

Loan for Improvement of Energy Efficiency in RSD

Representative example for clients as of 25 May 2024*

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| Loan type | Loan for Improvement of Energy Efficiency in RSD |
| Loan currency | RSD |
| Indexing criterium | No indexing criterium |
| Pro-forma invoice | 500,000.00 RSD |
| Loan amount | 500,000.00 RSD |
| Repayment period | 95 months |
| Monthly instalment | 8,310.80 RSD |
| 310.80Interest rate ** (annual) | 12.30% variable |
| The fee for processing the loan application (1% of the loan amount) | 5,000.00 RSD |
| EIR (annually) | 13.60% |
| Total amount the user will pay for the loan | 795,122.31 RSD |
| Costs covered by the borrower are known at the time of advertisement and are used in calculation of effective interest rate | |
| 1 promissory note | 50.00 RSD |
| Credit Bureau report | 246.00 RSD |
| Warning cost | 300.00 RSD |

* Representative example for a natural person, employed for an indefinite period of time, who receive a salary through a payment account in Banca Intesa.

** Adjustment of the value of 6m BELIBOR is done every six months with the value of 6M BELIBOR on the dates 30.04. and 31.10. It applies for the next six-month period for annuity maturities starting on June 25 and December 25. When expressing the interest rate, 6M BELIBOR was taken on 30.04.2024. year which is 5,80%.