

Loan name	Loan for the purchase of agricultural land
Loan type	Loan for the purchase of agricultural land
Minimum and maximum loan amount	Minimum amount: from 2,000 EUR in NIR equivalent The maximum amount: depends on client creditworthiness
Loan maturity	Max tenor is 144 months Grace period up to 6 months
Currency in which the Bank is booking/granting or indexing the loan	RSD or EUR
Type, level i.e. range of the nominal annual interest rates	Variable interest rate, <b>from 6 M Belibor + margin 0.3%-30% p.a.</b> Variable interest rate, <b>6M EURIBOR + margin 0.14%-30% p.a</b> Fixed interest rate EUR <b>from 0.14% -30% p.a</b>
Criteria for changing of stipulated variable nominal interest rate	Changing of the variable nominal interest rates is <ul style="list-style-type: none"> <li>• Modification of the level of variable nominal interest rate, due to a change in the value of 6 month BELIBOR is carried out four times a year, every 08th February. and 08th August., in such a manner that the value of 6 month BELIBOR defined in the market 2 working days in before the adjustment date is taken into account. If adjustment dates fall in a non-working day, they shall be moved to the first subsequent working day.</li> <li>• Changing of the variable nominal interest rates is caused by changing the value of the six-month EURIBOR, and shall be carried out twice a year, on each 08th February and 08th August until the maturity. Changing is based on the value of the six-month EURIBOR, which is defined in the market 2 working days before the date of adjustment. If adjustment dates are non-working dates, the next working day will be applied</li> </ul>
The interest calculation method	Proportional method

<b>Applied interest rate in case of recorded delay (penalty interest rate)</b>	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.
<b>Fees and other costs included in calculation of effective interest rate, charged to the Client</b>	
<b>Fee type, level i.e. range of all fees, followed by determination whether are fixed or variable</b>	Administration fee: <b>from 0% to 5% fixed</b> Maintenance fee: <b>from 0% to 5% fixed</b>
<b>Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable</b>	Costs of obtaining Credit Bureau report Costs of bills of exchange Costs of property insurance annually * Costs of life insurance annually * Costs of property value appraisal * Costs of notarization of pledge statement * Costs of the fee for establishing mortgage * Costs of obtaining excerpt from land registry books * Costs of pledge registration Costs of appraisal of the subject of pledge * Cost for the issuing of certificates of settled liabilities*  Account maintenance fee (in case that client already does not have RSD current account in Bank), variable cost, monthly, from 0- 2.000 RSD. These costs are included in EIR calculation, but, the bank has no influence on its amount. * 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 costs.
<b>Collateral type</b>	Bills of exchange, administrative order, guarantor mortgage, pledge, assigned property insurance policy, assigned life insurance policy
<b>Loan prepayment</b>	The loan prepayment fee amounts to <b>0-1% fixed</b> from the amount of principal that is the subject to loan prepayment, up to the amount of the damage incurred Bank because of loan prepayment.