

PRESS RELEASE

Banca Intesa and Intesa Leasing provided special incentives anent the 52nd International Motor Show

More affordable car loans and car leasing

Belgrade, March 19, 2015 – Banca Intesa and Intesa Leasing have prepared special offers marking the 52nd International Belgrade Motor Show that involve even more affordable car purchase terms.

All citizens who apply for euro-pegged car loan at Banca Intesa from March 20 – April 20 this year will be entitled to a reduced interest and no loan approval fee. Maximum loan amount is EUR 30,000 for the car purchase from legal entities and EUR 5,000 for the purchase from natural entities, whereas the loan amount may increase by the amount of the premium of full coverage insurance policy or by the amount of the absolute rights transfer tax. The loan will be granted on up to 72-month repayment period, a fixed 6.99% annual interest rate and a down payment of minimum 30% of invoice or pro forma invoice.

Also, the bank will be approving in the period above a loan for the purchase of new cars from legal entities without loan approval fee. All citizens will be entitled to this loan of maximum EUR 30,000, up to 36-month repayment period and fixed interest rate of 5.86% per annum for the bank clients. The loan will be granted with a down payment of minimum 30% of the invoice or pro forma invoice.

Owing to the fact that it is the only leasing company in domestic market whose offer involves national currency-pegged leasing, Intesa Leasing is offering dinar leasing services to legal and natural entities for passenger cars finance. Moreover, the company has secured a more favourable interest rate and lower leasing approval fees for applications submitted from March 20 to April 10 this year.

Maximum car lease amount matches the client's credit worthiness. The leasing involves up to 60-month repayment period, 2.02% interest rate plus 1M Belibor per annum and a one-off 0.5% leasing approval fee. Down payment amounts to 4 – 52% of net value of the subject of the leasing for natural entities, and 0-52% for corporate clients.

Representative example
(EIR calculation 11.03.2015)

Type of loan	The loan for the purchase of vehicles from legal and natural entities indexed in euros	
Loan currency	EUR	
Indexing criteria	The RSD equivalent at the middle exchange rate of the NBS	
The amount on pro forma invoice	EUR 6,000	EUR 10,000
Loan amount	EUR 4,200	EUR 7,000
Participation	EUR 1,800	EUR 3,000
Repayment period	60 months	72 months
Monthly payment	EUR 83.37	EUR 120
Interest rate (per annum)	6.99% fixed	
EIR (annually)	7.35%	7.34%
The costs to be borne by the user are known at the time of publication and are included in the calculation of the effective interest rate.		
The fee for loan application processing	/	/
1 bill of exchange	RSD 50	RSD 50
Credit bureau report	RSD 246	RSD 246

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

Representative example for clients **
(EIR calculation 11.03.2015)

Type of loan	The loan for the purchase of new vehicles from legal entities indexed in euros	
Loan currency	EUR	
Indexing criteria	The RSD equivalent at the middle exchange rate of the NBS	
The amount on pro forma invoice	EUR 6,000	EUR 10,000
Loan amount	EUR 4,200	EUR 7,000
Participation	EUR 1,800	EUR 3,000
Repayment period	36 months	36 months
Monthly payment	EUR 128	EUR 213
Interest rate (per annum)	5.83% fixed	
EIR (annually)	6.12%	6.10%
The costs to be borne by the user are known at the time of publication and are included in the calculation of the effective interest rate.		
The fee for loan application processing	/	/

1 bill of exchange	RSD 50	RSD 50
Credit bureau report	RSD 246	RSD 246

** A natural entity who receives a salary or pension through the current account in Banca Intesa.

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

Representative example of financing of new passenger motor vehicles through financial leasing in dinars


Type of leasing	Financing of new passenger motor vehicles through financial leasing in dinars
Currency	RSD
Gross value of the car	1,250,000.00
Net value of the car	1,041,666.67 RSD
Participation	260,416.66 RSD
Repayment period	60 months
Monthly payment	21,511.00
Nominal interest rate (per annum)	1M BELIBOR (8.97)+2.02=10.99%
Interest rate calculation type	Conformal method
Nominal interest rate type	Variable
EIR (annually)	15.41%
The costs to be borne by the user are known at the time of publication and are included in the calculation of the effective interest rate	
Processing costs (0.5% lump sum in advance)	RSD 6,250.00
VAT on the cost of processing	RSD 1,250.00
VAT on interest	RSD 60,215.34
The cost of registration fees	6,000.00
Credit bureau report for individuals	RSD 246.00
credit bureau report for entrepreneurs	RSD 846.00
Credit bureau report for legal entities	RSD 1,440.00
10 bills of exchange	RSD 500.00

The interest rate is variable and depends on the reference interest rate (one-month BELIBOR) on the day of making the contract.

Full coverage insurance (basic risks and theft) is mandatory and not included in the representative example


Accepted insurance companies: Generali Insurance, Wiener Städtische, DDOR, UNIQA Insurance, AXA Insurance.

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Banca Intesa ad Beograd, member of **INTESA**  **SANPAOLO**, is the leader in domestic market, reliable partner for 1.67 million clients, natural and legal entities. With net balance sheet amount of over 4 billion euros, total deposits of 2.5 billion euros and total placements of 2.3 billion euros, Banca Intesa Belgrade is leading the list of the biggest banks in Serbia. Owing to a developed business network of 178 branches across Serbia, the most developed network of ATMs and POS terminals and professional team of 3,000 employees, the bank is achieving



considerable growth in all business areas. Banca Intesa is developing its business activities in five directions: retail and small business operations, corporate banking, local self-government and investment banking.

Intesa Leasing, member **INTESA  SANPAOLO**, is the most successful leasing company in domestic market when it comes to financed value of subjects of leasing.