ProCredit Bank sh.a, “Dritan Hoxha” Street, Tirana, Albania

BULLETIN OF INTEREST RATES FOR BUSINESS CLIENTS

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PROCREDIT BANK SHA

DATE 01.09.2026

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A. Interest rates for Flex Save accounts

Currency	Interest rate – Flex Save
LEK	
≤50,000,000	0.50%
>50,000,000	1.00%
EUR	
≤500,000	0.20%
>500,000	0.50%

Notes:

- FlexSave accounts are available in the same currency as the linked current account.
- No minimum balance is required.
- No monthly maintenance fee is applied.
- Funds held in the FlexSave account are available at all times.
- Interest is calculated daily based on the account balance and is credited monthly to the linked current account.

B. Interest rates for Term Deposit Accounts

Maturity	Interest rate		
	ALL	EUR	USD
12-month	1.0 %	0.3%	0.5%
24-month	1.6 %	0.4%	0.6%
36-month	1.9 %	0.5%	0.7%

Notes:

- Minimum balance of Term Deposit Account is ALL 100,000 / EUR 1,000 / USD 1,000
- The interest is transferred automatically at the end of maturity to the current account connected with the Term Deposit Account

Deposits in ProCredit Bank are insured by the Deposit Insurance Agency (DIA) up to ALL 2,500,000 (two million and five hundred thousand ALL)- www.asd.gov.al

C. Loans for legal entities and physical entities with VAT

Currency	Turnover	Floating capital loan	Loan for fixed assets and investments
		Maturity 0-36 months	Maturity over 36 months
ALL	Up to ALL 50,000,000	9.5% - 15%	T-Bills 12m 12 m + 8% up to +12%, min 11.0 %
	ALL 50,000,001-500,000,000	6.5% - 8.5%	T-Bills 12m 12 m + 3.5% up to +7.0%, min 6 %
	Over ALL 500,000,000	5.0% - 7.5%	T-Bills 12m 12 m + 2.0% up to +6.0%, min 4.5 %
EUR/ USD	Up to ALL 50,000,000	9.5% - 15%	Euribor/CME Term Soft usd 12m + 8% up to +12%, min 11.0 %
	ALL 50,000,001-500,000,000	6.5% - 8.5%	Euribor/CME Term Soft usd 12m + 3.5% up to +7.0%, min 6.0 %
	Over ALL 500,000,000	5.0% - 7.5%	Euribor/CME Term Soft usd 12m + 2.0% up to +6.0%, min 4.5 %

D. Loan for agricultural business with Tax Code

Currency	Loan with exposure	Floating capital loan	Loan for fixed assets and investments
		Maturity 0-36 months	Maturity over 36 months
ALL	Up to ALL 25,000,000	9.5% - 15%	T-Bills 12m + 6.5% up to +10.5%, min 9.0%

Notes on the price list for loans:

- For all financing will be offered further reduction of interest rates based on the business profile, the sector of economy where it operates as well as the level of cooperation of the client with the bank
- The interest rate for business overdrafts is 1% higher than for standard loans.
- The interest rate for credit lines is 0.5% higher than for standard loans.
- All loans destined for energy efficiency and other environmentally friendly investments will benefit from a discount on interest rates.
- For loans without collateral, the rate is 1-1.5% higher than the rate for a term of up to 36 months.
- The disbursement fee for legal entities and other physical persons with VAT is up to 2.0%.
- The disbursement fee for farmers registered in accordance with the tax code is 2.0%.
- The commission for unused portion of credit line limit is 1%.
- Interest will be calculated on an annual basis with 360 (for loans)/365 (for overdrafts) days. The calculation of monthly interest for overdrafts and loans will be as follow:
  - **IR for Loans = Outstanding principal * Yearly IR in % / 360 days * the number of days of the month**
  - **IR for Overdrafts = sum of outstanding daily balance on used portion of overdrafts * Yearly IR in % / 365 days**

- For all loans in EUR/ALL/USD, instalments in the payment plan will be rounded to the closest with 1 EUR/ 1 ALL/ 1 USD.

- The Euribor/Libor that applies to loans will be defined as of the last day of the previous month, while the T Bill will be defined as of the date of the last auction held by the Bank of Albania. The applicable Euribor/Libor will change every 12 months from the time of disbursement, while fixed interest rates remain unchanged throughout the duration of the loan. The interest rates which apply after 12 months will be calculated according to the same method used at the time the loan was issued.

- **The effective interest rate (NEI)** is the total cost of the loan for clients expressed as an annual percentage of the loan. The total cost of the loan includes all expenses including interest, commission and every expense the client pays towards the loan agreement (insurance premiums and expenses for services if the services are required for the client to benefit from the loan).

  Example 1: *For a loan of ALL 14,000,000 with a maturity of 36 months, the nominal rate applied is 6%; the commission is 1%. The effective interest rate (NEI) for this loan is 6.97%.*

  Example 2: *For a loan of ALL 20,000,000 with a maturity of 60 months, the nominal interest rate is: T-Bills 12-month rate+3%; the disbursement fee is 1% (T-Bills 12-month rate on 31.01.2020 was 1.764%.). The effective interest rate (NEI) for this loan is 5,08%.*

E. EARLY REPAYMENT OF LOANS, OVERDRAFTS

EARLY REPAYMENT OF LOANS, OVERDRAFTS	
Business overdrafts and credit lines	The Commission for early repayment is 3% over the approved limit.
All types of standard loan	The Commission for early repayment is 3% over principal Min. EUR/USD 100 or ALL 15,000 if the loan is closed with client funds or commission for early repayment is 5% over principal Min. 100 EUR/ USD or ALL 15,000 if the loan is closed with financing by another financial institution or the disbursement commission was 0%.
For all types of financing approved with 0% commission	The Commission for early payment is 5% of the loan principal, Min. EUR/USD 100 or ALL 15,000.
For all types of financing approved with financial guarantee	The Commission for early repayment is 0%.
Commission for partial repayment**	The Commission for partial repayment is 3% over the amount deposited

** Partial repayment of a loan is the advance payment of at least six instalments on the outstanding loan.

F. PENALTIES FOR FINANCING

PENALTIES FOR FINANCING	
All types of loans	Penalty interest on arrears: 15% p.a. on the overdue amount *
Business overdrafts and credit lines	Penalty interest on arrears: 15% p.a. on used amount of overdrafts/credit lines **

* **Example:** If the next instalment is ALL 80,000 (eighty thousands ALL) and it is due on 5 January and the borrower does not pay on that date, on 10 January the amount increases to ALL 80,167 (eighty thousand one hundred sixty-seven ALL), including a penalty of ALL 167 (one hundred sixty-seven ALL) calculated for 5 days in arrears. The calculation is as follow: ALL 80,000 / instalment * 15% p.a./360 days (daily penalty) * 5 days in arrears for instalment payments.

** **Example:** In the event of arrears, if ALL 3,000,000 of an overdraft has been used, and on the closing date the principal and interest have not yet been repaid, then as of the next day, the penalty interest will be 15% p.a., and for every day in arrears. The interest is calculated as follows: 15% p.a./365 days * ALL 3,000,000 * number of days in arrears after the maturity date.

G. COLLATERAL APPRAISAL

COLLATERAL APPRAISAL		
	Collateral	Price (ALL)
Collateral appraisal (Full Appraisal report)	Apartments	10,000-14,000
	Villa	16,000-19,000
	Shops, Offices	12,000-15,000
	Hotels, Gas stations	30,000-35,000
	Multi-functional/Business Center & Gas stations	50,000-55,000
	Land/ Agriculture land	12,000-17,000
	Factories, plants	42,000-47,000
	Land + Building with Units: Bars, Restaurants, Supermarket, Warehouse, Clinic	28,000-32,000
	Garages / basements	8,000- 11,000
	Apartments	10,000-14,000
Real estate appraisal (Full Appraisal Report)	Vehicle 4+1	8,000-11,000
	Vehicle 8+1	9,500-12,500
	Trucks/Buses	12,000-15,500
	Manufacture lines < EUR 20,000	18,000-22,500
	Manufacture lines > EUR 20,000	39,000-43,500
	Machineries	8,000-13,000

<u>**Note:**</u> The table specifies the minimum and maximum applicable price ranges. The actual price may vary depending on the city where the service is provided.