



**SPARKASSE BANK A.D SKOPJE**

## **Decision on Corporate Fees and Commissions**

*As of 01.09.2022*

SPARKASSE BANK A.D. Skopje, 14 Vasil Iljoski St., 1000 Skopje, Republic of North Macedonia  
Tel.: +389 2 3200 500, Fax: +389 2 3200 515 E-mail: [contact@sparkasse.mk](mailto:contact@sparkasse.mk) web: [www.sparkasse.mk](http://www.sparkasse.mk)  
SWIFT INSBMK22

Corporate fees and commissions		
Corporate transaction accounts		
Item	Type of service	Fee amount
1	Opening of a transaction account	No fee
2	Urgent opening of a transaction account (same date)	MKD 500
3	Maintenance of account based on monthly turnover*	For SMEs clients, users of corporate package
3.1	from 1 to 100,000 MKD	MKD 300 MKD 0
3.2	from 100,001 MKD to 500,000 MKD	MKD 450 MKD 150
3.3	from 500,001 MKD to 1,000,000 MKD	MKD 900 MKD 650
3.4	Over 1,000,001 MKD	MKD 1,400 MKD 1,100
* Monthly account turnover includes inflows in and outflows from the account		
4	Maintenance of FX account ( monthly)	150 MKD per account
5	Closing of account	
5.1	Closing of account requested by a client (charge for closing the account, except for closing of the last account requested by a client)	MKD 500
5.2	Closing of the last account requested by a client	MKD 1,000
5.3	Closing of account (last or another account) under court order	No fee
6	Printing statements of a closed account	MKD 1,000
7	Creation of a statement	MKD 15
8	Taking a statement from a counter desk	MKD 20
9	Statement copy from the current year (before submission of a financial statement)	MKD 20
10	Issue of duplicate statement for previous years after submission of a financial statement	MKD 300
11	Statement correction	MKD 50 per item
12	Issue of certificates requested by a client	MKD 500
13	Electronically submitted review for the Public Revenue Office (which is systematically charged from the account of the legal entity)	MKD 150
14	Fee for submission of data to notary public related to FX and MKD deposits, transaction accounts, etc. (for notary public with and without account in the Bank)	MKD 500 (VAT included)
15	Fee for submission of data to enforcement agents related to FX and MKD deposits, transaction accounts, etc. (for enforcement agents with account in the Bank)	MKD 300 (VAT included)
16	Fee for submission of data to enforcement agents related to FX and MKD deposits, transaction accounts, etc. (for enforcement agents without account in the Bank)	MKD 1,000 (VAT included)
17	Execution of decisions from PRO and other competent authorities and execution under debenture	MKD 1,200
18	Execution of enforced collection decision	Regular procedure: MKD 1,200 per decision Urgent procedure: MKD 2,000 per decision
18.1	Partial execution of enforced collection decision	MKD 400
19	Execution of court decisions and orders for enforcement agent	MKD 1,200 per decision
20	Issue of a copy of enforced collection decision	Current year – MKD 100 per decision Previous years – MKD 200 per decision
21	Calculation of interest requested by a client (Interest rate list)	MKD 250 per item
22	Calculation of interest under enforcement decision and execution of debenture	MKD 200 per item
23	Freezing of account	MKD 500
24	Unfreezing of account	MKD 500
25	Correction after freezing / unfreezing of account	No fee
26	Withdrawal of KIBS order requested by account holder until 02:00 pm	MKD 150
27	Order transcript	MKD 150
28	Filing debenture for collection *the filing fee is charged from the creditor, submitter of the debenture	MKD 400 per debenture
29	Withdrawal of a debenture by the creditor *the withdrawal fee is charged from the creditor	MKD 300 per debenture
30	Preparation of information confirmation for individuals and corporates upon request submitted by external institutions	Up to 100 data per TIN by a request submitted - MKD 300 Over 101 data per TIN - MKD 600
31	Issuance of current state from the Central Register of client for internal needs of the Bank through service 500 at the request of a client - By current state	MKD 150

Corporate fees and commissions		
II	Domestic payment operations	
Item	Type of service	Fee amount
<b>1</b>	<b>Cash payment operations</b>	
1.1	Cash payment on accounts opened in Sparkasse Bank AD Skopje	Until 12:00 pm - 0.06% fee of the order amount Minimum MKD 20 After 12:00 pm - 0.07% fee of the order amount Minimum MKD 30
1.2	Cash payment from the account of legal entities - depositors of Sparkasse Bank AD Skopje	0.60% of the payment amount Minimum MKD 100
<b>2</b>	<b>Cashless payment operations</b>	
2.2	Internal clearing - transfer within Sparkasse Bank AD Skopje	MKD 37 per paper order MKD 12 per electronic order
2.3	KIBS orders - regular payments	MKD 50 per paper order MKD 25 per electronic order
2.4	MIPS orders - urgent payments	Up to MKD 2,500,000 - MKD 255 per paper order 0.01% for orders over MKD 2,500,000 (minimum MKD 255, maximum MKD 700) MKD 155 per electronic order
<b>2.5</b>	<b>Salary disbursement</b>	
2.5.1	Internal orders	MKD 5 paper order MKD 0 electronic order
2.5.2	MIPS	MKD 85 paper order 65 electronic order
2.5.3	KIBS	MKD 20 paper order 18 electronic order
<b>3</b>	<b>Performing services in payment operations from accounts for exchange operations</b>	
		No fee

Corporate fees and commissions		
III International payment operations		
Item	Type of service	Fee amount
1	Opening FX account	No fee
2	Transfer of funds to own account in another bank in foreign currency - resident legal entities	0.12% minimum MKD 500
3	SWIFT / fees (per message) - for foreign remittances	MKD 400
4	<b>Foreign remittances</b>	
4.1	Payment of foreign remittance with coverage from FX market and/or own funds (option SHA, BEN)	0.30% minimum MKD 600 for paper orders 0.20% minimum MKD 600 for electronic orders
4.2	Changes, revocations, complaints and interventions of remittance	MKD 1,500 + costs by foreign banks
5	Sending paper statements by mail	MKD 30
6	Additional fee for OUR remittance	MKD 1,500
* This fee is charged for all remittances except for remittance with Guaranteed OUR		
7	MT 940, MT 942	MKD 200 per message
8	Receipt of orders MT 101, MT 300, SCORE/xml via SWIFT	MKD 1,500 monthly per account
9	Activation of MT 101 reception via SWIFT	MKD 3,000 one-time payment
10	Service package: MT 940, MT 942 and receipt of orders MT 101, MT 300, SCORE/xml via SWIFT	MKD 6,000 monthly with 5 accounts included
11	Electronically submitted review for the PRO for VAT refund (charged by the system from the MKD account of legal entities)	MKD 150 per FX account
12	Completion of order 1450 by the Bank	MKD 200
13	<b>FX inflows</b>	0.12% minimum MKD 500
14	<b>Intra Group Payments</b> are FX transfers from and to the Group	
14.1	<b>Intra Group Payments (Remittances)</b> are FX transfers to the Group in all currencies including EUR with D+1 and D+2 processing and <b>OUR option</b> . The fee amount offered to the clients for Intra Group Payments is identical to remittances out of the Group with SHA option, i.e., only the Bank fee is charged.	0.30% minimum MKD 600 for paper orders 0.20% minimum MKD 600 for electronic orders
14.2	<b>Intra Group Payments - Inflows</b> For FX inflow with <b>OUR</b> option within the Group, OUR costs are not charged from the clients.	No fee
<b>Banks that are GPF members within Steiermärkische Sparkasse und Erste Group for which Intra Group Payment apply</b>		
Country	Name of the Bank	SWIFT BIC Code
Austria	Erste Bank der oesterreichischen Sparkassen	GIBAATWW
	Erste Group Bank AG	GIBAATWG
Bosnia and Herzegovina	Sparkasse Bank BiH	ABSBA22
Czech Republic	Ceská sporitelna	GIBACZPX
Croatia	Erste Bank Croatia	ESBCHR22
Hungary	Erste Bank Hungary	GIBAHUHB
Macedonia	Sparkasse Bank Makedonija	INSBMK22
Moldova	Banca Comerciala Romana Chisinau	RNCBMD2X
Montenegro	Erste Bank AD Podgorica	OPPOMEPG
Romania	BANCA COMERCIALA ROMANA	RNCBROBU
Serbia	Erste Bank Serbia	GIBARS22
Slovakia	Slovenská sporitelna	GIBASKBX
Slovenia	Banka Sparkasse d.d	KSPKSI22XXX
The bank undertakes to inform the account holder about the collection stated in the order received by a non-resident, in a certain way using telephone, fax, e-mail or other communication medium, as follows: - For orders received at the Bank by 03:00 pm, the Bank will notify the account holder on the same day - For orders received after 03:00 pm, the Bank will notify the account holder no later than the next day by 12:00 pm		
15	Fee for undistributed FX inflow after the legal deadline - 500	500 MKD fixed
16	Cash payment in effective foreign currency	0.30% minimum MKD 200
17	Cash payment in effective foreign currency	0.35% minimum MKD 600
18	Data request (archived) for previous years upon written request from the client	MKD 2,000
The difference between the fee calculated by Sparkasse Bank AD Skopje and the one charged by the foreign bank will be charged from the client. The above requirements apply to regular transactions, and not for special services. Postage, telex, fax and telephone costs, courier service costs, other actual costs as well as those charged from us by a third party, are at the expense of the ordering party;		
19	<b>FIT transfer (fast transfer of funds within Steiermärkische Sparkasse und Erste Group) The list of banks is at the end of this decision</b>	
19.1	FIT remittances with FX market coverage and/or own funds	Up to EUR 10,000 (up to MKD 615,000) - MKD 600 Over EUR 10,000 (over MKD 615,001) - 0.23% minimum MKD 600 for paper orders 0.15% minimum MKD 600 for electronic orders

19.2	Inflow in EUR	Up to EUR 10,000 (up to MKD 615,000) MKD 500 Over EUR 10,000 (MKD 615,000) 0.10% minimum MKD 500
<b>20</b>	<b>Guaranteed OUR costs for foreign remittances</b>	
20.1	Foreign remittances in EUR in Austria	< EUR 12,500 - MKD 200 > EUR 12,500 - MKD 620
20.2	Foreign remittances in EUR in Germany, Italy, France, Spain and Benelux (Belgium, Netherlands, Luxembourg)	< EUR 12,500 - MKD 250 > EUR 12,500 - MKD 1,500
20.3	Foreign remittances in Slovakia, Romania, Sweden, Denmark, Australia, Canada, Switzerland, Czech Republic, Ukraine, Norway, England, USD remittances in favour of US banks, USD remittances in favour of non-US banks, foreign remittances in EUR for REST OF THE WORLD - EUR and NON-EUR COUNTRIES	MKD 620
20.4	Foreign remittances in EUR in Serbia	< EUR 10,000 - MKD 620 < EUR 20,000 - MKD 1,000 > EUR 20,000 - MKD 1,500
* OUR terms are not valid for USD foreign remittances in USA.		
* Guaranteed OUR fees are paid in advance.		
<b>21</b>	<b>Fees for processing FX inflows through Erste GPF for foreign headquarters in R.M.</b>	
21.1	Get Partner service (processing fee charged by a domestic or foreign bank for transfer of funds to clients' accounts in another domestic bank.	EUR 9



Corporate fees and commissions				
IV E-Banking				
Item	Type of service	Fee amount		
<b>1 E-Banking packages</b>				
1.1	BusinessNet*	MKD 100 (monthly fee)		
1.2	BusinessNetPlus*	MKD 300 (monthly fee)		
<b>*It is charged for each MKD transaction account included in the package, except for the dedicated MKD transaction accounts.</b>				
<b>2 Issuance and renewal of Verba K2** and Verba Pro2*** digital certificates for legal entities clients of Sparkasse Bank</b>				
		1 year	2 years	3 years
2.1	Issue of certificate (Verba K2)**	MKD 2,500	MKD 3,100	MKD 4,100
2.2	Renewal of certificate (Verba K2)**	MKD 1,200	MKD 2,200	MKD 3,150
2.3	Issue of certificate Verba K2** for own USB token	MKD 1,700	MKD 2,200	MKD 3,150
2.4	Issue of certificate (Verba Pro2)***	MKD 3,200	MKD 4,500	MKD 5,400
2.5	Renewal of certificate (Verba Pro2)***	MKD 1,710	MKD 2,990	MKD 4,270
2.6	Issue of certificate Verba Pro2** for own USB token	MKD 1,710	MKD 2,990	MKD 4,270
2.7	Cancellation of digital certificate	MKD 500		
2.8	Unblock a digital certificate	MKD 300		
2.9	First installation and training (if needed by the client)	No fee		
2.10	Bank account tracker – residents association	MKD 100 (monthly lump sum)		
2.11	Intervention via telephone	No fee		
2.12	Intervention in the user's premises (with request and work order)	MKD 350		
<b>**Verba K2 digital certificates in the name of a natural person that can be issued to legal entities and individuals (clients of Sparkasse Bank) who will link the certificate with E-Banking.</b>				
<b>***Verba Pro2 certificates are certificates in the name of a legal entity that can be issued only to legal entities - clients of Sparkasse Bank who will link the certificate with E-Banking.</b>				
3.	Issue of a digital certificate	MKD 1,500		
4.	Regular renewal of a digital certificate (internal)	MKD 300		
5.	Blocked token-certificate	MKD 300		
6.	Reissue of lost/stolen/damaged certificate (internal)	MKD 1,500		
<b>IV SMS BANKING</b>				
1	Monthly maintenance	MKD 60		
2	Fee per SMS notification	MKD 5		
3	Fee for sending SMS notifications initiated by the Bank	No fee		
<b>IV CORPORATE PACKAGES (SME PACKAGES)</b>				
<b>1 Business Smart package</b>				
1.1	Monthly maintenance *	MKD 500 monthly		
1.2	Closing a package	MKD 640		
	This package includes: • Maintenance of MKD transaction account • One Visa business debit card; • E-Banking (BusinessNetPlus) • SMS Banking (optional)			
<b>2 Business Smart package</b>				
2.1	Monthly maintenance *	MKD 700 monthly		
2.2	Closing a package	MKD 1,040		
	This package includes: • Maintenance of MKD transaction account • One Visa business debit card; • One Master credit card • E-Banking (BusinessNetPlus) • SMS Banking (optional)			
* The fee discount on the products in the package can be obtained only if the client has opened all the obligatory products for the respective package. The discount that is obtained when applying for a package may not be combined with other discounts on the product in a package.				

<b>Corporate fees and commissions</b>		
<b>VI</b>	<b>Collection operations</b>	
<b>Item</b>	<b>Type of service</b>	<b>Fee amount</b>
1.	Import and export collection operations	0.25% min. MKD 2,000
2	Modification of collection	MKD 1,200
3	Hand in of documents free of charge	MKD 1,200
4	Acceptance of a bill of exchange	0.03% min. MKD 1,200
5	Protesting a bill of exchange	0.03% min. MKD 1,200
6	Acceptance and overview of collection documents	0.12% min. MKD 450

**COLLECTION OPERATIONS will be handled in accordance with the "Uniform Rules for Collection", Publication 522 (Revision 1995), of International Chamber of Commerce, Paris.**



Corporate fees and commissions			
VII Card operations			
Item	Type of service	Fee amount	
<b>1</b>	<b>Devices of Sparkasse Bank AD Skopje</b>	<b>MasterCard Business Card (credit card)</b>	<b>Visa Business (debit card)</b>
1.1	Cash withdrawal from ATMs	2.50% minimum MKD 250	0.30% minimum MKD 100
1.2	Check of balance at ATMs	The first 2 (two) of the month - free of charge, and each subsequent check is charged MKD 20	The first 2 (two) of the month - free of charge, and each subsequent check is charged MKD 20
<b>2</b>	<b>Devices of other banks</b>		
2.1	Cash withdrawal from ATMs	3% minimum MKD 360	3% minimum MKD 360
2.2	Cash withdrawal from counter desk/Cash withdrawal via POS terminals	3% minimum MKD 360	3% minimum MKD 360
<b>3</b>	<b>Other fees and commissions</b>		
3.1	Monthly card membership	MKD 250	MKD 100
3.4	Card replacement due to damage, name/address change, destruction	MKD 600	MKD 600
3.5	Temporarily card blockage at the request of the client	MKD 200	MKD 200
3.6	Deblock of temporarily blocked card at the request of the client	MKD 200	MKD 200
3.7	Permanent card blockage - Stop List	MKD 1,500 + MasterCard/Visa costs	MKD 1,500 + MasterCard/Visa costs
3.8	Commission for unfounded claim	MKD 1,500	MKD 1,500
3.10	Commission for regular handover of a card kept due to the fault of a client in the ATMs of the Bank, in accordance with the possibilities of the Bank (for all types of cards)		MKD 300
3.11	Commission for each credit limit approval		2%
3.12	Commission for approval of credit limit with 100% deposit		1%
3.13	Commission for each increase of the credit limit		2%
3.14	One-off commission for urgent production of all types of debit cards	MKD 600	MKD 600
3.15	One-off commission for urgent production of all types of credit cards	MKD 1,000	MKD 1,000
3.16	One-off commission for issuing a certificate (available balance, debt or completed transactions) at the request of the cardholder for work related to a payment card	MKD 200	MKD 200
3.17	One-off commission for change of daily limit on a payment card from the brand of MasterCard and VISA issued by the Bank for transactions on POS devices and/or cash withdrawal from ATMs at the request of the client (for each change made)		MKD 300
3.18	Commission for re-issuance of PIN at the request of payment cardholders		MKD 150
3.19	Change of PIN at ATMs		MKD 100
3.20	Issue of statements for completed transactions		MKD 40
3.21	Issue of additional statement at the request of the client		MKD 50
3.22	Issue of PIN by urgent procedure		MKD 300
<b>Urgent production means the card to be ready in 1 (one) banking day if the request is submitted by the client by 09.30 am or by 04.00 pm the next working day</b>			
3.23	Commission for withdrawing a card in another branch other than the branch in which the card request is submitted	MKD 150	MKD 150
<b>4</b>	<b>Sending late credit card payment warning notice</b>		
4.1	Default warning notice from 16 to 45 days*		MKD 200 per warning notice
4.2	Default warning notice from 46 - 120 days*		MKD 200 per warning notice
4.3	Default warning notice over 120 days*		MKD 1,200 per warning notice
<b>5</b>	<b>Commission for POS devices with traders</b>		
5.1	Monthly commission for maintenance of POS terminals		MKD 50
5.2	Commission for maintenance of POS terminals that generate less than 25 transactions or with a turnover of less than MKD 25,000.00 in the previous quarter		MKD 1,500 (quarterly)
5.3	Commission for closing a POS terminal		MKD 900
5.4	Commission for refund from transactions made by trader's mistake at the POS terminals of Sparkasse Bank		MKD 250
5.5	Commission for transaction made on SBM POS devices - restaurants, cafes, butchers, hotels, boutiques, groceries, supermarkets		Regular fee 1.70%
5.6	Commission for damaged/lost POS terminal		Actual costs according to book value
5.7	Commission for damaged/lost adapter for POS terminal		MKD 1,800

Corporate fees and commissions			
VIII	Safe deposit box operations		
Item	Type of service	Fee amount	
<b>1</b>	<b>Rates for renting safe deposit boxes for legal entities - residents, expressed in MKD</b>		
	Safe deposit box size expressed in cm	1 month	1 year
1.1	7 x 26 x 39	MKD 550	MKD 5,500
1.2	14,5 x 26 x 39	MKD 700	MKD 7,000
1.3	22 x 26 x 39	MKD 800	MKD 8,000
	<b>(Location Ohrid)</b>		
1.4	A1-size + 18% VAT		MKD 3,200 annually
1.5	A2-size + 18% VAT		MKD 3,500 annually
1.6	A3-size + 18% VAT		MKD 3,900 annually
1.7	A4-size + 18% VAT		MKD 4,400 annually
1.8	A5-size + 18% VAT		MKD 4,800 annually
	<b>(Location Skopje-Centar)</b>		
1.9	SK1 (7 x 26 x 42 cm)		MKD 300 annually
1.10	SK2 (7 x 42 x 56 cm)		MKD 340 annually
1.11	SK3 (15 x 26 x 42 cm)		MKD 400 annually
1.12	SK4 (15 x 42 x 56 cm)		MKD 480 annually
	<b>(Location Skopje-Centar)</b>		
1.13	SK1 (7 x 26 x 42 cm)		MKD 2,600 annually
1.14	SK2 (7 x 42 x 56 cm)		MKD 3,000 annually
1.15	SK3 (15 x 26 x 42 cm)		MKD 3,500 annually
1.16	SK4 (15 x 42 x 56 cm)		MKD 4,300 annually
1.17	Change of safe deposit box lock due to lost key		MKD 8,000
<b>Note: Safe deposit box users in SB AD Skopje may not be non-resident legal entities.</b>			
<p>Note: VAT in the amount of 18% is calculated in the rental price of the individual safe deposit boxes. If an existing user of a safe deposit box - legal entity non-resident has to pay for using the safe deposit box for an expired period in accordance with Safe Deposit Box Contract, non-resident legal entities pay at the price indicated for resident legal entities, expressed in EUR per buying rate provided in the Sparkasse Bank Exchange Rate List. A non-resident shall only pay for the exceeded period for using the safe deposit box, and there is no possibility to extend the Safe Deposit Box Contract.</p>			
<b>2</b>	<b>Fee for forcible opening of a safe deposit box for resident legal entities</b>		
2.1	safe deposit box for resident legal entities		MKD 8,000
<p>Note: Existing safe deposit box user - a non-resident legal entity to which a fee for forcible opening of a safe deposit box has to be charged, makes the payment at a fee defined for forcible opening of a safe deposit box expressed in EUR at the buying rate of Sparkasse Bank Exchange Rate List.</p>			

		Corporate fees and commissions	
VIII	IX	Corporate loans	
Item	Type of service	Type of service	
LOAN ADMINISTRATION FEES		TARIFFS (for loans from the bank's own funds) 1)	
1) For loans from foreign credit lines, commissions can be charged without defined minimum and maximum values and/or commissions different from the commissions that are charged on the loans from the Bank's own funds, in accordance with the provisions of the foreign credit line lending agreements concluded between the Bank and the financial institutions.			
1.	Fee for assessment/collateral maintenance fee for loan approval	FEE FOR INITIAL VALUATION (ASSESSMENT) of immovable property	ANNUAL MAINTENANCE FEE (REASSESSMENT) of immovable property
1.1.1	apartments and houses up to 500m2	MKD 2,500	MKD 2,500
1.1.2	business premise up to 500m2	MKD 4,000	MKD 2,500
1.1.3	from 500 to 1,000m2	MKD 6,000	MKD 4,500
1.1.4	from 1,000 to 2,000m2	MKD 8,000	MKD 4,500
1.1.5	over 2,000m2	MKD 12,000	MKD 4,500
1.1.6	land	MKD 2,500	MKD 2,500
		FEE FOR INITIAL VALUATION (ASSESSMENT) of movable property	ANNUAL MAINTENANCE FEE (REASSESSMENT) of movable property
1.1.7	machinery and equipment of a value up to MKD 1,000,000	MKD 3,500	MKD 3,500
1.1.8	machinery and equipment from MKD 1,000,000 to MKD 10,000,000	MKD 4,000	MKD 4,000
1.1.9	machinery and equipment from MKD 10,000,000 to MKD 20,000,000	MKD 7,000	MKD 7,000
1.1.10	machinery and equipment from MKD 20,000,000 to MKD 100,000,000	MKD 8,500	MKD 8,500
1.1.11	machinery and equipment over MKD 100,000,000	MKD 15,000	MKD 15,000
1.1.12	passenger vehicles, semi-trailers	MKD 2,000	MKD 1,000
1.1.13	tractors, buses	MKD 3,000	MKD 1,000
1.2	Fee for re-issue of consent statement for cancelation of pledge (by the client's fault)		MKD 1,000
1.3	Fee for issuing debt balance certificate		MKD 1,000
1.4	Fee for issuing lease consent, change of data on property list and other types of consent		MKD 1,500
1.5	Fee for issuing second rank mortgage consent		MKD 3,000
1.6	Loan restructuring fee	2% of the loan amount min. MKD 5,000	
1.7	Annexation fee - charged for all modifications of loan documentation (annexes) at the request of the client excluding extensions of loan terms	0.25% min. MKD 5,000; max. MKD 150,000	
1.8	Disbursement fee for loans subsidized by the Development Bank of North Macedonia AD Skopje**	1.5% one time fee paid when disbursing	
2		FRL	
2.1	Fee for increase of the amount - charged one-off on the incrementally increased amount		0.50% min. MKD 6,000
2.2	Extension fee - charged on the balance of the loan subject to extension		0.50% min. MKD 6,000
2.3	Fee for simultaneous increase and extension of the amount - charged one-off on the new balance of the loan subject to extension		0.50% min. MKD 6,000
2.4	Fee for early termination of a long-term framework limit agreement		2% one-off on the amount of the limit in the bank
3		STL < 1 year	
3.1.	<b>Evaluation fee</b>		
3.1.1	Standalone STL- charged on the approved amount		0.50% min. MKD 5,000
3.1.2	STL as a part of a framework loan		0.25% min. MKD 5,000
3.1.3	Loans with a repayment period of up to 10 days		No fee
3.1.4	Loans with 100% cash collateral		No fee
3.2	<b>Disbursement fee (STL loans) - charged upon the loan disbursement (standalone and as a part of a framework loan)</b>		0.70%
3.2.1	Loans with partial cash collateral (min. 30% coverage in cash)		0.70% of the uncovered portion, min. MKD 2,000
3.2.2	Loans with 100% cash collateral		0.5% one-off min. MKD 3,000 max. MKD 180,000
3.2.3	Loan with a maturity of up to 10 days		MKD 5,000
3.3	<b>Evaluation fee for short-term (ST) revolving loan</b>		
3.3.1	Standalone short-term revolving loan - charged on the approved amount		0.70% min. MKD 5,000
3.3.2	Short-term revolving loan as a part of a framework loan		No fee
3.3.4	Short-term revolving loan with 100% cash collateral		No fee
3.3.5	Short-term revolving loan with a maturity of up to 10 days		No fee
3.4	<b>Disbursement fee for short-term (ST) revolving loan**</b>		0.70%
3.4.1	Loans with partial cash collateral (min. 30% coverage in cash)		0.70% of the uncovered portion, min. MKD 2,000
3.4.2	Loans with 100% cash collateral		0.5% one-off min. MKD 3,000 max. MKD 180,000
3.4.3	Loan with a maturity of up to 10 days		MKD 5,000
3.5	<b>Fee for increase of the amount (STL and ST revolving loan) - charged one-off on the incrementally increased amount</b>		0.70% min. MKD 5,000
3.6	<b>Extension fee (STL and ST revolving loan) - charged one-off on the balance of the loan subject to extension</b>		0.70% min. MKD 5,000
3.6.1	STL and ST revolving loan as a part of a framework loan		0.70% min. MKD 5,000
3.6.2	Loan with a maturity of up to 10 days		0.70% min. MKD 5,000
3.6.3	Loan with 100% cash collateral		0.5% one-off min. MKD 3,000 max. MKD 180,000
3.7	<b>Fee for simultaneous increase and extension of the amount (STL and ST revolving loan) - charged one-off on the new balance of the loan subject to extension</b>		0.70% min. MKD 5,000
3.8	<b>Account overdraft fees</b>		
3.8.1	Evaluation and maintenance fee		0.50% min. MKD 3,000
3.8.2	Annexation fee: amount increase/decrease; extension of the loan term/all modifications of loan documentation (annexes) at the request of the client		0.75% min. MKD 3,000
4		LTL > 1 year	
4.1	<b>Evaluation fee - charged one-off on the approved amount</b>		
4.1.1	Evaluation fee - Standalone LTL		1.00% min. MKD 5,000
4.1.2	Evaluation fee - LTL as a part of a framework loan		1.00% min. MKD 5,000

4.1.3	Evaluation fee for loans with 100% cash collateral	No fee
4.2	<b>Disbursement fee</b> - charged upon loan disbursement	0.70%
4.2.1	LTL as a part of a framework loan	0.70%
4.2.2	Loans with partial cash collateral (min. 30% coverage in cash)	0.70% of the uncovered portion, min. MKD 2,000
4.2.3	Loans with 100% cash collateral	0.5% one-off min. MKD 3,000 max. MKD 180,000
4.3	<b>Maintenance fee</b> - charged annually on the loan balance starting from the next year	0.25% min. MKD 5,000
4.3.1	Maintenance fee for LTL as part of a framework loan	0.25% min. MKD 5,000
4.3.2	Maintenance fee for loans with 100% cash collateral	MKD 1,000
5	Early repayment fee	<5% of the remaining balance
6	<b>Default repayment warning notice</b>	
6.1	Default warning notice from 16 - 45 days*	MKD 200 per warning notice
6.2	Default warning notice from 46 - 120 days*	MKD 200 per warning notice
6.3	Default warning notice over 120 days*	MKD 1,200 per warning notice
	*for delay up to 45 days a warning notice is sent and charged only to the main debtors, for delay over 46 days a warning notice is sent to the main debtors, solidarity debtors, guarantors and pledgors. The warning notice can be sent several times in the specified delay period.	
	**disbursement fee applies to each disbursement of short-term revolving loan funds.	
	*** the fee applies to the following credit lines: - Credit line for working capital for increased energy prices, - Credit line for financing projects for energy efficiency (EE) and for renewable energy sources (RES), - Loans for implementation on the measure of support for companies that reinvest profits for 2021 by subsidizing the contractual interest on loans applied to banks for liquidity.	

Corporate fees and commissions		
IX Service fees and commissions (Tariffs) to non-resident foreign legal entities		
Item	Type of service	Fee amount
1	Opening of account	No fee
2	FX inflow from abroad	0.1% (minimum EUR 4)
3	Payment of cash in FX / MKD	0.50% minimum MKD 650
5	Nostro remittances	0.30% minimum MKD 1,100
6	Payment in foreign currencies on account (resident/non-resident) in the Bank (internally)	0.15% of the amount minimum MKD 200
7	Payment in foreign currencies on account (resident/non-resident) in another domestic bank	0.50% of the amount minimum MKD 650
8	Payment in MKD on account (resident/non-resident) in the Bank (internal clearing)	MKD 100
9	Payment in MKD on account (resident/non-resident) in another domestic bank (KIBS)	MKD 250
10	Payment in MKD on account (resident/non-resident) in another domestic bank (MIPS)	0.20% minimum MKD 300
12	Change of order instructions	MKD 1,500
13	Deposit of funds in cash foreign currency (monthly)	up to EUR 2,000, above this amount, customs clearance
14	Analysis of documents submitted for identification of a client before opening a non-resident account	EUR 50
15	Maintenance of MKD/FX account (monthly)	MKD 1,000 per account
16	Payment of cash in foreign currencies/denars	0.45% minimum MKD 800
17	FX inflow from abroad or another domestic bank, including own account inflow	0.10%, minimum MKD 250
18	MKD inflow from own account kept in another domestic bank	No fee
<b>*For Foreign Embassies, all of the above services are free of charge and without restrictions.</b>		
*Services provided by the Bank for legal entities that are not defined in this part of the Tariff will be charged in accordance with the rest of the Tariff, i.e. the Tariff for residents.		

Corporate fees and commissions		
X	Letters of Credit	
Item	Type of service	Fee amount
1	<b>Nostro Letters of Credit - Import</b>	
1.1	Opening of Letter of Credit	
	Depending on the security:+B5:E6	
1.1.1	With secured coverage (by bill of sale or deposit of the legal entity-ordering party)	0.35% minimum MKD 1,800 quarterly
1.1.2	Issue of a letter of credit with deferred collateral	1% minimum MKD 2,000 quarterly
1.2	Pre-issued Letter of Credit	MKD 1,500
1.3	L/C confirmation	
	Depending on the security:	
1.3.1	With secured coverage (by bill of sale or deposit of the legal entity-ordering party)	0.30% minimum MKD 3,000 quarterly
1.3.2	With deferred collateral	0.60% minimum MKD 4,000 quarterly
1.4	Amendment / cancellation / payment authorisation or reimburse	MKD 1,500
1.5	Amendment – increase of the letter of credit amount	
1.5.1	For covered letter of credit	0.60% minimum MKD 1,500 quarterly
1.5.2	For uncovered letter of credit	1.40% minimum MKD 3,000 quarterly
1.6	Discrepancy fee	MKD 4,500
1.7	Engagement fee for filling in forms, preparation of draft texts and certificates, confirmation of approval / borrowing, etc.	MKD 600
1.8	Takeover and review of documentation, (by set) and payment of letters of credit	0.30% minimum MKD 1,200
2	<b>Loro Letters of Credit - Export</b>	
2.1	Notification	0.1% minimum MKD 1,500 maximum MKD 30,000
2.2	Letters of Credit transfer	0.12% minimum MKD 3,000 maximum MKD 18,000
2.3	Confirmation with collateral from foreign bank	0.30% quarterly minimum MKD 1,200 + actual costs
2.4	Confirmation without collateral from foreign bank	0.30% quarterly minimum MKD 2,000 + actual costs
2.5	Amendments or cancellations	MKD 1,200
2.6	Takeover and change of documentation	0.30% minimum MKD 1,200
2.7	Processing inflows from Loro Letters of Credit	0.12% minimum MKD 1,200
3	Use of the RMA exchange to forward messages on request from other institutions	MKD 1,200
4	Actual costs related to documentary work, letters of credit, guarantees including postage costs	actual costs
<p>If the letter of credit states - our fees and costs to be borne by the user, and they refuse to do so, we reserve the right to collect them from the ordering party or to return the letter of credit.</p> <p>If the letter of credit is not realized, the fees are always borne by the ordering party.</p> <p>The Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce of Paris, Publication No 500 (Revision 1993) will apply to all our letters of credit.</p> <p>The confirmation fee is charged in case of 100 % deposit by SBM with the confirming bank. In other cases, actual costs of foreign banks involved in the confirmation are charged. The fee is an annual percentage rate.</p>		

Fees and commissions for legal entities		
Guarantees		
Item	Type of service	Fee amount
1	One-off fee for issue of a guarantee (for all types of guarantee).	MKD 500
<b>Tender guarantee</b>		
2.1	covered by a deposit	0.3% quarterly min. MKD 3,000
2.2	within a framework loan	0.6% quarterly min. MKD 3,000
2.3	with a bill of exchange	0.6% quarterly min. MKD 3,000
2.4	Tender guarantee up to MKD 9000	MKD 1,000 quarterly
<b>3 Performance guarantees</b>		
3.1	covered by a deposit	0.3% quarterly min. MKD 3,000
3.2	within a framework loan	1.0% quarterly min. MKD 3,000
3.3	with a bill of exchange	1.0% quarterly min. MKD 3,000
<b>4 Payment guarantees</b>		
4.1	covered by a deposit	0.3% quarterly min. MKD 3,000
4.2	within a framework loan	1.2% quarterly min. MKD 3,000
4.3	with a bill of exchange	1.2% quarterly min. MKD 3,000
<b>5 Customs guarantees</b>		
5.1	covered by a deposit	0.3% quarterly min. MKD 3,000
5.2	within a framework loan	1.0% quarterly min. MKD 3,000
5.3	with a bill of exchange	1.0% quarterly min. MKD 3,000
<b>6 Advance Payment Guarantees</b>		
6.1	covered by a deposit	0.3% quarterly min. MKD 3,000
6.2	within a framework loan	1.0% quarterly min. MKD 3,000
6.3	with a bill of exchange	1.0% quarterly min. MKD 3,000
7	Amendments - Covered guarantees	MKD 1,500
8	Amendments - Uncovered guarantees	MKD 2,000
9	Activation of guarantees	0.30% min. MKD 700
10	Issue of financial identification	MKD 500
11	Issue of letter of intent	MKD 500
12	Actual costs (postage fees, fax costs)	actual costs
13	Correspondence fee prior to issue / advising, for preparation of draft texts and certificates, approval certificate/debiting (FX guarantees)	MKD 600 (charged if the guarantee is not opened)
<b>14 Loro Guarantees</b>		
14.1	Advising and notification without responsibility of the bank	0.10%, min. MKD 1,250 max. MKD 30,000
14.2	Forwarding the guarantee to another bank	0.10%, min. MKD 3,000 max. MKD 18,000
14.3	Amendments or revocations	MKD 1,600
14.4	Takeover and review of the documentation in case of protest	0.30%, min. MKD 1,000
14.5	Actual costs (postage fees, fax costs)	actual costs
<b>15 Guarantees issued based on counter guarantee received</b>		
15.1	One-off fee borne by the instructing party for issue of guarantees based on counter guarantees	MKD 6,000 (equivalent to EUR 100)
15.2	Before advising the counter guarantee	MKD 600
15.3	Notification to the foreign bank for issue of a guarantee	SWIFT costs
15.4	Fee for issue of guarantees based on counter guarantees	Fees for issue of guarantees based on counter guarantees are similar to the fees for issue of a guarantee secured by a deposit indicated above, to be paid by the foreign bank.
<b>16 Foreign credit operations</b>		
16.1	Takeover, preparation and verification of documentation for credit registration in NBRM-ND/NP Form	MKD 3,000
16.2	Change made (use/repayment/collection/repayment schedule)	MKD 500 per document
16.3	Changes in the credit application	MKD 2,000
17	Use of the RMA exchange to forward messages on request from other institutions	MKD 1,200

XII Securities trading fees		
Item	Type of service	Fee amount
<b>1</b>	<b>Treasury bills</b>	<b>for all maturities</b>
1.1	From MKD 10,000 to MKD 50,000	MKD 300
1.2	From MKD 60,000 to MKD 90,000	MKD 700
1.3	From MKD 100,000 to MKD 490,000	MKD 1,300
1.4	From MKD 500,000 to MKD 990,000	MKD 2,000
1.5	From MKD 1,000,000 to MKD 4,990,000	0.16%
	Minimum	MKD 2,000
1.6	From MKD 5,000,000 to MKD 9,000,000	0.14%
	Minimum	MKD 8,000
1.7	Over MKD 10,000,000	0.12%
	Minimum	MKD 14,000
<b>2</b>	<b>Government bonds</b>	
2.1	From MKD 10,000 to MKD 50,000	MKD 500
2.2	From MKD 60,000 to MKD 90,000	MKD 1,000
2.3	From MKD 100,000 to MKD 490,000	MKD 1,300
2.4	From MKD 500,000 to MKD 990,000	MKD 2,000
2.5	From MKD 1,000,000 to MKD 4,990,000	0.17%
	Minimum	MKD 2,500
2.6	From MKD 5,000,000 to MKD 9,000,000	0.15%
	Minimum	MKD 7,500
2.7	Over MKD 10,000,000	0.13%
	Minimum	MKD 15,000

XIII Securities trading fees		
Item	Type of service	Fee amount
<b>1</b>	<b>Purchase and sale of state securities at the Macedonian Stock Exchange</b>	
1.1	Up to MKD 10,000,000	0.30% minimum MKD 500
1.2	From MKD 10,000,001 to MKD 100,000,000	0.20%
1.3	Over MKD 100,000,001	0.15%

XIV Cash operations				
Item	Type of service	Fee amount		
		Domestic legal entities	Foreign legal entities EUR	BANKS EUR
<b>1</b>	<b>Cash payment</b>	0.20%	0.45%	Agreement
	Minimum	MKD 200	13.00%	
<b>2</b>	<b>Cash payment</b>	0.35%	0.50%	Agreement
<b>3</b>	<b>MKD payment</b>			
3.1	By selling foreign currency	/	0.50%	Agreement
3.2	From MKD inflow	/	0.50%	

XV Brokerage services		
1.	Purchase and sale of securities at the Macedonian Stock Exchange	
1.1	up to MKD 2,000,000	0.80% for stock trading and 0.80% for bond trading
1.2	For transactions realized for clients that in the past period have had a turnover between MKD 2,000,001 - 4,000,000	0.60% min. MKD 150 per order
1.3	For transactions realized for clients that in the past period have had a turnover between MKD 4,000,001 - 10,000,000	0.50% min. MKD 150 per order
1.4	For transactions realized for clients that in the past period have had a turnover between MKD 10,000,001 - 20,000,000	0.45% min. MKD 150 per order
1.5	For transactions realized for clients that in the past period have had a turnover between MKD 20,000,001 - 30,000,000	0.4% min. MKD 150 per order
1.6	For transactions realized for clients that in the past period have had a turnover exceeding MKD 30,000,001	0.3% min. MKD 150 per order

\*Promotional period of collection of preferential brokerage fees is valid for newly registered clients and lasts from 01.07.2018 until 30.09.2018.  
The amount of the preferential fee is 50% of the regular fees (tariffs) for brokerage operations.  
The preferential fee does not apply to clients for which tariff discounts have been approved.

2. Use of E-Trader application		
2.1	Level 1 (sending electronic orders and reviewing the best purchase / sale price)	Free of charge
2.2	Level 2 (sending electronic orders and reviewing market depth)	MKD 700 + VAT
2.3	Promotional period for the use of Level 2 up to 30.09.2021	Free of charge
XVI Custody services		
1. Cash account in the Bank for foreign legal entities		
1.2	Opening cash account	no fee
1.3	Maintaining cash account	no fee
1.4	Inflows	no fee
1.5	Outflows	0.15%
1.6	SWIFT messages (per message)	no fee
1.7	Cancelling cash and securities instructions	no fee
2. Custody services for foreign legal entities		
2.1 Domestic market – for non-residents		
2.1.1	Opening account in the Bank	no fee
2.1.2	Opening custodial account for a client in CSD	actual cost



2.2	<b>Portfolio value in the amount of assets in MKD</b>	<b>Annual fee</b>
2.2.1	Up to MKD 20,000,000.00	0.25%
2.2.2	From 20,000,001.00 to MKD 40,000,000.00	0.23%
2.2.3	From 40,000,001.00 to MKD 80,000,000.00	0.20%
2.2.4	From MKD 80,000,001.00 to MKD 150,000,000.00	0.17%
2.2.5	From MKD 150,000,001.00 to MKD 300,000,000.00	0.15%
2.2.6	Over MKD 300,000,001.00	0.10%
<b>Notes:</b>		
The percentage is given on an annual basis, and the fee is collected monthly.		
The calculation is based on the daily value of the assets and the real number of days in the accounting period in relation to the number of days in the current year.		
2.3	Transfer of securities from one account to another in the Central Securities Depository at the request of a client	MKD 1,000.00 + actual cost
2.4	Valuation of the portfolio on a daily basis	by agreement
2.5	Other activities requested by a client	by agreement
<b>Notes:</b>		
The percentage is given on an annual basis, and the fee is collected monthly. The calculation is based on the daily value of the assets and the real number of days in the accounting period in relation to the number of days in the current year.		
When calculating the portfolio value, the average exchange rates of the NBRM are applied, valid on the date of calculation.		
2.6	Correction of settlement instructions	MKD 1,000.00 + actual cost
2.7	Cancelling settlement instructions	MKD 1,000.00 + actual cost
2.8	Transfer of securities from one account to another in the Central Securities Depository at the request of a client	MKD 1,000.00 + actual cost
2.9	Other activities requested by a client	by agreement
<b>3. Settlement of securities transactions under ISIN</b>		
3.1	Transaction settlement in the domestic market	0.20% (min. MKD 300.00 - max. MKD 1,200.00)
3.2	Settlement in domestic market for the broker's clients	0.10%
<b>4. Notification</b>		
4.1	Regular reports	No fee
4.2	Preparation of non-standard reports - domestic markets	MKD 1,000.00 + actual cost + VAT
<b>5. Corporate events</b>		
5.1	Notification on corporate events	No fee
5.2	Collection of dividends and interests at the request of the issuer	No fee
5.3	Execution of tax obligations (tax refund and tax exemption)	No fee
5.4	Additional tax obligations	MKD 500.00 + actual cost + VAT
5.5	Issue of Proxy Voting for representation at annual and extraordinary Shareholders Assemblies - domestic market	MKD 6,000.00 + actual cost + VAT
5.6	Unforeseen, extraordinary expenses	actual cost+VAT
<b>6. Other notes</b>		
6.1	Fees (tariffs) are expressed in domestic currency (MKD).	
6.2	The calculation period extends from the first to the last day of the month.	
6.3	The fee for holding financial instruments is calculated based on the market value of the financial instruments held on the account.	
6.4	Only payment costs are included in the fees (tariffs), while all other actual costs will be additionally calculated and collected.	
6.5	The actual costs for the foreign markets are determined by the tariff of the foreign bank through which each concluded securities transaction (purchase and sale) is settled on behalf of residents.	
6.6	All other services that are not covered by this Decision on Fees (Tariffs) will be defined in accordance with the official valid tariffs of the regulatory institutions on the capital market.	
6.7	The Bank will collect the fees at the level of individual types of services performed during the operation in accordance with this Tariff.	
6.8	The bank will submit invoices for the different types of services within 5 banking days from the date of the service performed.	
6.9	The deadline for payment of invoices is 8 days from the date of their delivery.	
6.10	VAT, totaling to 18% of the fee amount is not included in the cost of services and is expressed as a separate item within the commissions.	
<b>7. Market List</b>		
7.1	Domestic markets	SME, State securities
7.2	Foreign markets	SEE link
7.3	Foreign markets for domestic financial institutions (insurance companies)	Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Britain and OECD countries.
<b>XVII Fees for brokerage and custody services on foreign markets</b>		
<b>I. Fees for brokerage services</b>		
<b>I USA, Germany, France, Great Britain, Austria</b>		
1.1	up to MKD 1,000,000	0.80%
1.2	from MKD 1,000,001 to MKD 3,000,000	0.60%
1.3	from MKD 3,000,001 to MKD 6,000,000	0.50%
1.4	over MKD 6,000,000	0.40%
1.5	Minimal fee per order	MKD 1,500
<b>II All other markets</b>		

1.1	up to MKD 1,000,000				1.00%
1.2	from MKD 1,000,001 to MKD 3,000,000				0.80%
1.3	from MKD 3,000,001 to MKD 6,000,000				0.70%
1.4	over MKD 6,000,000				0.60%
1.5	Minimal fee per order				MKD 1,800
<b>III Commissions for trading in securities - Eurobonds issued by the Republic of North Macedonia</b>					
1	All amounts				0.05%
<b>2. Fees for custody services</b>					
<b>I USA, Germany, France, Great Britain, Austria</b>					
<b>Fees for securities custody</b>					
2.1	up to 3,000,000				0.50%
2.2	from MKD 3,000,001 to MKD 6,000,000				0.40%
2.3	from MKD 6,000,001 to MKD 10,000,000				0.30%
2.4	over MKD 10,000,000				0.25%
2.5	Minimal monthly fee per securities account				MKD 500
<b>Transaction costs</b>					
2.6	Transaction costs				0.05% + VAT
2.7	Minimum fee per transaction				MKD 1,000 + VAT
2.8	Revenue collection (dividends, coupons, principals)				Free of charge
<b>II All other markets*</b>					
<b>Securities custody commission</b>					
2.1	up to 3,000,000				0.70%
2.2	from MKD 3,000,001 to MKD 6,000,000				0.60%
2.3	from MKD 6,000,001 to MKD 10,000,000				0.50%
2.4	over MKD 10,000,000				0.45%
2.5	Minimal monthly fee per securities account				MKD 500
<b>Transaction costs</b>					
2.6	Transaction costs				0.1% + VAT
2.7	Minimum fee per transaction				MKD 1,000 + VAT
2.8	Revenue collection (dividends, coupons, principals)				Free of charge
<b>III Securities custody commission - Eurobonds issued by the Republic of North Macedonia</b>					
3.1	from MKD 6,000,000 to MKD 60,000,000				0.18%
3.2	over MKD 60,000,000				0.15%
<b>Transaction costs</b>					
3.3	Transaction costs				0.02%+VAT
3.4	Revenue collection (total, principals)				Free of charge
<b>2.1 Fees for custody services on foreign markets</b>					
		<b>Region**</b>			
<b>Transaction costs</b>		<b>Region 1</b>	<b>Region 2</b>	<b>Region 3</b>	<b>Region 4</b>
2.1.1.	Delivery transaction costs free of charge (per instrument)	MKD 3,000 + VAT	MKD 4,000 + VAT	MKD 6,000 +VAT	MKD 9,000 + VAT
2.1.2.	Delivery transaction costs free of charge (per instrument)	MKD 3,000 + VAT	MKD 4,000 + VAT	MKD 6,000 +VAT	MKD 9,000 + VAT
*Securities commission includes fee + VAT + actual costs.					
*The Client is obliged, in addition to the above commissions, to reimburse the Bank for all commissions, taxes and other actual costs incurred during the performance of brokerage and custody services on foreign markets.					
*Transaction costs for Bulgaria are charged according to the actual costs incurred on that market, valid at the time of the transaction.					
** Region 1 includes: Croatia, Austria, Luxembourg, Germany, USA and Eurobonds held in Clearstream Region 2 includes: Australia, Canada, Czech Republic, Finland, France, Italy, Japan, Hungary, Netherlands, Norway, Poland, Sweden, Switzerland, United Kingdom Region 3 includes: Belgium, Denmark, Spain Region 4 includes: Portugal and Slovenia					

