

HOUSING LOANS UNINSURED BY NKOSK WITH A FOREIGN CURRENCY CLAUSE – COMBINED INTEREST RATE (fixed interest rate for the first 72 months)

Business name	NLB Komercijalna banka	NLB Komercijalna banka
Type of client	BANK CLIENTS RECEIVING THE SALARY / PENSION THROUGF THE BANK	BANK CLIENTS IN THE PROCERSS OF TRANSFERRING THE SALARY / PENSION PAYMENT TO THE BANK
Purchase price of the real estate in EUR	100.000,00	
Downpayment (min 20%) in EUR	20.000,00	
Loan amount in EUR	80.000,00	
Repayment period in months	360	
Total number of annuities	360	
Contracted loan currency	RSD	
Indexation criteria	EUR	
Nominal interest rate at an annual level	The first 72 months: 4,40% fixed After 72 months: 6M EURIBOR* + 2,25% variable	
Bank fee for a loan processing	Fee free	
Monthly fee for current account maintenance in RSD	Fee free	150,00
Mortgage registration fee in RSD	71.140,00	
Drafting and notarization of the pledge statement with notaries public in RSD	25.920,00	
Real estate annual insurance in RSD	5.000,00	
Costs of real estate folio issuance in RSD **	1.296,00	
Cost of issuing a certificate for first-time real estate buyers in RSD	660,00	
Costs of the real estate appraisal in RSD	12.000,00	
Costs of mortgaged real estate appraisal in RSD (every 3 years)	10.000,00	
Costs of obtaining a Credit Bureau report in RSD	246,00	
Costs of a promissory note issuance in RSD	100,00	
Monthly installment in EUR	The first 72 months: 400,61 After 72 months: 398,07	
Total amount to be paid by the Beneficiary per loan in EUR	146.484,20	146.945,00
Total price that the Beneficiary should pay for the loan in EUR	66.484,20	66.945,00
Effective interest rate	4,68%	4,71%

Warning: a change in exchange rates may lead to a change in the total amount that the user pays under the loan agreement!



*The value of 6M Euribor as of 01.09.2025 is 2,086%. The calculation done on 01.10.2025.

** The cost of issuing a real property folio is shown for the issuance of a single document. This cost may increase depending on the number of pages and the number of property deeds required during the loan approval process.

The conditions for the approval of this type of housing loan are for informational purposes. For the possibility of submitting an application and for more detailed information regarding this loan product, we invite you to contact the nearest Bank branch. Specific loan conditions depend on the Bank's internal client segmentation.