

**HOUSING CONSUMER LOANS WITH LIEN RIGHTS AGREED FOR NATURAL PERSONS WHO MATERIALIZE THEIR REGULAR INCOME IN A EURO-AREA MEMBER STATE****REPRESENTATIVE EXAMPLES OF THE TOTAL COSTS**

	HOUSING LOAN WITH MORTGAGE
Requested loan amount	EUR 100,000.00
Repayment period	20 years
Loan application processing fee	No fee charged
Fixed interest rate	3.58%
APRC ¹	3.71%
Total interest amount for repayment period	40,477.17 EUR
Monthly annuity	584,08 EUR
Total amount to be repaid ²	141.237,17 EUR

¹APRC was calculated for the said loan amount and said repayment period, mentioned fixed interest rate, annual property insurance premium of EUR 38.00. If loan user is up to 45 years of age and it's financed residential property which is not higher energy rating and for loans for financing residential property which is higher energy rating in the period till September 30, 2026, the cost of the property value estimate shall be met by the Bank and therefore it was not included in the APRC calculation. The APRC calculated on basis of the assumptions from the previous paragraph and including the property value estimate of EUR 275.00 would amount to 3.74%.

The APRC calculation includes the compound interest for a period of a month. The exact calculation of the APRC will be obtained by the client in the form of European Standardised Information Sheet (ESIS), which will be handed to him as part of pre-contractual documentation.

²The total amount to be repaid includes the loan principal amount, interim interest amount for a period of a month and the interest calculated before maturity, which is to be paid until the final loan repayment by the loan user, annual property insurance policy premium amounting to EUR 38.00. If loan user is up to 45 years of age and it's financed residential property which is not higher energy rating and for loans for financing residential property which is higher energy rating in the period till September 30, 2026, the cost of the property value estimate shall be met by the Bank and therefore it was not included in the calculation of the total repayment amount. The total repayment amount calculated on basis of the presumptions from the previous paragraph and including the property estimate costs in the amount of EUR 275.00 would amount to EUR 141,512.17.

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