

### Catalogue of long-term credits from EIB credit line

MICRO

LONG-TERM CREDIT FOR PERMANENT ASSETS FROM EIB CREDIT LINE	
Amount	Maximum 500.000 EUR Minimum 30.000 EUR
Purpose	- for procurement of permanent assets (equipment, real estate) - for refinancing own investments in permanent assets
Period	from 2 to 12 years - up to 8 years for procurement of equipment and intangible assets - up to 12 years for investments into property
Repayment	monthly / quarterly / six-month annuities
Grace period	Maximum up to 4 years - up to 2 years for procurement of equipment and intangible assets - up to 4 years for property financing
Currency	In RSD with currency clause
Fee	In accordance with the pricing list
Interest rate	In accordance with the pricing list
Security	In accordance with valid list of prescribed collateral instruments
Early repayment	0,8% for early repayment amounts
Obligation	Client must have/open current account with KBC Banka, with minimum 60% account turnover

SME

LONG-TERM CREDIT FOR PERMANENT ASSETS FROM EIB CREDIT LINE	
Amount	Maximum 2.000.000 EUR Minimum 200.000 EUR
Purpose	- for procurement of permanent assets (equipment, real estate) - for refinancing of own investments into permanent assets - for intangible assets (investments into software development, structural changes costs, product research, brand investment) - for the purchase of SME companies (the amount is limited to 1.000.000 EUR)
Period	from 2 to 12 years - up to 8 years for procurement of equipment and intangible assets - up to 12 years for investments into property
Repayment	monthly / quarterly / six-month annuities
Grace period	Maximum up to 4 years - up to 2 years for procurement of equipment and intangible assets - up to 4 years for investments into property
Currency	In RSD with currency clause

Fee	In accordance with the pricing list
Interest rate	In accordance with the pricing list
Security	In accordance with valid list of prescribed collateral instruments
Early repayment	- 0,8% for early repaid amounts up to 500.000 EUR - 0,6% for early repaid amounts above 500.000 EUR
Obligation	Client must have/open current account with KBC Banka, with minimum 30% account turnover

## INFRASTRUCTURAL PROJECTS

<b>LONG-TERM CREDITS FOR INFRASTRUCTURAL PROJECTS FROM EIB CREDIT LINE</b>	
Credit beneficiaries	Local municipalities, public enterprises and other enterprises with projects (financing of up to 50% of the project)
Amount	Maximum 12.500.000 EUR Minimum 200.000 EUR
Purpose	For investments into projects regarding economics, energy, health care, industry, protection of environment etc.
Period	2 to 15 years
Repayment	monthly / quarterly / six-month annuities
Grace period	up to 5 years
Currency	In RSD with currency clause
Fee	In accordance with the pricing list
Interest rate	In accordance with the pricing list
Security	In accordance with valid list of prescribed collateral instruments
Early repayment	- 0,8% for early repaid amounts up to 500,000 EUR - 0,6% for early repaid amounts above 500,000 EUR
Obligation	Client must have/open current account with KBC Banka