

**PRESS RELEASE**

*More favourable housing loans and home improvement cash lending*

**Improved housing loans at Banca Intesa**

**Belgrade, October 3, 2017** – Banca Intesa has further improved its offer of housing loans indexed in EUR which are now available with even lower interest rates and without loan processing fees, and it is also offering its users home improvement cash loans with extremely favourable terms.

Banca Intesa will approve housing loans insured at the National Mortgage Insurance Corporation (NKOSK) with a repayment period of 15 years and an interest rate of 2.52 percent (2.79 percent plus six month EURIBOR) annually. Loans insured at NKOSK with a repayment term of 15 to 30 years have an annual interest rate of 2.58% (2.85% + six month EURIBOR), and loans insured at NKOSK with fixed monthly interest are issued with a repayment period of up to 15 years and an annual interest rate of 3.29% during the entire repayment period.

In addition to housing loans, Banca Intesa now also offers home improvement cash loans with a fixed interest rate of 7.99 percent annually, and repayment periods ranging from 18 months to 84 months, with no loan processing fees. The offer will be valid until the end of the year.

“As the leading bank in the Serbian market in the housing loan segment, Banca Intesa is continuously improving its offer and adapting it to the needs of its customers in order to provide them with the most accessible way to resolve their housing issues. In addition to even cheaper housing loans, we have now made it possible for our customers to take out home improvement loans with very attractive terms. The quality of our offer is evidenced by the fact that we approved nearly every third loan insured at NKOSK on this market so far this year, and in the first eight months of 2017, we had an increase in housing loans of 65% year-on-year,” stated Darko Popović, Executive Board member and Head of Retail Division at Banca Intesa.

Banca Intesa housing loans are available without early repayment charges for personal loans, as well as without an obligation to purchase life insurance. The minimum deposit is 20% of the purchase price of the real estate in question.



*Banca Intesa ad Beograd, member of **INTESA**  **SANPAOLO**, is a leading bank in the domestic market, a reliable partner of 1.48 million clients, natural persons and legal entities. With a net balance sum of EUR 4.9 billion, EUR 3.2 billion in total deposits and EUR 2.5 billion in total loans, Banca Intesa is at the helm of the list of the most successful banks in Serbia. Owing to a developed business network comprised of 165 branches all over Serbia, the most developed network of ATMs and POS terminals, as well as a professional team of around 3,000 employees, the Bank achieves stable results in all areas of business by developing activities in the retail, small business, agriculture and local administration sectors.*