APPROVAL TERMS AND REPRESENTATIVE EXAMPLE

Housing Loan for the Purchase of Real Estate in EUR

APPROVAL TERMS	
Product Users	Employees and pensioners with regular monthly income. Users who are at least 20 years of age at the time of applying for the loan and no older than 75 years of age at the time of repayment of the final loan annuity.
Type of Loan	Housing Loan
Currency in which the Loan is Contracted	EUR, in dinar equivalent at the NBS middle exchange rate
Loan Amount	From EUR 25,000.00 up to 80% of the purchase price of the real estate acquired through the loan or its appraised value (whichever is lower), or the appraised value of the real estate when the mortgage is established over real estate not acquired through the loan, in accordance with the client's creditworthiness
Repayment Period	From 120 to 360 months
Deposit / Down Payment	20% of the purchase price of the real estate
Interest Calculation Method	Proportional method
Nominal Interest Rate (NIR)	2.60% + 6M EURIBOR, per annum, variable If, on the agreed adjustment date, the variable interest rate exceeds the interest rate prescribed by the NBS Decision, the Bank shall apply the prescribed NBS Decision interest rate for the following calculation period.
Loan Application Processing Fee	No fee
Interest Rate in Case of Default	The statutory default interest rate shall apply if higher than the contractual interest rate; otherwise, the contractual interest rate shall apply. The statutory default interest rate shall be calculated in accordance with the law governing the protection of users of financial services.
Loan Disbursement Method	To the seller's account for the real estate
Loan Repayment	In monthly annuities in dinar equivalent at the NBS middle exchange rate on the annuity payment date
Loan Repayment Method	By a standing order/salary garnishment order
Loan Collateral	• Two blank own bills of exchange bearing the clause "without protest", issued by the Borrower together with a bill-of-exchange authorization • First-ranking mortgage over real estate in favour of the Bank, appraised by an authorised appraiser from the Bank's list of appraisers • Real estate insurance assigned in favour of the Bank with insurance companies
Terms and Method of Early Loan Repayment	Up to the amount of actual damage suffered due to early repayment, and not exceeding: • 1% of the amount of the early repaid loan, if the period between the early repayment and the scheduled loan repayment date exceeds one year; or

	• 0.5% of the amount of the early repaid loan, if the period between the early repayment and the scheduled loan repayment date is less than one year. Actual damage shall mean the difference between the interest agreed with the Borrower and the average weighted interest rate for this type of loan published by the National Bank of Serbia on its website. The Bank shall charge this fee provided that the amount of early repayment within a period of 12 (twelve) months exceeds RSD 1,200,000.
Due Date of Annuities and Adjustment of Variable NIR to the Value of 6M EURIBOR	On the 5th and 20th day of each month Adjustment of the nominal interest rate to the value of 6M EURIBOR shall be performed on 05 January and 05 July or 20 January and 20 July for the following six-month period, depending on whether the loan falls due on the 5th or the 20th day of the month. The adjustment shall be performed according to the officially published 6M EURIBOR values on 20 December and 20 June.
Receipt of Salary into a Payment Account with the Bank	Mandatory receipt of funds into the current account in the amount of the monthly loan obligation

REPRESENTATIVE EXAMPLE	
Currency in which the Loan Is Contracted	EUR
Indexation Criterion	In dinar equivalent at the NBS middle exchange rate
Loan Amount and Currency in which the Loan Is Contracted	EUR 80,000.00
Loan Repayment Term (Period for Which the Loan Is Contracted)	360 months
Annual Nominal Interest Rate (NIR), Variable	5.22% (2.60% + 6M EURIBOR)
Loan Approval Fee	No fee
Cost of Bills of Exchange (2 Bills)	RSD 100.00
Credit Bureau Report Cost	RSD 246.00
Mortgage Registration Fee	RSD 71,140.00
Notarisation of the Mortgage Statement	RSD 25,920.00
Real Estate Insurance – Annual	EUR 40.00
Cost of Issuing the Real Estate Folio	EUR 11.10
Cost of Real Estate Valuation	EUR 100.00
Revaluation Cost	EUR 50.00
Monthly Instalment (Annuity)	EUR 440.33
Total Amount Payable by the User During the Loan Repayment Period	EUR 160,696.63
Total Cost of the Loan	EUR 80,696.63
Effective Interest Rate (EIR)*	**5.53%**

*The calculation was made on 24 July 2026. The applied value of 6M EURIBOR amounts to 2.622.

Notes:

The loan is subject to a currency clause; therefore, the amount payable in dinars each month may change in the event of exchange rate fluctuations.

The loan is subject to a variable nominal interest rate; therefore, the amount payable may change in the event of changes in the variable element of the interest rate.

Specific lending terms depend on the Bank's client category. For a specific loan calculation, please contact an employee at the nearest Bank branch.