

Mirabank a.d. Beograd
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Belgrade, 31.01.2023.

Notice to all debtors of Mirabank a.d. Beograd
on temporary measures and activities applied by the Bank in order to adequately manage credit risk in
the portfolio of agricultural loans in conditions of difficult agricultural production

Dear Sirs,

In accordance with point 4 of the Decision on temporary measures for banks in order to adequately manage credit risk in the portfolio of agricultural loans in conditions of difficult agricultural production ("Official Gazette of RS", no. 111/2022 and 5/2023 - hereinafter: Decision National Bank of Serbia) and Decisions of the Executive Board of Mirabank a.d. (hereinafter: Bank) number IOS 03-05/2023 dated 31.01.2023. on temporary measures and activities applied by the bank in order to adequately manage credit risk in the portfolio of agricultural loans in conditions of difficult agricultural production, which was adopted in order to adequately manage credit risk in the portfolio of agricultural loans in conditions of difficult agricultural production (hereinafter: credit) in the conditions of difficult agricultural production, by enabling the reprogramming of loans to debtors, the Bank hereby directs its debtors (hereinafter: debtors) who meet the conditions of the aforementioned Decision:

OFFER
ON THE POSSIBILITY OF SUBMITTING REQUESTS FOR THE APPROVAL OF THE REPROGRAM

The possibility of submitting a request for approval of reprogramming
and conditions for their approval

1. The Bank hereby informs the debtors that they can submit a request to the Bank for approval of reprogramming in accordance with this Decision (hereinafter: Request).
2. The debtor can submit a request to the Bank at the Bank's business premises, electronically or by mail, no later than April 30, 2023.
3. This notice applies to obligations based on agricultural loans/credit products granted to the debtor until the entry into force of the Decision of the National Bank of Serbia.

4. At the debtor's request, the bank will approve a loan reprogram in accordance with its internal acts and the Decision of the National Bank of Serbia (hereinafter: reprogram), if all the following conditions are met on May 31, 2022:

- 1) the debtor is not in arrears for more than 90 days on any obligation to which the reprogram applies;
- 2) the debtor is not in default status in the Bank in terms of the regulations of the National Bank of Serbia;
- 3) the Bank's claims against the debtor are not considered problematic credit, i.e. problematic claims in the sense of the regulations of the National Bank of Serbia.

The debtor, in the context of this decision, is a person who is registered in the register of agricultural holdings in terms of the law governing agriculture and rural development (hereinafter: the Register), namely:

- 1) a natural person who is the owner of a commercial family farm in the sense of the law governing agriculture and rural development;
- 2) entrepreneur;
- 3) a legal entity, namely:
 - an agricultural cooperative with at least five members who are registered in the Register as holders or members of five different agricultural holdings entered in the Register,
 - another legal entity classified as a micro or small legal entity in accordance with the law regulating accounting.

The debtor also refers to a person who buys and stores fruit in a cold store in accordance with regulations. The bank will consider that a person is engaged in the purchase and storage of fruit in a cold storage in accordance with the regulations if it is registered as such in the Register of purchasers maintained by the competent authority of the Republic of Serbia.

5. The debtor has the right to choose the length of the grace period from six to twelve months, and states the same in his request to the Bank for approval of the reprogram.
6. Reprogramming can be applied to loans approved under the guarantee scheme of the Republic of Serbia or with the guarantee of international financial institutions, as well as on the basis of subsidized loans, only upon the prior consent of the providers of that guarantee or subsidy.
7. The Bank cannot charge a fee for taking measures and activities in accordance with this Decision, as well as the costs it may incur in connection with those measures and activities, including the costs for processing the client's request, except for the costs necessary for the approval of claims that are not determined by the Bank.

8. Reprogramming is a change in the conditions of an individual loan so that the debtor is provided with a grace period in the repayment of all his obligations to the Bank under that loan for a duration of six to twelve months (depending on which period the debtor chooses in the request), during which the Bank does not collect claims on the basis of the principal, whereby it collects the agreed interest, and the repayment term of that loan is extended so that the amount of the annuity (periodic obligation that would be paid after the end of the grace period) determined at the time of approval of the reprogram is not higher than that amount in the period before the implementation of the reprogram.
9. A loan means a loan granted to a debtor for the purposes of carrying out agricultural activities, as well as a loan granted to a debtor engaged in the purchase and storage of fruit in a cold store in accordance with the regulations for the purposes of performing those activities.
10. Loan repayment conditions agreed upon by approving the reprogram (e.g. interest rate, additional collateral, etc.) cannot be less favorable for the debtor compared to the originally or previously agreed conditions.
11. If the rescheduling is approved to a debtor in accordance with this Decision, it is considered that the delay in the settlement of the debtor's obligations to the Bank based on the loan that is being rescheduled has ceased to run on the day the request is submitted, and the debtor's arrears to the Bank are determined according to the new agreed repayment plan.
12. On the debtor's obligations based on the interest calculated during the moratorium in the sense of the regulations on temporary measures for banks in order to preserve the stability of the financial system, the reprogram is applied so that the interest is charged after the end of the grace period, continues to be evenly distributed over the loan repayment period and is not attributed to the remaining loan principal amount.

Method of submitting the Request

13. The debtor can submit to the Bank a request for approval of the reprogram in one of the following ways:
 - electronically by sending an electronic message from the e-mail registered in the Bank's system to the Bank's e-mail address: corporate@mirabankserbia.com
 - by regular mail or in writing to the address of the Bank's headquarters, ul. Španskih boraca 1, 11070 Belgrade-Novı Belgrade or
 - in the Bank's business premises.

**A representative example of the amount of loan obligations
before and after the implementation of the reprogram**

14. A representative example of the amount of loan obligations before and after the application of the reprogram, which contains all the elements on the basis of which the conditions under which the reprogram is applied can be determined, are presented in Attachment No. 1 of this Notice.

**Necessary documentation that the debtor of the Bank should submit to the Bank
with a request for approval of the reprogram**

15. The Bank reserves the right to demand from the debtor the submission of documentation proving the fulfillment of the conditions for approval of the reprogram.

Deadline for making a decision on the debtor's request

16. The bank is obliged to decide on the debtor's request and inform him of that decision within 30 days from the date of receipt of the request.

Mirabank a.d. Beograd

Attachment No. 1

Representative example – Short term loan in RSD			
Amount of the loan		1.000.000,00	
Interest rate (p.a.)		5,00%	
Fee		0,50%	
Initial due date		20.6.2023	
Due date after reprogram		20.12.2023	
Remaining number of installments in the moment of request for loan reprogram		5	
		<i>Before reprogram</i>	<i>After reprogram</i>
Installment amount in RSD	<i>a) Repayment of principal + interest after expiry of grace period within reprogram</i>	85.610,91	85.575,82
	<i>b) Part of the interest accrued during the grace period</i>	0,00	2.154,62
	<i>c) Total amount of installment (a+b):</i>	85.610,91	87.730,44
	<i>- Interest accrued during grace period in repayment (moratorium) is evenly distributed during remaining repayment period and it will not be added to remaining principal amount.</i>		
	<i>- Example is based on assumption that grace period will be 6 months.</i>		