

MORTGAGE LOANS - PI MASS CUSTOMERS

PROMOTIONAL OFFER FOR MORTGAGE LOANS IN LEK & EUR*****

Product	Currency	Interest Rate	Administration Fee
HOUSING LOAN and HOME EQUITY LOAN	LEK	4.50 % fix IR for 10 years, Min 4.50%. After the period with Fix IR 10 years, standart IR will be applied by segments (Tbills+spread)	1.25% Min. 25,000 Lek - Max. 100,000 Lek
	EUR	4.50 % fix IR for 10 years, Min 4.50%. After the period with Fix IR 10 years, standart IR will be applied by segments (Euribor+spread)	1.25% Min. 200 Eur - Max. 800 Eur

STANDARD INTEREST RATE FOR MORTGAGE LOANS (LEK & EUR)

Housing Loans

Loan amount	775,000 Lek (6,300Euro) - 21,000,000 Lek (180,000Euro)					
Maturity	6 months - 30 years only for Salary Depositors (Paga +) 6 months - 30 years* Non Salary Depositors (NSD) 6 months - 20 years only for Business Owners					
Currency	IR VARIABLE - LEK, EUR			IR FIX FOR 3 YEARS - LEK, EUR ****		
Interest Rate in Lek	MASS PI	MASS PI ESG	Minimum IR	MASS PI	MASS PI ESG	
Salary Depositors	T-Bills + 1.80%	T-Bills + 1.60%	Min 3.00%	6.00%	5.80%	
Non Salary Depositors	T-Bills + 2.30%	T-Bills + 2.10%		6.50%	6.30%	
Existing Business Owners	T-Bills + 2.80%	T-Bills + 2.60%		7.00%	6.80%	
New Business Owners	T-Bills + 3.05%	T-Bills + 2.85%		7.30%	7.10%	
Interest Rate in EUR	MASS PI	MASS PI ESG	Minimum IR	MASS PI	MASS PI ESG	
Salary Depositors	EURIBOR + 5.50%	EURIBOR + 5.00%	Min 4.00%	7.00%	6.50%	
Non Salary Depositors	EURIBOR + 6.00%	EURIBOR + 5.50%		7.50%	7.00%	
Existing Business Owners	EURIBOR + 6.50%	EURIBOR + 6.00%		8.00%	7.50%	
New Business Owners	EURIBOR + 6.75%	EURIBOR + 6.25%		8.50%	8.00%	
Administration Fee**	1.25% Min. 25,000 ALL / 200 EUR - Max. 100,000 ALL / 800 EUR					
Early Repayment Fee	2% for repayments before the last year of the loan maturity - 1% for repayments in the last year of the loan maturity - 0% for repayment amount less than 10% of the principal, payed once a year					
Collateral change Fee	50 EUR					
Late payment Fee	20%					
Home Equity Loans						
Loan amount	775,000 Lek (6,300 Euro) - 11,000,000 LEK (95.000 EUR) Micro Business Owner: 775,000 Lek (6,300 Euro) - 5,500,000 ALL (47,000 €)					
Maturity	6 months - 20* years only for Salary Depositors and Non Salary Depositors (NSD) 6 months - 15 years only for Business Owners 6 months - 10 years only for MICRO Business Owners					
Currency	IR VARIABLE - LEK, EUR			IR FIX FOR 3 YEARS - LEK, EUR ****		
Interest Rate in Lek	MASS PI	MASS PI ESG	Minimum IR	MASS PI	MASS PI ESG	
Salary Depositors	T-Bills + 2.55%	T-Bills + 2.35%	Min 4.00%	6.70%	6.50%	
Non Salary Depositors	T-Bills + 3.05%	T-Bills + 2.85%		7.20%	7.00%	
Existing Business Owners of RBAL	T-Bills + 4.05%	T-Bills + 3.85%		8.20%	8.00%	
New Business Owners of RBAL	T-Bills + 5.05%	T-Bills + 4.85%		9.20%	9.00%	
Interest Rate in EUR	MASS PI	MASS PI ESG	Minimum IR	MASS PI	MASS PI ESG	
Salary Depositors	EURIBOR + 6.25%	EURIBOR + 5.75%	Min 5.00%	7.70%	7.20%	
Non Salary Depositors	EURIBOR + 6.50%	EURIBOR + 6.00%		8.00%	7.50%	
Existing Business Owners of RBAL	EURIBOR + 7.25%	EURIBOR + 6.75%		8.70%	8.20%	
New Business Owners of RBAL	EURIBOR + 7.50%	EURIBOR + 7.00%		9.00%	8.50%	
Administration Fee **	1.25% Min. 25,000 ALL / 200 EUR - Max. 100,000 ALL / 800 EUR					
Early Repayment Fee	- 2% for repayments before the last year of the loan maturity - 1% for repayments in the last year of the loan maturity - 0% for repayment amount less than 10% of the principal, payed once a year					
Collateral change Fee	50 EUR					
Late payment Fee	20%					

* Loan Maturity for Housing Loan for Non Salary Depositors (NSD) will be max 30 years for low risk profile customers and max 25 years for other NSD customers. Loan Maturity for Home Equity Loan for Salary Depositors and Non Salary Depositors (NSD) will be max 20 years for low risk profile customers reported from scorecard system and max 200 months for other SD & NSD customers.

**** Administration fee for purchase loan is**

*** In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation.

**** After the Period with Fix IR 3 years, standart IR will be applied by segments.

***** Promotional Offer for Mortgagel Loans in LEL and EUR. 4.50% fix for 10 years, after the period with Fix IR 10 years, standard IR will be applied by segments.

Note: Raiffeisen BANK sh.a., defines the interest rate for your loan based on T-bills/Euribor/Libor(1-year) for Loans in ALL/EUR/USD/ plus a spread rate for the entire loan tenor. The T-bills/Euribor/Libor rates change every banking work day and are published in all RBAL branches.

