



LOANS

OVERDRAFT

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Income transfer option	Currency	Interest rate type	Interest rate formula	Interest rate * (per year)	Bank's fixed margin	Reference index	Analysis commission	APR**
Income transfer	Lei	Variable	benchmark index (IRCC) + fixed margin	15.90%	10.00%	5.90%	0 lei	17.12%

\* 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%.**

\*\* the values of the Annual Effective Interest Rate (APR) presented are calculated for loans in the amount of 5367 lei.

Representative example of a calculation for an overdraft:

For an overdraft in amount of 5367 lei on a period of 12 months, you will have a variable interest rate of 15.9 % per year (consisting of the fixed margin of the bank of 10 % per year + IRCC), and DAE will be 17.12 % per year, calculated for the case when the entire credit limit was used for the entire duration of the loan. In this case the total cost of the loan is 853 lei, meaning you will return to the bank in total 6220 lei.