

**REPRESENTATIVE EXAMPLE CREDIT “VISTA HOME” IN LEI  
WITH VARIABLE INTEREST FOR THE ENTIRE CREDIT PERIOD**

Credit average amount 200,000 LEI, for an average duration of 360 months	Calculation without income transfer	Calculation with income transfer – loan to value of the property mortgaged ≤70%	Calculation with income transfer - loan to value of the property mortgaged >70% and ≤85%
Interest rate (variable)	9.23 % per year (formula IRCC + fixed margin 3.25 p.p)	8.48% per year (formula IRCC + fixed margin 2.5 p.p)	8.83% per year (formula IRCC + fixed margin 2.85 p.p)
Monthly installment	1,642.45 LEI	1,534.99 LEI	1,584.84 LEI
Total amount payable	605,258.86 LEI	566,572.07 LEI	584,516.98 LEI
Total cost of the credit (includes the interest rate, the file analysis fee of 500 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)	405,258.86 LEI	366,572.07 LEI	584,516.98 LEI
Prepayment method	360 equal monthly installments (annuities) composed of principal and interest		
<b>APRC</b>	<b>9.97% per year</b>	<b>9.15% per year</b>	<b>9.53% 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 200,000 Lei and an average exchange rate of 1 EUR = 4.95 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 <b>IRCC</b> benchmark index used is <b>5.98%</b>, valid on <b>3<sup>rd</sup> of April 2023</b>. <b>Possible fluctuations in the benchmark 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>			

**REPRESENTATIVE EXAMPLE CREDIT “VISTA HOME” IN LEI  
WITH FIXED INTEREST FOR 1 YEAR AND THEN VARIABLE:**

Credit average amount 200,000 LEI, for an average duration of 360 months	Calculation without income transfer	Calculation with income transfer – loan to value of the property mortgaged ≤70%	Calculation with income transfer - loan to value of the property mortgaged >70% and ≤85%
Interest rate (fixed) in the first year	7.5%		
Monthly installment	1398.43 LEI		
Interest rate (variable) starting with the second year	9.23 % per year	8.48% per year	8.83% per year

	(IRCC + fixed margin 3.25 p.p.)	(IRCC + fixed margin 2.5 p.p.)	(IRCC + fixed margin 2.85 p.p.)
Monthly installment	1,637.99 LEI	1,532.47 LEI	1,581.42 LEI
Total amount payable	600,771.45 LEI	564,058.36 LEI	581,080.46 LEI
Total cost of loan*	400,771.45 LEI	364,058.36 LEI	384,080.46 LEI
Reimbursement method	360 equal monthly installments (annuities) composed of principal and interest		
<b>APRC</b>	<b>9.76% per year</b>	<b>9.04% per year</b>	<b>9.38% 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.</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 200,000 Lei and an average exchange rate of 1 EUR = 4.95 LEI were considered.</p> <p>Notary 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 <b>IRCC</b> benchmark index used is <b>5.98%</b>, valid on <b>3<sup>rd</sup> of April 2023</b>.</p> <p><b>Possible fluctuations in the benchmark 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>			

**REPRESENTATIVE EXAMPLE CREDIT “VISTA HOME” IN EURO  
WITH VARIABLE INTEREST FOR THE ENTIRE CREDIT PERIOD**

<b>Credit average amount 50,000 EUR, for an average duration of 360 months</b>	<b>Calculation without income transfer</b>	<b>Calculation with income transfer – loan to value of the property mortgaged ≤70%</b>	<b>Calculation with income transfer - loan to value of the property mortgaged &gt;70% and ≤85%</b>
Interest rate (variable)	7.84% per year (formula EURIBOR 6M + fixed margin 5.2 p.p.)	6.20% per year (formula EURIBOR 6M + fixed margin 3.4 p.p.)	6.44% per year (formula EURIBOR 6M + fixed margin 3.65 p.p.)
Monthly installment	363.16 EUR	302.77 EUR	310.89 EUR
Total amount payable	134,772.88 EUR	112,925.84 EUR	115,862.80 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 60 EUR / year and the building valuation fee starting from 80 Euro + VAT, in Lei equivalent)	84,772.88 EUR	62,925.84 EUR	65,862.80 EUR
Prepayment method	360 equal monthly installments (annuities) composed of principal and interest		
<b>APRC</b>	<b>8.60% per year</b>	<b>6.68% per year</b>	<b>6.95% 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.</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 50,000 Euro was 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 <b>EURIBOR 6M</b> benchmark index used is <b>2.693%</b>, valid on <b>3<sup>rd</sup> of January 2023</b>.</p> <p><b>Possible fluctuations in 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.</b></p>
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**REPRESENTATIVE EXAMPLE CREDIT “VISTA HOME” IN EURO  
WITH FIXED INTEREST FOR 2 YEARS AND THEN VARIABLE:**

Credit average amount <b>50,000 EUR</b> , for an average duration of <b>360</b> months	Calculation without income transfer	Calculation with income transfer – loan to value of the property mortgaged $\leq 70\%$	Calculation with income transfer - loan to value of the property mortgaged $>70\%$ and $\leq 85\%$
Interest rate (fixed) in the first year	5.5%		
Monthly installment	283.89 EUR		
Interest rate (variable) starting with the second year	7.89 % per year (EURIBOR 6M + fixed margin 5.20 p.p.)	6.09% per year (EURIBOR 6M + fixed margin 3.4 p.p.)	6.34% per year (EURIBOR 6M + fixed margin 3.65 p.p.)
Monthly installment	359.49 EUR	301.90 EUR	309.64 EUR
Total amount payable	131,613.62 EUR	112.173,64 EUR	114.788,89 EUR
Total cost of loan*	81.613,62 EUR	62.173,64 EUR	64.788,89 EUR
Reimbursement method	360 equal monthly installments (annuities) composed of principal and interest		
<b>APRC</b>	<b>8.11% per year</b>	<b>6.57% per year</b>	<b>6.78% per year</b>

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 **2.693%**, valid on **3<sup>rd</sup> of January 2023**.

**Possible fluctuations in 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.**