

**REPRESENTATIVE EXAMPLE - CREDIT “VISTA 4U” IN LEI  
WITH *VARIABLE* INTEREST FOR THE ENTIRE CREDIT PERIOD**

| <b>Credit average amount 210.000 LEI<br/>for an average duration of 60 months</b>   | <b>Calculation without income<br/>transfer</b>                                  | <b>Calculation with income<br/>transfer</b>              |
|---|---|--|
| Interest rate (variable)  | 10.99% per year (formula<br>IRCC + fixed margin 5.0 p.p)                        | 10.49% per year (formula<br>IRCC + fixed margin 4.5 p.p) |
| Monthly installment   | 4,564.86 LEI  | 4,512.68 LEI   |
| Total amount payable  | 276,730.84 LEI  | 273,597.17 LEI   |
| Total cost of the credit (includes the interest<br>rate, the file analysis fee of 500 LEI, the annual<br>administration fee of 0.1% calculated on the<br>credit balance, the annual real estate insurance<br>premiums of 252 Lei / year and the building<br>valuation fee starting from 500 LEI + VAT   | 66,730.84 LEI   | 63,597.17 LEI  |
| Repayment method  | 60 equal monthly installments (annuities) composed of<br>principal and interest |  |
| <b>APRC</b>   | <b>12.17% per year</b>  | <b>11.62% 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.<br/>Additional costs, insurance premium and evaluation fee are estimated.<br/>For the above example, an insured value of the mortgaged property of 210,000 Lei.<br/>Notary and other costs due to third parties are not known by the lender and therefore, they are not included in APRC.<br/>The value of the IRCC reference index used is 5.99%, valid from <b>1<sup>st</sup> of October 2024</b>.<br/><b>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.</b></p> |   |  |

**REPRESENTATIVE EXAMPLE - CREDIT “VISTA 4U” IN EURO  
WITH *VARIABLE* INTEREST FOR THE ENTIRE CREDIT PERIOD**

| <b>Credit average amount 52,000 EUR<br/>for an average duration of 60 months</b> | <b>Calculation without income<br/>transfer</b>                    | <b>Calculation with income<br/>transfer</b>                       |
|--|---|---|
| Interest rate (variable)   | 10.43% per year (formula<br>EURIBOR 3M + fixed margin<br>7.1 p.p) | 10.13% per year (formula<br>EURIBOR 3M + fixed margin<br>6.8 p.p) |
| Monthly installment  | 1,115.78 EUR  | 1,108.07 EUR  |
| Total amount payable   | 67,646.93 EUR   | 67,184.42 EUR   |

|   |  |                        |
|---|--|------------------------|
| Total cost of the credit (includes the interest rate, the file analysis fee of 150 EUR, the annual administration fee of 0.1% calculated on the credit balance, the annual real estate insurance premiums of 62 EUR / year and the building valuation fee starting from 100 Euro + VAT, in Lei equivalent)  | 15,646.93 EUR  | 15,184.42 EUR          |
| Repayment method  | 60 equal monthly installments (annuities) composed of principal and interest |                        |
| <b>APRC</b>   | <b>11.55% per year</b>   | <b>11.22% 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.</p> <p>For the above example, an insured value of the mortgaged property of 52,000 EUR 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.</p> <p>The value of the EURIBOR 3M benchmark index used is 3,326%, valid as of <b>1<sup>st</sup> of October 2024</b>.</p> <p><b>Possible fluctuations in the benchmark index and exchange rate could affect the amount to be paid by you.</b></p> <p><b>The fluctuation of your incomes may result into affecting your ability to pay the credit installments.</b></p> |  |                        |