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Belgrade 12.01.2021

**Additional Notice to the Debtors of Mirabank a.d.  
Who are not Able to Settle their Obligations to the Bank, or Have Difficulties in Settling those  
Obligations due to the COVID-19 Pandemic**

Dear Sirs,

In accordance with item 2 of the Decision of the National Bank of Serbia on Temporary Measures for Banks in order to Adequately Manage Credit Risk in the Context of the COVID-19 Pandemic ("Official Gazette of RS", No. 150/2020 - hereinafter: Decision of the National Bank of Serbia) and Decision of the Executive Committee of Mirabank a.d. (hereinafter: the Bank) number IOS 59-02/2020 dated 21.12.2020 on Measures and Activities that the Bank will Apply in Order to Adequately Manage Credit Risk in the Context of the COVID-19 Pandemic, by Enabling Relief in Repayment of Liabilities to Debtors, the Bank notified its debtors legal entities (hereinafter: debtors) who due to the COVID-19 pandemic are not able to settle liabilities to the Bank, ie who have difficulties in settling these liabilities via its website on 22.12.2020 on the possibility of submitting a request for approval of reliefs in accordance with the provisions of the Decision of the National Bank of Serbia.

Notification dated 22.12.2020 is published on the following link: [Notification](#)

The Bank hereby sends additional notice to its debtors regarding the use of reliefs.

**Required Documentation that the Bank's Debtor should Submit to the Bank  
with a Request for Approval of a Credit Reliefs**

For the purpose of proving special conditions for granting reliefs on the basis of which it is determined that:

- a) the debtor in the period until the day of submission of the request, has a decrease in operating income, i.e. turnover of at least 15% in 2020 compared to the same period in 2019, the debtor submits to the Bank:

- the last recorded gross balance at the end of the observed month in 2020;
  - gross balance on the same cross-section in 2019 and
  - consent to withdraw the report of the Credit Bureau with payment of the appropriate fee.
- b) the debtor's business has been interrupted for a continuous period of at least 30 days due to the COVID-19 pandemic, the debtor shall submit to the Bank:
- documentation confirming the status of business interruption for a continuous period of at least 30 days due to the COVID-19 pandemic;
  - consent to withdraw the report of the Credit Bureau with payment of the appropriate fee.
- c) based on the debtor's reasoned request, in accordance with its internal acts, and in the Bank's opinion that due to the COVID-19 pandemic there are other facts and circumstances that affected the deterioration of the debtor's financial position and thus the debtor's ability to settle its obligations to the Bank, the debtor shall submit to the Bank:
- consent to withdraw the report of the Credit Bureau with payment of the appropriate fee;
  - official financial reports with a certificate from the Business Registers Agency on the registration of the financial report for the last 2 years (only links to the website of the Business Registers Agency can be submitted);
  - extended report of the independent auditor on the performed audit of financial statements with an opinion for the last 2 years, if the debtor is obliged to have audit reports;
  - gross balance as of 31.12.2019 and the last posted gross balance at the end of the observed month of 2020 with the opening balance, debt and demand current transactions and debt and demand balance;
  - specification of all suppliers (accounts from 431 to 439) on 31.12.2019 and day of the gross balance with the opening balance, debt and demand current transactions and debt and demand balance;
  - specification of all customers (accounts from 200 to 209) on 31.12.2020 and day of gross balance with opening balance, debt and demand current turnover and debt and demand balance;
  - specification of fixed assets as of 31.12.2019 and gross balance sheet date;
  - specifications of given advances (account 150) and received advances (account 430) on 31.12.2019 and gross balance sheet date;
  - VAT applications for the period from 01.01.2019 until 31.12.2020;
  - internal review of indebtedness by banks, if possible with an overview by individual on-balance sheet and off-balance sheet product and framework lines with maturities, annuities and collateral.

The bank reserves the right to request additional documentation from the debtor.

**Amount of Material Amount on the Basis of any Obligation Arising from Products to which the Decision of the National Bank of Serbia Applies**

A materially significant amount based on the debtor's delay lasting longer than 30 days, for any obligations arising from the product to which the Decision of the National Bank of Serbia applies, represents an amount greater than 1% of the Bank's receivables per product but not less than 10,000 dinars.

**Deadline for deciding at the request of the debtor**

The bank is obliged to decide on the debtor's request and notify the debtor of that decision within 30 days from the day of receipt of the request.

**Mirabank a.d.**