

## Loans for young people at UniCredit Bank Serbia

UniCredit Bank joined the state program

**Belgrade, Marth 26, 2025** - UniCredit Bank Serbia has joined the guarantee scheme of the Republic of Serbia for housing loans for young people, so young people in Serbia can apply for a subsidized loan for the purchase of their first property at UniCredit Bank as of next week.

According to this guaranteed scheme, persons aged 20 to 35, who do not own real estate, and who are citizens of Serbia, residing in Serbia, can apply for a housing loan for young people. The conditions apply to permanent or fixed-term employees, entrepreneurs, farmers, self-employed artists or the unemployed with a creditworthy guarantor of a family member.

**Management Board and Head of Retail UniCredit Bank Serbia, Rastko Nicić** emphasized on this occasion: *"As one of the systemically most important banks in Serbia, we are always here to support efforts to facilitate access to financial resources for all citizens, especially when we talk about young people. We understand that solving the housing issue is a key step in the lives of young people, so we want to make that step as easy and accessible as possible for them. We want young people to feel that they have a strong partner in our bank, who is there to support and empower them in every aspect of their lives."*

The maximum loan amount is 100,000 euros, with a minimum participation of the home loan user of 1% of the real estate value, and at the request of the loan user, the participation can be higher. The state subsidizes part of the interest rate and guarantees 40% of the loan amount in the first ten years of repayment. The nominal interest rate is fixed for the first six years and amounts to 3.5%, whereby the client pays 1.5%, thanks to a government subsidy of two percentage points. The interest rate after a period of six years will be 6M EURIBOR + 2%. The loan repayment period is up to 40 years from the day the loan is released into the exchange rate, and at most until the borrower reaches 70 years of age.

### Representative example:

Type of loan	Housing loan for young people
Loan amount	70.000 EUR
Repayment period	480 monts
Nominal interest rate	1.50% for the first 72 months, then 2.00% + 6M EURIBOR***
Installment amount	EUR 194.63 for the first 72 months, and EUR 298.31 after that (based on the value of 6M EURIBOR as of February 6, 2025)
<b>Effective interest rate **</b>	<b>3,68%</b>
Total repayment amount (interest + principal)	137.366,19 EUR

**\*\*The following costs are included in the EKS calculation (expected costs in dinars (absolute amount), the amount of which the bank has no influence on):** • Cost of the credit bureau: 246 RSD • Cost of promissory notes: 100 RSD • Cost of property insurance per year: 40 EUR • Cost of real estate valuation: 100 EUR • Cost of



notarizing the pledge statement: no cost • Cost of mortgage establishment fee: no cost • Cost of obtaining an extract from the real estate certificate: no cost • Fee for maintaining a payment account with basic services (monthly): 150 RSD \*\*\*Value of the six-month EURIBOR on February 6, 2025. is 2.466%. The six-month EURIBOR is adjusted twice a year, every February 8. and 08.08. until the end of the loan repayment. The interest calculation method is proportional. Criteria for indexation: The loan is released in dinar equivalent value at the official middle exchange rate of the NBS on the day of loan disbursement, and the monthly installment is paid, i.e. the loan is returned in dinar equivalent value at the official middle exchange rate of the NBS on the day of the annuity collection.

\*\*\*\*

**UniCredit** is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class for all stakeholders, unlocking the potential of our clients and our people across Europe.

We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and three product factories, Corporate, Individual and Group Payments Solutions. This allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across all our markets.

Digitalization and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and creating a sustainable future for our clients, our communities, and our people.