



LOAN PRICE LIST Business Clients

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

Unless otherwise stated, the interest shall be calculated based on simple interest using the actual/actual days method.

The Bank shall calculate the effective interest rate on deposits and loans based on the CBK's Regulation on Effective Interest Rate and Disclosure Requirements, and it is disclosed in the contract signed between the Bank and Client. The methodology of calculation may be obtained from the Bank's staff, upon client's request.

The bank offers loan with variable interest rate and combined interest rate as well (fix and variable interest rate). Please visit one of the branches of ProCredit Bank to be informed on the terms of variable interest rate loans and the current rates.

Effective date: 10.03.2017

1. Loans for businesses and agribusinesses

	Loan amount (EUR)	Interest rate	Administrative costs
Loans (very small businesses and agribusinesses)	20,000 - 100,000	10.00% p.a. - 11.50% p.a.	0.50% - 1.00%
Overdraft (very small businesses and agribusinesses)	10,001 - 100,000	12.50%-14.00% p.a.	0.50% - 1.00%
Credit line (very small businesses and agribusinesses)	10,001-100,000	12.00%-15.50% p.a.	0.50% - 1.00%
Loans (small, medium businesses and agribusinesses)	>50,000	9.00% - 11.00% p.a.	0.50% - 1.00%
		7.50% - 9.00% p.a. (for medium businesses)	
Overdraft (small, medium businesses and agribusinesses)	>50,000	12.00% - 13.00% p.a.	0.50% - 1.00%
		9.00% p.a. (for medium businesses)	
Credit line (small, medium businesses and agribusinesses)	>50,000	11.50% - 12.50% p.a.	0.50% - 1.00%
		8.50% - 9.00% (for medium businesses)	
Variable interest rate loans	Load duration	Interest rate	Administrative costs
For very small businesses	Above 60 months	7.00% + EURIBOR 6 month	1.00% -1.50%
For small businesses		7.00% + EURIBOR 6 month	0.50% - 1.00%
For medium businesses		6.50% + EURIBOR 6 month	0% - 0.50%
Variable interest rate loans*			
For very small businesses	Above 60 months	7.00 % + the average rate on deposits	1.00% -1.50%
For small businesses		7.00 % + the average rate on deposits	0.50% - 1.00%
For medium businesses		6.50 % + the average rate on deposits	0.00% - 1.00%

Cash cover loans	Load duration	Interest rate	Administrative costs	
For very small businesses and agribusinesses	Up to 60 months	Starting from 2.00% p.a. on interest rate on term deposit account	0.0%	
For small businesses and agribusinesses				
For medium businesses and agribusinesses				
Cash cover overdraft				
For very small businesses and agribusinesses	Up to 12 months	Starting from 2.50% p.a. on interest rate on term deposit account	0.00%	
For small businesses and agribusinesses				
For medium businesses and agribusinesses				
2.0 Cash cover credit line				
For very small businesses and agribusinesses	Up to 12 months	Starting from 2.25% p.a. on interest rate on term deposit account	0.00%	
For small businesses and agribusinesses				
For medium businesses and agribusinesses				
3.0 Loans in Dollars (USD)				
	Loan amount (USD)	Interest rate	Loan duration	Administrative costs
Business loan	From 20,000 to 50,000	14.40% p.a.	3-24 months	2.00%
	Above 50,000 to 500,000	12.00% p.a.	3-24 months	1.00%
Overdraft	From 10,001 to 50,000	16.00% p.a.	3-12 months	1.00%
	Above 50,000 to 500,000	12.00% p.a.	3-12 months	0.50%
Credit line	From 10,001 to 50,000	16.00% p.a.	3-12 months	1.00%
	From 50,000 to 500,000	12.00% p.a.	3-12 months	0.50%

Note:

- * As of 10 March 2017, the bank does not offer anymore a variable interest rate loan that is based on the WAIR index, the index calculated on the weighted average annual rate of term bank accounts. The Bank will continue to publish here (linku) the WAIR (Weighted Average Interest Rate) reference rate until the last credit reconciliation using this index.
- * Setting of the interest rate is based on the Bank's internal policies and criteria while respecting the principle of total credit exposure that the client has with ProCredit Bank.
- * For all credit exposures, the delay penalty fee is 0.07% daily. The formula for late payment calculation:
Principal in arrears x default interest x number of days past due
Example: (500 Euros x 0.07% x 4 days past due) = 1.4 Eur
- * When it comes to eco loans, in any case a 10.00% discount is made, applied on the standard interest rate
- * The average deposit rate includes the weighted average interest rate (WAIR) on term deposits (TD).
- * In the credit line the tariff on the unused amount is 1.00% a.
- * Interest rates published in the pricing list refer to nominal rates. Effective interest rates are calculated according to the CBK regulation.
- * For all loans issued under other funds/programs, higher administrative fees may apply.
- * a. annually (annual interest rate)