

**REPRESENTATIVE EXAMPLE CREDIT “NOUA CASA” *in LEI***

<b>Credit average amount 250,000 LEI, for an average duration of 360 months</b>	<b>Credit Calculation</b>
Interest rate (variable)	7.68% per year (IRCC + fixed margin 2 p.p)
Monthly installment	1,778.95 LEI
Total amount payable	653,933.23 LEI
Total cost of the credit (includes the interest, the file analysis commission of 0%, the loan annual management fee of 0%, the management fee due to FNGCIMM of 0.15% p.a. applied to the value of the guarantee, the property annual insurance premiums of 300 Lei / year and the real estate evaluation fee starting from 500 LEI + VAT	403,933.23 LEI
Prepayment method	360 equal monthly installments (annuities) composed of principal and interest
<b>APRC</b>	<b>8.23% per year</b>
<p>Obtaining the credit in accordance with the terms and conditions agreed upon is conditional upon the conclusion of a policy of fire insurance and other disasters for guarantees (excluding lands) with a value of at least 100% of the value of the property and the assignment of claims in favor of the Bank.</p> <p>Additional costs, insurance premium and evaluation fee are estimated.</p> <p>For the above example, an insured value of the mortgaged property of 250,000 Lei.</p> <p>Notary costs and other costs due to third parties are not known by the lender and therefore, they are not included in APRC.</p> <p>The value of the IRCC benchmark index used is 5.68%, valid as of <b>January 5<sup>th</sup>, 2026</b>.</p> <p><b>Possible fluctuations of the benchmark index could affect the amount to be paid by you. The fluctuation of your income may result into affecting your ability to pay the credit installments.</b></p>	