

LOANS

Mortgage Loans for acquisition

**1. MORTGAGE LOAN WITH VARIABLE INTEREST RATE**

Income transfer option	CCY	Loan Amount	Interest rate type	Interest rate formula	Interest rate (per year)	Bank's fixed margin	Reference index	Analysis commission	APR**
Income transfer	lei	> 300,000 lei	Variable	benchmark index (IRCC) + fixed margin	8.29%	2.39%	5.90%	400 lei	8.64%
Income transfer	lei	> 200,000 lei	Variable	benchmark index (IRCC) + fixed margin	8.69%	2.79%	5.90%	400 lei	9.10%
Income transfer	lei	≤ 200,000 lei	Variable	benchmark index (IRCC) + fixed margin	8.99%	3.09%	5.90%	400 lei	9.46%
No income transfer	lei	> 300,000 lei	Variable	benchmark index (IRCC) + fixed margin	8.89%	2.99%	5.90%	800 lei	9.30%
No income transfer	lei	> 200,000 lei	Variable	benchmark index (IRCC) + fixed margin	9.29%	3.39%	5.90%	800 lei	9.77%
No income transfer	lei	≤ 200,000 lei	Variable	benchmark index (IRCC) + fixed margin	9.59%	3.69%	5.90%	800 lei	10.15%
No income transfer*	lei	> 300,000 lei	Variable	benchmark index (IRCC) + fixed margin	8.89%	2.99%	5.90%	400 lei *	9.29%
No income transfer*	lei	> 200,000 lei	Variable	benchmark index (IRCC) + fixed margin	9.29%	3.39%	5.90%	400 lei *	9.75%
No income transfer*	lei	≤ 200,000 lei	Variable	benchmark index (IRCC) + fixed margin	9.59%	3.69%	5.90%	400 lei *	10.12%

\* the offer presented is valid for customers who have the OTP Lejer package.

\*\* the values of the Annual Effective Interest Rate (APR) presented are calculated for loans in the amount of 486000/248000/145000 lei.

The value of the variable interest rate is related to the evolution of the IRCC reference index, which is part of it, according to the calculation formula presented in the table.

"**IRCC**" = The Reference Index for Consumer Loans, regulated by GEO no. 19/2019. This index is calculated by the NBR at the end of each quarter, as an arithmetic average of the daily interest rates determined for the previous quarter, to be applied for the following quarter. The evolution of the index can be followed on [www.bnro.ro](http://www.bnro.ro).

**The value of the IRCC benchmark index for the period 01.04.2024 - 30.06.2024 is 5.9%.**

Representative example of a calculation for a mortgage loan with variable interest rate:

If you collect your income in your account at OTP Bank and take a mortgage loan in amount of 363000 lei on a period of 300 months, you will have a variable interest rate of 8.29 % per year (consisting of the fixed margin of the bank of 2.39 % per year + IRCC) and you will pay a monthly installment of 2872 lei (calculated by the method of repayment in equal installments + interest). In this case the total cost of the loan is 500435 lei, meaning you will return to the bank in total 863435 lei, and the APR is 8.65 % per year. The cost of the loan includes the analysis commission 400 lei and the monthly commission for the administration of the current account of 5 lei. The loan will be guaranteed by a real estate mortgage on the purchased property, until its full repayment.

We would like to inform you that there is a possibility to change, in the sense of the increase, the amounts due, in case of materialization of the interest rate risk, in the situation where the contracted credit has variable interest. At the same time, please keep in mind that the fluctuation of your own income can lead to affecting the possibility of payment.

## 2. MORTGAGE LOAN WITH FIXED INTEREST RATE FOR THE FIRST 3 YEARS, THEN VARIABLE

Income transfer option	CCY	Loan Amount	Interest rate type	Interest rate formula	Interest rate (per year)	Bank's fixed margin	Reference index	Analysis commission	APR**
Income transfer	lei	> 300,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	5.59%	2.39%	5.90%	400 lei	7.80%
Income transfer	lei	> 200,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	5.99%	2.79%	5.90%	400 lei	8.21%
Income transfer	lei	≤ 200,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	6.29%	3.09%	5.90%	400 lei	8.51%
No income transfer	lei	> 300,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	6.19%	2.99%	5.90%	800 lei	8.43%
No income transfer	lei	> 200,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	6.59%	3.39%	5.90%	800 lei	8.85%
No income transfer	lei	≤ 200,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	6.89%	3.69%	5.90%	800 lei	9.18%
No income transfer*	lei	> 300,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	6.19%	2.99%	5.90%	400 lei *	8.42%
No income transfer*	lei	> 200,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	6.59%	3.39%	5.90%	400 lei *	8.83%
No income transfer*	lei	≤ 200,000 lei	Fix for first 3 years; then Variable	fixed (in the first 3 years): interest rate variable: reference index (IRCC) + fixed margin	6.89%	3.69%	5.90%	400 lei *	9.14%

\* the offer presented is valid for customers who have the OTP Lejer package.

\*\* the values of the Annual Effective Interest Rate (APR) presented are calculated for loans in the amount of 453000/249000/139000 lei.

The value of the variable interest rate is related to the evolution of the IRCC reference index, which is part of it, according to the calculation formula presented in the table.

"IRCC" = The Reference Index for Consumer Loans, regulated by GEO no. 19/2019. This index is calculated by the NBR at the end of each quarter, as an arithmetic average of the daily interest rates determined for the previous quarter, to be applied for the following quarter. The evolution of the index can be followed on [www.bnro.ro](http://www.bnro.ro).

**The value of the IRCC benchmark index for the period 01.04.2024 - 30.06.2024 is 5.9%.**

Representative example of a calculation for a mortgage loan with fixed interest rate in the first 3 years, then variable:

If you collect your income in your account at OTP Bank and take a mortgage loan in amount of 349000 lei on a period of 300 months, you will have a fixed interest rate for the first 3 years of 5.59 % per year and then variable (consisting of the fixed margin of the bank of 2.39 % per year + IRCC) and you will pay a monthly installment of 2162 lei (calculated by the method of repayment in equal installments + interest). In this case the total cost of the loan is 445024 lei, meaning you will return to the bank in total 794024 lei, and the APR is 7.79 % per year. The cost of the loan includes the analysis commission 400 lei and the monthly commission for the administration of the current account of 5 lei. The loan will be guaranteed by a real estate mortgage on the purchased property, until its full repayment.

We would like to inform you that there is a possibility to change, in the sense of the increase, the amounts due, in case of materialization of the interest rate risk, in the situation where the contracted credit has variable interest. At the same time, please keep in mind that the fluctuation of your own income can lead to affecting the possibility of payment.



### 3. MORTGAGE LOAN "NEW HOUSE"

Income transfer option	CCY	Interest rate type	Interest rate formula	Interest rate (per year)	Bank's fixed margin	Reference index	FNGCIMM commission*	APR
Income transfer	lei	Variable	benchmark index (IRCC) + fixed margin	7.90%	2.00%	5.90%	0.15%	8.19%

\*The client pays an annual management fee to FNGCIMM amounting to 0.15% applied annually to the balance of the guarantee granted.

The value of the variable interest rate is related to the evolution of the IRCC reference index, which is part of it, according to the calculation formula presented in the table.

"IRCC" = The Reference Index for Consumer Loans, regulated by GEO no. 19/2019. This index is calculated by the NBR at the end of each quarter, as an arithmetic average of the daily interest rates determined for the previous quarter, to be applied for the following quarter. The evolution of the index can be followed on [www.bnro.ro](http://www.bnro.ro).

**The value of the IRCC benchmark index for the period 01.04.2024 - 30.06.2024 is 5.9%.**

Representative example of a calculation for a "New house" mortgage loan :

If you take a "New House" mortgage loan in amount of 238000 lei on a period of 318 months, you will have a variable interest rate of 7.9 % per year (consisting of the fixed margin of the bank of 2 % per year + IRCC) and you will pay a monthly installment of 1789 lei (calculated by the method of repayment in equal installments + interest). In this case the total cost of the loan is 330849 lei, meaning you will return to the bank in total 568849 lei, and the APR is 8.19 % per year. Additional, the client pays an annual management fee to FNGCIMM amounting to 0.15% applied annually to the balance of the guarantee granted. The loan will be guaranteed by a real estate mortgage on the purchased property, until its full repayment.

We would like to inform you that there is a possibility to change, in the sense of the increase, the amounts due, in case of materialization of the interest rate risk, in the situation where the contracted credit has variable interest. At the same time, please keep in mind that the fluctuation of your own income can lead to affecting the possibility of payment.

**4. PERSONAL LOAN WITH MORTGAGE, WITH VARIABLE INTEREST RATE**

Type	Currency	Interest rate type	Interest rate formula	Interest rate (per year)	Bank's fixed margin	Reference index	Analysis commission	APR*
Standard	lei	Variable	benchmark index (IRCC) + fixed margin	10.40%	4.50%	5.90%	0 lei	10.94%

\* the value of the Annual Effective Interest Rate (APR) presented is calculated for a loan in the amount of 331000 lei.

The value of the variable interest rate is related to the evolution of the IRCC reference index, which is part of it, according to the calculation formula presented in the table.

"IRCC" = The Reference Index for Consumer Loans, regulated by GEO no. 19/2019. This index is calculated by the NBR at the end of each quarter, as an arithmetic average of the daily interest rates determined for the previous quarter, to be applied for the following quarter. The evolution of the index can be followed on [www.bnro.ro](http://www.bnro.ro).

**The value of the IRCC benchmark index for the period 01.04.2024 - 30.06.2024 is 5.9%.**

Representative example of a calculation for a personal loan with mortgage, with variable interest rate:

If you take a personal loan with mortgage in amount of 331000 lei on a period of 57 months, you will have a variable interest rate of 10.4 % per year (consisting of the fixed margin of the bank of 4.5 % per year + IRCC) and you will pay a monthly installment of 7384 lei (calculated by the method of repayment in equal installments + interest). In this case the total cost of the loan is 90150 lei, meaning you will return to the bank in total 421150 lei, and the APR is 10.94 % per year. The cost of the loan includes the analysis commission 0 lei and the monthly commission for the administration of the current account of 5 lei. The loan will be guaranteed by a real estate mortgage on the purchased property, until its full repayment.

We would like to inform you that there is a possibility to change, in the sense of the increase, the amounts due, in case of materialization of the interest rate risk, in the situation where the contracted credit has variable interest. At the same time, please keep in mind that the fluctuation of your own income can lead to affecting the possibility of payment.