT infrastructure management services include:

- planning and ordering equipment
- solution design,
- delivery of equipment,
- implementation and maintenance,
- removal and disposal of equipment.

COMBIS' primary goal of managing ICT infrastructure is to meet requirements of ICT environment effectively in order to meet ever growing business demands. That includes our adaptability to customers' requirements, finding an optimal reliable solution, further control of expenses, and, equally important, making sure that our end users are content, and all of that

We strongly emphasize the delivery of solution depending on individual customer needs. We manage a widespread infrastructure of diverse equipment. Our services of managing ICT infrastructure include:

- Personal Computer Management,
- Server Management,
- Printer Infrastructure Management,
- Data Storage Systems Management,
- Network and Communication Infrastructure Management
- Self-Service Device Management

More than 200 highly qualified employees are in charge of providing ICT infrastructure management services 24/7.

8 Our partners *(in alphabetical order)*

Acme Packet Regional Partner
Active Voice Platinum Partner
Aerocom Partner
Beta Systems Value Added Partner
Broadsoft Reseller
Bsafe Value Added Reseller
Cisco Gold Certified Partner
Citrix Silver Solution Advisor
CommVault Value-Added Reseller
Dell Authorised Service Provider
Diebold Distributor and Service Partner
IBM Premier Business Partner
Imprivata Value-Added Reseller
IronPort Gold Partner
Lenovo Premium Partner
Lexmark Distributor
Linksys Reseller
Microsoft Gold Certified Partner
Mind Distributor
NET Distributor and VAR Program Organizer
NetQoS Channel Partner
New Frontiers Quick Start Solution
Observe it Reseller
Oracle Certified Advantage Partner
Outpost24 Value Added Reseller
Pactolus Reseller
Palo Alto Networks
PeerApp Reseller
R&M Distributor
SAS Application Program Partner
Sonus Networks Regional Partner
SOPHOS
SS8 Reseller
Teldat Partner
Telecom bedrijfscommunicatie Partner
Topaz Partner for Product Integration
Trend Micro Affinity One Ltd. Partner
UC4 Software Reseller
Veeam Software Silver Partner
Vision Solutions Integrator Partner
VMware VIP Enterprise Partner
Xerox Distributor

ZOOM International Silver Partner

9 Our customers *(in alphabetical order)*

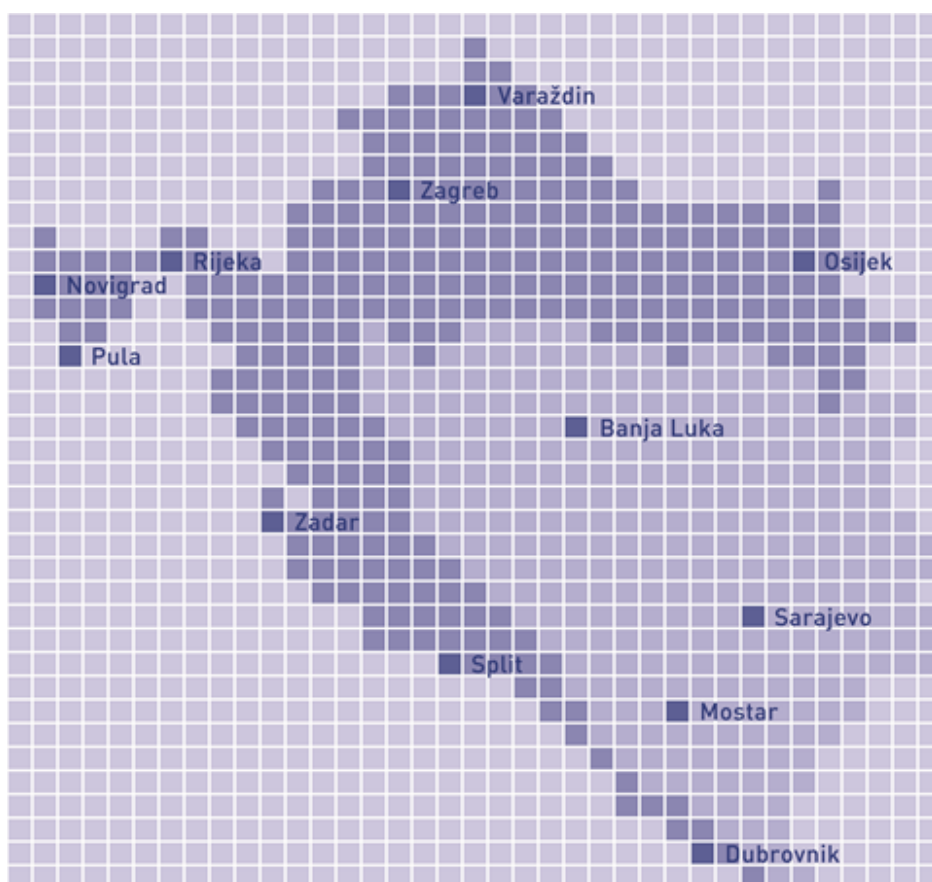
Adriatic Investments d.o.o.
Agrokor d.d.
Allianz Zagreb d.d.
Alstom Hrvatska d.o.o.
Apis IT d.o.o.
Atlantic Grupa d.d.
Auto Hrvatska d.d.
AWT International d.o.o.
Banco Popolare Croatia d.d.
BH Telecom d.d. Sarajevo
B.net Hrvatska d.o.o.
Brodosplit d.d.
Cemex
Coca-Cola Beverages Hrvatska d.d.
Comprom plus d.o.o.
Consultants d.o.o.
Crnogorski Telekom
Croatia Airlines d.d.
Croatia osiguranje d.d.
Croscos d.o.o. Integrirani naftni servisi
Dalekovod d.d.
DHL International d.o.o. Hrvatska
Dinova-Diona d.o.o.
Državni ured za reviziju
Državni zavod za mjeriteljstvo
Dukat d.d.
Erste & Steiermärkische Bank d.d.
Euroherc osiguranje d.d.
Europapress holding d.d.
FIMA Vrijednosnice d.o.o.
Financijska agencija
Franck d.d. Zagreb
Gavrilović d.o.o.
Generali osiguranje d.d.
Getro d.d.
Grad Karlovac
Gradsko poglavarstvo Grada Dubrovnika
Gradsko poglavarstvo Grada Zagreba
Gradska skupština Grada Zagreba
Grad Zagreb
Hrvatska agencija za nadzor financijskih usluga
Hrvatska banka za obnovu i razvitak

Hrvatska elektroprivreda d.d.
Hrvatska lutrija d.o.o.
Hrvatska narodna banka
Hrvatska poštanska banka d.d.
Hrvatska radiotelevizija
Hrvatske autoceste d.o.o.
Hrvatske vode
Hrvatski državni arhiv
Hrvatski olimpijski odbor
Hrvatski operator tržišta energije d.o.o.
Hrvatski zavod za mirovinsko osiguranje
Hrvatski zavod za norme
Hrvatski zavod za zapošljavanje
Hrvatske željeznice – Putnički prijevoz d.o.o.
HT - Hrvatske telekomunikacije d.d.
HT d.o.o. Mostar
Hypo Group Alpe Adria
INA – Industrija nafte d.d.
INKER, industrija keramike i porculana d.d.
Intinova d.o.o.
Kamgrad d.o.o.
Karlovačka banka d.d.
Klinički bolnički centar Rijeka
Konzum d.d.
KPMG Croatia d.o.o.
Kreditna banka Zagreb d.d.
Kuehne + Nagel d.o.o.
Kutjevo d.d.
Ledo d.o.o. Čitluk
Luka Ploče d.d.
Magma d.d.
Makedonski Telekom AD – Skopje
Maziva Zagreb d.o.o.
MBU d.o.o.
Mercator-H d.o.o.
Ministarstvo financija Republike Hrvatske – Carinska uprava RH
Ministarstvo financija Republike Hrvatske – Financijska policija
Ministarstvo gospodarstva, rada i poduzetništva Republike Hrvatske
Ministarstvo kulture Republike Hrvatske
Ministarstvo obrane Republike Hrvatske
Ministarstvo odbrane Bosne i Hercegovine
Ministarstvo pravosuđa Republike Hrvatske

Ministarstvo unutarnjih poslova Republike Hrvatske
Ministarstvo zaštite okoliša, prostornog uređenja i graditeljstva Republike Hrvatske
Narodne novine d.d.
Nexe grupa d.d.
Novi list d.d.
Odašiljači i veze d.o.o.
Optima Telekom d.d.
Osiguranje Helios d.d.
OTP banka d.d.
Overseas Trade Co.Ltd. d.o.o.
PBZ Card d.o.o.
Philip Morris Zagreb d.o.o.
PIK Vrbovec – Mesna industrija d.d.
Plava laguna d.d.
Podravska banka d.d.
Podzemno skladište plina Okoli
Primorska banka d.d. Rijeka
Prirodni plin d.o.o.
Privredna banka Zagreb d.d.
Proplin d.o.o.
Prva stambena štedionica d.d.
Rafinerija nafte Rijeka
Raiffeisenbank Austria d.d.
Raiffeisen Consulting d.o.o.
Raiffeisen stambena štedionica d.d.
Save the Children Norway - South East Europe Regional Office Sarajevo
Schenker d.o.o.
Siemens d.d.
Société Générale – Splitska banka d.d.
Središnja depozitarna agencija d.d.
Središnji državni ured za upravu
STSI – Integrirani tehnički servisi d.o.o.
Sveučilišni računski centar – Srce
Sveučilište u Zagrebu, Studentski centar
Tisak d.d.
T-Mobile Hrvatska d.o.o.
Tubla tekstil d.o.o.
UniCredit Bank d.d.
Unilever Croatia d.o.o.
Uniq osiguranje d.d.
Ustavni sud Bosne i Hercegovine
Vaba d.d. banka Varaždin

Victoria Group AD
VIPnet d.o.o.
Vlada Republike Hrvatske
Vodatel d.o.o.
Vodoprivreda Zagreb d.d.
Volksbank d.d.
Volvo d.o.o.
Ytres d.o.o.
Zagrebačka banka d.d.
Zagrebgradnja d.o.o.

10 COMBIS business network



Picture 1. COMBIS business network