

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

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

Hipotekarna banka ad  
Podgorica, Montenegro

59A: Beneficiary customer: ME25520042000000534385

NVO MOST KULTURE, MARKA RADOVICA BR 22, PODGORICA,  
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	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	PKDCHR2X
EUR	Nova banka AD	Banja Luka	NOBIBA22
EUR/USD/CHF/GBP/ all other convertible currencies	Abanka Vipra	Ljubljana	ABANSI2X
EUR	Nordea Bank Finland PLC	Helsinki	NDEAFIHH
EUR	AIK Banka AD	Nis	AIKBRS22
EUR/USD	Vojvodjanska banka DD	Novi Sad	VBUBRS22
EUR	INTESA SANPAOLO SPA	Milano	BCITITMM
EUR	ERSTE GROUP BANK AG	Vienna	GIBAATWG
EUR, USD, CHF, GBP	UBI Banca International	Luxembourg	CABILULL