

Notification for clients - legal entities related to the approval of special measures applied by the Bank to support its clients in the event of external disruptions

Dear clients,

In accordance with the Decision of the Banking Agency of the Federation of Bosnia and Herzegovina on special measures to support its clients in the event of external disruptions and in the desire to help its clients in these challenging circumstances, Intesa Sanpaolo Banka d.d. Bosna i Hercegovina enable to legal entities the approval of special measures in the repayment of loan obligations.

We invite clients of Intesa Sanpaolo Banka, users of loan products, whose creditworthiness has deteriorated, i.e. whose sources of repayment have been reduced and thus it is impossible or will be impossible to meet its obligations under loans toward the bank, and if the above is caused by the negative consequences of disruptions in supply chains, rising energy prices, restrictions in international transport, sudden absence, postponement or suspension of planned cash flows or external financing and other extraordinary circumstances that may affect business operations and financial position, and which may lead to inability to repay credit obligations, to contact us. We will act in accordance with the prescribed special measures that facilitate the repayment of loan obligations and try to find the best solution.

The approval of special measures will be considered individually according to the client's request, which can be submitted to the competent Relationship Manager.

The bank's client can submit a request for approval of special measures in written form while Decision on special measures to support its clients in the event of external disruptions is in force, along with evidence that external disruptions caused a sudden and short-term deterioration of liquidity and financial position.

In case that the Bank's client has suffered indirect material damage (loss of market, customers, suppliers, etc.), the bank will ask the client for additional documentation, which proves that the client's business has been hampered due to external disruptions.

Please note that the Bank will consider your request in accordance with the Decision of the Banking Agency of the Federation of Bosnia and Herzegovina on special measures to support its clients in the event of external disruptions.

For any additional information, please feel free to contact the responsible Relationship Manager.

Sincerely,

Intesa Sanpaolo Banka d.d. Bosna i Hercegovina