

## Characteristics of Revolving Loan

Purpose of the Loan	Working capital loan
Repayment period	From 24 to 36 months, with mandatory annual review of creditworthiness
Individual loan amount	Loan amount from 500.000 EUR and minimum tranche 1.000 EUR in dinar countervalue calculated at official middle exchange rate of NBS
Currency in which loan is granted and types of exchange rates	RSD EUR in dinar countervalue - calculated at official middle exchange of NBS on disbursement date
Tranche maturing period	Tranches of revolving loan mature at the latest by the end of the loan term and from the date on which funds are drawn
Disbursement method	Transfer to borrower's account
Loan repayment method	Successively or at maturity in dinars, or Successively or at maturity in dinar countervalue by applying official middle exchange rate of National Bank of Serbia applicable on repayment date

## Characteristics of Investment Loan

Purpose of the Loan	Investment loan
Repayment period	From 24 to 120 months
Grace period	Up to 24 months and included in the loan term
Individual loan amount	From 25.000 - 500.000 EUR
Deposit/down-payment	0-40% of total investment value
Currency in which loan is granted and types of exchange rates	EUR in dinar countervalue - calculated at official middle exchange of NBS on disbursement date

Tranche maturing period	Monthly
Disbursement method	Transfer to account of the borrower or account of the seller or service provider
Loan repayment method	In equal monthly annuities in dinar countervalue by applying official middle exchange rate of the National Bank of Serbia applicable on the annuity repayment date. Start of loan repayment period is the first day of the month following the loan disbursement. Annuities also mature on the first day of repayment month according to agreed repayment schedule. The interest is also accrued and collected during the grace period