

**Example for Short-term refinancing loans in dinars with fixed interest rate**

|   |                       |                       |                       |
|---|-----------------------|-----------------------|-----------------------|
| <b>Loan Amount</b>  | <b>100.000,00 RSD</b> | <b>100.000,00 RSD</b> | <b>100.000,00 RSD</b> |
| <b>Repayment Period</b>   | 12 months             | 12 months             | 12 months             |
| <b>Monthly Rate</b>   | <b>8.652,90 RSD</b>   | <b>8.699,17 RSD</b>   | <b>8.862,66 RSD</b>   |
| <b>Nominal Interest Rate P.A.</b>   | 6,99%                 | 7,99%                 | 11,5%                 |
| <b>Effective Interest Rate P.A.</b>   | <b>12,08%</b>         | <b>13,21%</b>         | <b>17,25%</b>         |
| <b>Fee For Processing Of Loan Application</b>   | 2% of the loan amount | 2% of the loan amount | 2% of the loan amount |
| <b>Charges to be borne by the applicant, (charges recognized in the moment of contracting, which are applied in calculation of effective interest rate)</b> |                       |                       |                       |
| <b>Fee For Processing Of Loan Application</b>   | 2.000,00 RSD          | 2.000,00 RSD          | 2.000,00 RSD          |
| <b>Charges For The Credit Bureau (For Applicant)</b>  | 246,00 RSD            | 246,00 RSD            | 246,00 RSD            |
| <b>Charges For Bill Of Exchange</b>   | 100,00 RSD (dve)      | 100,00 RSD (dve)      | 100,00 RSD (dve)      |
| <b>Interest Fee</b>   | 3.834,74 RSD          | 4.389,98 RSD          | 6.351,90              |
| <b>Total Amount Payable</b>   | 106.180,74 RSD        | 106.735,98 RSD        | 108.697,90            |