

## Loan Terms and Conditions – Green housing loan

GREEN HOUSING LOANS UNINSURED BY NKOSK WITH A FOREIGN EXCHANGE CLAUSE	
TYPE OF CLIENT	BANK CLIENTS RECEIVING THE SALARY/PENSION PAYMENT THROUGH THE BANK, AND BANK CLIENTS IN THE PROCESS OF TRANSFERRING THE SALARY / PENSION PAYMENT TO THE BANK
LOAN AMOUNT	from EUR 30.000 to EUR 300.000 from EUR 30.000 to EUR 100.000 for the purchase of the first residential property (for a downpayment of 10%)
CONTRACTED LOAN CURRENCY	Dinar loan indexed in EUR
INDEXATION CRITERIA	EUR mid-exchange rate of the NBS
REPAYMENT PERIOD	from 96 to 360 months from 96 to 240 months for the purchase of the first residential property (for a downpayment of 10%)
NOMINAL INTEREST RATE AT AN ANNUAL LEVEL	From 2,50% to 2.70% + 6M EURIBOR, variable Margin of 2,50% to 2.70% is fixed. The value of the 6M EURIBOR as of 01/03 or 01/09 is applied for the current six-month period. <u>Until 31.12.2025., the Bank applies a nominal interest rate that cannot be higher than 5%. If the nominal interest rate is lower than 5% on the day of loan realization, as well as on the agreed adjustment day, the Bank will apply that lower interest rate.</u>
INTEREST RATE ADJUSTMENT	The interest rate is adjusted semi-annually, on 31.03 (the value of 6M EURIBOR as of 31.03 is applied) and on 30.09 (the value of the 6M EURIBOR as of 01/09 is applied).
BANK FEE FOR PROCESSING A LOAN	Fee free
SPECIAL CONDITIN	Financing purchase (of an old and new building or construction of buildings within A and B power range
LOAN COLLATERAL	- Two blank promissory notes of the credit beneficiary - First-rank mortgage or second-rank mortgage when the first-rank mortgage has been established as security in favor of NLB Komercijalna Banka. - Real estate insurance endorsed in favor of NLB Komercijalna Banka with insurance companies.
LOAN REPAYMENT	It is carried out monthly in the dinar equivalent of EUR at the middle exchange rate of the National Bank of Serbia (NBS) on the date of the monthly installment payment
DOWNPAYMENT	Minimum 20% of the purchase price of the real estate or the estimated cost and bill of quantities Minimum 10% of the purchase price of the real estate for the purchase of the first residential property
EARLY REPAYMENT	Real estate purchase: 1% of the amount of the early repaid principal if the period between the early repayment of the loan and the final maturity date is longer than one year, or 0.5% if the mentioned period is shorter, provided that the amount of the early repayment within a 12-month period exceeds RSD 1,000,000.00.

In all cases where the loan is secured by a mortgage on real estate, there are costs associated with property valuation, insurance, obtaining certificates, confirmations, permits, declarations, and decisions from the competent authorities, as well as costs for establishing the mortgage, and others. These costs are included in the representative example.

The conditions for granting this type of housing loan are for informational purposes. For the possibility of submitting a request and more detailed information regarding this loan product, we invite you to contact the nearest Bank branch.

<b>GREEN HOUSING LOANS INSURED WITH NKOSK WITH A FOREIGN EXCHANGE CLAUSE</b>	
TYPE OF CLIENT	BANK CLIENTS RECEIVING THE SALARY/PENSION THROUGH THE BANK AND BANK CLIENTS IN THE PROCESS OF TRANSFERRING THE SALARY/PENSION PAYMENT THROUGH THE BANK
LOAN AMOUNT	from EUR 12.000 to EUR 300.000
CONTRACTED LOAN CURRENCY	Dinar loan indexed in EUR
INDEXATION CRITERIA	EUR-mid-exchange rate of the NBS
REPAYMENT PERIOD	from 96 to 360 months from 96 to 240 months for the purchase of the first housing real estate with a downpayment of min. 10%
NOMINAL INTEREST RATE AT AN ANNUAL LEVEL	Until 31.12.2024: 1,10%+6M Euribor From 01.01.2025: 2,70% + 6M EURIBOR, variable The margin of 2.70% is fixed. The value of the 6M EURIBOR as of 01/03 or 01/09 is applied for the current six-month period.
INTEREST RATE ADJUSTMENT	The interest rate is adjusted on a six-month basis, on 31.03 (applied is the value of the 6M EURIBOR as of 01.03) and on 30.09 (applied is the value of the 6M EURIBOR as of 01.09).
BANK FEE FOR PROCESSING A LOAN	Fee free
SPECIAL CONDITION	Financing of the purchase (of old and new buildings) or the construction of buildings that fall within energy classes A and B.
ONE-TIME FEE IN FAVOR OF NKOSK	EUR 30,00
INSURANCE PREMIUM WITH NKOSK*	From 1,50% to 2,50% of the loan amount
LOAN COLLATERAL	- Two blank promissory notes of the loan beneficiary - First-rank mortgage or second-rank mortgage when the first-rank mortgage is constituted as a means of security in favor of NLB Komercijalna banka - Real estate insurance endorsed in favor of NLB Komercijalna Banka with insurance companies
LOAN REPAYMENT	It is carried out monthly in the dinar equivalent of EUR at the mid-exchange rate of the National Bank of Serbia (NBS) on the date of the monthly installment payment.
DOWNPAYMENT	A minimum of 20% of the purchase price of the property or the estimated cost and bill of quantities
EARLY REPAYMENT	Real estate purchase: Until 31.12.2024, no early repayment fee. After this period: 1% of the amount of the early repaid principal if the period between the early repayment of the loan and the final maturity date is longer than one year, or 0.5% if the mentioned period is shorter, provided that the amount of the early repayment within a 12-month period exceeds RSD 1,000,000.00.

The cost of the credit insurance premium with NKOSK increases in the following cases:

1. If the loan borrower does not have life insurance pledged in favor of the Bank, an additional 0.25% is added to the stated premiums.
2. If the subject of the mortgage is a "property under construction," an additional 0.5% is added to the stated premiums.
3. If the subject of the mortgage is a "property legalized under the Law on Planning and Construction" based on minimal technical documentation, an additional 0.15% is added to the stated premiums.
4. If the credit indebtedness ratio of the borrower and co-borrower (the ratio of total monthly credit obligations to regular net monthly income, reduced by the value of the minimum consumer basket for the first adult household member according to the latest published data from the Republic Statistical Office) is:

- equal to or greater than 60%, an additional 0.5% is added to the stated premiums;
- equal to or greater than 70%, an additional 1% is added to the stated premiums;
- equal to or greater than 80% (only when 80% or more of the monthly obligations are contracted in dinars), an additional 1.5% is added to the stated premiums.

In all cases where the collateral for the loan is a mortgage on real estate, there are costs associated with property valuation, insurance, obtaining certificates, confirmations, permits, declarations, and decisions from competent authorities, as well as the costs of establishing the mortgage, among others, at the time of loan approval. These costs are included in the representative example.

