

**REPRESENTATIVE EXAMPLE - CREDIT "VISTA 4U" IN LEI  
WITH VARIABLE INTEREST FOR THE ENTIRE CREDIT PERIOD**

<b>Credit average amount 210.000 LEI for an average duration of 60 months</b>	<b>Calculation without income transfer</b>	<b>Calculation with income transfer</b>
Interest rate (variable)	7,36% per year (formula IRCC + fixed margin 5.0 p.p)	6,86% per year (formula IRCC + fixed margin 4.5 p.p)
Monthly installment	4.194,01 LEI	4.144,39 LEI
Total amount payable	254.621,50 LEI	251.642,40 LEI
Total cost of the credit (includes the interest rate, the file analysis fee of 500 LEI, the annual administration fee of 0.1% calculated on the credit balance, the annual real estate insurance premiums of 315 Lei / year and the building valuation fee starting from 80 Euro + VAT, in Lei equivalent)	44.621,50 LEI	41.642,40 LEI
Repayment method	60 equal monthly installments (annuities) composed of principal and interest	
<b>APRC</b>	<b>8,2% per year</b>	<b>7,66% per year</b>
<p>Achieving 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. Additional costs, insurance premium and evaluation fee are estimated. For the above example, an insured value of the mortgaged property of 210,000 Lei and an average exchange rate of 1 EUR = 4.78 LEI were considered. Notary and other costs due to third parties are not known by the lender and therefore, they are not included in APRC. The value of the IRCC reference index used is <b>2.36%</b>, valid on <b>1<sup>st</sup> of January 2020</b>. <b>Possible fluctuations in the benchmark index could affect the amount to be paid by you. The fluctuation of your earnings may result into affecting the possibility to pay your credit installments.</b></p>		

**REPRESENTATIVE EXAMPLE - CREDIT "VISTA 4U" IN EURO  
WITH VARIABLE INTEREST FOR THE ENTIRE CREDIT PERIOD**

<b>Credit average amount 52,000 EUR for an average duration of 60 months</b>	<b>Calculation without income transfer</b>	<b>Calculation with income transfer</b>
Interest rate (variable)	6,717 % per year (formula EURIBOR 3M + fixed margin 7.1 p.p)	6,417% per year (formula EURIBOR 3M + fixed margin 6.8 p.p)
Monthly installment	1.022,73 EUR	1.015,42 EUR
Total amount payable	62.470 EUR	62.030,81 EUR

Total cost of the credit (includes the interest rate, the file analysis fee of 150 EUR, the annual administration fee of 0.1% calculated on the credit balance, the annual real estate insurance premiums of 78 EUR / year and the building valuation fee starting from 80 Euro + VAT, in Lei equivalent)	10.470 EUR	10.030,81 EUR
Repayment method	60 equal monthly installments (annuities) composed of principal and interest	
<b>APRC</b>	<b>7,83 % per year</b>	<b>7,51% per year</b>
<p>Achieving 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. Additional costs, insurance premium and evaluation fee are estimated.</p> <p>For the above example, an insured value of the mortgaged property of 52,000 EUR was considered. 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 EURIBOR 3M benchmark index used is <b>-0,383 %</b>, valid as of <b>1<sup>st</sup> of January 2020</b>.</p> <p><b>Possible fluctuations in the benchmark index and exchange rate could affect the amount to be paid by you.</b></p> <p><b>The fluctuation of your incomes may result into affecting your ability to pay the credit installments.</b></p>		