

HOUSING LOANS UNINSURED BY NKOSK WITH A FOREIGN CURRENCY CLAUSE – COMBINED INTEREST RATE (fixed interest rate for the first 72 months)

Type of client	BANK CLIENTS RECEIVING THE SALARY / PENSION THROUGH THE BANK	BANK CLIENTS IN THE PROCERSS OF TRANSFERRING THE SALARY / PENSION PAYMENT TO THE BANK
Purchase price of the real estate	EUR 100.000,00	
Downpayment (min 20%)	EUR 20.000,00	
Loan amount	EUR 80.000,00	
Repayment period	360 months	
Contracted loan currency	RSD indexed in EUR	
Indexation criteria	EUR – loan indexed in EUR	
Nominal interest rate at an annual level	The first 72 months: 4,50% fixed After 72 months: 6M EURIBOR* + 2,50% variable	
Bank fee for a loan processing	Fee free	
Monthly fee for a current account maintenance	Fee free	RSD 150,00
Mortgage registration fee	RSD 68.400,00	
Drafting and notarization of the pledge statement with notaries public	RSD 21.600,00	
Real estate annual insurance	RSD 5.000,00	
Costs of a real estate folio issuance**	RSD 540,00	
Cost of issuing a certificate for first-time real estate buyers	RSD 660,00	
Costs of the real estate's appraisal	RSD 12.000,00	
Costs of mortgaged real estate appraisal (every 3 years)	RSD 10.000,00	
Costs of obtaining a Credit Bureau report	RSD 246,00	
Costs of a promissory note issuance	RSD 100,00	
Monthly installment	The first 72 months: EUR 405,34 After 2 months: EUR 425,64	
Total amount to be paid by the Loan Beneficiary per loan	EUR 154.706,27	EUR 155.167,07
Effective interest rate	5,12%	5,14%

*The value of 6M Euribor as of 01.09.2024 is 3,36%.
The calculation done on 30.12.2024.

** The cost of issuing a real property folio is shown for the issuance of a single document. This cost may increase depending on the number of pages and the number of property deeds required during the loan approval process.

The conditions for the approval of this type of housing loan are for informational purposes. For the possibility of submitting an application and for more detailed information

regarding this loan product, we invite you to contact the nearest Bank branch. Specific loan conditions depend on the Bank's internal client segmentation.