



LOAN PRICE LIST Business Clients

ProCredit Bank applies transparent disclosure of fees for the services it offers.

Unless otherwise stated, the interest shall be calculated based on simple interest using the actual/actual days method. The Bank calculates the effective interest rate on deposits and loans based on CBK Regulation on Effective Interest Rates and Disclosure Requirements, and it is disclosed in the contract signed between the Bank and the Client.

Effective date: 01.07.2025

Loans for businesses in EUR

	Maturity		Interest rate		Administrative expenses	Effective interest rate	Prepayment Fee*
	Fixed	Variable	Fixed	Variable			
Micro businesses up to 100,000	Up to 60 months	Up to 120 months	9.90%	8.99% + EURIBOR 6 months	0.5%-1.0%	10.62%	3% of the prepaid principal amount
Small businesses 100,001 - 750,000			8.90%	7.99% + EURIBOR 6 months	0.5%-1.0%	9.52%	
Medium businesses over 750,000			7.90%	6.99% + EURIBOR 6 months	0.5%-1.0%	8.44%	

Overdraft in EUR

	Maturity		Interest rate		Administrative expenses	Effective interest rate	Prepayment Fee
	Fixed	Variable	Fixed	Variable			
Micro businesses up to 100,000	Up to 12 months	N/A	12.00%	N/A	0.5%-1.0%	13.88%	1% of the amount allowed
Small businesses 100,001 - 750,000			9.90%	N/A	0.5%-1.0%	11.53%	
Medium businesses over 750,000			8.50%	N/A	0.5%-1.0%	9.98%	

Credit line in EUR

	Maturity		Interest rate		Administrative expenses	Effective interest rate	Prepayment Fee
	Fixed	Variable	Fixed	Variable			
Micro businesses up to 100,000	Up to 12 months	N/A	12.00%	N/A	0.5%-1.0%	13.88%	1% of the amount allowed
Small businesses 100,001 - 750,000			9.90%	N/A	0.5%-1.0%	11.53%	
Medium businesses over 750,000			8.00%	N/A	0.5%-1.0%	9.43%	

*The prepayment fee is defined in the loan agreement and in accordance with the Law on Obligational Relationships



Cash covered loans

	Maturity		Interest rate		Administrative expenses	Effective interest rate	Prepayment Fee*
	Fixed	Variable	Fixed	Variable			
Micro businesses up to 100,000	Up to 60 months	N/A	1.5% p.a. over the interest rate on the term deposit	N/A	0.0%	4.49%	3% of the prepaid principal amount
Small and medium businesses over 100,000	Up to 60 months	N/A	1.5% p.a. over the interest rate on the term deposit	N/A	0.0%	4.49%	3% of the prepaid principal amount

Cash covered overdraft

	Maturity		Interest rate		Administrative expenses	Effective interest rate	Prepayment Fee
	Fixed	Variable	Fixed	Variable			
Micro businesses up to 100,000	Up to 12 months	N/A	2.5% p.a. over the interest rate on the term deposit	N/A	0.0%	5.54%	1% of the amount allowed
Small and medium businesses over 100,000	Up to 12 months	N/A	2.0% p.a. over the interest rate on the term deposit	N/A	0.0%	5.01%	1% of the amount allowed

Cash cover credit line

	Maturity		Interest rate		Administrative expenses	Effective interest rate	Prepayment Fee
	Fixed	Variable	Fixed	Variable			
Micro businesses up to 100,000	Up to 12 months	N/A	2.5% p.a. over the interest rate on the term deposit	N/A	0.0%	5.54%	1% of the amount allowed
Small and medium businesses over 100,000	Up to 12 months	N/A	2.0% p.a. over the interest rate on the term deposit	N/A	0.0%	5.01%	1% of the amount allowed

*The prepayment fee is defined in the loan agreement and in accordance with the Law on Obligational Relationships



Notes:

- The maximum amount can be up to 15% of the first pillar capital according to the CBK regulation on large exposures.
- The determination of the interest rate is based on the bank's internal policies and criteria, respecting the principle of the total credit exposure that the client has with ProCredit Bank.
- Based on the criteria set by the bank and the Hausbank business concept, business clients are offered special prices for credit services. For details, contact the advisors responsible for clients at our bank. The effective interest rate is calculated in accordance with the instructions of the regulation on the effective interest rate and disclosure requirements, issued by the Central Bank. For the calculation of the NEI, the nominal rate during the fixed period, the maximum administrative costs, the maximum duration are taken into account. Meanwhile, any possible changes that may occur are as a result of the date that is taken as the starting point for the calculation and consequently this orients the inclusion/non-inclusion of the leap year in the duration of the loan.
- EURIBOR is the abbreviation of Euro Interbank Offered Rate and refers to the interest rate based on the supply and demand for money in the European market as well as based on the daily quotes sent by the largest European banks. When customers take out loans with a variable interest rate linked to Euribor, they should take into account possible changes in Euribor, which ProCredit Bank applies every six months for the duration of the loan.
- As of March 10, 2017, the bank no longer offers loans with a variable interest rate that is based on the WAIR index, an index calculated based on the weighted average annual rate of the bank's time deposits. The bank will continue to publish here (<https://www.procreditbank-kos.com/eng/about-us/financial-publications/wair-index/>) the reference rate of the WAIR index (Weighted Average Interest Rate) until the settlement of the last loan that uses this index.
- For the calculation of the effective interest rate (EIR) of credit exposures covered by cash, the WAIR index of time accounts for February 2025, respectively 2.90%, was taken into account.
- Based on the Regulation on Default Interest on Credit Instruments, the CBK publishes on a regular six-monthly basis data on the reference rate as part of the default interest. Find the reference rate in the following link <https://bqk-kos.org/mbikeqyrja-financiare/mbikeqyrja-bankare-2/kamatevonesat-ne-instrumentet-kreditore/?lang=en>
Formula for calculating late payment: Principal in delay x interest in delay x number of days in delay) Example: (500 Eur x 0.033% x 4 days in delay) = 0.66 Eur If the client pays during the first three days after being late then the penalty will not be calculated. If the client is late for more than 3 days the penalty will be calculated for the entire period that the client was late.
- The average deposit rate includes the weighted average interest rate (NMPI) on time deposits (DA).
- For all loans issued within the framework of other funds/programs, higher administrative fees may apply.
- p.v. per year (annual interest rate)