

Representative example (calculation date 23.4.2021)

Type of loan	Housing loan for purchasing residential property owning the energy efficiency passport type C	
Loan currency	EUR	
Criteria for indexing	Dinar equivalent per NBS middle exchange rate on the date of loan disbursement	
Loan amount	30.000 EUR	
Repayment period	180 meseci	
Monthly installment	213,58 EUR	
Interest rate (on an annual basis)	3,39, fixed	
	Calculation example without life insurance	Calculation example with life insurance

**Effective Interest Rate
(on an annual basis)**

4%

4,60%

The total loan amount that that user has to pay against the loan

39.570,31 EUR

41.070,31 EUR

Costs which are borne by the user, that are known at the time of publication

The fee for processing the loan application From 0,5% of loan amount

Bills of exchange (three) 150 RSD

Basic credit bureau report 246 RSD**

Certification of pledge statement 10.080 RSD**

Property insurance - annually 40 EUR**

Issuance of real estate folio 10 EUR**

Property evaluation 100 EUR**

The fee for registration of mortgage 22.020 RSD**

Life insurance - annually (optional) none 100 EUR**

Other calculations related to this product can be taken over at Intesa Casa centers and larger Bank's branches.

** Costs to be borne by the Beneficiary, included in the calculation of effective interest rate, on which the Bank has no influence. Please note that this concerns framework (average) amounts on which the Bank has no influence, and which depend on court taxes and fees, Republic Geodetic Authority, premium insurance of Insurance Companies and the like.