



setting the standards of the financial industry in the region. Today, FIMA is a business and financial group with 18 years of successful business activities.

Along the leading position in the world of finances, FIMA is today a highly-positioned and recognised group, both among the expert and general public, as one of the leaders of socially responsible businesses.

Currently the FIMA Group has broker companies, investment fund management companies and companies for planning and managing personal finances in the Republic of Croatia, Bosnia and Herzegovina, Serbia, Ukraine and the United States of America.

Product

In the first quarter of the year 2010, FIMA will present a new financial internet web site of its own, fima.com², which will, apart from relevant information from the capital markets in Croatia and the region, offer to the company's clients, as well as anybody interested, the possibility of completely personalising the web site's layout, creating contents of the web site, as well as undisturbed communication among themselves, which will result in a web site that will be a reference location for an exchange of information, as well as experiences gained on capital markets.

The fima.com² web site has been developed using the state-of-the-art technological innovations regarding software solutions and is fully adapted to the clients' needs. It makes possible a synthesis of the web content to one platform, whether they are web applications or just the integration and/or networking web sites. With this, the web site follows the basic principle in building internet's 2.0 web sites, which is the possibility of communication among various social groups that are connected with joint interests, as well as possibility of clients and guests to the web site to create and put up contents onto the web site.

This will, together with the web-platforms of other companies within the Group as well as the possibilities and financial solutions they offer, round up an entire whole that will be an excellent tool for interested social groups to achieve successful business on capital markets.

Market

From its very establishment, FIMA's business activities have been focused on the capital market. Through a continuous following of trends and knowing understanding and analysing the capital market, the company has transformed into a business and financial system that offers its clients wholesome financial solutions through broker companies, investment fund management companies, consultant companies in charge of planning and managing personal finances, as well as banking activities and consultancy, and all this through its offices in Croatia and the region.

FIMA offers its clients overall financial solutions in asset management. It manages the assets of every person and company individually, according to the needs and preferences of clients. FIMA completely adapts to the clients' needs by creating quality conditions within and outside of the company and by creating an environment in which everybody will achieve success – clients, employees and members of the community.

Achievements

Through its companies in Croatia and the region, FIMA offers clients solutions in securities trading through its network of broker companies – FIMA Vrijednosnice in Croatia, and FIMA Int. in Sarajevo, Belgrade, Kiev and Banja Luka. The Group also has a network of companies for investment fund management – FIMA Global Invest in Croatia and FIMA Invest in Serbia, as well as a

network of consulting companies for planning and managing personal finances, FIMA Direkt. In Sarajevo, FIMA banka d.d. offers its clients banking and consulting activities.

With the numerous environmental protection projects FIMA is involved in, of which the definitely most important one is participation in the protection griffon vultures on Croatia's island of Cres, as well as numerous cultural projects, FIMA truly lives each day as a useful member of the society, attempting to pass onto it a part of its momentum – in order for everybody to achieve success together.

History

Recognising the potential and importance of the development of the capital market, FIMA was founded in 1991 as one of the first broker companies in Croatia. Over time, it has become a financial group that recognises and accepts challenges and has, from the very start, been



activities of the FIMA Group is continuous market research, the need of the clients, as well as communication with clients. Investing into expert and technological development, investing into promotion and a system of sales of financial solutions, as well as placing the brand on the market, is the model with which FIMA keeps its existing clients, but also with which it gains new clients, while keeping in line with all ethical principles, both in its business activities, so in all promotional activities, that is, communication with clients.

Brand Values

FIMA takes care of its clients, keeping in mind that the success of the company is exclusively connected with the success of its clients. Therefore, FIMA's business philosophy is the wish for all to be successful – which has been transferred to the FIMA brand's promotional philosophy through the slogan "So as to Succeed".

Through comprehensive financial solutions, FIMA offers its clients individual approach in managing their finances and securities, completely adapting to the needs and wishes of the clients.

Throughout all its years of existence, apart from financial solutions which are especially adapted to each and every client and which it offers the market through its services, FIMA continuously and actively follows the development of new technologies and has been technologically advancing and perfecting its business. With this, not only is it improving its own efficiency, but also provides clients a better and faster access to necessary information, that is, makes it possible for clients to work their way through and do business on capital markets with ease.

www.fima.hr
www.fima.com

THINGS YOU DIDN'T KNOW ABOUT...

FIMA

- FIMA is a member of the UN Global Compact initiative.
- FIMA is the organiser of the traditional KAPITAL – Varaždin tennis tournament, which has been taking place for 15 consecutive years.
- FIMA is the main partner of the international Trash Film Festival in Varaždin.
- FIMA endorses the work of KERAMEKON, a Croatian ceramics society, as well as of the International Festival of Postmodern Ceramics.

Recent Developments

Apart from in Croatia, FIMA also conducts business in Bosnia and Herzegovina, Serbia, Ukraine and the United States, and it is also planning to enter the European Union market. A business cooperation agreement with one of the largest investment companies in Great Britain is being finalised.

Last year was significant for the company's increased activities and the advancement of the model of systematic following and consumer care, as well as communication with clients, that is, improved and advanced continuous and systematic consulting in the planning and managing of personal finances of clients.

The improved model is based on the work of financial advisors through the FIMA Direkt company,

and it will use the internet as an important channel of communication between clients and financial consultants.

Promotion

The FIMA brand has been present in Croatia since 1991. Today the brand is highly recognisable. The client, whether a legal entity or natural person, is in the centre of all activities. The aim of the continuity in the development of the company is also the wish to provide new, personally designed quality products and services, that is, financial solutions pertaining to the capital market that have been adapted to each individual client.

The foundation for marketing and promotional