

PRESS RELEASE

Banca Intesa improves its housing loan offer further

Lower interest rates and fixed monthly instalments


Belgrade, October 20 2016. – Banca Intesa has additionally improved its offer of housing loans indexed in euro, which it now approves with an even lower interest rate, and is the first on the market to introduce loans for real estate purchase in euro with a fixed monthly instalment rate throughout the entire period of payment, up to 20 years.

Housing loans insured at the National Corporation for Insurance of Housing Loans (NKOSK) are now available with an interest rate of 2.59% (2.79% plus six-month EURIBOR) on the annual level and a repayment deadline of up to 15 years, which is the most favourable offer on the market for euro-indexed loans for purchase of real estate with a maturity period of 180 months. Loans with a repayment period of 15-30 years are approved with an annual interest rate from 2.70 to 2.89 percent (from 2.90 percent plus six month EURIBOR to 3.09 percent plus six-month EURIBOR), while loans insured at NKOSK with fixed monthly instalments are approved with a repayment period of up to 20 years, with an annual interest rate of 3.5 percent during the entire period of the repayment.

“We are aware that resolving the housing issue represents one of the most important life decisions for our citizens, which is why we want to enable them to invest into their own living space with even more favourable conditions. At the same time, we offered them unique loans with an always-identical monthly instalment with which they attain long-term financial stability because they don’t have to worry about changes in the interest rate, and we are also preparing more favourable dinar housing loans. We are convinced that, with these offers, we will justify our clients’ expectations and trust, which are best reflected in the fact that, in the first nine months of 2016, Banca Intesa accomplished a growth in housing loan placement of 40% compared to the same period last year, and preserved its leading position in this segment,” said Darko Popović, member of the Executive Board and head of the Retail Division of Banca Intesa.

Loans are available with no fees for early payment from personal assets and with no obligation to buy life insurance, with a minimal participation of 20% of the sale value of the real estate, and the offer will be available until the end of the year.



Banca Intesa ad Beograd, member of **INTESA  SANPAOLO**, is the leading bank on the domestic market, a reliable partner of 1.42 million clients, natural persons and legal entities. With a net balance sheet total of EUR 4.4 billion, total deposits of EUR 2.8 billion and total placements of EUR 2.3 billion, Banca Intesa leads at the list of the most successful banks in Serbia. Thanks to a developed business network comprised of around 170 banks around Serbia, the most developed network of ATMs and POS terminals, as well as a professional team of around 3,000 employees, the bank accomplishes stable results in all areas of operation, developing activities in the segments of business with the populace and small business, the economy and local administrations.