

P r e s s r e l e a s e

Novi Sad, May 15th 2018

UniCredit Bank presented special loan offers at 85th International Agricultural Fair

Within 85th International Agricultural Fair in Novi Sad, UniCredit Bank presented loans intended for purchase of agricultural machinery and equipment, as well as for all other needs of farmers and agriculturists. Depending on clients' needs, loans are granted with the repayment period from 1 to 10 years, while repayment may be in monthly, quarterly and six-month annuities, in line with the seasonal income of this category of clients.

In addition, UniCredit Bank has joined Subsidized loans program of Ministry of Agriculture, Forestry and Water Management intended for registered agricultural holdings. Namely, subsidized loans are approved with aim to support the development of agriculture, fruit growing, viticulture, horticulture and flower growing, as well as for investment in agricultural mechanization and equipment, livestock development that includes the purchase of basic livestock and livestock for fattening, as well as for the food supply for animals. The maximum loan amount for registered agricultural holdings (private individuals) is 6 million dinars, while for legal entities and agricultural cooperatives this amount reaches 18 million dinars. In addition, depending on the purpose of the loan, repayment period can be from one to five years with the possibility of payment in monthly, quarterly and six-month annuities, while for loans with a maturity of 12 months, repayment is possible in one instalment at the end of the repayment period. UniCredit Bank's subsidized loans are approved at a fixed interest rate which amounts 3% per annum or 1% per year for private individuals resident in an area with difficult working conditions in agriculture, or who has reached a maximum age of 40 years in the current year, or is a female.

Zoran Ristić, Head of SME Department at UniCredit Bank, stated: *“Completely aware of the specific characteristics and needs of this segment, we created a special set of products that enables them to choose the repayment in accordance with the seasonal incomes, fast approval and tailor-made support services. In addition, taking into consideration the potential of agriculture, but also the fact that only 10% -15% of registered households use loans, we consider that there is a place for improvement the financial offer. This is also one of the reasons why we joined the Subsidized loans program of Ministry of Agriculture, Forestry and Water Management”.*

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