



PRICE LIST

Effective: 15 September 2019

Loan product	Cycle	Amount (Euro)		Tenor / Maturity (months)		Nominal Interest Rate (%)	Administrative tax (%)	*Effective Interest Rate	
		from	up to	from	up to			min.	max.
EKSPRES	Business	1	200	1,000	6	36	22.00%	0.0%	24.32% - 24.37%
	Business	>1	200	1,000	6	36	21.50%	0.0%	23.71% - 23.73%
	Business	1	1,001	3,000	6	36	22.00%	0.0%	24.32% - 24.34%
	Business	>1	1,001	3,000	6	36	21.50%	0.0%	23.71% - 23.73%
	Consumer	1	200	2,000	6	36	22.00%	0.0%	24.32% - 24.37%
	Home improvement	1	200	1,000	6	36	22.00%	0.0%	24.32% - 24.37%
	Home improvement	>1	200	1,000	6	36	21.50%	0.0%	23.71% - 23.73%
	Home improvement	1	1,001	3,000	6	36	22.00%	0.0%	24.32% - 24.34%
	Home improvement	>1	1,001	3,000	6	36	21.50%	0.0%	23.71% - 23.73%
	Super Exspress Loan	1	200	1,000	3	12	23.50%	0.0%	26.16% - 26.22%
Super Exspress Loan	1	1,001	2,000	3	24	23.50%	0.0%	26.16% - 26.20%	
BIZNES	Business loan		3,001	5,000	6	60	19.00%	0.0%	20.72% - 20.73%
	Business loan		5,001	10,000	6	60	17.50%	0.0%	18.95% - 18.96%
	Business loan		10,001	15,000	6	60	16.50%	0.0%	17.79% - 17.79%
	Business loan		15,001	25,000	6	60	16.00%	0.0%	17.21% - 17.22%
BANIM	Home improvement		3,001	5,000	12	60	20.00%	0.0%	21.91% - 21.91%
	Home improvement		5,001	10,000	12	60	19.00%	0.0%	20.71% - 20.72%
	Home improvement		10,001	15,000	12	60	18.00%	0.0%	19.53% - 19.54%
	Home improvement		15,001	25,000	12	60	17.50%	0.0%	18.95% - 18.95%
AGROKULTURË	Agro loan	1	200	1,000	3	24	21.00%	0.0%	23.10% - 23.15%
	Agro loan	>1	200	1,000	3	24	20.50%	0.0%	22.50% - 22.54%
	Agro loan	1	1,001	3,000	3	24	20.00%	0.0%	21.90% - 21.94%
	Agro loan	>1	1,001	3,000	3	24	19.50%	0.0%	21.30% - 21.34%
	Agro loan	1	3,001	5,000	6	60	18.50%	0.0%	20.13% - 20.14%
	Agro loan	>1	3,001	5,000	6	60	18.00%	0.0%	19.54% - 19.55%
	Agro loan	1	5,001	10,000	6	60	17.50%	0.0%	18.95% - 18.96%
	Agro loan	>1	5,001	10,000	6	60	17.00%	0.0%	18.37% - 18.38%
	Agro loan	1	10,001	15,000	6	60	16.50%	0.0%	17.79% - 17.79%
	Agro loan	>1	10,001	15,000	6	60	16.00%	0.0%	17.21% - 17.22%
	Agro loan	1	15,001	25,000	6	60	15.50%	0.0%	16.63% - 16.64%
	Agro loan	>1	15,001	25,000	6	60	15.00%	0.0%	16.06% - 16.06%
	Request for collateral replacement						30 EUR		
	Request for guarantor replacement						30 EUR		
Request for co-borrower replacement						50 EUR			

Shënim:

* The minimum and maximum effective interest rate (NEI) is calculated based on an equal monthly installment payment plan, the maximum amount, and the minimum term, and the maximum loan term by product. The exact NEI will come out after generating the final loan payment plan

** The effective interest rate will be calculated based on the Central Bank of Kosovo regulation.

*** The Top Up Loan applies the Interest Rate of the active product.

**** "The percentage of interest on arrears is 0.032877% per day for each day of arrears, (12% per annum) and will be calculated on the amount of principal not paid in arrears. The interest rate is subject to change every 6 months and this% will be set based on the CBK's publication of the reference rate".