



ANNEX 1 PRICELIST 2019

Loan Product	Cycle	Amount (EURO)		Tenor / Maturity (months)		Nominal Interest Rate (%)	Effective Interest Rate* (%)		
		from	up to	from	up to				
EXPRESS	Business	1	200	1,000	6	36	22.00%	0.0%	24.34% - 24.37%
	Business	>1	200	1,000	6	36	21.50%	0.0%	23.74% - 23.75%
	Business	1	1,001	3,000	6	36	22.00%	0.0%	24.35% - 24.36%
	Business	>1	1,001	3,000	6	36	21.50%	0.0%	23.74% - 23.75%
	Consumer	1	200	2,000	6	36	22.00%	0.0%	24.34% - 24.37%
	Home Improvement	1	200	1,000	6	36	22.00%	0.0%	24.34% - 24.37%
	Home Improvement	>1	200	1,000	6	36	21.50%	0.0%	23.74% - 23.75%
	Home Improvement	1	1,001	3,000	6	36	22.00%	0.0%	24.35% - 24.36%
	Home Improvement	>1	1,001	3,000	6	36	21.50%	0.0%	23.74% - 23.75%
Super Express Loan	1	200	2,000	3	12	23.50%	0.0%	26.19% - 26.22%	
BUSINESS	Business Loan		3,001	5,000	6	60	19.00%	0.0%	20.73% - 20.74%
	Business Loan		5,001	10,000	6	60	17.50%	0.0%	18.96% - 18.97%
	Business Loan		10,001	15,000	6	60	16.50%	0.0%	17.79% - 17.81%
	Business Loan		15,001	25,000	6	60	16.00%	0.0%	17.21% - 17.23%
HOUSING	Home Improvement		3,001	5,000	12	60	20.00%	0.0%	21.32% - 21.34%
	Home Improvement		5,001	10,000	12	60	19.00%	0.0%	20.73% - 20.74%
	Home Improvement		10,001	15,000	12	60	18.00%	0.0%	19.54% - 19.56%
	Home Improvement		15,001	25,000	12	60	17.50%	0.0%	18.96% - 18.97%
AGRICULTURE	Agro Loan	1	200	1,000	3	24	21.00%	0.0%	23.14% - 23.14%
	Agro Loan	>1	200	1,000	3	24	20.50%	0.0%	22.53% - 22.54%
	Agro Loan	1	1,001	3,000	3	24	20.00%	0.0%	21.94% - 21.93%
	Agro Loan	>1	1,001	3,000	3	24	19.50%	0.0%	21.34% - 21.34%
	Agro Loan	1	3,001	5,000	6	60	18.50%	0.0%	20.14% - 20.15%
	Agro Loan	>1	3,001	5,000	6	60	18.00%	0.0%	19.55% - 19.56%
	Agro Loan	1	5,001	10,000	6	60	17.50%	0.0%	18.96% - 18.97%
	Agro Loan	>1	5,001	10,000	6	60	17.00%	0.0%	18.38% - 18.39%
	Agro Loan	1	10,001	15,000	6	60	16.50%	0.0%	17.80% - 17.81%
	Agro Loan	>1	10,001	15,000	6	60	16.00%	0.0%	17.22% - 17.23%
	Agro Loan	1	15,001	25,000	6	60	15.50%	0.0%	16.64% - 16.65%
	Agro Loan	>1	15,001	25,000	6	60	15.00%	0.0%	16.07% - 16.07%
	Request for collateral replacement					30 EUR			
Request for guarantor replacement					30 EUR				
Request for co-borrower replacement					50 EUR				

Note:

* Minimum and maximum Effective Interest Rates (EIR) are calculated based on a regular repayment schedule with equal monthly 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.

****Percentage for delay in interest payment is 0.09836% per day for each day in delay, (36% per year) and will be calculated on the amount of principal not paid in arrears