

FINANCING CONDITIONS

Loans for women in business – EBRD

1. Product user		
1.1	Eligible clients	Residents with address on territory where Republic of Serbia has full jurisdiction, for which Credit bureau report can be obtained through Banks association, which are in business for minimum 15 months and have sufficient credit worthiness.
1.2	Client's segment	Existing and new clients of the Bank that belong to small business segment: <ol style="list-style-type: none"> 1. Women owner of entrepreneurial business 2. Legal entities if: <ul style="list-style-type: none"> – Woman is member of high management stated as legal representative and is managing authorities in the company or – Woman is the majority owner of the company or several women together - participate in the ownership structure with a minimum of 51%.
2. Description of key features of the loan product		
2.1	Loan type	Working capital loans
2.2	Tenor of the loan	Up to 36 months with grace period up to 6 months included into loan repayment period
2.3	Total loan amount	Total sum of all loans granted to the user/group of connected clients – up to 500.000 EUR or 10% of the loan amount granted to BIB by EBRD.
2.4	Deposit / down payment	No participation
2.5	Currency in which the loan is approved, in case of the loan with contracted FX clause and exchange rate type (level of official middle exchange rate), as date of calculation	EUR in dinar counter-value*
2.6	Purpose	Working capital financing
2.7	Periods when installments fall due for payment (monthly, quarterly etc...)	Monthly
2.8	Manner of loan disbursement	Transfer to loan users current account in BIB or transfer to sellers/service providers account

2.9 Manner of loan repayment and pay-out of annuities	<ol style="list-style-type: none"> 1. In equal monthly annuities in dinar counter-value** 2. In monthly installments, in dinar counter-value**, with payment of interest on 01th of the month 3. Interest is calculated and paid during the grace period.
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* Calculation is done based on official middle exchange rate of NBS on the day of loan disbursement.

** Calculation is done based on official middle exchange rate of NBS on the day of annuity/principal/interest repayment.

3. Loan expenses	
3.1 Level and variability of annual nominal interest rate	<ol style="list-style-type: none"> 1. Variable interest rate: <ul style="list-style-type: none"> – Up to 3M EURIBOR + 10% annually, variable 2. Fixed interest rate: <ul style="list-style-type: none"> – Up to 11.50% annually, fixed <p>Adjustment of the interest rate with the level of the three-month EURIBOR will be carried out quarterly on January 1, April 1, July 1 and October 1. The value of the three-month EURIBOR is taken to be its valid value two business days before the interest rate adjustment day (if it is not a business day, the last known rate is taken as valid) at or around 11:00 a.m. Central European Time, and will be applied for the calculation of interest for all months in the quarter following the adjustment date. The amount of the interest rate when releasing loans corresponds to the interest rate determined for the current quarter.</p>
3.2 Method of interest calculation	Proportional method 28-31/360
3.3 Default Interest rate	<p>Legal default interest rate if it is higher than contracted IR.</p> <p>Legal default interest rate is in accordance with the Law regulating its level.</p>
3.4 Type and level of all fees	<ol style="list-style-type: none"> 1. 8 B/E: 400,00 RSD, onetime payment + 50 RSD for each additional B/E 2. Current account maintenance fee: 595,00 RSD, per month 3. Legal entity credit bureau report: <ul style="list-style-type: none"> – Entrepreneur 600,00 RSD, onetime payment – Legal entity 1.440,00 RSD, onetime payment 4. Disbursement fee: up to 0.75% of loan amount in dinar counter-value*, onetime payment prior to loan disbursement.

* Calculation is done based on official middle exchange rate of NBS on the day of loan disbursement.

4. Other relevant information	
4.1 Conditions and manner of early loan repayment	<ol style="list-style-type: none">1. Entrepreneurs: According to financial services consumer protection law and loan contract.2. Legal entities: Up to 2% on amount of premature repayment.
4.2 Minimal collateral	<ol style="list-style-type: none">1. 6 blank bills of exchange with authorization signed by loan user + 1 for each additional year of repayment2. Guarantee agreement (2 signed blank bills of exchange of private individual with "no protest" clause)3. Guarantee of connected client (if exists) legal entity/ entrepreneur (6 signed blank bills of exchange with authorization + 1 for each consecutive year of repayment)

These terms are published and apply from 01.06.2026.