

HOUSING LOAN				
Loan name	Loan type	Loan maturity	Currency in which the Bank is booking/granting or indexing the loan. Applied exchange rate	Type, level i.e. range of the nominal annual interest rates
<b>Housing loan with NKOSK insurance</b>	Housing loan with NKOSK insurance for the purchase of real estate	from 5 to 20 years (in RSD) from 5 to 30 years (in EUR)	Loan In RSD. Loan is indexed in EUR, booked/granted in RSD counter value by middle NBS (National Bank of Serbia) exchange rate, on the date of loan disbursement. Middle NBS exchange rate for EUR on the date of calculation	<p><b>For loans in RSD:</b> Variable interest rate 6M Belibor + fixed margin <b>1-15%</b> annually</p> <p><b>For loans in EUR:</b> Variable interest rate: 6M Euribor + fixed margin <b>0,5-10%</b> annually</p> <p>Fixed interest rate: from <b>1 to 10%</b></p> <p>Combination of fixed and variable: Fix: From 1 to 10% Variable: 6 M Euribor + fixed margin 0,5-10% annually</p>



<p><b>Housing loan without NKOSK insurance</b></p>	<p>Housing loan without NKOSK insurance for the purchase of real estate</p>	<p>from 5 to 20 years (in RSD) from 5 to 30 years (in EUR)</p>	<p>Loan In RSD. Loan is indexed in EUR, booked/granted in RSD counter value by middle NBS (National Bank of Serbia) exchange rate, on the date of loan disbursement. Middle NBS exchange rate for EUR on the date of calculation</p>	<p><b>For loans in RSD:</b> Variable NIR: 6M Belibor + fixed margin <b>1-20%</b> annually</p> <p><b>For loans in EUR:</b> Variable interest rate: 6M Euribor + fixed margin <b>0,5-10%</b> annually</p> <p>Fixed interest rate: from <b>1 do 10%</b></p> <p>Combination of fixed and variable: Fix: From 1 to 10% Variable: 6 M Euribor + fixed margin 0,5-15% annually</p>
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<b>Loan for Adaptation and Reconstruction with NKOSK insurance</b>	Loan for Adaptation and Reconstruction with NKOSK insurance in RSD or EUR, for Adaptation and Reconstruction	from 5 to 10 years (in RSD i EUR )	In RSD, Loans in EUR is indexed in EUR, booked/granted in RSD counter value by middle NBS (National Bank of Serbia) exchange rate, on the date of loan disbursement. Middle NBS exchange rate for EUR on the date of calculation	<b>For loans in RSD:</b> Variable interest rate: 6M Belibor + fixed margin <b>5-15%</b> annually  <b>For loans in EUR:</b> Variable interest rate: 6M Euribor + fixed margin <b>0,5-10%</b> annually
<b>Loan for Adaptation and Reconstruction without NKOSK insurance</b>	Loan for Adaptation and Reconstruction without NKOSK insurance in RSD or EUR, for Adaptation and Reconstruction	from 5 to 10 years (in RSD i EUR )	In RSD, Loans in EUR is indexed in EUR, booked/granted in RSD counter value by middle NBS (National Bank of Serbia) exchange rate, on the date of loan disbursement. Middle NBS exchange rate for EUR on the date of calculation	<b>For loans in RSD:</b> Variable NIR: 6M Belibor + fixed margin <b>10-20%</b> annually  <b>For loans in EUR:</b> Variable NIR: 6M Euribor + fixed margin <b>0,5-10%</b> annually



<b>Minimum and maximum loan amount</b>	<p><b>For housing loans:</b> The minimum amount: not defined The maximum amount: not defined, depends on client creditworthiness</p> <p><b>Loan for Adaptation and Reconstruction:</b> The minimum amount: 500.000 RSD The maximum amount: not defined, depends on client creditworthiness</p>
<b>Criteria for modification of nominal interest rate</b>	<p><b>For loans indexed in RSD:</b> Changing of the variable nominal interest rates is caused by changing the value of the six-month BELIBOR, 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 BELIBOR, which is defined in the market 2 working days before the date of adjustment. If adjustment dates are nonworking dates, the next working day will be applied.</p> <p><b>For loans indexed in EUR:</b> 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.</p>
<b>The interest calculation method</b>	<p>Proportional</p>
<b>Applied interest rate in case of recorded delay (penalty interest rate)</b>	<p>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</p>

Fees and other costs included in the Effective interest rate, charged to the client	
<p><b>Fee type, level i.e. range of all fees, followed by determination whether are fixed or variable</b></p>	<p><b>For Housing loan with NKOSK insurance in RSD:</b>  Administration fee: from 0% to 3% fixed  Maintenance fee: from 0% to 2% fixed</p> <p><b>For Housing loan with NKOSK insurance in EUR:</b>  Administration fee: from 0% to 5% fixed  Maintenance fee: from 0% to 5% fixed</p> <p><b>For Housing loan without NKOSK insurance in RSD:</b>  Administration fee: from 0% to 4% fixed  Maintenance fee: from 0% to 3% fixed</p> <p><b>For Housing loan without NKOSK insurance in EUR:</b>  Administration fee: from 0% to 5% fixed  Maintenance fee: from 0% to 5% fixed</p> <p><b>For Loan for Adaptation and Reconstruction with NKOSK in RSD:</b>  Administration fee: from 0% to 5% fixed  Maintenance fee: from 0% to 5% fixed</p> <p><b>For Loan for Adaptation and Reconstruction with NKOSK in EUR:</b>  Administration fee: from 0% to 5% fixed  Maintenance fee: from 0% to 5% fixed</p> <p><b>For Loan for Adaptation and Reconstruction without NKOSK in RSD:</b> Administration fee: from 0% to 5% fixed  Maintenance fee: from 0% to 5% fixed</p> <p><b>For Loan for Adaptation and Reconstruction without NKOSK in EUR:</b>  Administration fee: from 0% to 5% fixed  Maintenance fee: from 0% to 5% fixed</p>



<p><b>Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable</b></p>	<p><b>For Housing loan and Loan for Adaptation and Reconstruction with NKOSK insurance:</b></p> <p>Cost of Credit biro report obtaining*, Cost of bills of exchange*, Cost of property insurance* Cost of life insurance*, Cost of property appraisal report*, Cost of verification of pledge statement* Cost of tax for mortgage establishment*, Cost of obtaining Land Register certificate*, Cost of NKOSK insurance*</p> <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 *The costs are conditioned by prices defined by relevant authorities and institutions. The cost amount is defined by the Decision taken by Committee for the retail business of the Association of Serbian banks, which prescribe the cost representative amount, These costs are included in EIR calculation, but, the bank has no influence on its amount.</p> <p><b>For Housing loan and Loan for Adaptation and Reconstruction without NKOSK insurance:</b></p> <p>Cost of Credit biro report obtaining*, Cost of bills of exchange*, Cost of property insurance* Cost of life insurance*, Cost of property appraisal report*, Cost of verification of pledge statement* Cost of tax for mortgage establishment*, Cost of obtaining Land Register certificate*, Account maintenance fee (in case that client already does not have RSD current account in Bank), variable cost, monthly, from 0-2.000 RSD *The costs are conditioned by prices defined by relevant authorities and institutions. The cost amount is defined by the Decision taken by Committee for the retail business of the Association of Serbian banks, which prescribe the cost representative amount, These costs are included in EIR calculation, but, the bank has no influence on its amount.</p>
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<b>Collateral</b>	<p><b>For Housing loan and Loan for Adaptation and Reconstruction with NKOSK insurance</b>  Bills of exchange, guarantor and wage garnishment. Property and life insurance in form and content acceptable to the Bank, issued by an insurance company acceptable to the Bank, and assigned in favor of the Bank (insurance costs borne by the borrower). Mortgage: Establishing a first mortgage in Bank favor. Property evaluation has to be done by authorized legal expert appointed by the Bank. If the mortgage will be constituted on the property that is traded, the loan may be up to 90% of the value stated on the purchase agreement. If the mortgage constituted on another property (which is not traded), the loan amount can be granted up to 70% of the assessed value of real estate, over which the mortgage is established.</p> <p><b>For Housing loan and Loan for Adaptation and Reconstruction without NKOSK insurance</b>  Bills of exchange, guarantor and wage garnishment. Property and life insurance in form and content acceptable to the Bank, issued by an insurance company acceptable to the Bank, and assigned in favor of the Bank (insurance costs borne by the borrower). Mortgage: Establishing a first mortgage in Bank favor. Property evaluation has to be done by authorized legal expert appointed by the Bank. If the mortgage will be constituted on the property that is traded, the loan may be up to 90% of the value stated on the purchase agreement. If the mortgage constituted on another property (which is not traded), the loan amount can be granted up to 70% of the assessed value of real estate, over which the mortgage is established.</p>
<b>Loan prepayment</b>	<p><b>For Housing loan and Loan for Adaptation and Reconstruction</b>  Loan prepayment fee is from 0-1% fixed, calculated on outstanding amount, which is subject of repayment, maximum to the amount of the sustained Bank loss caused by prepayment.</p>