

PRESS RELEASE

Banca Intesa developed new models within the Intesa Vita credit line and lowered interest rates on the current loans.

Even more affordable and diverse Intesa Vita loans

Belgrade, December 13, 2013 - Banca Intesa has expanded its selection of loan products within the line of special purpose consumer and cash loans for financing health services, Intesa Vita line. Since recently, citizen can get 3 new credit models, with which they can pay for the procedure of vision correction surgery, laser vein treatment and buy all types of orthopedic devices. Besides the aforementioned loans, the Intesa Vita program still includes the loans for financing of storing stem cells, IVF, dental services and spa and wellness treatment, which are now available to citizens at even lower interest rates.

All the models within the Intesa Vita line are offered as consumer loans. Having in mind the series of additional expenses that come with the process of storing stem cells and IVF, Banca Intesa is also offering cash loans for these purposes. Also, consumer loans for buying baby equipment are offered under the same conditions that apply to the Intesa Vita credit line.

'With the desire of incorporating CSR in all of its business segments, Banca Intesa has developed a program of special credit products under the name Intesa Vita, in order to offer citizens a quality and specialized financial support in regulating expenses of health services. With the Intesa Vita program, the Bank intends to enable the realization of some of the best long-term plans, as well as responsible and timely health care without sudden burdens to the household budget, not just to its clients but to all of the citizens under equal and most affordable credit terms when it comes to consumer and cash loans of Banca Intesa,' said Predrag Milenović, Acting Manager of Retail Product and Service Management Department, and the Head of the Small Business Segment Management Department.

Since the introduction of Intesa Vita program in May 2012, the client interest in credit model within this line has been rising continuously. Banca Intesa is recording more realized loans in dinars than euro-pegged loans, and over 96% of Intesa Vita loans are dinar-pegged. The most requested are loans for financing IVF and for storing stem cells, which comprise 93% of the realized portfolio. An average user of the Intesa Vita credit line is about 37 years old.

Intesa Vita consumer loans are available in dinars and as euro-pegged loans. Banca Intesa is granting dinar loans without down payment, in the maximum amount of 800,000 dinars, with a repayment period up to 60 months. The interest rate for that model is fixed, 17% on the annual level. Euro-pegged Intesa Vita consumer loans are available in the maximum amount of 8,000 euros with a repayment period up to 84 months. Interest rate is fixed for this

type of loan as well, 9% on the annual level. Euro-pegged loans also include a deposit in the minimal amount of 30%.

Intesa Vita cash loans are granted in dinars and as euro-pegged loans. Dinar loans are granted without down payment in the maximum amount of 500,000 dinars, with a repayment period of up to 60 months. The interest rate is fixed, 17% on the annual level. Euro-pegged Intesa Vita cash loans are granted by Banca Intesa in the maximum amount of 7,000 euros with a repayment period up to 60 months. Interest rate on Intesa Vita euro-pegged cash loans is fixed, 9% on the annual level, and a deposit in the minimal amount of 30% needs to be provided for this loan.

Intesa Vita – Cash loan in RSD

Loan type	Cash loan in RSD		
Currency	RSD		
Criteria for indexation	No criteria		
Loan amount	180.000 RSD		
Repayment period	24 months	36 months	60 months
Monthly installment	8,796 RSD	6,311 RSD	4,359 RSD
Interest (p.a.)	rate	17%, fixed	
EIR (p.a.)	18.46 %	18.01 %	17.65 %
Costs to be borne by the user are known at the moment of publication and are included in the calculation of effective interest rate			
Loan processing fee	1,800 RSD	1,800 RSD	1,800 RSD
Credit Bureau cost	246 RSD	246 RSD	246 RSD
3 bills of exchange	150 RSD	150 RSD	150 RSD

Other calculations related to this product may be taken over at any branch of the Bank

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