

**DINAR HOUSING LOAN UNINSURED 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 SALARY/PENSION PAYMENT THROUGH THE BANK
Purchase price 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 basis	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 the 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 by notaries public	RSD 21.600,00	
Additional real estate insurance	RSD 5.000,00	
Costs of the 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 appraisal	RSD 12.000,00	
Appraisal costs of the mortgaged real estate (every 3 years).	RSD 10.000,00	
Costs 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 by the Beneficiary per loan	RSD 15.803.204,80	RSD 15.857.204,80
Effective interest rate	<b>5,38%</b>	<b>5,41%</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 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 property title deeds required in the loan approval process.

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