

**REPRESENTATIVE EXAMPLE CREDIT “VISTA ANL” in LEI  
with VARIABLE INTEREST for the entire CREDIT PERIOD**

<b>Credit average amount 200,000 LEI, for an average duration of 360 months</b>	<b>Credit Calculation</b>
Interest rate (variable)	8.78 % per year (formula IRCC + fixed margin 2.80 p.p)
Monthly installment	1,577.69 LEI
Total amount payable	581,736.69 LEI
Total cost of the credit (includes the interest rate, the file analysis fee of 300 LEI, the annual credit management fee is 200 lei, the annual real estate insurance premiums of 240 Lei / year and the building valuation fee starting from 80 Euro + VAT, in Lei equivalent)	381,736.69 LEI
Prepayment method	360 equal monthly installments (annuities) composed of principal and interest
<b>APRC</b>	<b>9.47% 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. Additional costs, insurance premium and evaluation fee are estimated.</p> <p>For the above example, an insured value of the mortgaged property of 200,000 Lei and an average exchange rate of 1 EUR = 4.95 LEI were considered.</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 5.98%, valid as of <b>3<sup>rd</sup> of April 2023</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>	