

**REPRESENTATIVE EXAMPLE CREDIT “VISTA – A HOME FOR EVERYONE” IN EURO
WITH FIXED INTEREST 2 YEARS, THEN VARIABLE**

Credit average amount 50,000 EUR, for an average duration of 360 months	Calculation without income transfer	Calculation with income transfer
Interest rate (fixed) during the first 2 years	5.80%	5.80%
Monthly installment (fixed) during the first 2 years	293,38 EUR	293,38 EUR
Interest rate (variable) starting the third year of the loan	4.876% per year (formula EURIBOR 6M + fixed margin 5.20 p.p.)	4.576 % per year (formula EURIBOR 6M + fixed margin 4.90 p.p.)
Monthly installment (variable) starting the third year of the loan	265,91 EUR	257,28 EUR
Total amount payable	101.652,97 EUR	98.733,14 EUR
Total cost of the credit (includes the interest rate, the file analysis fee of 150 EUR, the annual credit management fee of 0.2% of the credit balance, the annual real estate insurance premiums of 95 EUR / year and the building valuation fee starting from 80 Euro + VAT, in Lei equivalent)	51.652,97 EUR	48.733,14 EUR
Prepayment method	360 equal monthly installments (annuities) composed of principal and interest	
APRC	5,74 % per year	5,48 % per year
<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 50,000 Euro 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. The value of the EURIBOR 6M benchmark index used is -0,324%, valid on 1st of January 2020. Possible fluctuations of the benchmark index and exchange rate 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.</p>		