



## 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: 28.09.2022

Loans for businesses in EUR					
	Maturity	Variable interest rate	Administrative expenses	Effective interest rate	Prepayment Fee
Very small businesses up to 100,000	Up to 120 months	7.5% + EURIBOR 6 months	0.5%-1.0%	8.30%	50% of the remaining interest
Small businesses 100,001 - 500,000		7.0% + EURIBOR 6 months	0.5%-1.0%	7.76%	
Medium businesses over 500,000		6.5% + EURIBOR 6 months	0.5%-1.0%	7.23%	
Overdraft in EUR					
		Fixed interest rate	Administrative expenses	Effective interest rate	Prepayment Fee
Very small businesses up to 100,000	Up to 12 months	10.0%	0.5%-1.0%	11.64%	1% of the amount allowed
Small businesses 100,001 - 500,000		9.5%	0.5%-1.0%	11.08%	
Medium businesses over 500,000		8.5%	0.5%-1.0%	9.89%	
Credit line in EUR					
		Fixed interest rate	Administrative expenses	Effective interest rate	Prepayment Fee
Very small businesses up to 100,000	Up to 12 months	9.5%	0.5%-1.0%	11.08%	1% of the amount allowed
Small businesses 100,001 - 500,000		9.0%	0.5%-1.0%	10.53%	
Medium businesses over 500,000		8.0%	0.5%-1.0%	9.43%	



## Cash covered loans

	Maturity	Fixed interest rate	Administrative expenses	Effective interest rate	Prepayment Fee
Very small businesses up to 100,000	Up to 60 month	1.5% p.a. over the interest rate on the term deposit	0.0%	2.84%	50% of remained interest
Small and medium businesses over 100,000	Up to 60 month	1.5% p.a. over the interest rate on the term deposit	0.0%	2.84%	50% of remained interest

## Cash covered overdraft

	Maturity	Fixed interest rate	Administrative expenses	Effective interest rate	Prepayment Fee
Very small businesses up to 100,000	Up to 12 months	2.5% p.a. over the interest rate on the term deposit	0.0%	3.88%	1% of the amount allowed
Small and medium businesses over 100,000	Up to 12 months	2.0% p.a. over the interest rate on the term deposit	0.0%	3.36%	1% of the amount allowed

## Cash cover credit line

	Maturity	Fixed interest rate	Administrative expenses	Effective interest rate	Prepayment Fee
Very small businesses up to 100,000	Up to 12 months	2.5% p.a. over the interest rate on the term deposit	0.0%	3.88%	1% of the amount allowed
Small and medium businesses over 100,000	Up to 12 months	2.0% p.a. over the interest rate on the term deposit	0.0%	3.36%	1% of the amount allowed



## Notes:

- The maximum amount may be up to 15% of Tier 1 capital according to CBK regulation on large exposures.
- 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.
- Based on the criteria set by the bank and the Hausbank concept of doing business, the bank offers special prices for lending services. For more details, please contact your business client adviser.
- The effective interest rate is calculated in accordance with the guidelines of the effective interest rate regulation and disclosure requirements issued by the Central Bank. For the calculation of the NEI, the nominal rate, maximum administrative expenses, maximum duration and EURIBOR for the period '01 July 2022-31 December 2022', respectively 0.278%, were taken into account. Meanwhile, the eventual changes that can be presented are as a result of the date which is taken as the starting point for calculation and consequently this guides the inclusion/non-inclusion of the leap year in the duration of the loan.
- EURIBOR is the abbreviation of the Euro Interbank Offered Rate and refers to the interest rate based on the money supply and demand in the European market as well as based on daily quotes sent by the largest European banks. When clients take out loans with variable interest rates linked to EURIBOR, possible changes in the Euribor rate should be taken into account, which are applied by ProCredit every six months for the duration of the loan.
- As of 10 March 2017, the bank no longer offers 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 (link) the WAIR (Weighted Average Interest Rate) reference rate until the last credit reconciliation.
- For the calculation of the effective interest rate (NEI) on credit exposures covered by cash, the WAIR index of term accounts for the month of June 2022, respectively 1.310%, was taken into account.
- Based on the Regulation on Default Interest on Credit Instruments, the CBK publishes on a regular six-month basis data on the reference rate as part of the default interest. Find the reference rate at the following link <https://bqk-kos.org/financial-supervision-2/banking-supervision-2/late-payment-on-credit-instruments/?lang=en>  
Formula for calculating the late payment: Principal past due x default interest x number of days past due)  
Example:  
(EUR 500 x 0.033% x 4 days past due) = EUR 0.66  
If the clients pays during the first three days after due date, the penalty will not be calculated.  
If the client is past due for more than 3 days the penalty will be calculated for the entire period during which the client has been past due.
- The average deposit rate includes the weighted average interest rate (WAIR) on term deposits (TD).
- For all loans issued under other funds/programs, higher administrative fees may apply.
- p.a. annually (annual interest rate)