

Business Loans

Beneficiaries	Loan amount in ALL	Annual Interest rate and type		Flat Fee/ MINIMUM		Term	Destination
Income from business	150.000-700.000 ALL	23-24% p.a.	Fixed	3%	-	12 months	Working Capital
						36 months	Working Capital
		22-23% p.a.	60 months			Fixed assets/ mixed purpose	
	700.001- 2.000.000 ALL	20 - 22% p.a.	Fixed	2%		36 months	Working Capital
						60 months	
	2.000.001-4.000.000 ALL	18-20% p.a.	Fixed	2%	-	36 months	Working Capital
							60 months
			TB+9-11% p.a.			Flexible	120 months
	4.000.001 – 10.000.000 ALL	15-18% p.a.	Fixed	1.5%	-	36 months	Working Capital
							60 months
			TB+7- 10%			Flexible	180 months
	10.000.001-20.000.000 ALL	13-16% p.a.	Fixed	1.5%	13%	36 months	Working Capital
						60 months	Fixed assets
TB+4-7%			Flexible			180 months	Fixed assets/ mixed purpose

Beneficiaries	Loan amount in EUR / USD	Annual Interest rate and type		FEE		Term	Purpose/Destination
Income from Business	15.000 – 30.000 EURO/USD	15-17%	Fixed	2%	-	36 months	Circulatory Capital
		Euribor 12m +9 - 11%	Flexible		12.5%	60 months	Fixed assets/ mixed purpose
						120 months	
	30.001- 70.000 EURO/USD	12 – 15% p.a.	Fixed	1.5%	-	36 months	Circulatory Capital
		EB12m+ 7-10%	Flexible		11.50%	60 months	Fixed assets/ mixed purpose
						180 months	
	70.001-150.000 EUR/USD	11-14% p.a.	Fixed	1.5%	11%	36 months	Circulatory Capital
		EB 12m+6-9%	Flexible			60 months	Fixed assets/ mixed purpose
						180 months	

PRORENOVATION IN ALL

Income from Business	150.000-4.000.000 ALL	17-19% p.a.	Fixed	2%	13%	60 months
		TB+7-9% p.a.	Flexible			120 months
	4.000.001-6.000.000 ALL	15-17% p.a.	Fixed	1.5%	13%	60 months
		TB+7-9%	Flexible			120 months
Salary receivers in PCB	150.000-700.000 ALL	18-20% p.a.	Fixed	2%	-	36 months
	700.001-1.500.000- ALL	15-18% p.a.	Fixed	2.0%		60 months
	1.500.001-6.000.000 ALL	13-16% p.a.	Fixed	1.5%	-	60 months
		TB12m+ 5-8%	Flexible			13%
Salary receivers in other banks	150.000-700.000 ALL	19-21% p.a.	Fixed	2%	-	36 months
	700.001-1.500.000 ALL	16-19% p.a.	Fixed	2.0%		60 months
	1.500.001-6.000.000 ALL	14-17% p.a.	Fixed	1.5%	-	60 months
		TB12m+ 6-9%	Flexible			
Non- insured salary recei	150.000-700.000 ALL	21-22% p.a.	Fixed	2%	-	24 muaj

PROHOUSING IN ALL

Income from Business	1.500.000-10.000.000 ALL	12% - 14% p.a.	Fixed	1.5%	10%	60 months
		TB12m+ 4-6%	Flexible			180 months

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	10.000.001-20.000.000 ALL	10-12% p.a.	Fixed	1.5%	10%	60 months
		TB12m + 3-5%	Flexible			180 months
<i>Salary receivers in PCB</i>	1.500.000-10.000.000 ALL	11% - 13% p.a.	Fixed	1.5%	10%	60 months
		TB12m+ 3-5%	Flexible			180/ 240 months
	10.000.001-20.000.000 ALL	10-12% p.a.	Fixed	1.5%	10%	60 months
		TB12m + 2-4%	Flexible			180/ 240 months
<i>Salary receivers in other banks</i>	1.500.000-10.000.000 ALL	12% - 14% p.a.	Fixed	1.5%	11%	60 months
		TB12m+ 4-6%	Flexible			180/ 240 months
	10.000.001-20.000.000 ALL	11-13% p.a.	Fixed	1.5%	11%	60 months
		TB12m + 3-5%	Flexible			180/ 240 months
PROCAR IN ALL						
<i>Income from Business</i>	150.000-4.000.000 ALL	15% p.a.	Fixed	1.5%	12%	60 months
	4.000.001-20.000.000 ALL	TB+ 4% p.a.	Flexible			84 months
<i>Salary receiver individuals</i>	150.000-3.000.000 ALL	16% p.a.	Fixed	2%	13, 50 %	60 months
		TB12m+ 7%	Flexible			84 months
PRORENOVATION IN FOREIGN CURRENCY						
<i>Income from Business</i>	1.000-30.000 EUR/ USD	14-16% p.a.	Fixed	2%	12%	60 months
		EB12+ 8-10% p.a.	Flexible			120 months
	3.001-50.000 EUR/ USD	13 - 15% p.a.	Fixed	1.5%	12%	60 months
		EB12 + 7 - 9%	Flexible			120 months
<i>Salary receivers in PCB</i>	1.000-30.000 EUR/ USD	14-16% p.a.	Fixed	2%	12%	60 months
	30.001-50.000 EUR/USD	12-14% p.a.	Fixed			60 months
			EB12 +7-9% p.a.	Flexible	1.5%	120 months
<i>Salary receivers in other banks</i>	1.000-30.000 EUR/ USD	15-17% p.a.	Fixed	2%	13%	60 months
	30.001-50.000 EUR/USD	13-15% p.a.	Fixed			60 months
			EB12 +8-10% p.a.	Flexible	1.5%	120 months
PROCAR IN FOREIGN CURRENCY						
<i>Income from business</i>	1.000-30.000 EUR/ USD	10% p.a.	Fixed	1.5%	9%	60 months
	30.001-150.000 EUR/USD	EB12 + 6% p.a.	Flexible			84 months
<i>Salary receiver in PCB</i>	1.000- 25.000 EUR/ USD	11% p.a.	Fixed	2%	10%	60 months
		EB12 + 7% p.a.	Flexible	2%		84 months
PROHOUSING IN FOREIGN CURRENCY						
<i>Income from Business</i>	15.000-70.000 EUR/USD	11% - 13% p.a.	Fixed	1.5%	11%	60 months
		EB12m + 6-8% p.a.	Flexible			180 months
	70.001-150.000 EUR/ USD	10% - 12%	Fixed	1.5%	10%	60 months
		EB12m + 5-7% p.a.	Flexible			180 months
<i>Salary receiver in PCB</i>	10.000-70.000 EUR/USD	10-12%	Fixed	1.5%	9%	60 months
	70.000-150.000 EUR/USD	EB12m + 5-7% p.a.	Fixed			180/ 240 months
			9%-11% p.a.	Fixed	1.5%	60 months
		EB 12 +4-6%	Flexible	9%	180/ 240 months	
<i>Salary receivers in other banks</i>	10.000-70.000 EUR/USD	11-13%	Fixed	1.5%	10%	60 months
		EB12m + 6-8% p.a.	Flexible			180/ 240 months
	70.000-150.000 EUR/USD	10%-12% p.a.	Fixed	1.5%	10%	60 months
		EB 12 +5-7%	Flexible			180/ 240 months

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PRICELIST FOR INDIVIDUALS AND COMPANIES



PRO "ENERGY EFFICIENCY" IN ALL						
<i>Income from business</i>	150.000-4.000.000 ALL	16-18% p.a. TB + 7-9%	Fixed	1.5%	12%	60 months
	4.000.001-6.000.000 ALL	14-16% p.a. TB+6-8%	Fixed Flexible	1.5%		60 months 120 months
<i>Salary receiver in PCB</i>	150.000-700.000 ALL	17-19% p.a.	Fixed	1.5%	12%	60 months
	700.001-1.500.000 ALL	14-17% p.a.	Fixed	1.5%		60 months
	1.500.001-6.000.000 ALL	12-15% p.a. TB12+ 4-7%	Flexible			120 months
<i>Salary receivers not in PCB / salary receivers in other banks</i>	150.000-700.000 ALL	18-20%	Fixed	1.5%	13%	60 months
	700.001-1.500.000 ALL	15-18%	Fixed	1.5%		60 months
	1.500.001-6.000.000 ALL	13-16 p.a.	Flexible			120 months
		TB12+ 5-8%				
<i>Non insured salary earners</i>	150.000-700.000 ALL	20-21% p.a.	Fixed	1.5%		24 months
PRO "ENERGY EFFICIENCY" IN FOREIGN CURRENCY						
<i>Income from business</i>	1.000-30.000 EUR/USD	13-15% p.a.	Fixed	2%	10%	60 months
		EB12 + 7-9 p.a.				120 months
	30.001-50.000 EUR/USD	12-14% p.a. EB12 + 6-8% p.a.	Fixed Flexible	1.5%		60 months 120 months
<i>Salary earners in PCB</i>	1.000-30.000 EUR/USD	13-15% p.a.	Fixed	2%	11%	60 months
	30.001-50.000 EUR/USD	11-13% p.a.	Fixed	1.5%		60 months
		EB12 + 6-8% p.a.	Flexible			120 months
<i>Salary receivers in other banks</i>	1.000-30.000 EUR/USD	14-16% p.a.	Fixed	2%	12%	60 months
	30.001-50.000 EUR/USD	12-14% p.a.	Fixed	1.5%		60 months
		EB12 + 7-9% p.a.	Flexible			120 months
PRO-EDUCATION IN ALL						
<i>Income from Business</i>	150.000-700.000 ALL	22-23% p.a.	Fixed	3%	n.a.	60 months
	700.001- 1.500.000 ALL	19 - 21% p.a.	Fixed	2%	n.a.	60 months
<i>Non insured salary earners</i>	150.000-700.000 ALL	22-24% p.a.	Fixed	2%	n.a.	24 months
	700.001- 1.500.000 ALL	21-23% p.a.	Fixed	2%		24 months
<i>Salary earners in PCB</i>	150.000-700.000 ALL	18-20% p.a.	Fixed	2%	n.a.	60 months
	700.001-1.500.000 ALL	16-18% p.a.	Fixed	2%		60 months
<i>Salary receivers in other banks</i>	150.000-700.000 ALL	19-21% p.a.	Fixed	2%	n.a.	60 months
	700.001-1.500.000 ALL	17-19% p.a.	Fixed	2%		60 months
PRO-EDUCATION IN FOREIGN CURRENCY						
<i>Salary receivers in PCB</i>	1.000-12.500 EUR/USD	14-16% p.a.	Fixed	2%	n.a.	60 months
<i>Salary receivers in other banks</i>	1.000-12.500 EUR/USD	15-17% p.a.	Fixed	2%	n.a.	60 months
PRO-CONSUMER IN ALL						
<i>Income from Business</i>	150.000-700.000 ALL	23-24% p.a.	Fixed	3%	n.a.	36 months
	700.001- 2.000.000 ALL	20 - 22% p.a.	Fixed	2%	n.a.	36 months
	2.000.001- 2.500.000 ALL	18 - 20% p.a.	Fixed	2%	n.a.	36 months

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Salary receivers in PCB	50.000-700.000 ALL	20-22% p.a.	Fixed	2%	n.a	36 months
	700.001-1.500.000 ALL	18-20% p.a.	Fixed			36 months
Salary receivers in other banks	50.000-700.000 ALL	21-23% p.a.	Fixed	2%	n.a	36 months
	700.001-1.500.000 ALL	19-21% p.a.	Fixed			36 months

PRO-CONSUMER IN FOREIGN CURRENCY

Salary receivers in PCB	1.000-12.500 EUR/USD	16-18% p.a.	Fixed	2%	n.a	36 months
Salary receivers in other banks	1.000-12.500 EUR/USD	17-19% p.a.	Fixed	2%	n.a	36 months

DEPOSIT COVERED LOANS/OVERDRAFTS

Deposit and Loan/Overdraft in the same currency	TDA covers 110% of the loan/overdraft amount. The minimum loan/overdraft amount is 500'00 All or 500 Euro/USD	The TDA interest guarantee +3%	Fixed	0.5%	Minimum 1 month OVD, 3 months loan	Max term of maturity-TDA
Deposit and Loan/Overdraft in the same currency	TDA 120% of the loan/overdraft amount. The minimum loan/overdraft amount is 500'00 All or 500 Euro/USD	TDA interest in the currency and loan term +3%	Fixed	0.5%	Minimum 1 month OVD, 3 months loan	12 months

CREDIT CARD

Guaranteed by Deposit	50.000-500.000 ALL	Commission Fees Transactions	TDA 120% e CCA in the same currency		24 months
	500- 5.000 EUR		TDA 130% e CCA in different currency		
Salary receivers in PCB	50.000-500.000 ALL 500- 5.000 EUR	Commission Fees Transactions	100% of salary		24 months
Income from Business	50.000-500.000 ALL 500- 5.000 EUR	Commission Fees Transactions	10% of monthly turnover in PCB for the last 6 months		24 months

OVERDRAFT FOR INDIVIDUALS

Salary recei. in PCB - ALL	100% of monthly salary	19-20% in All	Fixed	0%	n.a.	12 months
Salary recei.in PCB – EUR/USD	100% of monthly salary	17-18% in EUR/USD	Fixed	0%	n.a.	12 months

OVERDRAFT FOR BUSINESSES

Business income	The same conditions are described at the standard business loan. The disbursement commission is 0.5- 1. %.					
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Note: In the standard business loans we can reduce the interest rate by 1% when :

- The customer has made in and outgoing transfers in its account for at least the last 6 months, not more than 50% of the disbursement
- The customer offers mortgage as a guarantee or refinancing of another loan.
- The customer insures that the first criteria shall be fulfilled within the next 6 months, paying at least 50% of the disbursement. The pledge shall be monitored until its final date of maturity. In case of incompliance with the set criteria, the interest rate amount shall increase to 2%.

. *The interest rate for formal individuals/activities Agro loans is 1% lower for each type of loan.

Note 1: The interest rate is calculated on an annual basis, a year of 365 (three hundred sixty five) days, with the monthly interest rate calculated on the outstanding principal x annual interest rate / 365 days * nr. of days in that month. Example: the interest rate of a loan of 500,000 ALL, maturity 12 months and nominal interest rate 2% per month or 24% p.a, will be 68,800 ALL.

Note 2: A good repayment history (despite the type of loan and destination) with PCB or another financial institution, is considered a repayment history without arrears or a maximum of days in arrears not more than the number of months of business relationship with the institution.

Note 3: EURIBOR / LIBOR interest rate, applied to loans, shall be defined on the last day of the previous month, while the Treasury Bill interest rate shall be defined based on the last auction by the Bank of Albania. EURIBOR /Treasury Bonds or LIBOR interest rate will be changed every 12 months after the

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disbursement of the loan, while the fixed interest rate remains fixed throughout the loan term. The interest rate applied after 12 months shall be calculated in the same way as when the loan is disbursed.

Note 4: The Effective Interest Rate (NEI) is the total loan cost borne by the client expressed as an annual percentage of the loan value.

Note 5: Minimal flexible rate (Euribor/Libor/Treasury Bill+Spread) for loans in EUR, USD and ALL as set out in the above price list.

Note 6: Total loan cost – total expenses, including interest, fees and commissions and all other expenses borne by the client relating to the loan agreement (especially the insurance prime and expenses for supporting services where obligatory).

Example 1: The total value of the interest for a Loan of 500'000 ALL with a maturity of 24 months with a nominal interest of Treasury Bills 8.009 % + fixed interest rate 6 % (in total for the first year is 14.009% p.a.), with a commission fee of 2%, is 62'835 ALL. The NEI is 14.51 % p.a.

Example 2: The total value of the interest, for a Loan above 500'000 ALL with a maturity of 24 months with a nominal interest of 20 % p.a. and a commission fee 2%, is 111'700 ALL. The NEI is 24.7 % p.a.

Late payment fees for loan arrears

Flexible interest rate loan (unchangeable)

Business Loans individual; business, ltd/ sha; housing	Penalties: 183% p.a of outstanding amount*
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Flexible interest rate loan (changeable)

Loans business individual; business, ltd/sha; housing	Penalties: 73% p.a of outstanding amount**
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Overdraft

Bank overdraft salary/ individuals/ business/ ltd/ sha (ALL)	Penalty 30% p.a over the used amount of overdraft ***
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Bank overdraft salary/ individuals/ business/ ltd/ sha (Eur/\$)	Penalty 25% p.a over the used amount of overdraft ***
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Loan secured with financial guarantees individuals/ ltd/ sha	Penalty 183% p.a over the outstanding amount *
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* **example:** If the next instalment is 10'000 ALL (ten thousand ALL) and is due on 5th of January, and the lender does not pay the instalment on the due date then on 10th of January he is obliged to pay the amount of 10'250 ALL (ten thousand and two hundred and fifty ALL) composed of instalment 10'000ALL plus 250 ALL penalties for 5 days calculated as follows 10'000ALL instalment* 183% p.a. /365days (daily penalty)* 5 days in arrears for instalment payment.

** **example:** If the next instalment is 10'000 ALL (ten thousand ALL) and is due to be paid on 5th of January, and the lender does not pay the instalment on the due date then on 10th of January he is due to pay the amount of 10'100ALL (ten thousand and one hundred ALL) composed of instalment 10'000ALL plus 100 ALL penalties for 5 days calculated as follows 10'000ALL instalment* 73%pa /365days (daily penalty)* 5 days in arrears for instalment payment

*** **example:** In case of arrears, where the overdraft limit has been used up (50,000 ALL) and the due capital and interest up to that date has not been deposited by the closing date, then the interest rate increases from 20% to 30%. For each day without deposited payment, interest is calculated at: 30 %/ 365 days * 50'000ALL * number of days after the maturity date after which the due amount has not been deposited.

EARLY REPAYMENT OF LOANS, BANK OVERDRAFTS

Loans over 10'000 Euro	Commission for early repayment 3% upon the active principal
Loans under 10'000 Euro	30 % of outstanding interest when up to 50 % of active principal has been repaid , 10 % of unpaid interest when more than 50 % of active principal has been repaid
Change of guarantee accompanied by a notary statement	Commission for change of guarantee 1'500 ALL
Change of guarantee accompanied by a loan contract *	Commission for change of guarantee 3'000 ALL

*If ProCredit Bank requests a guarantee assessment for either the architect or another specialist, the expenses regarding the assessment of guarantee, notarisation of contracts and blocking of guarantees are charged on the lender in favour of ProCredit Bank.

Partial payment of the loan with a 5% commission of the amount brought by the customer, min 2,000 ALL/ 50Euro/USD depending on the currency the loan has been issued (valid only to individuals whose loan purpose is consumer, renovation and housing loans)

Notary declaration for property release after the loan is fully repaid	500 ALL
Verification of loan obligation	500 ALL

* No fee is paid by loan applicants whose salary is paid into PCB, or by individuals with incomes from agribusiness, or other business where the loan purpose is "Energy Efficiency".

- For further information please contact one of our branches.