

| Reference values overview on 14.12.2018.  |           |
|---|-----------|
| Informative values  | Values    |
| Value of 3M Euribor   | -0,312    |
| Value of 6M Euribor   | -0,241    |
| Value of 3M Belibor   | 3,05      |
| Value of 6M Belibor   | 3,18      |
| Monthly index of consumer prices  | 100,3     |
| <b>Value of consumer basket (RSD)</b><br><i>Used for the calculation of creditworthiness for housing loans with NMIC insurance</i>  | 16.815,03 |
| Periodical reference values - defined in contract   | Values    |
| <b>Quarterly value of 3M Euribor</b> for housing loans and SME investment loans<br>from 15.09.2018. until 14.12.2018.<br><i>Newly determined annuities (harmonized with quarterly values) valid for the period from 01.10.2018. until 31.12.2018.</i>       | -0,319    |
| <b>Six month value of 6M Euribor</b> for housing loans and SBB Working capital loans<br>from 15.09.2018. until 14.03.2019.<br><i>Newly determined annuities (harmonized with six months values) valid for the period from 01.10.2018. until 31.03.2019.</i> | -0,269    |
| <b>Quarterly value of 6M Belibor</b> for housing loans<br>from 15.09.2018. until 14.12.2018.<br><i>Newly determined annuities (harmonized with quarterly values) valid for the period from 01.10.2018. until 31.12.2018.</i>                                | 3,08      |
| <b>Six month value of 6M Euribor</b> for unsecured retail products<br>from 15.08.2018. until 14.02.2019.<br><i>Newly determined annuities (harmonized with six months values) valid for the period from 15.09.2018. until 14.03.2019.</i>                   | -0,266    |
| <b>Six month value of 6M Belibor</b> for unsecured retail products<br>from 15.08.2018. until 14.02.2019.<br><i>Newly determined annuities (harmonized with six months values) valid for the period from 15.09.2018. until 14.03.2019.</i>                   | 3,05      |
| <b>Six month value of 6M Belibor</b> for housing loans and SBB Working capital loans<br>from 15.09.2018. until 14.03.2019.<br><i>Newly determined annuities (harmonized with six months values) valid for the period from 01.10.2018. until 31.03.2019.</i> | 3,08      |
| <b>Six month value of 6M Belibor</b> for MasterCard credit cards<br>from 11.07.2018. until 10.01.2019.  | 3,05      |
| <b>Annual index of consumer prices</b> implemented in 2018  | 103,0     |

**Vrednosti Belibor-a i Euribor-a :**

Above listed BELIBOR and EURIBOR values are the ones valid in a moment of publishing on VB internet site  
 Reference list is being published every working day, and it is valid till next list is published.

**Sources:**

Natinal bank of Serbia

Euribor :European Money Markets Institute