

**HOUSING LOANS SECURED BY NKOSK WITH A FOREIGN EXCHANGE CLAUSE –COMBINED INTEREST RATE (fixed interest rate in the first 72 months).**

Type of client	BANK CLIENTS RECEIVING THE SALARY THROUGH THE BANK	BANK CLIENTS IN THE PROCESS 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 term		360 months
Contracted loan currency		RSD indexed in EUR
Indexation criteria		EUR – loans indexed in EUR
Nominal interest rate at an annual basis		The first 72 months: 4,95% fixed After 72 months: 6M EURIBOR* + 2,75% 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 by notaries public.		RSD 21.600,00
Annual real estate insurance.		EUR 40,00 (RSD 4.682,32)
Costs of issuing a real estate folio. **		EUR 10,00 (RSD 1.170,58)
Costs of real estate appraisal		EUR 100,00 (RSD 11.705,80)
Mortgaged real estate appraisal costs (every 3 years).		
Insurance premium with NKOSK /2.75% of the loan amount/		Max EUR 80,00 (RSD 9.364,64)
One-time fee for NKOSK requirements		
Costs of obtaining a Credit Bureau report		EUR 2.200,00 (RSD 237.527,60)
Costs of a promissory note issuance		RUR 30,00 (RSD 3.511,74)
Monthly installment		RSD 246,00 RSD 100,00 The first 72 months: EUR 427,02 After 72 months: EUR 476,35
Total amount to be paid by the Beneficiary per loan	EUR 172.966,04	EUR 173.426,84
Effective interest rate	<b>6,23%</b>	<b>6,26%</b>

The value of the 6M Euribor as at 01.09.2024 is 3,36%.

The calculation done on 19.09.2024

\*The cost of issuing a real estate folio is shown for the issuance of a single document. It may increase depending on the number of pages, as well as the number of real property folios required during the loan approval process.

The terms and conditions for approving this type of housing loan are for informational purposes only. For the possibility of submitting an application and more detailed information regarding this loan product, we invite you to contact the nearest branch of the Bank. The specific loan terms depend on the Bank's internal client segmentation.