

INSTRUCTIONS FOR INCOMING PAYMENT IN FAVOR OF CLIENTS OF HIPOTEKARNA BANKA:

57A: Account with institution: **HBBAMEPGXXX**

Hipotekarna banka ad
Podgorica, Montenegro

59A: Beneficiary customer: **ME25520036000000749055**

KOVACEVIC MILOS, PETRA I 9, STARI GRAD, BUDVA, MONTENEGRO

70A: Payment reference: ***Usage of the field 70 is mandatory !***

You are kindly requested to choose one of the following correspondent banks from the

LIST OF MAIN EUR CORRESPONDENTS OF HIPOTEKARNA BANKA AD

Currency	Bank	City	SWIFT/BIC
EUR/USD/CHF/GBP	RAIFFEISEN BANK INTERNATIONAL AG	VIENNA	RZBAATWW
EUR	BANCA MONTE DEI PASCHI DI SIENA S.P	SIENA	PASCITMM
EUR	INTESA SANPAOLO SPA	MILANO	BCITITMM
EUR	ERSTE GROUP BANK AG	VIENNA	GIBAATWG
EUR	BANCA POPOLARE DI SONDRIO	SONDRIO	POSOIT22