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In Belgrade, 30.09.2020

Notice of Termination of Moratorium

Dear Sirs

Pursuant to Item 2, of the Decision of the National Bank of Serbia on Provisional Measures for Banks to Mitigate the Consequences of the COVID-19 Pandemic in Order to Maintain the Stability of the Financial System (RS Official Gazette, No. 103/2020 - hereinafter referred to as: Decision of the National Bank of Serbia) and Decision of the Executive Committee of Mirabank a.d. (hereinafter: the Bank) No. IOS 39-02/2020 as of 30.07.2020 on the Measures and Activities that the Bank will Apply to Debtors in Order to Mitigate the Financial Consequences Arising from the COVID-19 Pandemic, on 31.07.2020 the Bank proposed to its debtors legal entities (hereinafter: the Debtors) via internet presentation of the Bank, the delay in payment of obligations (moratorium).

Based on the above stated, the Bank hereby informs all Debtors who have accepted the application of the moratorium that in relation to their obligations, the moratorium will be terminated as of 30 September 2020 and the Debtors should continue to repay their obligations starting from 1 October 2020.

Upon expiry of the moratorium, the debtor shall continue to repay its obligations in such a way that the repayment period will be extended for the duration of the moratorium as follows:

- For debtors whose moratorium begins on August 1, 2020 the Bank will apply the moratorium for a period of 2 months, as a result of which the installment due in August 2020 will be due in October 2020 and the same principle will be applied for the second month during the moratorium.
- For debtors whose moratorium begins in July 2020, the Bank will apply the moratorium for a period of 3 months, so that the obligations of those debtors due in July 2020 will fall due in October 2020.
- For revolving and placements related to the overdraft, the repayment period is extended for the duration of the moratorium.

Upon termination of Moratorium the Bank will provide a new repayment plan by e-mail or regular mail to all Debtors who have used the moratorium, if applicable to the type of specific product, at no additional cost to the Debtors, made in such a way as to ensure full information of the debtor on all elements of obligations and the manner of their settlement.

The Bank informs its Debtors that upon termination of the moratorium, regular interest shall be evenly distributed over the repayment period of loans and other products and shall not be attributed to the principal of the debt, and that in accordance with the instructions of the National Bank of Serbia, the Bank will reduce the principal by the amount corresponding to the amount of interest that was capitalized upon the termination of the first moratorium.

In the following period, the Bank will submit new repayment plans made in accordance with the Decision and Instruction of the National Bank of Serbia. The amount of the instalment in the repayment plans will be greater than the instalment amount from the previous repayment plan due to the interest calculation for the duration of the second moratorium, but that the increase will be less than it would have been if it had not previously, in accordance with the instructions of the National Bank of Serbia, removed the effect of attributing interest to the principal that was created during the implementation of the first moratorium.

After submitting the repayment plan, the Debtor may, within seven days after such delivery, request from the Bank that instead of the method of repayment referred to in this Notice, upon termination of the moratorium:

- 1) settle all liabilities on the basis of loans that were covered by the moratorium (all annuities from the moratorium period - principal and regular interest) or
- 2) settle all obligations on the basis of regular interest calculated during the moratorium, with the extension of the loan repayment period for the period of the moratorium.

For any additional questions, debtors may contact the Bank in one of the following ways:

- by regular mail or in writing to the address of the Bank's registered office, st. Španskih boraca 1, 11070 Belgrade-New Belgrade or
- electronically by sending an electronic message from the e-mail registered in the Bank's system to the Bank's e-mail address: office@mirabankserbia.com

Mirabank a.d.