Pursuant to Article 12, Paragraph 1, Item f of the Law on the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No.: 67/07 and 40/11), Article 19, Paragraph 3, Item 11 of the Statute of the Banking Agency of Republika Srpska ("Official Gazette of Republika Srpska", No.: 67/04) and Article 8 of the Decision on uniform method of calculating and disclosing the effective interest rate on loans and deposits, on 15 February 2012, the director of the Banking Agency of Republika Srpska issued the

INSTRUCTION

FOR APPLICATION OF THE DECISION ON UNIFORM METHOD OF CALCULATING AND DISCLOSING THE EFFECTIVE INTEREST RATE ON LOANS AND DEPOSITS

I GENERAL PROVISIONS

This Instruction regulates in detail the manner and methodology according to which the effective interest rate (hereinafter: EIR) on loans approved and deposits received by the bank is calculated and reported in accordance with the Decision on uniform method of calculating and disclosing the EIR on loans and deposits (hereinafter: Decision).

II METHODOLOGY FOR EIR CALCULATION

EIR is a decursive interest rate that is calculated on an annual basis, using a complex interest account - calculation of the conformal method, with the calculation of EIR on loans using a correction factor for discounted cash inflows and outflows of deposits placed as collateral for these loans (cash deposit).

The uniform method of calculating EIR is based on the net present value method.

EIR is the interest rate by applying which the discounted cash inflows are equated with the discounted cash outflows related to the given loans, i.e. received deposits, i.e. that interest rate by applying which the discounted series of net cash flows equals zero.

Cash flows, in the sense of this Instruction, mean all cash income and all cash expenditures of the client that arise in connection with the use of loan, or making a deposit.

The basic period, in terms of this Instruction, is considered to be one day.

III REPAYMENT PLAN DRAFT

When concluding a loan agreement, i.e. a deposit agreement with a client, the bank delivers a repayment plan to the client without auxiliary columns for calculating EIR, and with a clearly stated EIR. The repayment plan with auxiliary columns for the calculation of EIR is deposited by the bank in its credit or deposit file. Auxiliary columns for calculating EIR are: 1) net cash flow, 2) discounted net cash flow, 3) discounted loan disbursements and 4) discounted cash deposit flows.

The name and address of the bank must be stated in front of the header of the repayment plan, as well as information that enables contact. The repayment plan should also contain the date of drafting, and a note that the stated EIR is valid on the date of the repayment plan draft. In addition, the loan repayment plan must state the loan amount, the total loan costs and the total amount that the client has to pay.

The repayment plan, which is delivered to the client when concluding a loan or deposit agreement, must contain the signature of the responsible person of the bank.

The draft of the repayment plan is based on the assumed regular flow of all transactions (cash flows), i.e. that the bank and the borrower, as well as the bank and the depositor fulfill their obligations under the agreed conditions and maturity.

The bank is obliged to state in the repayment plan in which currency the stated amounts are expressed. Loans in foreign currency and deposits in foreign currency are stated in that currency, while loans with foreign currency clause and deposits with foreign currency clause are expressed in KM according to the exchange rate valid on the day of the repayment plan draft. The exchange rate at which the previous conversion was performed must be stated on the repayment plan. The bank is obliged to enable the client to repay the loan at the same type of exchange rate used in the loan repayment (purchase, sale or official middle exchange rate of the Central Bank of BiH, or purchase or sale rate of the bank). For foreign currency loans and foreign currency deposits where fees and commissions are determined and collected in KM, for the purposes of calculating EIR, it is necessary to convert them into foreign currency according to the middle exchange rate of the Central Bank of BiH valid on the day of the repayment plan draft.

In the case of a loan agreement or a deposit agreement that contains interest rate volatility clauses, and fees or commissions that are included in the calculation of EIR, EIR is calculated under the assumption that the interest rate and other fees are fixed, i.e. equal to those valid on the day of settlement. The repayment plan must state the nominal interest rate, noting whether it is a fixed or variable interest rate or a combination of fixed and variable interest rates with the periods to which they refer.

In the case of loans for which the client, in accordance with the contract, independently decides on the dynamics of withdrawal (credit lines, allowed overdrafts, credit cards, etc.) EIR is calculated assuming that the total amount of the approved loan will be withdrawn immediately in full.

In the case of loans for which different interest rates for the contracted withdrawal periods or the amount of use of loan are stipulated under the contract, EIR is calculated on the assumption that the funds will be withdrawn and used at the highest interest rate determined by the contract.

In the case of loans for which the client, in accordance with the contract, independently decides on the dynamics of withdrawal of funds, but within the contractual limits relating to withdrawal amounts and periods in which funds are withdrawn, EIR is calculated assuming that funds will be withdrawn at the earliest date provided by the contract, in the amount of the limit determined by the contract.

In the case of loans for which the client, in accordance with the contract, independently decides on the repayment amount above the contractually defined minimum amount (e.g. credit cards), EIR is calculated assuming that the repayment amount will be equal to the agreed minimum amount.

In the case of loans for which the contract provides for several possible repayment dates, EIR is calculated assuming that the repayment will be made on the earliest agreed date.

For sight deposits, as well as loans for which the contract does not specify the period for which the loan is approved and the repayment schedule, EIR is calculated assuming that the deposit will be term, i.e. the loan will be approved for a period of one year and paid or paid in twelve monthly equal annuities.

When calculating EIR, the bank, with the prudency of a good businessman, is obliged to estimate the amount of all elements on the basis of which the rate is calculated, and the exact amount of which is not known on the day of calculation (e.g. insurance policy costs, real estate appraisal costs, etc.).

The bank is obliged to provide the client with a copy of the concluded loan and deposit agreement (except for sight deposits) and a repayment plan. In case of changes, the bank is obliged to submit a new repayment plan to the client in the agreed manner (by mail, e-mail, etc.).

IV CALCULATING EIR ON LOANS USING REPAYMENT PLAN

EIR on loans is calculated from the repayment plan.

An overview of the essential elements of the Loan Repayment Plan is given as the Template 1 with this Instruction and is its integral part.

Template 1 is filled in as follows:

1) In the column "Period", enter the ordinal number of the period in which a certain cash flow occurred. The zero period is the period of the first cash flow or the agreed date of making the loan available, depending on which of the two periods occurs earlier. The last period is the period of the last cash flow.

2) In the column "Maturity date", enter the date when a certain cash flow occurs. It is important to state the exact date, considering that EIR is calculated according to the actual (calendar) number of days in the month and 365/366 days in the year.

3) In the column "Loan disbursement", enter the amount of the loan to be disbursed, in that period, i.e. on the date when it is certain that disbursement will occur.

4) In the column "Other payments", enter other payments made by the bank on the basis of a concluded loan agreement (e.g. overpaid interest, etc.), except for the payment of a cash deposit and interest on a paid cash deposit.

5) In the column "Annuity", enter the amount of the agreed annuity that is paid in a certain period.

6) In the column "Payment of principal", enter the part of the annuity that relates to the repayment of principal.

7) In the column "Payment of interest", enter the part of the annuity that refers to the payment of interest, as well as the amount of intercalary interest.

8) In the column "Other payments", enter all other payments that the borrower pays on the occasion of using the loan on the basis of the concluded loan agreement.

These payments include:

• loan application processing fee;

• loan disbursement fee;

• loan management fee, credit batch servicing, and sending statements;

• fee for undrawn loan amount in framework or other loans;

• the amount of the insurance premium, if the insurance policy is a condition for approving the loan;

• fee for keeping collateral as collateral for loan repayment;

• costs of opening and maintaining an account, if opening a bank account is a condition for approving a loan;

• other costs related to ancillary services that are a condition for the use of loan and borne by the client (e.g. costs of bills of exchange, costs of issuing excerpts from the real estate register, costs of assessing the value of real estate and movables, costs of notarization, pledge registration costs - mortgages, costs of notarization of administrative prohibition, etc.).

The following is not entered in this column:

• default interest or any other costs or penalties arising from non-compliance with the agreed provisions;

• account management costs if the client already had an open bank account before applying for a loan;

• postage, telegram and fax costs and similar costs.

9) In the column "Loan balance", enter the loan balance in a certain period. It is equal to the amount of the disbursed loan less the part of the principal repaid until then (cumulative repayments).

10) In the column "Cash flow flows (collateral)", enter all cash flows related to the deposit made by the client in accordance with the loan agreement (payment and disbursement of deposits, as well as interest related to the deposit), where pay-in of deposits, as well as accrued interest related to the deposit, are shown with a positive sign, and the pay-out of deposits and related interest with a negative sign.

11) In the column "Note (description)", enter a brief description of the cash flow in a certain period.

12) In the column "Net cash flow", enter the sum of payments of principal (column 6), interest (column 7) and other payments (column 8) (positive cash flow) less the sum of loan disbursements (column 3) and other payments (column 4) (negative cash flow) in a given period. All amounts in columns 3-9 are expressed with a positive sign. Net cash flow can be both positive and negative.

13) In the column "Discounted net cash flow", enter the amounts obtained by discounting the net cash flows from column 12, which is calculated by applying the following formula:

$$NNT_k\left(1+\frac{GKS}{100}\right)^{-\left(\frac{d}{t}\right)}$$

where:

- NNTk net cash flow in a certain period,

- GKS annual interest rate, which is expressed in the loan repayment plan.

- d/t in the exponent is the sum of three components:

> 1) the number of days from the date of the 0th period to 31 December of the same year as a share in the number of days in the year of the 0th period,

> 2) the number of years between the year of the discounted cash flow and the year of the 0th period, not counting the two mentioned years,

> 3) the number of days from the date of the period in which the discounted cash flow is located until December 31 of the previous year as a share in the number of days in the year of the discounted cash flow.

> The mathematical formula for calculating d/t is expressed as follows:

> $$\frac{d}{t}=\left[\frac{yyyy(0).31.12.-dat(0)}{t(0)}\right]+\left[yyyy(k)-yyyy(0)-1\right]+\left[\frac{dat(k)-(yyyy(k)-1).31.12.}{t(k)}\right]$$

> t(0) = 1+yyyy(0).31.12.-yyyy(0).01.01.

> t(k) = 1+yyyy(k).31.12.-yyyy(k).01.01.

> where:

> date (0) - date of the 0th period

> date (k) - the date of the period in which the discounted cash flow is located.

As GKS is the rate yet to be calculated, we list the procedure for calculating it.

The repayment plan ends with the order "Total", which is after the last cash flow in the last period. In this row, in the column "Discounted net cash flow", all discounted net cash flows from individual periods are summed up. GKS is an approximate solution, to two decimal places, of the equation

$$\sum_k\left[NNT_k\left(1+\frac{GKS}{100}\right)^{-\left(\frac{d}{t}\right)}\right]=0.$$

The obtained annual percentage rate to two decimal places is not expressed in the repayment plan, but is used to calculate EIR according to the formula

$$EKS = GKS \times \frac{UDIK}{UDIK - UDTND}$$

The meaning of the symbols UDIK and UDTND is explained in Items 14 and 15.

14. "Discounted loan disbursements"- in this column there are discounted values of loan disbursements from column 3. When discounting, the previously calculated GKS is used, and it is discounted according to the 0th period according to the formula

$$DIK_k = \left[(IK_k) \left(1 + \frac{GKS}{100} \right)^{-\left(\frac{d}{t}\right)} \right]$$

DIK_k means a discounted loan disbursement in a certain period, IK_k means a loan disbursement in a certain period, while other symbols have the meaning as in Item 13.

The sum of discounted loan disbursements $UDIK = \sum_k DIK_k$ that is used when calculating EIR described in Item 13, and is located on the intersection of the row "Total" and column "Discounted loan disbursements".

15. "Discounted cash deposit flows" - this column contains the discounted values of cash deposit flows from column 10. When discounting, the previously calculated GKS is used, and it is discounted according to the 0th period using the formula

$$DTND_k = \left[(TND_k) \left(1 + \frac{GKS}{100} \right)^{-\left(\frac{d}{t}\right)} \right]$$

$DTND_k$ means the discounted cash flow in a given period,

TND_k means the flow of a cash deposit in a certain period.

Other symbols have the meanings as in Item 13.

Sum of discounted cash deposit flows $UDTND_k = \sum_k DTND_k$ which is used when calculating EIR described in Item 13, and is located on the intersection of the row "Total" and column "Discounted cash deposit flows ".

The repayment plan delivered to the client should not contain auxiliary columns 12 to 15 and the percentage of the annual rate (GKS), which is used in calculating EIR. The repayment plan that is attached to the loan documentation contains those columns, as well as GKS. The obtained EIR must be stated on the repayment plan, and must not be less noticeable than other data (information).

V CALCULATING EIR ON DEPOSITS USING DEPOSIT REPAYMENT PLAN

Analogous to the calculation of EIR on loans, EIR on deposits is calculated from the deposit payment plan.

An overview of the essential elements of the deposit payment plan is given as Template 2 with this Instruction and is its integral part.

Template 2 is fulfilled in the following manner:

1. In the "Period" column, enter the ordinal number of the period in which a certain cash flow occurs. The zero period is the period in which the first cash flow occurs. The last period is the period in which the last cash flow occurs.

2. In the column "Maturity date", enter the date when a certain cash flow occurs. It is important to state the exact date, considering that EIR is calculated according to the actual (calendar) number of days in the month and 365/366 days in the year.

3. In the column "Deposit payment", enter the amount of the deposit, i.e. the part of the deposit to be paid.

4. In the column "Approvals", enter the approvals in favor of the client that are attributed to the deposit (e.g. the amount of accrued interest, bonuses that are attributed during the contractual relationship, etc.).

5. In the column "Other payments", enter other payments made by the depositor (owner of funds) on the basis of a concluded deposit agreement (e.g. account management fee).

6. In the column "Payment of deposits", enter the amount of the deposit that is paid out, in that period, i.e. on the date when it is certain that the payment will take place (e.g. after the expiration of the term deposit agreement).

7. In the column "Payment of interest", enter the amount of interest paid in the agreed periods.

8. In the column "Debts", the client's debts are entered, which are suspended at the expense of the deposit (e.g. suspension of the account management fee).

9. In the column "Other payments" other payments are entered which the bank pays to the depositor on the basis of the deposit agreement (e.g. payment of the deposit premium conditioned by the fulfillment of certain conditions by the depositor, and other similar payments). If the bank pays a certain premium (bonus) on the deposit, the deposit payment plan must state the percentage of the premium, i.e. the lump sum of the premium.

10. In the column "Balance of deposits", the balance of deposits in a certain period is entered. It is equal to the amount of the paid deposit increased by the accrued interest, i.e. other additions, and reduced by the fees charged by the bank from the account. For the purposes of calculating EIR, it is considered that after the expiration of the term contract, the entire amount of the deposit with the corresponding interest is paid.

11. In the column "Note (description)" a short description of the cash flow in a certain period is entered.

12. Column "Net cash flow" is the sum of deposit payments (column 3) and other payments (column 5) (positive cash flow) less the sum of deposit payments (column 6), interest payments (column 7) and other payment (column 9) (negative cash flow) in a certain period. For the purposes of this Instruction, credits (column 4) and debits (column 8) are not included in the calculation of net cash flow. All amounts in columns 3-10 are expressed with a positive sign. Net cash flow can be both positive and negative. For the purposes of calculating EIR, it is considered that after the expiration of the term deposit, the depositor will withdraw the available deposit together with the corresponding interest and other payments (such as premium).

13. In the column "Discounted net cash flow", enter the amounts obtained by discounting the net cash flows from column 12 by required EIR using the formula

$$NNT_k \left(1 + \frac{EKS}{100}\right)^{-\left(\frac{d}{t}\right)}$$

- NNT$_k$ means net cash flow in a given period,

- EIR in the discount factor means the effective interest rate,

- d/t in the exponent is the sum of three components:

> 1) the number of days from the date of the 0th period to 31 December of the same year as a share in the number of days in the year of the 0th period,

> 2) the number of years between the year of the discounted cash flow and the year of the 0th period, not counting the two mentioned years,

> 3) the number of days from the date of the period in which the discounted cash flow is located until December 31 of the previous year as a share in the number of days in the discounted cash flow year.

The mathematical formula for calculating d/t is expressed as follows:

$$\frac{d}{t} = \left[\frac{yyyy(0).31.12. - dat(0)}{t(0)} \right] + \left[yyyy(k) - yyyy(0) - 1 \right] + \left[\frac{dat(k) - (yyyy(k) - 1).31.12.}{t(k)} \right]$$

t (0) = 1 + yyyy (0) .31.12.-yyyy (0) .01.01.

t (k) = 1 + yyyy (k) .31.12.-yyyy (k) .01.01.

date (0) - date of the 0th period

date (k) - the date of the period in which the discounted cash flow is located.

As EIR is to be calculated, we list the calculation procedure.

The deposit payment plan ends with the row "Total", which is located after the last cash flow in the last period. In this row, in the column "Discounted net cash flow", all discounted net cash flows from individual periods are collected. EIR is an approximate solution, to two decimal places, of the equation

$$\sum_k \left[NNT_k \left(1 + \frac{EKS}{100} \right)^{-\left(\frac{d}{t}\right)} \right] = 0.$$

The obtained EIR must be stated in the deposit payment plan, with two decimals, with rounding to the second decimal, and must not be less noticeable than other data (information).

The deposit payment plan delivered to the client should not contain auxiliary columns 12 and 13, which are used to calculate EIR. The deposit payment plan that is attached to the deposit documentation also contains these columns.

The Instruction shall enter into force on the day of its adoption.

ATTACHMENT:
- Loan repayment plan, Template 1
- Deposit repayment plan, Template 2
- Example of drafting loan repayment plan
- Example of drafting deposit repayment plan

Number: D-2/12   DIRECTOR

Banja Luka, 15 February, 2012   _____

                                                                    Slavica Injac

EXAMPLE OF LOAN REPAYMENT PLAN

Construction company ABC is considering a loan with a bank in the amount of 1,000,000 KM. The nominal interest rate on the loan is 12% per annum. It is a long-term loan with a repayment period of 3 years and a grace period of one year from the moment of withdrawal of the first tranche of the loan. During the grace period, intercalary interest is calculated, which is paid after one year from the day of withdrawal of the first tranche, i.e. after the expiration of the grace period. Intercalary interest is calculated at the regular agreed nominal interest rate of 12%, using the comfortable interest calculation method. On March 1, 2002, the company paid a fee in the amount of 50 KM for the processing of the loan application. Payment of the approved loan was requested in tranches. The company plans to withdraw these tranches on the following dates: May 1, 2002, a tranche of KM 500,000; August 1, 2002, a tranche of 250,000 KM; December 1, 2002, a tranche of 250,000 KM. From the approval of the loan (April 1, 2002) until the withdrawal of the loan exists, the bank charges a quarterly fee of 0.5% per annum on the remaining undrawn loan amount (fee for reserving funds). The fee is payable immediately. In addition, the company is obliged to pay a cash deposit in the amount of 10% of the approved loan after the bank approves the loan and before withdrawing the first tranche (April 1, 2002). It is considered that the approved amount will be fully withdrawn. After repaying the loan, the bank will return the cash deposit to the company, increased by 1% interest per year. If the loan is approved, the company will have to pay a commission in the amount of 1% of the planned loan (10,000 KM). The commission is payable immediately, so it should be paid immediately after the loan was approved on April 1. The first repayment installment (equal annuities) in the amount of KM 142,456.39 is due on August 1, 2003. Other installments are due every three months, ending on May 1, 2005 (8 installments in total). When calculating interest, the bank uses the calendar number of days in the month and 365 days in the year.

EXAMPLE OF DEPOSIT PAYMENT PLAN

Here is a hypothetical example of drafting a plan for the payment of one time deposit.

A private individual is considering making a deposit in the amount of EUR 50,000 for a term deposit in a bank. The deposit would be paid in full on March 1, 2002. He/she would term the funds for two years. When opening a savings account, the depositor is obliged to pay a one-time fee for concluding a savings contract in the amount of KM equivalent to the equivalent of 5 EUR. The interest rate on the two-year term deposit of this amount according to the bank's deposit policy is 5% per annum, fixed, provided that it is calculated and accrued annually using the decursive method. Along with the accrual of interest, the bank charges an account maintenance fee once a year. This fee is KM equivalent of 5 EUR per year. The bank suspends it from the depositor's account. If the depositor keeps a time deposit in the bank during the entire contracted period, he/she is also paid a premium in the amount of 1% of the originally deposited deposit. Therefore, after two years, on 1 March 2004, 56,119.75 EUR is available to the depositor. When calculating interest, the bank uses the calendar number of days in the month and 365 days in the year.

_____
(Bank)

_____
(Address)

_____
(City)

Phone: _____
Fax: _____

LOAN REPAYMENT PLAN

Currency   _____   with FX clause/   Annuity   _____KM
Yearly
Loan amount   _____   without currency clause   Nominal interest rate   _____%   **fixed**/variable int. rate Yearly int. rate in %   EIR in %
Other loan costs _____
Total amount *_____

Period	Maturity date	Loan disbursement	Other payments	Annuity	Principal payment	Interest payment	Other payments	Loan balance	Cash deposit flows (collateral)	Note (description)	Net cash flow	Discounted net cash flow	Discounted loan disbursements	Discounted cash deposit flows
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0														
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
16														
Total:														

Note: The stated EIR is valid on the date of drafting of the repayment plan. The repayment installment includes the repayment quota, the payment of interest, the
fee for servicing the credit lot and the transaction fee.

* total amount to be paid by the client

_____

(Bank)

_____

(Address)

_____

(City)

Phone: _____

Fax: _____

- EXAMPLE -

| Currency | | *KM* | **Annuity** | | *142.456,39* | | | | | | **Yearly interest rate (%)** | **12,13** | **EIR (%)** | **12,48** |

| **Loan amount** | | *1.000.000,00* | **NIR (%)** | | *12,00* | **fixed** |

Period	Maturity date	Loan disbursement	Other payments	Annuity	Repayment	Interest payment	Other payments	Loan balance	Cash deposit flows (collateral)	Description	Net cash flow	Discounted net cash flow	Discounted loan disbursements	Discounted cash deposit flows (collateral)
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
0	2002.03.01.						50,00	0,00		Loan approval procedure fee	50,00	50,00	0,00	0,00
1	2002.04.01.						10.000,00	0,00	100.000,00	Commission for loan approvement and cash deposit payment	10.000,00	9.903,24	0,00	99.032,42
2	2002.05.01.	500.000,00						500.000,00		1. loan tranche	-500.000,00	-490.524,86	490.524,86	0,00
3	2002.07.01.						826,96	500.000,00		Fee for undrawn loan amount	826,96	795,91	0,00	0,00
4	2002.08.01.	250.000,00						750.000,00		2. loan tranche	-250.000,00	-238.286,50	238.286,50	0,00
5	2002.10.01.						420,32	750.000,00		Fee for undrawn loan amount	420,32	393,03	0,00	0,00
6	2002.12.01.	250.000,00						1.000.000,00		3. loan tranche	-250.000,00	-229.340,88	229.340,88	0,00
7	2003.01.01.						208,47	1.000.000,00		Fee for undrawn loan amount	208,47	189,39	0,00	0,00
8	2003.05.01.					91.443,55		1.000.000,00		Intercalary interest	91.443,55	80.006,71	0,00	0,00
9	2003.08.01.			142.456,39	112.456,39	30.000,00		887.543,61		1. installment	142.456,39	121.094,29	0,00	0,00
10	2003.11.01.			142.456,39	115.830,08	26.626,31		771.713,53		2. installment	142.456,39	117.650,04	0,00	0,00
11	2004.02.01.			142.456,39	119.304,98	23.151,41		652.408,55		3. installment	142.456,39	114.306,89	0,00	0,00
12	2004.05.01.			142.456,39	122.884,13	19.572,26		529.524,42		4. installment	142.456,39	111.133,95	0,00	0,00
13	2004.08.01.			142.456,39	126.570,66	15.885,73		402.953,77		5. installment	142.456,39	107.981,51	0,00	0,00
14	2005.11.01.			142.456,39	130.367,78	12.088,61		272.585,99		6. installment	142.456,39	93.574,32	0,00	0,00
15	2005.02.01.			142.456,39	134.278,81	8.177,58		138.307,18		7. installment	142.456,39	101.939,57	0,00	0,00
16	2005.05.01.			142.456,39	138.307,17	4.149,22		0,01	-103.114,40	8. installment and payout of cash deposit with interest	142.456,39	99.133,37	0,00	-71.755,84
Total		**1.000.000,00**	**0,00**	**1.139.651,11**	**999.999,99**	**231.094,67**	**11.505,75**		**-3.114,40**		**242.600,40**	**0,00**	**958.152,24**	**27.276,59**

Note: The stated EIR is valid on the date of drafting of the repayment plan. The repayment installment includes the repayment quota, the payment of interest, the fee for servicing the credit lot and the transaction fee.

_____

_____
(Bank)
_____
(Address)
_____
(City)
Phone: _____
Fax: _____

DEPOSIT REPAYMENT PLAN

Currency   _____

Deposit amount   _____   NIR _____%   **fixed**/variable   Premium ____%   EIR _____ %

Period	Maturity date	Deposit payment	Credits	Other payments	Deposit pay out	Interest payment	Debts	Other paymentse	Deposit balance	Note (description)	Net cash flow	Discounted net cash flow
1	2	3	4	5	6	7	8	9	10	11	12	13
Укупно:												

Note: The stated EIR is valid on the date of drafting of the repayment plan.

_____

_____
(Bank)

Template 2.

_____
(Address)

_____
(City)__

Phone: _____

Fax: _____

- EXAMPLE -

DEPOSIT REPAYMENT PLAN

Currency		EUR				NIR (%)						EIR (%)	5,93
Deposit amount		**50.000,00**			**5,00**		**fixed**		**Premium (%)**	**1,00**			

Period	Maturity date	Deposit payment	Credits	Other payments	Deposit pay out	Interest payment	Debts	Other payments	Deposit balance	Description	Net cash flow	Discounted net cash flow
1	2	3	4	5	6	7	8	9	10	11	12	13
0	2002.03.01.	50.000,00		5,00					50.000,00	Deposit payment and fee for contracting saving contract	50.005,00	50.005,00
1	2003.03.01.		2.500,00				5,00		52.495,00	Attribution of interest and suspension of periodical fee for account management	0,00	0,00
2	2004.03.01.				52.490,00	2.624,75	5,00	1.005,00	0,00	Suspension of periodical fee for account management and pay out of deposit with corresponding interest	-56.119,75	-50.005,00
Total		**50.000,00**	**2.500,00**	**5,00**	**52.490,00**	**2.6 24,75**	**10,00**	**1.005,00**			**-6.114,75**	**0,00**

Note: The stated EIR is valid on the date of drafting of the deposit repayment plan.