

## Loan terms and conditions - Dinar housing loans insured by NKOSK

DINAR HOUSING LOANS INSURED BY NKOSK	
TYPE OF CLIENT	BANK CLIENTS RECEIVING THE SALARY / PENSION THROUGH THE BANK AND BANK CLIENTS IN THE PROCESS OF TRANSFERRING THE PAYMENT OF THE SALARY / PENSION TO THE BANK
LOAN AMOUNT	from EUR 30.000 to EUR 300.000 in the dinar equivalent
CONTRACTED LOAN CURRENCY	Dinar loan
REPAYMENT PERIOD	from 96 to 360 months
NOMINAL INTEREST RATE AT AN ANNUAL LEVEL, VARIABLE	6M BELIBOR + 1,95% Margin rate of 1,95% is fixed The value of the 6M BELIBOR as of 01.03. / 01.09. is applied, which is used 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>
INTERST RATE ADJUSTMENT	The interest rate adjustment is carried out semiannually on 31.03. (the value of the 6M BELIBOR as of 01.03. is applied) and on 30.09 (the value of the 6M BELIBOR as of 01.09. is applied).
BANK FEE FOR A LOAN PROCESSING	Fee free
INSURANCE PREMIUM WITH NKOSK*	1,35% to 2,35%
ONE-TIME FEE IN FAVOR OF NKOSK	EUR 30,00
LOAN COLLATERAL	- Two blank promissory notes from the Loan Beneficiary - First-rank mortgage or second-rank mortgage when the first-rank mortgage has been established as a security in favor of NLB Komercijalna Banka - Real estate insurance assigned in favor of NLB Komercijalna Banka with insurance companies - Loan insurance by the National Corporation (NKOSK).
LOAN REPAYMENT	Made monthly in dinars
DOWNPAYMENT	A minimum of 20% of the purchase price of the real estate, or of the preliminary bill of quantities and cost projections.
EARLY REPAYMENT	Real estate purchase: 1% of the amount of the early repaid principal if the period between the early repayment and the final maturity date exceeds one year, or 0.5% if this period is shorter, provided that the early repaid amount within a 12-month period exceeds RSD 1,000,000.00.

\* The cost of the loan insurance premium with NKOSK increases in the following cases:

1. If the loan beneficiary does not have life insurance assigned in favor of the Bank, 0.25% is added to the stated premiums.
2. If the mortgaged property is an "object under construction," 0.5% is added to the stated premiums.
3. If the mortgaged property is an "object legalized under the Law on Planning and Construction," based on minimal technical documentation, 0.15% is added to the stated premiums.
4. If the credit indebtedness ratio of the loan beneficiary and co-debtor (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 data published by the National Statistical Office) is: equal to or greater than 60%, 0.5% is added to the stated premiums; equal to or greater than 70%, 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), 1.5% is added to the stated premiums.

In all cases where the loan security is a mortgage on real estate, loan approval incurs costs related to property valuation, insurance, obtaining certificates, confirmations, permits, declarations, and decisions from the relevant authorities, as well as the costs of constituting the mortgage, among 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.