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**ADRIATIC BANK**

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**METHODOLOGY FOR CALCULATING THE AMOUNTS  
AND CHANGES IN FEES IN CREDIT OPERATIONS WITH  
PRIVATE INDIVIDUALS**

## Document Summary

Strategy
  Policy
  Methodology
  Other

### 1. Document Version

Version	Decision Date	Decision Number	Description of Change	Document Confidentiality
V1	14.05.2024	577/24	Initial Version	Public
V2				
V3				
V4				

### 2. Responsibilities Regarding the Preparation and Adoption of the Document

Description	Prepared by	Approved by	Approved by		Adopted by
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Funkcija	Head of the Retail and Small and Medium Enterprises	Chairman of the Management Board	Member of the Management Board	Member of the Management Board	
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### 3. Responsibility Regarding the Interpretation of the Document

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### 4. Document Distribution

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## I. GENERAL PROVISIONS

The Methodology for Calculating the Amounts and Changes in Fees in Credit Operations with Private Individuals at Adriatic Bank AD (hereinafter: Methodology) defines the method for calculating the bank's fees for services related to the processing and handling of loans provided to individuals. It also outlines the timelines and methods for adjusting these fees to reflect the actual services provided or costs incurred.

All types of fees for services charged by Adriatic Bank AD (hereinafter: the Bank) in credit operations with individuals and their amounts are prescribed in the Product Catalog for Individuals and Small and Medium Enterprises (hereinafter: the Catalog).

## II. PARAMETERS FOR CALCULATING AND ADJUSTING FEE AMOUNTS

The amount of each individual fee charged by the Bank to individuals in credit operations (hereinafter: Fee) is determined based on the following parameters:

1. Labor Costs
2. Administrative Costs
3. Depreciation Costs

Definitions of the mentioned parameters:

- **Labor Costs (TR):** Salaries for employees of the Bank involved in the processing and handling of individual loans, including all associated costs (contributions, taxes, surtaxes, etc.).
- **Administrative Costs (AT):** Material and administrative costs (e.g., overhead costs, maintenance costs, office supplies, postal and telecommunication costs, rent, marketing, memberships, licenses, etc.).
- **Depreciation (A):** Depreciation of the Bank's tangible and intangible assets used for the services for which the fee is charged.

The Bank calculates the fee for processing each individual loan by allocating the identified costs arising from providing these services and summing the obtained values.

The fee for mortgage and housing loans, calculated as the sum of labor costs, administrative costs, and depreciation, is increased by EUR 20 for each year of the loan term due to the need for reporting, monitoring, collateral re-evaluation, and collateral management.

For other loans, the fee is increased by EUR 10 for each year of the loan term due to the need for reporting and monitoring.

If the calculated fee for loan processing exceeds 1.5% of the approved loan amount, the fee will be capped at 1.5% of the approved loan amount.

For all loans, the fee cannot exceed 1.5% of the approved loan amount or EUR 3,000 in absolute terms.

The Bank will inform the client of the fee amount during the pre-contractual phase.

The fee for loan processing is paid by the client to the Bank's account (cash fee payment).

### III. PERIOD FOR ALIGNING FEE AMOUNTS WITH PARAMETER CHANGES

The Bank may review the fees listed in the Catalog once during a calendar year. In case of changes to the fees, the Bank will publish the updates on its website.

The calculation of the fee for processing loans to individuals is based on the incurred costs of the previous year. Fee alignment is performed annually after the availability of the previous year's data. The adjusted fees are applied for the following 12 months.

### IV. FINAL PROVISIONS

The Bank reserves the right to amend and/or supplement this Methodology in accordance with legal regulations and the Bank's business policy. The Methodology is published on the Bank's website and is available for review at all Bank branches.

The Methodology comes into force on the day of adoption.