

**BANKA
SLOVENIJE**
EVROSISTEM

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Slovenija
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Gorenjska

26-03-2015

DEL. ŠT.

801-36/15

ŠIFRA

PV

CO: UPRAVA
RESMAN
JACOVIC
HEJJA

GORENJSKA BANKA d.d. Kranj
gospod Andrej Andoljšek
predsednik uprave
Bleiweisova 1
4000 KRANJ

Oznaka: 38.10-030/15
Datum: 25. 3. 2015

Spoštovani,

v prilogi vam pošiljamo Odločbo z oznako: D25-38.10-2/15 z dne 24. 3. 2015 o ugotovitvi, da je dovoljenje za opravljanje investicijskih storitev in poslov prenehalo.

S pozdravi,

BANKA SLOVENIJE
EVROSISTEM
433

D. Iglič
Damjana Iglič
direktorica
Sistemski nadzor in regulativa

BANKA SLOVENIJE

EVROSISTEM

Oznaka: D25-38.10-2/15

Datum: 24. 3. 2015

<i>Ime organa, ki izdaja odločbo:</i>	Banka Slovenije, Svet Banke Slovenije v sestavi: dr. Janez Fabijan, mag. Stanislava Zadavec Capriolo in dr. Mejra Festić
<i>Predpis o pristojnosti:</i>	drugi odstavek 88. člena v povezavi z drugo točko prvega odstavka 87. člena Zakona o bančništvu (Uradni list RS, št. 99/10 – uradno prečiščeno besedilo (52/11 – popravek), 9/11 – ZPlaSS-B, 35/11, 59/11, 85/11, 48/12, 105/12, 56/13, 63/13- ZS-K in 96/13; v nadaljevanju ZBan-1) ter s prvim odstavkom 31. člena Zakona o Banki Slovenije (Uradni list RS, št. 72/06 – uradno prečiščeno besedilo in 59/11)
<i>Način uvedbe postopka:</i>	po uradni dolžnosti
<i>Naziv stranke:</i>	Gorenjska banka d.d., Kranj
<i>Zakonita zastopnika:</i>	Andrej Andoljšek in Mojca Osolnik Videmšek
<i>Zahteva, za katero gre v postopku:</i>	prenehanje dovoljenja za opravljanje investicijskih storitev in poslov
<i>Dan seje, na kateri je bilo o zadevi odločeno:</i>	24. 3. 2015 (530. seja Sveta Banke Slovenije)

ODLOČBA

o ugotovitvi, da je dovoljenje za opravljanje investicijskih storitev in poslov prenehalo

Banka Slovenije ugotavlja, da je Gorenjski banki d.d., Kranj (v nadaljevanju banka) dne 21. 11. 2014 prenehalo veljati dovoljenje za opravljanje storitev, v okviru 7., 8., 9., 11. in 12. točke 10. člena ZBan-1, in sicer:

- trgovanje za račun strank z instrumenti denarnega trga in prenosljivimi vrednostnimi papirji,
- sodelovanje pri izdaji vrednostnih papirjev in storitve, povezane s tem,
- svetovanje in storitve v zvezi z združitvami in nakupom podjetij¹,
- upravljanje z naložbami in svetovanje v zvezi s tem in
- hramba vrednostnih papirjev

ter hkrati za opravljanje investicijskih storitev in poslov ter pomožnih investicijskih storitev po 15. točki 10. člena ZBan-1, in sicer:

a) investicijske storitve in posli iz prvega odstavka 8. člena Zakona o trgu finančnih instrumentov (Uradni list RS št. 108/10 – uradno prečiščeno besedilo, 78/11, 55/12, 105/12 – ZBan-1J in 63/13 – ZS-K; v nadaljevanju ZTFI):

- sprejemanje in posredovanje naročil v zvezi z enim ali več finančnimi instrumenti,
- izvrševanje naročil za račun strank,
- poslovanje za svoj račun,
- gospodarjenje s finančnimi instrumenti,
- investicijsko svetovanje,
- izvedba prve ali nadaljnje prodaje finančnih instrumentov z obveznostjo odkupa,
- izvedba prve ali nadaljnje prodaje finančnih instrumentov brez obveznosti odkupa;

¹ Banka ni pridobila dovoljenja za svetovanje podjetjem glede kapitalske strukture, poslovne strategije in sorodnih zadev.

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b) pomožne investicijske storitve iz prvega odstavka 10. člena ZTFI:

- hramba in vodenje finančnih instrumentov za račun strank, ki vključuje tudi:
 - skrbništvo in sorodne storitve, kakršne so upravljanje denarnih in drugih vrst zavarovanja,
 - storitve vodenje računov nematerializiranih vrednostnih papirjev strank,
- svetovanje in storitve v zvezi z združitvijo in nakupi podjetij,
- investicijske raziskave in finančne analize ali druge oblike splošnih priporočil v zvezi s posli s finančnimi instrumenti,
- storitve v zvezi z izvedbo prve oziroma nadaljnje prodaje finančnih instrumentov z obveznostjo odkupa.

OBRAZLOŽITEV

Banka Slovenije ugotavlja, da je banka na podlagi odločbe Banke Slovenije z oznako 1/5 z dne 9. 6. 2000 v povezavi z dopolnilno odločbo 1/5-I z dne 9. 10. 2000 in na podlagi odločbe z oznako 1/5-II z dne 11. 2. 2005 pridobila dovoljenje po 12. točki prvega odstavka 6. člena Zakona o bančništvu (Uradni list RS št. 104/04-UPB; v nadaljevanju ZBan) za opravljanje storitev v zvezi z vrednostnimi papirji po 73. in 74. členu Zakona o trgu vrednostnih papirjev (Uradni list RS, št. 51/06 - uradno prečiščeno besedilo), in sicer:

- sprejemanje in posredovanje naročil za nakup ali prodajo vrednostnih papirjev, ki jih izvršujejo druge borzno posredniške družbe (posredovanje naročil);
- nakup in prodaja vrednostnih papirjev po nalogu in za račun stranke (borzno posredovanje);
- nakup ali prodaja vrednostnih papirjev po nalogu za račun banke (trgovanje za svoj račun);
- gospodarjenje z vrednostnimi papirji po nalogu in za račun posamezne stranke (gospodarjenje z vrednostnimi papirji);
- posebne storitve v zvezi z vrednostnimi papirji:
 - opravljanje vseh ali nekaterih poslov in dejanj za račun izdajatelja vrednostnih papirjev, potrebnih za uspešno prvo prodajo vrednostnih papirjev, brez obveznosti odkupiti vrednostne papirje, ki v postopku prve prodaje ne bi bili prodani investitorjem (izvedba prvih prodaj brez obveznosti odkupa);
 - opravljanje vseh ali nekaterih poslov in dejanj za račun izdajatelja vrednostnih papirjev, potrebnih za uspešno prvo prodajo vrednostnih papirjev, z obveznostjo odkupiti vrednostne papirje, ki v postopku prve prodaje ne bi bili prodani investitorjem (izvedba prvih prodaj z obveznostjo odkupa);
 - opravljanje vseh ali nekaterih poslov in dejanj za račun izdajatelja ali imetnika vrednostnih papirjev potrebnih za uvrstitev vrednostnih papirjev na organiziran trg (storitve v zvezi z uvedbo vrednostnih papirjev v javno trgovanje);
- pomožne storitve v zvezi z vrednostnimi papirji:
 - svetovanje v zvezi z nakupom oz. prodajo vrednostnih papirjev (investicijsko svetovanje);
 - vodenje računov nematerializiranih vrednostnih papirjev imetnikov pri klirinško depotni družbi in izvrševanje nalogov imetnikov za prenos vrednostnih papirjev med računimi imetnikov (vodenje računov nematerializiranih vrednostnih papirjev);
 - hramba vrednostnih papirjev, izdanih kot pisne listine, s katerimi se ne trguje na organiziranem trgu (hramba vrednostnih papirjev);
 - opravljanje vseh ali nekaterih poslov in dejanj za račun tretje osebe potrebnih za izvedbo združitve oz. prevzema delniške družbe (storitve v zvezi s prevzemi).

Z uveljavitvijo ZBan-1, z dnem 29. 12. 2006, so se na podlagi določbe 407. člena ZBan-1 vsa dovoljenja za opravljanje bančnih ali drugih storitev, ki so veljala ob njegovi uveljavitvi, začela šteti za dovoljenja, izdana po ZBan-1. To velja tudi za dovoljenje, ki je bilo izdano banki za storitve v zvezi

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z vrednostnimi papirji po zakonu, ki ureja trg vrednostnih papirjev, po 12. točki prvega odstavka 6. člena ZBan. Navedeno dovoljenje se z uveljavitvijo ZTFI, z dnem 11. 8. 2007, na podlagi določbe 582. člena ZTFI obravnava kot dovoljenje izdano banki za investicijske storitve in posle po 15. točki v povezavi s 7., 8., 9., 11. in 12. točko 10. člena ZBan-1, kot sledi:

7. trgovanje za račun strank z instrumenti denarnega trga in prenosljivimi vrednostnimi papirji

- sprejemanje in posredovanje naročil v zvezi z enim ali več finančnimi instrumenti (1. točka prvega odstavka 8. člena ZTFI);
- izvrševanje naročil za račun strank (2. točka prvega odstavka 8. člena ZTFI) in
- poslovanje za svoj račun (3. točka prvega odstavka 8. člena ZTFI);

8. sodelovanje pri izdaji vrednostnih papirjev in storitve, povezane s tem

- izvedba prve ali nadaljnje prodaje finančnih instrumentov z obveznostjo odkupa (6. točka prvega odstavka 8. člena ZTFI),
- izvedba prve ali nadaljnje prodaje finančnih instrumentov brez obveznosti odkupa (7. točka prvega odstavka 8. člena ZTFI) in
- pomožne storitve v zvezi z izvedbo prve oziroma nadaljnje prodaje finančnih instrumentov z obveznostjo odkupa (6. točka prvega odstavka 10. člena ZTFI);

9. svetovanje in storitve v zvezi z združitvami in nakupom podjetij

- svetovanje in storitve v zvezi z združitvami in nakupi podjetij (3. točka prvega odstavka 10. člena ZTFI)²;

11. upravljanje z naložbami in svetovanje v zvezi s tem

- gospodarjenje s finančnimi instrumenti (4. točka prvega odstavka 8. člena ZTFI) in
- investicijsko svetovanje (5. točka prvega odstavka 8. člena ZTFI) ter
- investicijske raziskave in finančne analize ali druge oblike splošnih priporočil v zvezi s posli s finančnimi instrumenti (5. točka prvega odstavka 10. člena ZTFI);

12. hramba vrednostnih papirjev in druge storitve, povezane s hrambo

- hramba in vodenje finančnih instrumentov za račun strank, ki vključuje tudi:
 - skrbništvo in sorodne storitve, kakršne so upravljanje denarnih in drugih vrst zavarovanja,
 - storitve vodenja računov nematerializiranih vrednostnih papirjev strank (1. točka prvega odstavka 10. člena ZTFI).

Banka Slovenije je dne 22. 12. 2014 prejela obvestilo banke (dopis z dne 18. 12. 2014 s prilogami) o prenehanju opravljanja investicijskih storitev in poslov za stranke ter dne 13. 3. 2015 še izjavo banke (dopis z dne 6. 3. 2015) o datumu prenehanja dovoljenja za opravljanje investicijskih storitev in poslov ter pomožnih investicijskih storitev, ki je 21. 11. 2014. Banka je sporočila, da posluje in bo še naprej poslovala za svoj račun z instrumenti denarnega trga in prenosljivimi vrednostnimi papirji ter izvajala druge storitve, povezane s hrambo, ki ne sodijo med investicijske storitve in posle ter pomožne investicijske storitve po 15. točki 10. člena ZBan-1.

Banka Slovenije ugotavlja, da je banki z dnem 21. 11. 2014 prenehalo veljati dovoljenje za opravljanje storitev, ki so navedene v izreku te odločbe, ki je bilo banki izdano na podlagi odločbe Banke Slovenije z oznako 1/5 z dne 9. 6. 2000 v povezavi z dopolnilno odločbo 1/5-I z dne 9. 10. 2000 in na podlagi odločbe z oznako 1/5-II z dne 11. 2. 2005.

Druga točka prvega odstavka 87. člena ZBan-1 določa, da v primeru, če banka preneha z opravljanjem storitev za več kot šest mesecev oziroma poda izjavo, da bo z določenim dnem prenehala opravljati bančne storitve, dovoljenje preneha. Banka Slovenije o prenehanju veljavnosti dovoljenja izda ugotovitveno odločbo.

² Banka ni pridobila dovoljenja za svetovanje podjetjem glede kapitalske strukture, poslovne strategije in sorodnih zadev.


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Banka Slovenije nadalje ugotavlja, da banki ni prenehalo veljati dovoljenje za poslovanje za svoj račun z instrumenti denarnega trga in prenosljivimi vrednostnimi papirji v okviru 7. točke 10. člena ZBan-1 ter za druge storitve, povezane s hrambo, po 12. točki 10. člena ZBan-1.

Pouk o pravnem sredstvu:

Zoper to odločbo ni pritožbe, je pa mogoče začeti postopek sodnega varstva z vložitvijo tožbe na Upravno sodišče Republike Slovenije v roku 15 dni od vročitve odločbe.

Postopek vodila: Lea Košak
L. Košak


dr. Janez Fabijan
namestnik predsednika
Sveča Banke Slovenije

Vročiti:

- Gorenjska banka d.d., Kranj, Bleiweisova cesta 1, 4000 Kranj
- kopija v vednost: Agencija za trg vrednostnih papirjev, Poljanski nasip 6, 1000 Ljubljana

(TRANSLATION)

**BANK
OF SLOVENIA
EUROSYSTEM**

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/stamp partly illegible:
Gorenjska banka;
26 March 2015;
REF. NO. *****
801-36/15 PUI
CO. MANAG. BOARD
RESMAN
JAŠOVIĆ
MEDJA

GORENJSKA BANKA d.d. Kranj
Mr Andrej Andoljšek
President of the Management Board
Bleiweisova 1

SI-4000 KRANJ

Reference No.: 38.10-030/15
Date: 25 March 2015

Dear Sir or Madam,

Please find enclosed the Decision, reference number D25-38.10-2/15, dated 24 March 2015, finding that the authorization for the provision of investment services and transactions terminated.

Yours faithfully,

/stamp: BANK OF SLOVENIA;
EUROSYSTEM;
433/

(signature illegible)
Damjana Iglíč
Director

Systemic Supervision and Prudential Regulation



(TRANSLATION)

**BANK
OF SLOVENIA
EUROSYSTEM**

Reference No.: D25-38.10-2/15
Date: 24 March 2015

Name of issuing authority: Bank of Slovenia, Governing Board of the Bank of Slovenia comprised of:
Janez Fabijan, PhD, Stanislava Zadavec Capriolo, and Mejra Festić, PhD

Regulations governing competence: Article 88, paragraph 2, in conjunction with Article 87, paragraph 1, item 2, of the Banking Act (Official Gazette of the Republic of Slovenia, Nos. 99/10 – official consolidated text (52/11 – amended), 9/11 – ZPlaSS-B, 35/11, 59/11, 85/11, 48/12, 105/12, 56/13, 63/13-ZS-K, and 96/13; hereinafter: ZBan-1) and with Article 31, paragraph 1 of the Bank of Slovenia Act (Official Gazette of the Republic of Slovenia, Nos. 72/06 – official consolidated text, and 59/11)

Procedure initiation method: By virtue of office

Name of party: Gorenjska banka d.d., Kranj

Legal representatives: Andrej Andoljšek and Mojca Osolnik Videmšek

Request under procedure: Termination of the authorization for the provision of investment services and transactions

Date of session at which decision was taken: 24 March 2015 (530th session of the Governing Board of the Bank of Slovenia)

DECISION

finding that the authorization for the provision of investment services and transactions terminated

The Bank of Slovenia finds that the authorization granted to Gorenjska banka d.d., Kranj (hereinafter: the Bank) for the provision of services in accordance with Article 10, items 7, 8, 9, 11 and 12, of ZBan-1 terminated on 21 November 2014, specifically for:

- trading for the account of clients in money market instruments and transferable securities,
- participation in securities issues and the provision of associated services,
- consultancy and services in connection with corporate mergers and acquisitions¹,
- investment management and related advisory services, and
- safekeeping of securities,

and at the same time for the provision of investment services and transactions and ancillary investment services in accordance with Article 10, item 15, of ZBan-1, specifically for:

a) investment services and transactions in accordance with Article 8, paragraph 1, of the Market in Financial Instruments Act (Official Gazette of the Republic of Slovenia, Nos. 108/10 – official consolidated text, 78/11, 55/12, 105/12 – ZBan-1J, and 63/13 – ZS-K; hereinafter: ZTFI):

- reception and transmission of orders in relation to one or more financial instruments,
- execution of orders on behalf of clients,
- dealing for own account,
- portfolio management,
- investment advice,
- initial or subsequent placing of financial instruments on a firm commitment basis,
- initial or subsequent placing of financial instruments without a firm commitment basis;

¹ The Bank did not obtain authorization for corporate consultancy with regard to capital structure, operational strategy and related matters.



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- b) ancillary investment services in accordance with Article 10, paragraph 1, of the ZTFI:
- safekeeping and administration of financial instruments for the account of clients, including:
 - custodianship and related services, such as cash and other collateral management,
 - the services of keeping accounts of book-entry securities of clients,
 - consultancy and services in connection with corporate mergers and acquisitions,
 - investment research and financial analysis or other forms of general recommendation relating to transactions in financial instruments,
 - services in connection with initial or subsequent placing of financial instruments on a firm commitment basis.

STATEMENT OF GROUNDS

The Bank of Slovenia finds that – on the basis of the Bank of Slovenia's decision ref. No. 1/5, dated 9 June 2000, in conjunction with subsidiary decision ref. No. 1/5-I, dated 9 October 2000, and on the basis of decision ref. No. 1/5-II, dated 11 February 2005 – the Bank obtained authorization in accordance with Article 6, paragraph 1, item 12, of the Banking Act (Official Gazette of the Republic of Slovenia, No. 104/04 – official consolidated text; hereinafter: ZBan) for the provision of services relating to securities in accordance with Articles 73 and 74 of the Securities Market Act (Official Gazette of the Republic of Slovenia, No. 51/06 – official consolidated text), specifically for:

- reception and transmission of orders to buy or sell securities, performed by other brokerage companies (transmission/forwarding of orders);
- buying and selling of securities at the order and for the account of a client (stockbroking);
- buying or selling of securities at the order and for the account of the Bank (trading for own account);
- management of securities at the order and for the account of an individual client (securities management);
- special services with regard to securities:
 - the performing of all or several transactions and activities for the account of the issuer of securities necessary for a successful initial offering of securities, without the mandatory buyout of securities not being sold to investors during the initial offering (performance of initial offerings without mandatory buyout);
 - the performing of all or several transactions and activities for the account of the issuer of securities necessary for a successful initial offering of securities, with the mandatory buyout of securities not being sold to investors during the initial offering (performance of initial offerings with mandatory buyout);
 - the performing of all or several transactions and activities for the account of the issuer or holder of securities necessary for the admission of securities to the organised market (services with regard to the admission of securities to organised trading);
- ancillary services with regard to securities:
 - the providing of advice with regard to the buying or selling of securities (investment advisory service);
 - the keeping of accounts of book-entry securities held by clients at a clearing and deposit house and the execution of orders placed by holders relating to transfers of securities between several holders' accounts (keeping accounts of book-entry securities);
 - the safekeeping of securities issued as written documents which are not traded on the organised market (safekeeping of securities);
 - the performing of all or several transactions and activities for the account of third parties necessary for carrying out a merger or takeover of a public limited company (services with regard to takeovers).

With the entry into force of ZBan-1 on 29 December 2006, on the basis of the provision of Article 407 of the



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ZBan-1, all authorizations for the provision of banking or other services valid at the date of its entry into force, were deemed granted in accordance with ZBan-1. This also applies to the authorization granted to the Bank in accordance with Article 6, paragraph 1, item 12, of ZBan for the provision of services with regard to securities in accordance with the law governing the securities market. With the entry into force of the ZTFI on 11 August 2007, on the basis of the provision of Article 582 of ZTFI, the above authorization is deemed an authorization granted to the Bank for the provision of investment services and transactions in accordance with Article 10, item 15, in conjunction with Article 10, items 7, 8, 9, 11 and 12, of ZBan-1, as follows:

7. trading for the account of clients in money market instruments and transferable securities

- reception and transmission of orders in relation to one or more financial instruments (Article 8, paragraph 1, item 1 of the ZTFI),
- execution of orders on behalf of clients (Article 8, paragraph 1, item 2, of the ZTFI), and
- dealing for own account (Article 8, paragraph 1, item 3, of the ZTFI);

8. participation in securities issues and the provision of associated services

- initial or subsequent placing of financial instruments on a firm commitment basis (Article 8, paragraph 1, item 6, of the ZTFI),
- initial or subsequent placing of financial instruments without a firm commitment basis (Article 8, paragraph 1, item 7, of the ZTFI), and
- ancillary services in connection with initial or subsequent placing of financial instruments on a firm commitment basis (Article 10, paragraph 1, item 6, of the ZTFI);

9. consultancy and services in connection with corporate mergers and acquisitions

- consultancy and services in connection with corporate mergers and acquisitions (Article 10, paragraph 1, item 3, of the ZTFI)²;

11. investment management and related advisory services

- portfolio management (Article 8, paragraph 1, item 4, of the ZTFI),
- investment advice (Article 8, paragraph 1, item 5 of the ZTFI), and
- investment research and financial analysis or other forms of general recommendation relating to transactions in financial instruments (Article 10, paragraph 1, item 5, of the ZTFI);

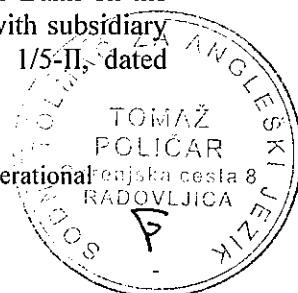
12. safekeeping of securities and other related services

- safekeeping and administration of financial instruments for the account of clients, including:
 - custodianship and related services, such as cash and other collateral management,
 - the services of keeping accounts of book-entry securities of clients (Article 10, paragraph 1, item 1, of the ZTFI).

On 22 December 2014, the Bank of Slovenia received a notification of the Bank (letter dated 18 December 2014 with enclosures) on the discontinuation of the provision of investment services and transactions for clients and, on 13 March 2015, also the declaration of the Bank (letter dated 6 March 2015) of the date of termination of authorization for the provision of investment services and transactions and ancillary investment services, that date being 21 November 2014. The Bank stated that it does still deal and would continue to deal for own account in money market instruments and transferable securities as well as perform other services in connection with safekeeping, which are not part of the investment services and transactions and ancillary investment services in accordance with Article 10, item 15, of ZBan-1.

The Bank of Slovenia finds that on 21 December 2014 the Bank's authorization for the provision of investment services and transactions indicated in the operative part hereof, granted to the Bank on the basis of the Bank of Slovenia's decision ref. No. 1/5, dated 9 June 2000, in conjunction with subsidiary decision ref. No. 1/5-I, dated 9 October 2000, and on the basis of decision ref. No. 1/5-II, dated 11 February 2005, terminated.

² The Bank did not obtain authorization for corporate consultancy with regard to capital structure, operational strategy and related matters.



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Article 87, paragraph 1, item 2, of ZBan-1 stipulates that in the event that a bank discontinues the provision of services for more than six months or submits a declaration that it would discontinue the provision of banking services on a specified date, the authorization shall terminate. The Bank of Slovenia shall issue a declaratory decision on the termination of authorization.

The Bank of Slovenia further finds that the Bank's authorization for dealing for own account in money market instruments and transferable securities in accordance with Article 10, item 7, of ZBan-1 and for other services in connection with safekeeping in accordance with Article 10, item, has not terminated.

Instruction on legal remedies:

No appeal against the present decision shall be admissible; however, judicial protection proceedings may be initiated by way of bringing action with the Administrative Court of the Republic of Slovenia within 15 days from the date of service hereof.

Procedure conducted by: Lea Košak
(signature illegible)

(stamp illegible)

(signature illegible)
Janez Fabijan, PhD

Deputy Governor of the
Governing Board of the Bank of Slovenia

To be served on:

- Gorenjska banka d.d., Kranj, Bleiweisova cesta 1, SI-4000 Kranj
- carbon copy: Securities Market Agency, Poljanski nasip 6, SI-1000 Ljubljana





OVERITEV / CERTIFICATION

Podpisani Tomaž Poličar, z odločbo Ministrstva za pravosodje Republike Slovenije z dne 23.03.2010, št. 705-66/2009, imenovani sodni tolmač za ANGLEŠKI JEZIK, potrjujem, da se ta prevod popolnoma ujema z izvirnikom, ki je sestavljen v slovenskem jeziku.

I, the undersigned Tomaž Poličar, court interpreter for the ENGLISH LANGUAGE appointed by Decree Number 705-66/2009 of the Ministry of Justice of the Republic of Slovenia issued on 23 March 2010, hereby declare that this translation entirely corresponds to the original text in the Slovene language.

Podpisano in žigosano v Radovljici dne 24. 1. 2020 / Signed and sealed in Radovljica on 24 January 2020

Sodni tolmač / Court Interpreter
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