

INTEREST RATES - LOAN PRODUCTS FOR INDIVIDUAL PURPOSE

Non Collateral Loans		
Loan type	Consumer Loan	
Currency	LEK	EUR
Maturity	6 months - 7 years	
Financing Amount	25'000 - 1'000'000	LEK equivalent
Interest Rate	TBills 12m + 7.5%, min 9%	Euribor 12m + 8%, min 8%
Flat Fee (disbursement fee)	0% - Buy out Loans 1%, min 3'000 Lek/20 Eur - Payroll customers 2%, min 3'000 Lek/20 Eur - Other incomes customers	
Prepayment Fee (partial/total)	Not applicable	
Overdue Rate	30%, p.a. of overdue amount	
Loan type	Advance Payment - Overdraft	
Currency	LEK	EUR/USD
Maturity	6 months - 10 years	
Financing Amount	15'000 - 500'000	100 - 5'000
Interest Rate	14%	11%
Flat Fee (disbursement fee)	1% 0% - Buy Out Loans	
Prepayment Fee (partial/total)	Not applicable	
Overdue Rate	30%, p.a. of overdue amount	
Loan with Mortgage Collateral		
Loan type	Loan for Home purchase/construction	
Currency	LEK	EUR
Maturity	6 months - 30 years	
Financing Amount	equivalent in EUR	5'000 - 150'000
Interest Rate	First Year: 3.5% Second Year: 4.5% Third Year: 5.5% Later: TB12m + 3%, min 5.5%	First Year: 3.5% Second Year: 4.5% Third Year: 5.5% Later: Euribor 12m + 5.5%, min 5.5%
Flat Fee (disbursement fee)	1%, min EUR 150/LEK 20'000 0% - Buy Out loans	
Prepayment Fee (partial/total)	2 % of the amount of credit repaid early, if the period of time between the early repayment and the agreed termination of the credit agreement exceeds one year. 1 % of the amount of credit repaid early, if the period does not exceed one year.	
Overdue Rate	25%, p.a. of overdue amount	
Amendment fee	50 EUR	
Loan type	Commercial Loan	
Currency	LEK	EUR
Maturity	6 months - 15 years	
Financing Amount	equivalent EUR	5'000 - 300'000
Interest Rate	TBills 12m + 6.5%, min 8%	Euribor 12m + 7.5%, min 7.5%
Flat Fee (disbursement fee)	1%, min EUR 250/LEK 35'000 0% - Buy Out Loans	
Prepayment Fee (partial/total)	2 % of the amount of credit repaid early, if the period of time between the early repayment and the agreed termination of the credit agreement exceeds one year. 1 % of the amount of credit repaid early, if the period does not exceed one year.	
Overdue Rate	25%, p.a. of overdue amount	
Amendment fee	50 EUR	
Loan type	Collateralized Loan	
Currency	LEK	EUR
Maturity	6 months - 10 years	
Financing Amount	equivalent EUR	5'000 - 50'000
Interest Rate	TBills 12m + 5.5%, min 7%	Euribor 12m + 6.5%, min 6.5%
Flat Fee (disbursement fee)	1%, min EUR 50/LEK 7'000 0% - Buy Out Loans	
Prepayment Fee (partial/total)	Not applicable	
Overdue Rate	25%, p.a. of overdue amount	
Amendment fee	50 EUR	
Cash Collateral Loan		
Loan type	Cash collateral Loan	
Currency	LEK	EUR/USD
Maturity	6 months - 15 years	
Financing Amount	100'000 - 14'000'000	1'000 - 100'000
Interest Rate	TD Interest Rate + 2% for loan and deposit in the same currency; Negotiable for loan and deposit in different currency	
Flat Fee (disbursement fee)	1%, min 3'000LEK/20 EUR/20USD	
Prepayment Fee (partial/total)	Not applicable	
Overdue Rate	15%, p.a. of overdue amount	
Amendment fee	50 EUR	
Loan type	Cash collateral advance payment	
Currency	LEK	EUR/USD
Maturity	Up time deposit maturity	
Financing Amount	Up to 90% of deposit amount	
Interest Rate	TD Interest Rate + 2.5%	
Flat Fee (disbursement fee)	Not applicable	
Prepayment Fee (partial/total)	Not applicable	
Overdue Rate	15%, p.a. of overdue amount	
Amendment fee	50 EUR	

Cash Collateral Interest Rate, is expressed as per respective directing index. (TB/Euribor/Libor + loan spread rate)

Terms and Conditions enter in force on 11 October 2016