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# Mortgage loan with a fixed interest rate

## Representative examples

### Mortgage loan for purchase

APR 2.99% on a loan with a 2.56% fixed interest rate for the first 3 years and a variable interest rate of 2.80% (RIR\* + 2.21% fixed surcharge) for the remaining term of the loan, payment of 36 monthly repayment installments, each of EUR 318.60 / BGN 623.13 for the fixed interest rate period, and 324 monthly repayment installments, each of EUR 327.84 / BGN 641.20 for the remaining term of the loan. Total due set . premium for the term of the loan EUR 1 759.32 / BGN 3 440.93 (indicative amount). Total amount due EUR 120 627.00 / BGN 235 925.91.

APR 3.03% on a loan with a 2.75% fixed interest rate for the first 5 years and a variable interest rate of 2.80% (RIR\* + 2.21% fixed surcharge) for the remaining term of the loan, payment of 60 monthly repayment installments, each of EUR 326.59 / BGN 638.75 for the fixed interest rate period, and 300 monthly repayment installments, each of EUR 328.41 / BGN 642.31 for the remaining term of the loan. Total due set . premium for the term of the loan EUR 1 762.16 / BGN 3 446.49 (indicative amount). Total amount due EUR 121 061.16 / BGN 236 775.05.

APR 3.23% on a loan with a 3.10% fixed interest rate for the first 10 years and a variable interest rate of 2.80% (RIR\* + 2.21% fixed surcharge) for the remaining term of the loan, payment of 120 monthly repayment installments, each of EUR 341.61/ BGN 668.13 for the fixed interest rate period, and 240 monthly repayment installments, each of EUR 332.48/ BGN 650.27 for the remaining term of the loan. Total due construction premium for the term of the loan EUR 1,777.69/ BGN 3,476.86 (indicative amount). Total amount due EUR 123,745.14/ BGN 242,024.46.

The examples above are calculated for a loan of 80,000 euros for 360 months, including the following fees: for documentary analysis of the collateral EUR 127.82 / BGN 249.99, for opening a current account EUR 2.55 / BGN 4.99, for real estate appraisal EUR 192 / BGN 375.52 (for an apartment), for mortgage cancellation EUR 30.68 / BGN 60.00, for servicing a current account EUR 2.30 / BGN 4.50 per month and an annual real estate premium calculated as a % of the amount of the loan , equal to the outstanding principal amount of the loan.

APR 2.54% on a loan with a 2.56% fixed interest rate for the first 3 years and a variable interest rate



of 2.28% (RIR\* + 1.69% fixed surcharge) for the remaining term of the loan, payment of 36 monthly repayment installments, each of EUR 497.81 / BGN 973.63 for the fixed interest rate period, and 324 monthly repayment installments, each of EUR 481.29 / BGN 941.32 for the remaining term of the loan. Total due set . premium for the term of the loan EUR 2704.02 / BGN 5288.60 (indicative amount). Total amount due EUR 177,741.33/ BGN 347,631.83.

APR 2.64% on a loan with a 2.75% fixed interest rate for the first 5 years and a variable interest rate of 2.28% (RIR\* + 1.69% fixed surcharge) for the remaining term of the loan, payment of 60 monthly repayment installments, each of EUR 510.30 / BGN 998.06 for the fixed interest rate period, and 300 monthly repayment installments, each of EUR 484.10 / BGN 946.82 for the remaining term of the loan. Total due set . premium for the term of the loan EUR 2 716.68 / BGN 5 313.36 (indicative amount). Total amount due EUR 179,743.55 / BGN 351,547.83.

APR 2.99% on a loan with a 3.10% fixed interest rate for the first 10 years and a variable interest rate of 2.28% (RIR\* + 1.69% fixed surcharge) for the remaining term of the loan, payment of 120 monthly repayment installments, each of EUR 533.77 / BGN 1,043.96 for the fixed interest rate period, and 240 monthly repayment installments, each of EUR 495.27 / BGN 968.66 for the remaining term of the loan. Total due construction premium for the term of the loan EUR 2,757.32 / BGN 5,392.85 (indicative amount). Total amount due EUR 186,855.30 / BGN 365,457.20.

The examples above are calculated for a loan of 125,000 euros, for 360 months, with the following fees included: fee for documentary analysis of the collateral - EUR 127.82 / BGN 249.99; fee for opening a current account EUR 2.55 / BGN 4.99; for valuation of real estate / for an apartment EUR 192 / BGN 375.52, for cancellation of a mortgage EUR 30.68 / BGN 60.00; for servicing a current account EUR 2.30 / BGN 4.50 per month; with the annual insurance premium for real estate under Property Insurance included , calculated as a % of the escrow amount, equal to the outstanding principal on the loan.

Mortgage loan for refinancing a purchase from other banks

APR 2.78% on a loan with a 2.56% fixed interest rate for the first 3 years and a variable interest rate of 2.70% (RIR\* + 2.11% fixed surcharge) for the remaining term of the loan, payment of 36 monthly repayment installments, each of EUR 318.60 / BGN 623.13 for the fixed interest rate period, and 324 monthly repayment installments, each of EUR 323.97 / BGN 633.63 for the remaining term of the loan. Total amount due EUR 117,487.47 / BGN 229,785.52.

APR 2.83% on a loan with a 2.75% fixed interest rate for the first 5 years and a variable interest rate of 2.70% (RIR\* + 2.11% fixed surcharge) for the remaining term of the loan, payment of 60 monthly repayment installments, each of EUR 326.59 / BGN 638.75 for the fixed interest rate period, and 300 monthly repayment installments, each of EUR 324.79 / BGN 635.23 for the remaining term of the loan. Total amount due EUR 118,083.95 / BGN 230,952.13.

APR 3.06% on a loan with a 3.10% fixed interest rate for the first 10 years and a variable interest rate of 2.70% (RIR\* + 2.11% fixed surcharge) for the remaining term of the loan, payment of 120 monthly



repayment installments, each of EUR 341.61 / BGN 668.13 for the fixed interest rate period, and 240 monthly repayment installments, each of EUR 329.46 / BGN 644.37. during the remaining term of the loan. Total amount due EUR 121,116.03 / BGN 236,882.36.

The examples above are calculated for a loan of 80,000 euros for 360 months, including the following fees: for opening a current account EUR 2.55 / BGN 4.99, for real estate appraisal EUR 192 / BGN 375.52 (for an apartment), for mortgage cancellation EUR 30.68 / BGN 60.00, for servicing a current account EUR 2.30 / BGN 4.50.

APR 2.41% on a loan with a 2.56% fixed interest rate for the first 3 years and a variable interest rate of 2.28% (RIR\* + 1.69% fixed surcharge) for the remaining term of the loan, payment of 36 monthly repayment installments, each of EUR 497.81 / BGN 973.63 for the fixed interest rate period, and 324 monthly repayment installments, each of EUR 481.29 EUR / BGN /941.32 during the remaining term of the loan. Total amount due EUR 174,909.49 / BGN 342,093.23.

APR 2.52% on a loan with a 2.75% fixed interest rate for the first 5 years and a variable interest rate of 2.28% (RIR\* + 1.69% fixed surcharge) for the remaining term of the loan, payment of 60 monthly repayment installments, each of EUR 510.30 / BGN 998.06 for the fixed interest rate period, and 300 monthly repayment installments, each of EUR 484.10 / BGN 946.82 during the remaining term of the loan. Total amount due EUR 176,899.05 / BGN 345,984.47.

APR 2.86% on a loan with a 3.10% fixed interest rate for the first 10 years and a variable interest rate of 2.28% (RIR\* + 1.69% fixed surcharge) for the remaining term of the loan, payment of 120 monthly repayment installments, each of EUR 533.77 / BGN 1,043.96 for the fixed interest rate period, and 240 monthly repayment installments, each of EUR 495.27 / BGN 968.66 for the remaining term of the loan. Total amount due EUR 183,970.16 / BGN 359,814.36.

The examples above are calculated for a loan of 125,000 euros for 360 months, with the following fees included: fee for opening a current account EUR 2.55 / BGN 4.99; for real estate appraisal (for an apartment) EUR 192 / BGN 375.52, for cancellation of a mortgage EUR 30.68 / BGN 60.00; for servicing a current account EUR 2.30 / BGN 4.50 per month.

Main required documents:

1. Mortgage Loan Application
2. ID document of the loan applicant/co-debtor
3. Statement of Income, as per the Bank's template
4. Documents, certifying the property's ownership - Title Deed, Purchase-Sale Agreement or such for establishment of a construction right, signed with the State or Municipal Authorities
5. Certificate of encumbrances on the property over a past period of minimum 10 years - issued by the Registry Agency
6. Tax assessment certificate for the property - issued by the Municipality, as per the property's location
7. Cadastral layout of the property - issued by the local technical office of the Geodesy,



#### Cartography and Cadastre Agency

8. Documents, certifying the land's ownership or the establishment of the construction right / obtaining a construction permit, approved architectural designs, Surface Calculation Table, Minutes under Art.181, Para.2 of the Spatial Development Act for reached shell-and-core stage- for the cases in which the provided collateral has not been completed and put into operation
9. Bill of Quantities
10. Certificate of marital status - issued by the municipality's Civil Registration Office
11. Certificate of tax liabilities under Art.87, para.6 of the Tax Insurance Procedure Code - issued by the NRA