

## PRICING LIST FOR LEGAL ENTITIES

*From January 1st, 2011*

- 1 - Micro segment,**
- 2 - SME segment and**
- 3 - Corporate segment**

### 1. Pricing list for micro companies

|     | Type of loan                                | Processing fee in %   | Interest rate in %  |
|-----|---|---|---|
| 1.1 | Credit card                                 | 1,5<br>min 4.000 RSD  | 1,7 - 2,8 monthly<br>(only for Tariff<br>groups 1.7; 2.0;<br>2.3; 2.5 and 2.8)  |
| 1.2 | Overdraft                                   | up to 1.000.000 RSD - 1,5;<br>over 1.000.000 RSD<br>1 - 1,5<br>min 4.000 RSD<br>fee for unused amount is<br>0,35% monthly | 1,7 - 2,8 monthly   |
| 1.3 | Loan with repayment schedule                | up to 1.000.000 RSD - 1,5;<br>over 1.000.000 RSD<br>1 - 1,5<br>min 4.000 RSD  | 1,7 - 2,8 monthly<br>(RSD)  |
|     |   |   | 3M BELIBOR (RSD)<br>+ (5,5 - 11,5) p.a  |
|     |   |   | 1,2 - 2,3 monthly<br>(EUR)  |
|     |   |   | 3M EURIBOR (EUR)<br>+ (10 - 14,5) p.a.  |
| 1.4 | Investment loan                             | 1 - 1,5<br>min 7.000 RSD<br>fee for unused amount is 1,5%<br>annually   | 6M BELIBOR (RSD)<br>+ (5 - 9) p.a.  |
|     |   |   | 6M EURIBOR (EUR)<br>+ (9 - 14) p.a.   |
| 1.5 | Guarantees and Avals                        | 1 - 1,5<br>min 5.000 RSD  | 1 - 2 quarterly<br>min 5.000 RSD<br>fee for unused amount<br>is 0,45% quarterly<br>(only for f/x l/g for<br>cross border loans) |
| 1.6 | Letter of credit                            | 1 - 1,5<br>min 5.000 RSD  | 1 - 2 quarterly<br>min 5.000 RSD  |
| 1.7 | Long term permanent working<br>capital loan | 1 - 1,5<br>min 7.000 RSD  | 3M BELIBOR (RSD)<br>+ (6,5 - 10,5) p.a.   |
|     |   |   | 3M EURIBOR (EUR)<br>+ (9,5 - 15,5) p.a.   |

## 2. Pricing list for SME clients

|     | Type of loan                  | Processing fee in %  | Interest rate in %  |
|-----|-------------------------------|--|---|
| 2.1 | Credit card                   | 1,5<br>min 4.000 RSD   | 1,5 - 2,5 monthly<br>(only for Tariff<br>groups 1.5; 1.7;<br>2.0; 2.3 and 2.5)  |
| 2.2 | Overdraft                     | up to 2.000.000 RSD - 1;<br>over 2.000.000 RSD<br>0,5 - 1<br>min 4.000 RSD<br>fee for unused amount is<br>0,25% monthly          | 1,5 - 2,5 monthly   |
|     |                               |  | 3M BELIBIOR<br>+ (6,5 - 13,5) p.a.  |
| 2.3 | Revolving loan                | up to 2.000.000 RSD - 1;<br>over 2.000.000 RSD<br>0,7 - 1<br>min 10.000 RSD  | 1,5 - 2,5 monthly<br>(RSD)  |
|     |                               |  | 3M BELIBOR (RSD)<br>+ (5,5 - 10,5) p.a.   |
|     |                               |  | 1,2 - 1,9 monthly<br>(EUR)  |
|     |                               |  | 3M EURIBOR (EUR)<br>+ (9 - 13,5) p.a.   |
| 2.4 | Loan with repayment schedule  | up to 2.000.000 RSD - 1;<br>over 2.000.000 RSD<br>0,8 - 1,5<br>min 4.000 RSD   | 3M LIBOR (USD)<br>+ (9 - 13,5) p.a.   |
|     |                               |  | 1,6 - 2 monthly<br>(RSD)  |
|     |                               |  | 3M BELIBOR (RSD)<br>+ (4,5 - 9,5) p.a.  |
|     |                               |  | 1 - 2 monthly<br>(EUR)  |
| 2.5 | Discount of bills of exchange | 1 - 1,5<br>min 8.000 RSD   | 3M EURIBOR (EUR)<br>+ (9,5 - 14) p.a.   |
|     |                               |  | 3M LIBOR (USD)<br>+ (9,5 - 14) p.a.   |
| 2.6 | Investment loan               | up to 50.000.000 RSD -<br>1,5;<br>over 50.000.000 RSD<br>0,5 - 1,5<br>min 7.000 RSD<br>fee for unused amount is<br>1,2% annually | 1,9 - 2,5 monthly   |
|     |                               |  | up to 24 months:<br>3M BELIBOR (RSD)<br>+ (4 - 8) p.a.  |
|     |                               |  | 3M EURIBOR (EUR)<br>+ (8 - 13) p.a.   |
|     |                               |  | above 24 months:<br>6M BELIBOR (RSD)<br>+ (3,5 - 8) p.a.  |
| 2.7 | Guarantees and Avals          | 0,35 - 1,5<br>min 5.000 RSD  | 6M EURIBOR (EUR)<br>+ (7,5 - 13) p.a.   |
|     |                               |  | 0,8 - 2 quarterly<br>min 5.000 RSD<br>fee for unused amount<br>is 0,45% quarterly<br>(only for f/x l/g for<br>cross border loans) |
| 2.8 | Letter of credit              | 0,5 - 1,5<br>min 5.000 RSD   | 0,8 - 1,5 quarterly<br>min 5.000 RSD  |

|     |  |                            |                                |
|-----|--|----------------------------|--------------------------------|
| 2.9 | Long term permanent working capital loan | 0,5 - 1,5<br>min 7.000 RSD | 3M BELIBOR<br>+ (4,5 - 9) p.a. |
|     |  |                            | 3M EURIBOR<br>+ (7,5 - 13)     |

### 3. Pricing list for corporate clients

|     | Type of loan                             | Processing fee in %                                   | Interest rate in %   |
|-----|--|---|--|
| 3.1 | Overdraft                                | up to 1,5<br>fee for unused amount is<br>0,2% monthly | 1,4 - 2,2 monthly  |
|     |  |   | 3M BELIBOR<br>+ (2,5 - 6) p.a.   |
| 3.2 | Revolving loan                           | up to 1,5   | 1,3 - 2,2 monthly<br>(RSD)   |
|     |  |   | 3M BELIBOR (RSD)<br>+ (2,5 - 7,5) p.a.   |
|     |  |   | 3M EURIBOR (EUR)<br>+ (6,5 - 11,5) p.a.  |
|     |  |   | 3M LIBOR (USD)<br>+ (6,5 - 11,5) p.a.  |
| 3.3 | Loan with repayment schedule             | up to 1,5   | 1,4 - 2 monthly<br>(RSD)   |
|     |  |   | 3M BELIBOR (RSD)<br>+ (3 - 7,5) p.a.   |
|     |  |   | 3M EURIBOR (EUR)<br>+ (6,5 - 11,5) p.a.  |
|     |  |   | 3M LIBOR (USD)<br>+ (6,5 - 11,5) p.a.  |
| 3.4 | Discount of bills of exchange            | 0,8 - 1,5   | 1,5 - 2,5 monthly  |
| 3.5 | Investment loan                          | up to 1<br>fee for unused amount is 1%<br>annually    | up to 24 months:<br>3M BELIBOR (RSD)<br>+ (3,5 - 7,5) p.a.   |
|     |  |   | 3M EURIBOR (EUR)<br>+ (6 - 11,5) p.a.  |
|     |  |   | above 24 months:<br>6M BELIBOR (RSD)<br>+ (2,5 - 7) p.a.   |
|     |  |   | 6M EURIBOR (EUR)<br>+ (5,5 - 11,5) p.a.  |
| 3.6 | Guarantees and Avals                     | up to 1   | 0,35 - 1 quarterly<br>min 5.000 RSD<br>fee for unused amount<br>is 0,45% quarterly<br>(only for f/x l/g for<br>cross border loans) |
| 3.7 | Letter of credit                         | up to 1   | 0,35 - 1 quarterly<br>min 5.000 RSD  |
| 3.8 | Long term permanent working capital loan | up to 1   | 3M BELIBOR (RSD)<br>+ (3,5 - 7,5) p.a.   |
|     |  |   | 3M EURIBOR (EUR)<br>+ (6 - 11,5) p.a.  |

#### 4. Subsidized loans from Government program for 2011

|     | Type of loan   | Processing fee in % | Interest rate in %  |
|-----|--|---------------------|---|
| 4.1 | Short term subsidized credits  | 0,5                 | For loans with FX clause for export activities 4.4% p.a<br>For loans in RSD and for reprogramming NBS key policy rate       |
| 4.2 | Subsidized credits for investments   | up to 1             | Credits with FX clause 3M EURIBOR + 4% p.a. and 3M EURIBOR+ 2% p.a. with Fund's guarantee on 75% of the granted loan amount |
| 4.3 | Subsidized long-term credit for the procurement of trucks, construction machines and buses | 0,5                 | For loans with maturita up to 7 years 4,5% p.a fixed.<br>For loans with maturity up to 3 years 7,5% p.a fixed.              |
| 4.4 | Short term loans for agricultural union (who have the warehouse warrant)                   | /                   | 3% p.a.   |
| 4.5 | Long term loans for agricultural investment  | /                   | 6M EURIBOR +10 or fixed 12,5 p.a.   |

#### 5. Long-term credits from EIB loan

|     | Type of loan   | Processing fee in %   | Interest rate in %                           |
|-----|--|---|--|
| 5.1 | Long-term credits for permanent assets for micro clients | 0,5 - 1,5<br>min 10.000 RSD<br>fee for unused amount is 1,5% annually | 6M/3M EURIBOR (EUR) + margin (7,5 - 13) p.a. |
| 5.2 | Long-term credits for permanent assets for SME clients   | 0,5 - 1,5<br>min 20.000 RSD<br>fee for unused amount is 1,2% annually | 6M/3M EURIBOR (EUR) + margin (6,5 - 13) p.a. |
| 5.3 | Long-term credits for infrastructural projects           | 0,5 - 1,5<br>min 50.000 RSD<br>fee for unused amount is 1% annually   | 6M/3M EURIBOR (EUR) + margin (5 - 10) p.a.   |

## 6. Project financing

|     | Type of loan                                   | Processing fee in %  | Interest rate in %            |
|-----|--|--|-------------------------------|
| 6.1 | Project financing for the newly opened company | 1 - 2<br>min 50.000 RSD<br>fee for unused amount is 1,75% annually | 3M EURIBOR<br>+ (9 - 15) p.a. |
| 6.2 | Real estate financing subsidized by RS         | 1 - 1,5 one off on the approved amount                             | 1 - 4 p.a                     |

## 7. Interest rates in period of delay

|     |   |   |
|-----|---|---|
| 7.1 | On principal, interest, commission, revaluation or other obligation due, and not paid on time | same as contractual interest rate for the loan, or interest rate prescribed by law in case that it is higher than contractual |
| 7.2 | Realised bills of exchange, guarantees and letters of credit from the bank's account          | 2,5% monthly  |

## 8. Other commissions

|   |   |   |
|---|---|---|
| 8.1   | Warning letters   | 200 RSD   |
| <b>Registration of foreign loans with NBS</b> |   |   |
| 8.2   | Registration of foreign loans with NBS                          | Up to 1.000.000 EUR - 5.000 RSD<br>Over 1.000.000 EUR -10.000 RSD |
| 8.3   | Change of registration of foreign loan filled out by the Bank   | 3.000 RSD   |
| 8.4   | Change of registration of foreign loan filled out by the client | 1.000 RSD   |
| 8.5   | Administration for the first year                               | 8.000 RSD   |
| 8.6   | Administration for the following years                          | 5.000 RSD   |
| <b>Letters of intent</b>                      |   |   |
| 8.7   | Issuing of letters of intent without commitment                 | 2.000 RSD   |
| 8.8   | Issuing of letters of intent with commitment                    | 6.000 RSD   |
| <b>Credit bureau reports</b>                  |   |   |
| 8.9   | Fees for report for entrepreneurs                               |   |

|      |  |   |
|------|--|---|
|      | Basic report for entrepreneurs   |   |
|      | Service user   | 500 RSD   |
|      | Guarantor  | 200 RSD   |
|      | Personal report for entrepreneurs                                      |   |
|      | Service user   | 300 RSD   |
|      | Guarantor  | 150 RSD   |
|      | Personal report for entrepreneurs                                      | 600 RSD   |
| 8.10 | Fees for reports for legal entities                                    |   |
|      | Basic report for legal entities  |   |
|      | Service user   | 1.200 RSD   |
|      | Guarantor  | 500 RSD   |
|      | Summary report for legal entity  |   |
|      | Service user   | 1.000 RSD   |
|      | Guarantor  | 400 RSD   |
|      | Synthetic report for legal entities                                    |   |
|      | Service user   | 800 RSD   |
|      | Guarantor  | 300 RSD   |
|      | Personal report for legal entities                                     | 1.400 RSD   |
| 8.11 | Fee for handling of bill of exchange endorsed in favour of the Bank    | 600 - 2.000 RSD<br>per bill of exchange, in advance |
| 8.12 | Fee for changing of conditions of approved facility on client's demand | 0,3% in advance<br>Min 5.000 RSD<br>Max 25.000 RSD  |