

INTEREST RATES OF RETAIL LOANS (PAYROLL CUSTOMERS)			
PRODUCT	CURRENCY / FINANCED LIMIT	INTEREST RATES	Effective Interest Rates (NEI)
HOUSING/HOME IMPROVEMENT LOAN	HOUSING: ALL: min 525,000 ALL - max 105,000,000 ALL EUR: min 5,000 EUR - max 1,000,000 EUR	ALL: fix 1year 3.5%, after Bono Thesari 12M + 1.6%, (Min 4%) EUR: Euribor 12M + 4%, (Min 4.5%)	NEI (ALL) = 5.42% NEI (EUR) = 8.91% (Illustrative example for amount: 6,250,000ALL / 60,000EUR and tenor 30 years)
	HOME IMPROVEMENT: ALL: min 1,000,000 LEK - max 25,000,000 LEK EUR: min 8,000 EUR - max 200,000 EUR		
REAL ESTATE PURCHASE/ CONSTRUCTION/ IMPROVEMENT	PURCHASE/CONSTRUCTION: ALL: min 625,000 LEK - max 62,500,000 LEK EUR: min 5,000 EUR - max 500,000 EUR	ALL: Treasury Bill 12M + 2.5%, (Min 4%) EUR: Euribor 12M + 4.5%, (Min 4.5%)	NEI (ALL) = 6.61% NEI (EUR) = 9.46% (Illustrative example for amount: 6,250,000ALL / 60,000EUR and tenor 20 years)
	IMPROVEMENT: ALL: min 1,000,000 LEK - max 18,750,000 LEK EUR: min 8,000 EUR - max 150,000 EUR		
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 + 5%, (Min 5.5%)	NEI (ALL) = 7.17% NEI (EUR) = 9.97% (Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 20 years)
HOUSING/HOME IMPROVEMENT LOAN FOR EMIGRANTS	HOUSING: ALL: min 525,000 LEK - max 31,500,000 LEK EUR: min 5,000 EUR - max 300,000 EUR	ALL: Treasury Bill 12M + 2.5%, (Min 4.5%) EUR: Euribor 12M + 4.5%, (Min 4.5%)	NEI (ALL) = 6.61% NEI (EUR) = 8.75% (Shembull ilustrues per shume 6,250,000ALL / 60,000EUR dhe kohëzgjatja 20 vjet)
	HOME IMPROVEMENT: ALL: min 840,000 LEK - max 21,000,000 LEK EUR: min 8,000 EUR - max 200,000 EUR		
LEASING	ALL: min 1,050,000 LEK - max 31,500,000 LEK EUR: min 10,000 EUR - max 300,000 EUR	ALL: Treasury Bill 12M + 6%, (Min 8%) EUR: Euribor 12M + 6.5%, (Min 8%)	NEI (ALL) = 11.41% NEI (EUR) = 11.91% (Illustrative example for amount: 18,600,000 ALL / 150,000EUR and tenor 5 years)
UNSECURED CONSUMER LOAN	ALL: min 100,000 ALL - max 3,000,000 ALL EUR: min 800 EUR - max 25,000 EUR	ALL: FIX: 9%*3Y (≤) 10%*4Y 11%*5Y VARIABLE: TB 12M + 9%, MIN 9.5% MIX: 9%*3Y, then TB 12M + 9%, MIN 9.5% EUR: FIX: 10%*3Y (≤) 11%*4Y 12%*5Y VARIABLE: EURIBOR 12M + 10%, MIN 10.5% MIX: 10%*3Y, then EURIBOR 12M + 10%, MIN 9.5%	NEI (ALL) = 13.36% NEI (EUR) = 14.06% (Illustrative example for amount: 3,000,000ALL / 25,000EUR and tenor 10 years, MIX IR)
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%, (Min 5%) EUR: Euribor 12M + 5%, (Min 5.5%)	NEI (ALL) = 6.33% NEI (EUR) = 8.62% (Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 15 years)
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) = 11.29% NEI (EUR) = 12.33% (Illustrative example for amount: 875,000ALL / 7,000EUR and tenor: 7 years)
OVERDRAFT	Up to 3 Net salaries	ALL: Treasury Bill 12M + 10%, Min 14% EUR: EURIBOR 12M + 12%, Min 15%	NEI (ALL) = 14% NEI (EUR) = 15.3%
VISA CLASSIC CREDIT CARD	ALL: Min 12,500 - Max 6,250,000 EUR: Min 100 - Max 50,000	18% (yearly basis)	NEI (ALL) = 20.87% NEI (EUR) = 20.39% (Illustrative example for amount: 100,000ALL / 800EUR and tenor: 1 year)
VISA GOLD CREDIT CARD	ALL: Min 31,250 - Max 6,250,000 EUR: Min 250 - Max 50,000	18% (yearly basis)	NEI (ALL) = 24.78% NEI (EUR) = 25.27% (Illustrative example for amount: 100,000ALL / 800EUR and tenor: 1 year)

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.

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 (3.1%); 12M Euribor (2.7%), published on 02.10.2024

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)
HOUSING/HOME IMPROVEMENT LOAN	<u>HOUSING:</u> ALL: min 525,000 LEK - max 105,000,000 LEK EUR: min 5,000 EUR - max 1,000,000 EUR <u>HOME IMPROVEMENT:</u> ALL: min 1,000,000 LEK - max 25,000,000 LEK EUR: min 8,000 EUR - max 200,000 EUR	ALL: fix 1year 3.5%, after Bono Thesari 12M + 2.2%, (Min 4%) EUR: Euribor 12M + 4%, (Min 4.5%)	NEI (ALL) =5.82% NEI (EUR)= 8.91% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 30 years)</i>
REAL ESTATE PURCHASE/ CONSTRUCTION/ IMPROVEMENT	<u>PURCHASE/CONSTRUCTION:</u> ALL: min 625,000 LEK - max 62,500,000 LEK EUR: min 5,000 EUR - max 500,000 EUR <u>IMPROVEMENT:</u> ALL: min 1,000,000 LEK - max 18,750,000 LEK EUR: min 8,000 EUR - max 150,000 EUR	ALL: Treasury Bill 12M + 2.5%, (Min 4%) EUR: Euribor 12M + 4.5%, (Min 4.5%)	NEI (ALL) = 6.61% NEI (EUR)= 9.46% <i>(Illustrative example for amount: 6,250,000ALL / 60,000EUR 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 + 5%, (Min 5.5%)	NEI (ALL) =7.17% NEI (EUR)= 9.97% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 20 years)</i>
LEASING	ALL: min 1,050,000 LEK - max 31,500,000 LEK EUR: min 10,000 EUR - max 300,000 EUR	ALL: Treasury Bill 12M + 6%, (Min 8%) EUR: Euribor 12M + 6.5%, (Min 8%)	NEI (ALL) = 11.41% NEI (EUR)= 11.91% <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: 10%*3Y (≤) 11%*4Y 12%*5Y VARIABLE: TB 12M + 10%, MIN 10.5% MIX: 10%*3Y, Then TB 12M + 10%, MIN 10.5% EUR: FIX: 10%*3Y (≤) 11%*4Y 12%*5Y VARIABLE: EURIBOR 12M + 10%, MIN 10.5% MIX: 10%*3Y, then EURIBOR 12M + 10%, MIN 10.5%	NEI (LEK) = 14.37% NEI (EUR)= 14.06% <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%, (Min 5%) EUR: Euribor 12M + 5%, (Min 5.5%)	NEI (ALL) = 6.33% NEI (EUR)= 8.62% <i>(Illustrative example for amount: 6,250,000ALL / 50,000EUR and tenor: 15 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) =11.29% NEI (EUR)= 12.33% <i>(Illustrative example for amount: 875,000ALL / 7,000EUR and tenor: 7 years)</i>
VISA CLASSIC CREDIT CARD	ALL: Min 12,500 - Max 6,250,000 EUR: Min 100 - Max 50,000	20% (yearly basis)	NEI (ALL) =24.83% NEI (EUR) =24.83% <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 (ALL) =24.78% NEI (EUR) =25.27% <i>(Illustrative example for amount: 100,000ALL / 800EUR and tenor 1 year)</i>

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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 (3.1%); 12M Euribor (2.7%), published on 02.10.2024
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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.

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