

INTEREST RATES OF RETAIL LOANS (PAYROLL CUSTOMERS)			
PRODUCT	CURRENCY / FINANCED LIMIT	INTEREST RATES	Effective Interest Rates (NEI)
HOUSING LOAN	ALL: Min 625,000 ALL - Max 100,000,000 ALL EUR: Min 5,000 EUR - Max 800,000 EUR	LEK: fix 1year 3.5%, after Bono Thesari 12M + 1.6%, (Min 4%) EUR: 1) fix one year 2.5%, after Euribor 12M + 3.7%, (Min 3.9%) 2) fix two years 3.5%, after Euribor 12M + 3.7%, (Min 3.9%)	NEI (LEK) = 5.36% NEI (EUR)= 8.30% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor 30 years )</i>
HOME IMPROVEMENT	ALL: Min 1,000,000 ALL - Max 25,000,000 ALL EUR: Min 8,000 EUR - Max 200,000 EUR	LEK: fix one year 3.5%, after Bono Thesari 12M + 1.6%, (Min 4%) EUR: 1) fix one year 2.5%, after Euribor 12M + 3.7%, (Min 3.9%) 2) fix two years 3.5%, after Euribor 12M + 3.7%, (Min 3.9%)	NEI (LEK) = 5.36% NEI (EUR)= 8.30% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor 30 years )</i>
REAL ESTATE PURCHASE/ CONSTRUCTION	ALL: Min 625,000 ALL - Max 62,500,000 ALL EUR: Min 5,000 EUR - Max 500,000 EUR	ALL: Treasury Bill 12M + 2.5%, (Min 4%) EUR: Euribor 12M + 4%, (Min 4%)	NEI (LEK) = 6.30% NEI (EUR)= 8.65% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor 20 years )</i>
REAL ESTATE IMPROVEMENT	ALL: Min 1,000,000 ALL - Max 18,750,000 ALL EUR: Min 8,000 EUR - Max 150,000 EUR	ALL: Treasury Bill 12M + 2.5%, (Min 4%) EUR: Euribor 12M + 4%, (Min 4%)	NEI (LEK) = 6.30% NEI (EUR)= 8.65% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor 20 years )</i>
HOME EQUITY	ALL: Min 625,000 ALL - Max 12,500,000 ALL EUR: Min 5,000 EUR - Max 100,000 EUR	ALL: Treasury Bill 12M + 3%, (Min 5%) EUR: Euribor 12M + 4%, (Min 5%)	NEI (ALL) =6.87% NEI (EUR)= 8.65% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 20 years )</i>
CAR PURCHASE*	ALL: up to 37,500,000 ALL EUR: up to 300,000 EUR	ALL: Treasury Bill 12M + 3%, (Min 4%) EUR: Euribor 12M + 4%, (Min 4%)	NEI (LEK) = 6.84% NEI (EUR)= 8.34% <i>(Illustrative example for amount: 18,600,000 ALL / 150,000EUR and tenor 5 years )</i>
UNSECURED CONSUMER LOAN	ALL: min 100,000 ALL - max 3,000,000 ALL EUR: min 800 EUR - max 25,000 EUR	ALL: FIX: 8%*3Y (≤) 9%*4Y 10%*5Y MIX: 8%*3Y, then TB 12M + 8%, MIN 8.5% EUR: FIX: 9%*3Y (≤) 10%*4Y 11%*5Y MIX: 9%*3Y, then EURIBOR 12M + 9%, MIN 9.5%	NEI (ALL) =10.35% NEI (EUR)= 11.44% <i>(Illustrative example for amount: 3,000,000ALL / 25,000EUR and tenor 10 years, MIX IR )</i>
SECURED STUDENT LOAN	ALL: Min 500,000 ALL - Max 6,250,000 ALL EUR: Min 4,000 EUR - Max 50,000 EUR	ALL: Treasury Bill 12M + 3.5%, (Min 5.5%) EUR: Euribor 12M + 5.5%, (Min 5.5%)	NEI (ALL) =7.50% NEI (EUR)= 10.15% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 7 years )</i>
UNSECURED STUDENT LOAN	ALL: Min 50,000 ALL - Max 1,250,000 ALL EUR: Min 400 EUR - Max 10,000 EUR	ALL: Treasury Bill 12M + 5.5%, (Min 6%) EUR: Euribor 12M + 6.5%, (Min 6.5%)	NEI (ALL) =9.45% NEI (EUR)= 11.42% <i>(Illustrative example for amount: 875,000ALL / 7,000EUR and tenor: 7 years )</i>
OVERDRAFT	Up to 3 Net salaries	ALL: Treasury Bill 12M +10%, Min 14% EUR: EURIBOR 12M + 10%, Min 14%	NEI (ALL) =14% NEI (EUR)= 14%
VISA CLASSIC CREDIT CARD	ALL: Min 12,500 - Max 6,250,000 EUR: Min 100 - Max 50,000	18% (yearly basis)	NEI (LEK) =20.87% NEI (EUR) =20.39% <i>(Illustrative example for amount: 100,000ALL / 800EUR and tenor: 1 year )</i>
VISA GOLD CREDIT CARD	ALL: Min 31,250 - Max 6,250,000 EUR: Min 250 - Max 50,000	18% (yearly basis)	NEI (LEK) =24.78% NEI (EUR) =25.27% <i>(Illustrative example for amount: 100,000ALL / 800EUR and tenor: 1 year )</i>

**Notes:**

1. Index rates of TB, Euribor and Libor are published on daily basis in all Tirana Bank branches and in the official website: [www.tiranabank.al](http://www.tiranabank.al).

2. For Mortgage and Secured Loans it is applied penalty for overdue payments plus 20% above the applied interest rates.

3. For Unsecured Loans and Overdraft it is applied penalty for overdue payments plus 25% above the applied interest rate.

4. For Credit Cards it is applied penalty for overdue payments plus 10% above the applied interest rate.

**Notes on calculation of Effective Interest Rate (NEI):**

1. Index rate value 12M TB (3.62%); 12M Euribor (3.69%), published on 16.02.2024

2. The interest rate applied is the minimum interest rate in force and the fixed rate where applicable.

NEI calculation includes life & property insurance costs, administration fee and account maintenance fee (where applicable) according to Terms & Condition in force.

NEI changes depending on loan duration and costs applied. For an accurate calculation please contact one of Tirana Bank branches.

\*Car Purchase is a dedicated product for Premium Customers (classified as per segmentation criterias of Tirana Bank).

**INTEREST RATES OF RETAIL LOANS (STANDARD CUSTOMERS)**

PRODUCT	CURRENCY / FINANCED LIMIT	INTEREST RATES	Effective Interest Rates (NEI)
<b>HOUSING LOAN</b>	ALL: Min 625,000 ALL - Max 100,000,000 ALL EUR: Min 5,000 EUR - Max 800,000 EUR	<b>LEK:</b> fix 1year 3.5%, after Bono Thesari 12M + 2.2%, (Min 4%) <b>EUR:</b> 1) fix one year 2.5%, after Euribor 12M + 3.7%, (Min 3.9%) 2) fix two years 3.5%, after Euribor 12M + 3.7%, (Min 3.9%)	<b>NEI (ALL) =5.95%</b> <b>NEI (EUR)= 8.30%</b> <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 30 years )</i>
<b>HOME IMPROVEMENT</b>	ALL: Min 1,000,000 ALL - Max 25,000,000 ALL EUR: Min 8,000 EUR - Max 200,000 EUR	<b>LEK:</b> fix 1year 3.5%, after Bono Thesari 12M + 2.2%, (Min 4%) <b>EUR:</b> 1) fix one year 2.5%, after Euribor 12M + 3.7%, (Min 3.9%) 2) fix two years 3.5%, after Euribor 12M + 3.7%, (Min 3.9%)	<b>NEI (ALL) =5.95%</b> <b>NEI (EUR)= 8.30%</b> <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 30 years )</i>
<b>REAL ESTATE PURCHASE/ CONSTRUCTION</b>	ALL: Min 625,000 ALL - Max 62,500,000 ALL EUR: Min 5,000 EUR - Max 500,000 EUR	<b>ALL:</b> Treasury Bill 12M + 2.5%, (Min 4%) <b>EUR:</b> Euribor 12M + 4%, (Min 4%)	<b>NEI (LEK) = 6.30%</b> <b>NEI (EUR)= 8.65%</b> <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor 20 vjet )</i>
<b>REAL ESTATE IMPROVEMENT</b>	ALL: Min 1,000,000 ALL - Max 18,750,000 ALL EUR: Min 8,000 EUR - Max 150,000 EUR	<b>ALL:</b> Treasury Bill 12M + 2.5%, (Min 4%) <b>EUR:</b> Euribor 12M + 4%, (Min 4%)	<b>NEI (LEK) = 6.30%</b> <b>NEI (EUR)= 8.65%</b> <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor 20 years)</i>
<b>HOME EQUITY</b>	ALL: Min 625,000 ALL - Max 12,500,000 ALL EUR: Min 5,000 EUR - Max 100,000 EUR	<b>ALL:</b> Treasury Bill 12M + 3%, (Min 5%) <b>EUR:</b> Euribor 12M + 4%, (Min 5%)	<b>NEI (ALL) =7.87%</b> <b>NEI (EUR)= 8.65%</b> <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 20 Years )</i>
<b>CAR PURCHASE*</b>	ALL: up to 37,500,000 ALL EUR: up to 300,000 EUR	<b>ALL:</b> Treasury Bill 12M + 3%, (Min 4%) <b>EUR:</b> Euribor 12M + 4%, (Min 4%)	<b>NEI (LEK) = 6.84%</b> <b>NEI (EUR)= 8.34%</b> <i>(Illustrative example for amount: 18,600,000 ALL / 150,000EUR and tenor 5 vjet )</i>
<b>UNSECURED CONSUMER LOAN</b>	ALL: min 100,000 ALL - max 3,000,000 ALL EUR: min 800 EUR - max 25,000 EUR	<b>ALL:</b> FIX: 9%*3Y (≤) 10%*4Y 11%*5Y MIX: 9%*3Y, më pas BTH 12M + 9%, MIN 9.5% <b>EUR:</b> FIX: 9%*3Y (≤) 10%*4Y 11%*5Y MIX: 9%*3Y, më pas EURIBOR 12M + 9%, MIN 9.5%	<b>NEI (ALL) =11.40%</b> <b>NEI (EUR)= 11.44%</b> <i>(Illustrative example for amount: 3,000,000ALL / 25,000EUR and tenor 10 years, MIX IR )</i>
<b>SECURED STUDENT LOAN</b>	ALL: Min 500,000 ALL - Max 6,250,000 ALL EUR: Min 4,000 EUR - Max 50,000 EUR	<b>ALL:</b> Treasury Bill 12M + 3.5%, (Min 5.5%) <b>EUR:</b> Euribor 12M + 5.5%, (Min 5.5%)	<b>NEI (ALL) =7.50%</b> <b>NEI (EUR)= 10.15%</b> <i>(Illustrative example for amount: 6,250,000ALL / 50,000 EUR and tenor: 7 years )</i>
<b>UNSECURED STUDENT LOAN</b>	ALL: Min 50,000 ALL - Max 1,250,000 ALL EUR: Min 400 EUR - Max 10,000 EUR	<b>ALL:</b> Treasury Bill 12M + 5.5%, (Min 6%) <b>EUR:</b> Euribor 12M + 6.5%, (Min 6.5%)	<b>NEI (ALL) =9.45%</b> <b>NEI (EUR)= 11.42%</b> <i>(Illustrative example for amount: 875,000ALL / 7,000EUR and tenor 7 years )</i>
<b>VISA CLASSIC CREDIT CARD</b>	ALL: Min 12,500 - Max 6,250,000 EUR: Min 100 - Max 50,000	20% (yearly basis)	<b>NEI (LEK) =24.83%</b> <b>NEI (EUR) =24.83%</b> <i>(Illustrative example for amount 100,000ALL / 800EUR and tenor 1 year )</i>
<b>VISA GOLD CREDIT CARD</b>	ALL: Min 31,250 - Max 6,250,000 EUR: Min 250 - Max 50,000	18% (yearly basis)	<b>NEI (LEK) =24.78%</b> <b>NEI (EUR) =25.27%</b> <i>(Illustrative example for amount: 100,000ALL / 800EUR and tenor 1 year )</i>

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2. For Mortgage and Secured Loans it is applied penalty for overdue payments plus 20% above the applied interest rates.
3. For Unsecured Loans it is applied penalty for overdue payments plus 25% above the applied interest rate.
4. For Credit Cards it is applied penalty for overdue payments plus 10% above the applied interest rate.

**Notes on calculation of Effective Interest Rate (NEI)**

1. Index rate value 12M TB (3.62%); 12M Euribor (3.69%), published on 16.02.2024
  2. The interest rate applied is the minimum interest rate in force and the fixed rate where applicable.
- NEI calculation includes life & property insurance costs, administration fee and account maintenance fee (where applicable) according to Terms & Condition in force.  
NEI changes depending on loan duration and costs applied. For an accurate calculation please contact one of Tirana Bank branches.  
\*Car Purchase is a dedicated product for Premium Customers (classified as per segmentation criterias of Tirana Bank).