

**DINAR HOUSING LOAN INSURED BY NKOSK - WITHOUT LIFE INSURANCE**

Type of client	BANK CLIENTS RECEIVING THE SALARY/PENSION THROUGH THE BANK	BANK CLIENTS IN THE PROCESS OF TRANSFERING THE PAYMENT OF THE SALARY/PENSION THROUGH THE BANK
Purchase value of the real estate	RSD 10.000.000,00	
Downpayment (min 20%)	RSD 2.000.000,00	
Loan amount	RSD 8.000.000,00	
Repayment period	360 months	
Contracted loan currency	RSD	
Indexation criteria	-	
Nominal interest rate at an annual level	6M BELIBOR* + 1,95%, variable <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>	
Bank fee for processing a loan application	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 public notaries	RSD 21.600,00	
Annual real estate insurance	RSD 5.000,00	
Costs of issuance of the real estate folio**	RSD 540,00	
Costs of the real estate appraisal	RSD 12.000,00	
Costs of appraisal of mortgaged real estate (every 3 years)	RSD 10.000,00	
Insurance premium with NKOSK (2,75% of the loan amount)	RSD 220.000,00	
One-time fee for processing the NKOSK application	EUR 30,00 (RSD 3.509,01)	
Cost of obtaining a Credit Bureau report	RSD 246,00	
Costs of the promissory note issuance	RSD 100,00	
Monthly installment	RSD 42.945,33	
Total amount to be paid per loan by the Beneficiary	RSD 16.025.273,81	RSD 16.080.713,81
Effective interest rate	<b>5,65%</b>	<b>5,68%</b>

\*The value of 6M Belibor as of 01.09.2024, is 5.22%.

**The calculation is done on 30.12.2024. with Nominal Interest Rate of 5,00%.**

\*\*The cost of issuing the property certificate is shown for the issuance of a single document. It may increase depending on the number of pages, as well as the number of property certificates required in the loan approval process.

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