

**VISTA BANK**

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

Credit average amount 200.000 LEI for an average duration of 240 months	
Interest rate (variable)	10.68% per year (formula IRCC + fixed margin 5 p.p)
Monthly installment	2,021.00 LEI
Total amount payable	500,432.34 LEI
Total cost of the credit (includes the interest rate, the file analysis fee of 4.500 LEI, the annual administration fee of 500 LEI, warranty evaluation starting from 750 Lei + VAT	300,432.34 LEI
Repayment method	240 equal monthly installments (annuities) composed of principal and interest
APRC	12.00% per year
The value of the IRCC reference index used is 5.68%, valid from January 5th, 2026 . 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.	

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

Credit average amount 50.000 EURO for an average duration of 240 months	
Interest rate (variable)	8.61% per year (formula EURIBOR 6M + fixed margin 6.5 p.p)
Monthly installment	437.30 EUR
Total amount payable	107,363.42 EUR
Total cost of the credit (includes the interest rate, the file analysis fee of 1.000 EURO the annual administration fee of 0.2% calculated on the credit balance, warranty evaluation starting from 150 Euro + VAT	57,363.42 EUR
Repayment method	240 equal monthly installments (annuities) composed of principal and interest
APRC	9.52% per year
The value of the EURIBOR 6M reference index used is 2.107%, valid from January 5th, 2026 . 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.	