

PRESS RELEASE

Banca Intesa has launched an innovative range of loan products for healthcare services financing

Intesa Vita

Belgrade, May 24th– Wishing to offer high-quality and specialised financial assistance to citizens who plan to enlarge their families, as well as to regular users of healthcare services, Banca Intesa has developed an innovative loan package with a range of consumer and cash loans called Intesa Vita. Regardless of whether they are clients of Banca Intesa or not, the Bank is offering to all interested citizens, on equal and exceptionally favourable terms, the following products:

- **Loans for in vitro fertilisation**
- **Loans for stem cell storage**
- **Loans for DNA analysis**
- **Loans for dental services**

All of the listed loan models are available as consumer loans while for in vitro fertilisation and stem cell storage Banca Intesa is also providing cash loans to cover all the additional expenses.

In addition, Banca Intesa is also offering consumer loans for baby equipment purchase to citizens on the same terms as Intesa Vita consumer loans.

„By developing socially responsible products and services, Banca Intesa intends to contribute to the creation of a better living and working environment in Serbia. Intesa Vita is a concept which enables citizens to conveniently finance some of the most important life plans thanks to innovative partnerships we have concluded with

specialised healthcare institutions. The programme is to be intended as an open platform which will gradually include new products and partnerships in order to widen the offer and to proactively capture the upcoming needs of our customers.“ said Riccardo Parasporo, Executive Board member and Head of Retail Division Banca Intesa

Consumer loans are available in dinars or indexed to the euro. Banca Intesa is granting RSD consumer loans without downpayment, in amounts of up to RSD 800,000 and with repayment period of up to 60 months. The interest rate is fixed 15.97% in the first 24 months, whereas after the expiration of this period it is calculated as 6M Belibor + 5% annually. Citizens can apply for the same loan models indexed to the euro with a minimum downpayment of 30%. The maximum amount of these loans is EUR 8,000, whereas the repayment period is up to 84 months. The annual interest rate on the aforementioned loan model is fixed and amounts to 9.20% in the first two years of repayment, whereas after the expiration of this period it is 6M Euribor + 8.20%.

For the financing of in vitro fertilisation and procurement of medicines accompanying this process, as well as for the storage of stem cells, Banca Intesa has developed RSD and euro-indexed cash loans. Cash loans are available to citizens in amounts of up to RSD 500,000, with repayment period of up to 60 months. The interest rate is fixed 15.97% annually in the first two years, whereas after the expiration of this period it amounts to 6M Belibor + 5%. On the other hand, euro-indexed cash loans are available in amounts of up to EUR 7,000, including deposit funds, with repayment period of up to 60 months and a fixed interest rate of 11% annually. The 30% deposit for this loan model is provided from the loan funds and no interest is accrued on it.

Representative example			
Loan type	Consumer loans from the Intesa Vita programme and loans for baby equipment purchase in RSD		
Currency	RSD		
Indexation criteria	No indexation criteria		
Amount of pro-forma invoice	100,000 RSD	400,000 RSD	600,000 RSD
Loan amount	100,000 RSD	400,000 RSD	600,000 RSD
Repayment period	24 months	48 months	60 months
Monthly instalment	4,845 RSD	11,115 RSD	14,247 RSD
Interest rate (annual)	15.97 %, fixed	Fixed 15.97 % in the first 24 months and adjustable 6M BELIBOR + 5% after this period *	
EIR (annual)	17.58%	16.66%	16.52%
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 application processing fee	1,000 RSD	4,000 RSD	6,000 RSD
3 bills of exchange	150 RSD	150 RSD	150 RSD
Credit Bureau report	205 RSD	205 RSD	205 RSD

- Interest rate is reconciled on May 25 and November 25 with the value of 6M BELIBOR on the last date in the previous month (April/October) and applied for the next six-month period. Level of interest rate at disbursement of facilities is established on the basis of value of 6M BELIBOR which is applied for the current six-month period. When stating the interest rate the 6M BELIBOR is applied as of April 30, 2012 amounting to 10.97%

Other calculations in connection with this product can be obtained at any of the Bank's branches.

Representative example	
Loan type	Consumer loans from the Intesa Vita programme and loans for baby equipment purchase indexed to EUR
Currency	EUR
Indexation criteria	In RSD equivalent according to the NBS median exchange rate

Amount of pro-forma invoice	1,500 EUR	4,000 EUR	7,000 EUR
Loan amount	1,050 EUR	2,800 EUR	4,900 EUR
Downpayment	450 EUR	1,200 EUR	2,100 EUR
Repayment period	24 months	48 months	84 months
Monthly instalment	47.89 EUR	69.46 EUR	78.43 EUR
Interest rate (annual)	9.20%, fixed	Fixed 9.20% in the first 24 months and adjustable 6M EURIBOR + 8.20% after that period*	
EIR (annual)	10.62%	9.84 %	9.57%
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 application processing fee	10.50 EUR	28 EUR	49 EUR
3 bills of exchange	150 RSD	150 RSD	150 RSD
Credit Bureau report	205 RSD	205 RSD	205 RSD

- Interest rate is reconciled on May 25 and November 25 with the value of 6M EURIBOR on the last date in the previous month (April/October) and applied for the next six-month period. Level of interest rate at disbursement of facilities is established on the basis of value of 6M EURIBOR which is applied for the current six-month period. When stating the interest rate the 6M EURIBOR is applied as of April 30, 2012 amounting to 1%.

Other calculations in connection with this product can be obtained at any of the Bank's branches.

Representative example			
Loan type	Cash loans for in vitro fertilisation and stem cell storage in RSD		
Currency	RSD		
Indexation criteria	No indexation criteria		
Loan amount	150,000 RSD	300,000 RSD	500,000 RSD
Repayment period	24 months	48 months	60 months
Monthly instalment	7,267 RSD	8,336 RSD	11,873 RSD

Interest rate (annual)	15.97% fixed	Fixed 15.97 % in the first 24 months and adjustable 6M BELIBOR + 5% after this period *	
EIR (annual)	17.43%	16.68%	16.53%
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 application processing fee	1,500 RSD	3,000 RSD	5,000 RSD
Credit Bureau report	205 RSD	205 RSD	205 RSD
3 bills of exchange	150 RSD	150 RSD	150 RSD

- Interest rate is reconciled on May 25 and November 25 with the value of 6M BELIBOR on the last date in the previous month (April/October) and applied for the next six-month period. Level of interest rate at disbursement of facilities is established on the basis of value of 6M BELIBOR which is applied for the current six-month period. When stating the interest rate the 6M BELIBOR is applied as of April 30, 2012 amounting to 10.97%

Other calculations in connection with this product can be obtained at any of the Bank's branches.

Representative example			
Loan type	Cash loans for in vitro fertilisation and stem cell storage indexed to EUR		
Currency	EUR		
Indexation criteria	In RSD equivalent according to the NBS median exchange rate		
Loan amount	1,500 EUR	3,000 EUR	5,000 EUR
Deposit	450 EUR	900 EUR	1,500 EUR
Repayment period	24 months	48 months	60 months
Monthly instalment	69.56 EUR	76.79 EUR	107.43 EUR
Interest rate (annual)	11% fixed		
EIR (annual)	27.47%	24.08%	23.01%
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 application processing fee	15 EUR	30 EUR	50 EUR



Credit Bureau report	205 RSD	205 RSD	205 RSD
3 bills of exchange	150 RSD	150 RSD	150 RSD

Other calculations in connection with this product can be obtained at any of the Bank's branches.

The Bank participates in the mandatory deposit insurance system established in the Republic of Serbia

*

*

*

