



Loan name	Loan with 100% deposit - entrepreneurs
Loan type	<ul style="list-style-type: none"> - Loans with 100% deposit - The refinancing loan is recorded exclusively as a loan for its original purpose**
Minimum and maximum loan amount	<p>Minimum amount: not defined</p> <p>Maximum amount is not defined, depends on client's creditworthiness</p>
Loan maturity	From 1 to 10 years
Currency in which the Bank is booking/granting or indexing the loan	RSD or RSD indexed in EUR
Type, level i.e. range of the nominal annual interest rates	<p>Variable interest rate in RSD: 3M Belibor + margin 0.3% - 19% p.a.</p> <p>Variable interest rate in EUR: 12 M Euribor + margin 0.14%-19% p.a.</p> <p>Fixed interest rate in RSD: from 2.9% to 29,99% p.a.</p>
Criteria for changing of stipulated variable nominal interest rate	<p>Modification of the level of variable nominal interest rate, due to change of:</p> <ul style="list-style-type: none"> • 3 month BELIBOR is carried out four times a year, every January 06., April 06., July 06., October 06., in such a manner that the value of 3 month BELIBOR defined in the market 2 working days in before the adjustment date is taken into account. If adjustment dates fall in a nonworking day, they shall be moved to the first subsequent working day. • 12 month EURIBOR, is carried out once a year, every 2nd November, until the end of repayment, in such a manner that the value of 12 month EURIBOR defined in the market 2 working days in before the adjustment date is taken into account. If adjustment dates fall in a nonworking day, they shall be moved to the first subsequent working day..



The interest calculation method	Proportional method
Applied interest rate in case of recorded delay (penalty interest rate)	If the Client doesn't fulfill financial obligations defined by the Loan Contract, on the amount of overdue obligations penalty interest will be calculated. Calculation of penalty interest is defined by the Penalty Interest Rate Law. If the contracted nominal interest rate is higher than the penalty interest rate, nominal interest rate will be calculated after default of the Client.
Fees and other costs included in the Effective interest rate, charged to the client	
Fee type, level i.e. range of all fees, followed by determination whether are fixed or variable	Flat fee:: from 0% to 5% fixed Maintenance fee: from 0% to 5% fixed
Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable	<ul style="list-style-type: none"> - Costs of obtaining Credit Bureau report - Costs of bills of exchange <p>Account maintenance fee (in case that client already does not have RSD current account in Bank), variable cost, monthly, from 0-2.000 RSD</p> <p>Costs of Credit Bureau report, bills of exchange, kasko insurance and pledge registration are defined by authorized institutions. These costs are included in EIR calculation, but, the bank has no influence on its amount</p> <p>* The amount of costs is defined in the Decision made by the Board for Retail Operations of the Association of Serbian Banks, which prescribed representative examples of cost.</p>
Collateral type	Guarantee deposit in the amount of 100-150% of the amount of loan. The deposit is in RSD or EUR currency



Loan prepayment	The Bank does not charge repayment fee for loans with variable interest rates. The repayment fee is charged for loans with a fixed interest rate, amounting to 0-1% fixed from the amount of principal that is subject to early repayment, up to the amount of damage suffered by the Bank due to early repayment.

** According to the decision of the Chart of Accounts and Contents of Accounts in the Chart of Accounts for Banks.