

PRESS RELEASE

Special loan and lease offer anent Car Show

Even more favourable car finance terms with Banca Intesa and Intesa Leasing

Belgrade, March 23, 2017 – Banca Intesa and Intesa Leasing prepared a special car finance offer anent the 53rd International Car Show in Belgrade involving a 4% annual interest rate for car loans, even more favourable dinar-pegged lease offer, as well as suitable presents for clients in cooperation with the companies Visa and LUKOIL.

Within the bank's special offer, customers are offered a euro pegged loan for the purchase of brand new vehicles from legal entities with a 4% fixed interest rate per annum and an 18-16 month repayment period. Banca Intesa grants loans in the amount of EUR 3,000-30,000, which can be increased by the amount of the premium of a fully comprehensive insurance policy issued by an insurance company, with a down payment of minimum 30% of the gross value of the loan.

In addition to that, Banca Intesa offers a euro pegged loan for the purchase of new and used vehicles from legal entities and natural persons, which has a 4.5% fixed interest rate per annum, an 18-84 month repayment period and a down payment of minimum 30% of the gross value of the loan. The loan is available in the amount of EUR 2,000-30,000 for the purchase of vehicles from legal entities, or EUR 2,000-13,400 for purchases from natural persons, and it can be increased by the amount of the premium of a fully comprehensive insurance policy issued by an insurance company, or by the amount of the absolute rights transfer tax in the event of purchases from natural persons.

Customers can also apply for a dinar pegged loan for the purchase of new and used vehicles from legal entities and natural persons that involves a 8.49% fixed interest rate per annum and an 18-84 repayment period, with no down payment. The loan amount ranges from RSD 200,000 to RSD 3,600,000 for purchasing vehicles from legal entities and RSD 200,000-1,650,000 for purchasing from natural persons, and it can be increased by the amount of the premium of a fully comprehensive insurance policy issued by an insurance company, or by the amount of the absolute rights transfer tax in the event of purchases from natural persons.

Within Intesa Leasing's special offer, citizens and businesses can opt for a favourable interest rate for dinar pegged leasing for financing passenger vehicles.

They are also able to take advantage of lower leasing application processing fees for applications submitted while the special offer is valid.

The maximum lease amount corresponds to the client's creditworthiness, and it is approved with a repayment period of up to 60 months and a 3.67% nominal interest rate per annum plus 1M Belibor. The down payment ranges from 4% to 52% of the net value of the lease subject for natural persons and from 0% to 52% for corporate clients.

The special loan and leasing offer for financing passenger vehicle purchases with favourable terms will last until April 30, 2017. The first ten clients who purchase a car with Banca Intesa loan and the first ten clients who lease a car via Intesa Leasing will get RSD 11,000 each deposited on a Visa Inspire Card, as well as a LUKOIL loyalty card which provides additional discounts for fuel purchases at LUKOIL petrol stations.

Representative examples:

| Type of loan | Loan for purchasing new vehicles from legal entities, euro pegged | |
|---|--|--------------|
| Loan currency | EUR | |
| Indexing criteria | Dinar equivalent according to the middle exchange rate of NBS | |
| Pro-forma invoice amount | 6,000 EUR | 10,000 EUR |
| Loan amount | 4,200 EUR | 7,000 EUR |
| Down payment | 1,800 EUR | 3,000 EUR |
| Repayment period | 36 months | 36 months |
| Monthly instalment | 124.12 EUR | 207 EUR |
| Interest rate (annual level) | 4%, fixed | |
| AER | 5.58% | 5.56% |
| Costs that are borne by the user, known at the moment of advertising, and included in the calculation of the annual equivalent rate | | |
| Loan request processing fee | 84 EUR | 140 EUR |
| 1 bill of exchange | 50 RSD | 50 RSD |
| Loan bureau report | 246 RSD | 246 RSD |

Other calculations related to this product can be collected at any branch of the Bank.

| Type of loan | Loan for purchasing vehicles from legal entities and natural persons, euro pegged | |
|---|--|--------------|
| Loan currency | EUR | |
| Indexing criteria | Dinar equivalent according to the middle exchange rate of NBS | |
| Pro-forma invoice amount | 6,000 EUR | 10,000 EUR |
| Loan amount | 4,200 EUR | 7,000 EUR |
| Down payment | 1,800 EUR | 3,000 EUR |
| Repayment period | 60 months | 84 months |
| Monthly instalment | 78.43 EUR | 97.52 EUR |
| Interest rate (annual level) | 4.50% fixed | |
| AER | 5.12% | 4.99% |
| Costs that are borne by the user, known at the moment of advertising, and included in the calculation of the annual equivalent rate | | |
| Loan request processing fee | 42 EUR | 70 EUR |
| 1 bill of exchange | 50 RSD | 50 RSD |
| Loan bureau report | 246 RSD | 246 RSD |

**A natural person that receives its salary through a current account at Banca Intesa.
Other calculations related to this product can be collected at any branch of the Bank.*

| | | |
|---|---|--------------|
| Type of loan | Loan for purchasing new vehicles from legal entities and natural persons, dinar pegged | |
| Loan currency | RSD | |
| Indexing criteria | No indexing criteria | |
| Pro-forma invoice amount | 300,000 RSD | 600,000 RSD |
| Loan amount | 300,000 RSD | 600,000 RSD |
| Down payment | / | / |
| Repayment period | 72 months | 72 months |
| Monthly instalment | 5,348 RSD | 9,532 RSD |
| Interest rate (annual level) | 8.49%, fixed | |
| AER | 9.39% | 9.32% |
| Costs that are borne by the user, known at the moment of advertising, and included in the calculation of the annual equivalent rate | | |
| Loan request processing fee | 3,000 RSD | 6,000 RSD |
| 1 bill of exchange | 50 RSD | 50 RSD |
| Loan bureau report | 246 RSD | 246 RSD |

Other calculations related to this product can be collected at any branch of the Bank.

| | | |
|--|--|--|
| Type of leasing | Financing passenger vehicles through dinar pegged financial leasing for natural persons | |
| Currency | RSD | |
| Gross value of the automobile | 1,250,000.00 RSD | |
| Net financing amount | 1,041,666.67 RSD | |
| VAT | 208,333.33 RSD | |
| Down payment | 52,083.33 RSD | |
| VAT + down payment | 260,416.66 RSD | |
| Repayment period | 60 months | |
| Monthly instalment | 19,590.27 RSD | |
| Nominal interest rate (annual level) | 1M BELIBOR on the date March 6, 2017 (3.32)+3.67=6.99% | |
| Type of nominal interest rate | Variable | |
| AER | 9.44% | |
| Costs that are borne by the user, known at the moment of advertising, and included in the calculation of the annual equivalent rate | | |
| Application processing fee (0.5% one-time up front) | 6,250.00 RSD | |
| ATV for processing fee | 1,250.00 RSD | |
| ATV for interest | 37,166.58 RSD | |
| Cost of the fee for adding to the registry | 2,400.00RSD | |
| Loan bureau report for natural persons | 246,00 RSD | |
| 3 bills of exchange | 150,00 RSD | |
| ·The interest rate is variable and it depends on the reference interest rate (one month BELIBOR) on the day of the creation of the contract. | | |
| ·Casco insurance (from basic risks and theft) is mandatory and it is not included in the representative example, at this moment the expense is not known and is not included in the representative example | | |
| ·Acceptable insurance companies: Triglav osiguranje, Generali osiguranje, Wiener Stadtische, DDOR, Uniqa osiguranje, AXA osiguranje. | | |

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*Banca Intesa ad Beograd, member of **INTESA**  **SANPAOLO**, is a leading bank in the domestic market, a reliable partner of 1.4 million clients, natural persons and legal entities. With a net balance sum of EUR 4.7 billion, EUR 3.1 billion in total deposits and EUR 2.4 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 166 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.*



*Intesa leasing d.o.o. Beograd, member of **INTESA**  **SNBPAOLO**, offers its clients the reliability which is a result of financial strength and knowledge of one of the most stable international finance groups. By combining modern international experiences with local expertise, every day we find the best possible solutions which satisfy the financial needs of the clients, advocating for better quality of life, prosperity, development of the economy and the entire society.*