

Representative example (calculation date 23.4.2021)

	Housing loan for real estate purchase	
Type of loan		
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 months	
Monthly installment	199,84	
Interest rate (on an annual basis)	2,45% (3M EURIBOR + 2,99%), variable	
Effective Interest Rate (on an annual basis)	3,14%	3,63%
The total loan amount that user has to pay against the loan	37.097,58 EUR	38.597,15 EUR
Costs which are borne by the user, that are known at the time of publication		
The fee for processing the loan application	0,5%	
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	100EUR**

*Harmonization of interest rate with the level of 3M EURIBOR on a quarterly basis (March 30, June 30, September 30 and December 30), and the level of interest rate at loan disbursement corresponds to the interest rate established for the current quarter. For loans approved until 30th in month, the intercalary interest shall be calculated from the date of loan disbursement to the date of transfer in repayment, at the interest rate equaling the contracted interest rate. The intercalary interest shall be charged upon the expiration of the utilization period on 30th in month. The value used for the calculation was 3M EURIBOR as of 30.3.2021 amounting -0,54%. The loan shall be repaid in accordance with the NBS middle exchange rate ruling for EUR on the date of maturity of annuity. A change of EUR exchange rate against RSD may lead to significant change of total amount in RSD which is subject to repayment. 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.