



PRICELIST

Effective from: 19 June 2017

Loan Product		Cycle	Amount (EURO)		Tenor / Maturity (months)		Nominal Interest Rate (%)	Admin. Fee (%)	*Effective Interest Rate	
			from	up to	from	up to			No Provision	min.
EXPRESS	Business	1	200	1,000	6	36	25.00%	0.0%	27.99% - 27.99%	
	Business	>1	200	1,000	6	36	24.50%	0.0%	27.36% - 27.36%	
	Business	1	1,001	3,000	6	36	24.50%	0.0%	27.36% - 27.36%	
	Business	>1	1,001	3,000	6	36	24.00%	0.0%	26.74% - 26.74%	
	Consumer	1	200	2,000	6	36	25.00%	0.0%	27.99% - 27.99%	
	Home Improvement	1	200	1,000	6	36	25.00%	0.0%	27.99% - 27.99%	
	Home Improvement	>1	200	1,000	6	36	24.50%	0.0%	27.36% - 27.36%	
	Home Improvement	1	1,001	3,000	6	36	25.00%	0.0%	27.99% - 27.99%	
	Home Improvement	>1	1,001	3,000	6	36	24.50%	0.0%	27.36% - 27.36%	
	Super Express Loan	1	200	2,000	3	12	26.00%	0.0%	29.25% - 29.25%	
BUSINESS	Business Loan		3,001	5,000	6	48	22.00%	0.0%	24.29% - 24.29%	
	Business Loan		5,001	10,000	6	48	21.50%	0.0%	23.68% - 23.68%	
	Business Loan		10,001	15,000	6	48	20.00%	0.0%	21.87% - 21.87%	
	Business Loan		15,001	25,000	6	48	19.00%	0.0%	20.68% - 20.68%	
HOUSING	Home Improvement		3,001	5,000	12	60	23.00%	0.0%	25.51% - 25.51%	
	Home Improvement		5,001	10,000	12	60	22.50%	0.0%	24.90% - 24.90%	
	Home Improvement		10,001	15,000	12	60	21.00%	0.0%	23.07% - 23.07%	
	Home Improvement		15,001	25,000	12	60	20.50%	0.0%	22.47% - 22.47%	
AGRICULTURE	Agro Input Loan	1	200	1,000	3	24	24.00%	0.0%	26.74% - 26.74%	
	Agro Input Loan	>1	200	1,000	3	24	23.50%	0.0%	26.13% - 26.13%	
	Agro Input Loan	1	1,001	3,000	3	24	23.50%	0.0%	26.12% - 26.12%	
	Agro Input Loan	>1	1,001	3,000	3	24	23.00%	0.0%	25.51% - 25.51%	
	Agro Micro Loan	1	3,001	5,000	6	48	21.50%	0.0%	23.68% - 23.68%	
	Agro Micro Loan	>1	3,001	5,000	6	48	21.00%	0.0%	23.07% - 23.07%	
	Agro Micro Loan	1	5,001	10,000	6	48	21.00%	0.0%	23.07% - 23.07%	
	Agro Micro Loan	>1	5,001	10,000	6	48	20.50%	0.0%	22.47% - 22.47%	
	Agro Medium Loan	1	10,001	15,000	6	60	20.00%	0.0%	21.87% - 21.87%	
	Agro Medium Loan	>1	10,001	15,000	6	60	19.50%	0.0%	21.28% - 21.28%	
	Agro Medium Loan	1	15,001	25,000	6	60	19.00%	0.0%	20.68% - 20.68%	
	Agro Medium Loan	>1	15,001	25,000	6	60	18.50%	0.0%	20.09% - 20.09%	

Note:

* Minimum and maximum Effective Interest Rates (EIR) are calculated based on a regular repayment schedule with equal monthly repayments, on the basis of maximum amount and maximum and minimum maturity of the loan product. The exact EIR will be generated after the final repayment schedule has been contracted.

** Effective Interest Rate will be calculated based on the applicable regulations of the Central Bank of Kosovo.

*** The interest rate of the Top-Up Loan will remain the same as per active loan product.