

**INSTRUCTIONS FOR INCOMING PAYMENTS IN FAVOR OF CLIENTS OF HIPOTEKARNA
BANKA:**

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

Hipotekarna banka ad

Podgorica, Montenegro

59A: Beneficiary customer: (IBAN No) **ME25520420000000195385**

(Name and address) **POSEIDON DOO BUDVA, JAZ, BUDVA, MONTENEGRO**

70A: Payment reference: ***Usage of this field is mandatory - option OUR !***

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

LIST OF MAIN CORRESPONDENTS OF HIPOTEKARNA BANKA AD

Currency	Bank	City	SWIFT/BIC
EUR	Deutsche Bank	Frankfurt	DEUTDEFF
USD	Deutsche Bank Trust	New York	BKTRUS33
EUR/USD/CHF	Commerzbank AG	Frankfurt	COBADEFF
EUR	Unicredit Bank AG (Hypovereinsbank)	Muenchen	HYVEDEMM
EUR	Unicredit Bank Austria AG	Vienna	BKAUATWW
EUR/USD	Raiffeisen Bank International AG	Vienna	RZBAATWW
EUR	KBC BANK NV	Brussels	KREDBEBB
EUR	Banca Monte dei Paschi di Siena S.P.A	Siena	PASCITMM
EUR/USD	Euroaxis bank Joint Stock Commercial bank	Moscow	EABMRUMM
EUR	Podravska banka dd	Koprivnica	PDKCHR2X
EUR	Nova banka AD	Banja Luka	NOBIBA22
EUR/USD/CHF/GBP/ all other convertible currencies	Abanka Vipa	Ljubljana	ABANSI2X