



Interest Rates

Loans	Loan amount	Loan tenor	Annual Interest %	Monthly Interest %	Administrative Charges	Effective Interest Rate EIR %
Business loan	50 – 25,000	2 – 60 months	14 – 22%	1.17 – 1.83%	0%	14.93 – 24.36%
Agriculture loan	50 – 25,000	2 – 60 months	14 – 22%	1.17 – 1.83%	0%	14.93 – 24.36%
Family needs loan	50 – 5,000	2 – 36 months	21 – 23%	1.75 – 1.92%	0%	23.15 – 25.59%
Renovation loan	50 – 10,000	2 – 36 months	21 – 23%	1.75 – 1.92%	0%	23.15 – 25.59%
Vehicle registration loan	50 – 500	2 – 12 months	16%	1.33%	0%	17.23%
Green loan	50 – 25,000	2 – 60 months	14 – 22%	1.17 – 1.83%	0%	14.93 – 24.36%
Loan for women entrepreneurs	50 – 25,000	2 – 60 months	13 – 21%	1.08 – 1.75%	0%	13.80 – 23.15%

Note:

- The effective interest rate is presented for the minimum and maximum interest rate, for a period of 36 months.
- The effective interest rate on the product "vehicle registration loan" was presented within 12 months period.
- The penalty interest is 0.02% per day of the base residual value multiplied by the number of late days.
- For the Green Loan from the EBRD Fund (GEFF), the client receives a grant of up to 20% in the amount invested.