

TARIFFS FOR INTEREST RATES AND FEES FOR SMALL BUSINESS CLIENTS

RETAIL DIVISION, SMALL BUSINESS DIRECTORATE

1 WORKING CAPITAL LOAN		
1.1	Interest rate for loan in RSD	11 % p.a. fixed 4 % + 3 M BELIBOR p.a.
1.2	Interest rate for loan in RSD with FX clause and FC loan	9 % p.a. fixed 6 % + 3 M EURIBOR p.a.
1.3		1% one -off for the loan amount up to EUR 19,999 *
1.4	Approval fee	0.75% one-off for the loan amount from 20,000* EUR to 49,999 EUR*
1.5		0.5% one-off for a loan amount of/over EUR 50,000 *
1.6	Prepayment fee - legal entities	2% of the amount of the early repaid loan It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed: 0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
1.7	Prepayment fee -entrepreneurs	
1.8	Penalty for non performing the agreed payment turnover * at the middle exchange rate of the NBS on the day of applying for a loan	2% p.a. on the amount of the approved loan
2 OVERDRAFT LOAN IN RSD		
2.1	Interest rate	19 % p.a. fixed 11% + 3M BELIBOR p.a.
2.2	Approval fee	1% one -off
2.3	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
3 REVOLVING LOAN		
3.1	Interest rate for loan in RSD	12 % p.a. fixed 5% + 3M BELIBOR p.a.
3.2	Interest rate for loan in RSD with FX clause and FC loan	10 % p.a. fixed 6% + 3M EURIBOR p.a.
3.3	Approval fee	1,00% one -off
3.4	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
4 INVESTMENT LOAN		
4.1	Interest rate for loan in RSD	8 % + 3M BELIBOR p.a.
4.2	Interest rate for loan in RSD with FX clause and FC loan	4.95 % + 3 M EURIBOR p.a.
4.3	Approval fee	1% one -off
4.4	Prepayment fee - legal entities	2% of the amount of the early repaid loan It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed or if it is fixed or variable interest rate is agreed with the purpose to purchase real estate : 0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
4.5	Prepayment fee -entrepreneurs	
4.6	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
5 LOMBARD LOAN 100% COVERED BY DEPOSIT		
5.1	Interest rate for loan in RSD	8.5 % p.a. fixed 3% + 3M BELIBOR p.a.

5.2	Interest rate for loan in RSD with FX clause and FC loan	6% p.a. fixed 3% + 3M EURIBOR p.a
5.3	Approval fee	0.5 % one -off
5.4	Prepayment fee – legal entities	2% of the amount of the early repaid loan
		It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed:0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment.
5.5	Prepayment fee -entrepreneurs	The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date

6 MULTI-PURPOSE LINE

6.1 All products in the multi-purpose line will have the same prices as well as stand-alone products beyond multi-purpose line whose prices are determined by this tariff (for loans) or the Tariff of Fees and Expenses of Retail Division, Small Business Directorate (for Documentary Business)

Within the multi-purpose line, the client can use the following products:

Loans:

- Working capital loans (in RSD, in RSD with FX clause and foreign currency),
- Revolving loans (in RSD, in RSD with FX clause and foreign currency),
- 6.2 - Overdraft loans (in RSD),

Documentary Business:

- RSD and FX guarantee, except for payable guarantees (guarantee for proper loan repayment),
- Letters of credit (documentary and standby letters of credit),
- Letters of intent of a binding nature,
- Letters of intent of a non-binding nature

6.3 Penalty for non performing the agreed payment turnover 2% p.a. on the amount of the approved multi-purpose line loan

7 INVESTMENT LOAN IN RSD FROM THE SUPPORT PROGRAM FOR SMALL COMPANIES FOR THE PURCHASE OF EQUIPMENT IN 2023.

		maturity 18 months	Variable 1.4% + 3M BELIBOR
		maturity 24 months	Variable 1.4% + 3M BELIBOR
7.1	Interest rate	maturity 36 months	Variable 1.6% + 3M BELIBOR
		maturity 48 months	Variable 1.6% + 3M Belibor
		maturity 60 months	Variable 1.4% + 3M BELIBOR
7.2	Approval fee		0% one -off
7.3	Prepayment fee		0%
7.4	Penalty for non performing the agreed payment turnover		0%

8 INVESTMENT LOAN IN RSD WITH FX CLAUSE FROM THE SUPPORT PROGRAM FOR SMALL COMPANIES FOR THE PURCHASE OF EQUIPMENT IN 2023.

		maturity 18 months	Variable 1.5% + 3M EURIBOR
		maturity 24 months	Variable 1.5% + 3M EURIBOR
8.1	Interest rate	maturity 36 months	Variable 1.8% + 3M EURIBOR
		maturity 48 months	Variable 1.6% + 3M EURIBOR
		maturity 60 months	Variable 1.6% + 3M EURIBOR
8.2	Approval fee		0% one -off
8.3	Prepayment fee		0%
8.4	Penalty for non performing the agreed payment turnover		0%

9 WORKING CAPITAL LOANS IN RSD FOR MSE CLIENTS' WITH SUBSIDY OF INTEREST FROM THE MINISTRY OF AGRICULTURE, FORESTRY AND WATER MANAGEMENT

Fixed 3% p.a

9.1	Interest rate paid by client	Fixed 1% p.a. in case:
		- Woman is holder of registered agricultural household
		- Holder of registered agricultural household is maximum 40 years old in the current year

	-	Holder of registered agricultural household is residing in the area with difficult working conditions in agriculture according to Rulebook ³	Fixed 0% p.a. in case:
	-	Purpose of the loan purchase of fertilizers for the development of farming, fruit growing, viticulture, vegetables and floriculture	
9.2	Subsidized interest rate	Key police rate NBS ² + 0.5% p.a. (in case interest paid by client is 3% p.a.)	
		Key police rate NBS ² + 2.5% p.a. (in case interest paid by client is 1% p.a.)	
		Key police rate NBS ² + 4.5% p.a. (in case interest paid by client is 0% p.a.)	
9.3	Approval fee paid by client		1.5 % one -off
9.4	Prepayment fee		0%

¹ An agricultural cooperative with minimum five cooperative members registered in the Register of farms as farm holders, or members of five different registered farms, classified into the category of a micro or small legal entity, in accordance with the law regulating accounting

² Key police rate NBS on the day of disbursement of loan

³ Rulebook on setting up area with difficult working conditions in agriculture

10 INVESTMENT LOANS IN RSD FOR MSE CLIENTS¹ WITH SUBSIDY OF INTEREST FROM THE MINISTRY OF AGRICULTURE, FORESTRY AND WATER MANAGEMENT

			Fixed 3 % p.a.
			Fixed 1 % p.a. if:
10.1	Interest rate paid by client	-	For loans with purpose of the development of livestock, which includes the purchase of quality breeding heifers and quality breeding cows up to 5 years of age for a loan maturity from three up to five years
			For maturity up to 36M: Key Policy Rate NBS ² + 0.5 % p.a.
10.2	Subsidized interest rate		For maturity period from 36 M up to 60 M: Key Policy Rate NBS ² + 1% p.a.
			For maturity from 3 years up to 5 years: Key police rate NBS ² + 3 % p.a. (in case interest paid by client is 1% p.a.)
10.3	Approval fee paid by client		1.5 % one -off
10.4	Prepayment fee		0%

¹ An agricultural cooperative with minimum five cooperative members registered in the Register of farms as farm holders, or members of five different registered farms, classified into the category of a micro or small legal entity, in accordance with the law regulating accounting

² Key police rate NBS on the day of disbursement of loan