

**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)	8.80% per year (formula IRCC + fixed margin 3.25 p.p)	8.05% per year (formula IRCC + fixed margin 2.5 p.p)	8.40% per year (formula IRCC + fixed margin 2.85 p.p)
Monthly installment	1,580.55 LEI	1,474.51 LEI	1,523.68 LEI
Total amount payable	583,289.99 LEI	545,113.17 LEI	562,812.32 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 500 LEI + VAT	383,289.99 LEI	345,113.17 LEI	32,812.32 LEI
Prepayment method	360 equal monthly installments (annuities) composed of principal and interest		
APRC	9.51% per year	8.70% per year	9.08% per year
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. 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 benchmark index used is 6.06%, valid on October 1st 2025. 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.			

**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	8.80% per year (IRCC + fixed margin 3.25 p.p.)	8.05% per year (IRCC + fixed margin 2.5 p.p.)	8.40% per year (IRCC + fixed margin 2.85 p.p.)
Monthly installment	1,577.20 LEI	1,473.10 LEI	1,521.36 LEI
Total amount payable	579,942.45 LEI	543,711.69 LEI	560,514.90 LEI
Total cost of loan*	379,942.45 LEI	343,711.69 LEI	360,514.90 LEI
Reimbursement method	360 equal monthly installments (annuities) composed of principal and interest		
APRC	9.36% per year	8.64% per year	8.98% per year

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 **IRCC** benchmark index used is **5.55%**, valid on **1st of July 2025**.

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

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

Credit average amount 50,000 EUR, 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)	7.24% per year (formula EURIBOR 6M + fixed margin 5.2 p.p.)	5.44% per year (formula EURIBOR 6M + fixed margin 3.4 p.p.)	5.67% per year (formula EURIBOR 6M + fixed margin 3.65 p.p.)
Monthly installment	340.61 EUR	281.89 EUR	289.76 EUR
Total amount payable	126,654.57 EUR	105,397.46 EUR	108,243.97 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 100 Euro + VAT, in Lei equivalent)	76,654.57 EUR	55,397.46 EUR	58,243.97 EUR
Prepayment method	360 equal monthly installments (annuities) composed of principal and interest		
APRC	7.91% per year	6.00% per year	6.27% per year

	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 2.036%, valid on 1st of July 2025. 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.
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**REPRESENTATIVE EXAMPLE CREDIT “VISTA HOME” IN EURO
WITH FIXED INTEREST FOR 3 YEARS AND THEN VARIABLE:**

Credit average amount 50,000 EUR, 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 3 years	6%		
Monthly installment	299.78 EUR		
Interest rate (variable) starting with the fourth year	7.24% per year (EURIBOR 6M + fixed margin 5.20 p.p.)	5.44% per year (EURIBOR 6M + fixed margin 3.4 p.p.)	5.69% per year (EURIBOR 6M + fixed margin 3.65 p.p.)
Monthly installment	337.87 EUR	283.08 EUR	290.43 EUR
Total amount payable	124.372,12 EUR	106.536,24 EUR	108.925,13 EUR
Total cost of loan*	74.372.12 EUR	56.536,24 EUR	58.925,13 EUR
Reimbursement method	360 equal monthly installments (annuities) composed of principal and interest		
APRC	7.58% per year	6.17% per year	6.37% per year
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 2.036%, valid on 1st of July 2025. 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.			