



IZJAVA O NASTANKU MOGUĆIH RIZIKA

Osnovni cilj ove izjave jeste da ukaže na vrste i uzroke finansijskih rizika, kojima Dužnik može biti izložen, usled nepovoljnih kretanja tržišnih kamatnih stopa ili deviznih kurseva.

Banka savetuje Dužnika da redovno prati kretanja tržišnih cena, kako bi bio u mogućnosti da upravlja rizicima i neutrališe negativne efekte njihovih postojanja na najefikasniji način. Takođe, Banka poziva Dužnika da joj se obrati u cilju pribavljanja mišljenja i saveta o načinima zaštite od mogućih rizika, uz pomoć raspoloživih tržišnih instrumenata.

RIZIK KAMATNIH STOPA (odnosi se na ugovore sa varijabilnom kamatnom stopom)

Nastaje usled promene u nivou tržišnih kamatnih stopa, koje mogu dovesti do povećanja cene korišćenja sredstava. Promena visine tržišne kamatne stope za koju je vezano angažovanje, utiče na promenu cene pozajmljenih sredstava.

DEVIZNI RIZIK (odnosi se na ugovore koji glase na stranu valutu ili ugovore koji glase na domaću valutu sa deviznom klauzulom)

Nastaje u slučajevima promene vrednosti strane valute na koju glasi ili za koju je vezano angažovanje, u periodima nakon zaključivanja ugovora, u odnosu na domaću valutu. Ove promene imaju za rezultat povećanje cene korišćenja sredstava, usled obaveze Banke da svoja potraživanja u stranoj valuti revalorizuje u skladu sa promenama deviznih kurseva.

MARŽA (odnosi se na sve ugovore)

Kako bi se zaštitila od nepredvidivih promena na tržištu ili pogoršanja kreditne sposobnosti Dužnika, Banka će svoju maržu prilagođavati ovim mogućim nepovoljnim kretanjima. Po potrebi, Banka će kontaktirati Dužnika, kako bi pribavila dodatno sredstvo obezbeđenja, u skladu sa odredbama ugovora. Dužnik će u svakom slučaju biti unapred obavešten o promenama visine marže ili o potrebi pribavljanja dodatnog sredstva obezbeđenja.

Klijent svojim potpisom potvrđuje da je upoznat sa gore navedenim rizicima.

KLIJENT

BANKA

Mesto i datum _____, _____

RISK DISCLOSURE STATEMENT

The main objective of this Statement is to provide assistance to the Borrower in depicting the nature and causes of different types of financial risks to which the Borrower could be exposed, due to the adverse movements of the level of market interest rates or foreign currency exchange rates.

The Bank advises the Borrower to monitor on a regular basis the relevant market prices' movements in order to be able to manage and mitigate risks in the most suitable and efficient manner. Also, the Bank invites the Borrower to seek the opinion of the Bank on available market tools for risk mitigation, whenever deemed necessary.

INTEREST RATES RISK (to be applied to contracts with variable interest rates)

Emerges if market interest rates change in such way that this change reflects in increase of price/cost for the Borrower. Changes of interest rates have impact on price of borrowed funds, because price is determined in relation to change of specific market interest rate.

FOREIGN CURRENCY RISK (to be applied to foreign currency contracts or contracts in local currency with foreign currency clause)

Emerges if contract is made in a currency other than the local currency or if a contract is linked to foreign currency, as a result of possible adverse movements in the foreign exchange rates. These movements could result in increase of price/cost for the Borrower, due to the Bank's mandatory revaluation of its foreign currency receivables.

MARGIN (to be applied to all contracts)

In order to protect itself from unforeseen market changes or possible credit deterioration of the Borrower, the Bank makes sure that the level of its margin follows the changes in the market and creditworthiness of the Borrower and possibly contacts the Borrower, if estimated as necessary, to provide additional security in accordance with the provisions of the Contract. The Borrower shall be given in advance the information of the change in margin or required additional security.

The Borrower signing this Statement declares that he is aware of the risks described above.

THE CLIENT

THE BANK

Place and Date _____, _____