Page	Unsecured Personal Loan						
Part	9.1.1 Personal loan						
Part	Segment	Paga + (salary depositors) Non salary depositors					
No Comment (1990)   September   Septembe		Exis					
	renor						
	Financing amount *The loan amount and term are assigned during the financial analysis	Existing Customers Moderate risk *: 100,000 ALL - 2,000,000 ALL Existing Customers Acceptable risk *: 100,000 ALL - 1,500,000 ALL  New Customers Minimal risk *: 100,000 ALL - 2,000,000 ALL					
Standard Personal January  Mendand An Colambers, March of Colamber	Currency						
Ministration   Mini	currency					Fix Interest 3 years	
ISO Personal Jon   Montain of Calairons   To Bill 1244 = 1250 (March 2004)   1.1 806	Interest Rate	Minimal risk * Customers: Moderate risk * Customers:	T-Bill 12M + 10.15% (Min 9.00%) T-Bill 12M + 10.40% (Min 9.00%)	14.30% 14.60%			
Monoration   Monoration   Tail 1724   1.4000 (Min 9 0000)   11.00000   11.00000   11.00000   11.00000   11.00000   11.00000   11.00000   11.000		ESG Personal Loan	Variable Interest	Fix Interest 3 years	Variable Interest	Fix Interest 3 years	
## Pagement formers than when interest Rate is Variable ## Repayment Commission when interest Rate is 1 Variable ## Repayment Commission when interest Rate is 1 Variable ## Repayment Commission when interest Rate is 1 Variable ## Repayment Commission when interest Rate is 1 Variable ## Repayment Commission when interest Rate is 1 Variable ## Repayment Commission when interest Rate is 1 Variable ## Repayment Commission when interest Rate is 1 Variable Interest Rate is 1 Vari		Moderate risk * Customers:	T-Bill 12M + 8.40% (Min 9.00%)	11.80%	T-Bill 12M + 8.40% (Min 9.00%)	11.80%	
A Personal Institutional Commission when interest Rote is Variable  10 Con the outstanding principal amount  11 Con the postconding principal amount  12 Con the outstanding principal amount  13 Con the outstanding principal amount  14 Con the outstanding principal amount  15 Con the outstanding principal amount  16 Con the outstanding principal amount  17 Con the outstanding principal amount  18 Con the outstanding principal amount  18 Con the outstanding principal amount  19 Con the	Administration fee				00 ALL)		
An in Registred Commission when interest Rate is fix and the loan is considered from the state of the state o	PPI Payment Insurance						
This course Commission when interest Rate is fix and the lean is allowed before the last year.  If the proposed Commission when interest Rate is fix and the lean is a country of the country purposes.  25% interest of the mornthy installments  25% interest of the first years of the doar, for the remaining period.  25% interest of the first years of the doar, for the remaining period.  25% interest Rate  25% interest Rate interests (a) the first interest and the first rate is per customer regiment for the first years with discrease by 1.5% sections, for the remaining period.  25% interest Rate interests (a) the first years of the doar, for the remaining period.  25% interest Rate interests (a) the first years of the doar, for the remaining period.  25% interest Rate interests (a) the first years of the doar, for the remaining period.  25% interest Rate interests (a) the first years of the doar, for the remaining period.  25% interest Rate interests (a) the first years of the doar, for the remaining period.  25% interest Rate interests (a) the first years of the doar, for the remaining period.  25% interest and interests (a) the first years of the doar, for the remaining period.  25% interest and interests (a) the first years of the doar, for the remaining period.  25% interest and interests (a) the first years of the doar, for the remaining period.  25% interest and interests (a) the first years of the doar, for the remaining period.  25% interests (a) the containing period annount  25% interests (a) the containing period annount  25% interests (a) the containing peri	Farly Renayment Commission when Interest Rate is Variable						
Secretary for the strategy of the last year consistent for like training private or purches in accordance by the strategy of the last year consistent for like training purches years.  25 Sintence for the straining purches years.  26 Sinty & New stainy depositors  wereast.  26 Sinty & New stainy depositors  All.  27 Annual of the Stain years of the Stainy & Stainy & New Stainy & Stainy & New Stainy & Stain	Early Repayment Commission when Interest Rate is Fix and the loan is closed before the last year						
recorded from Companying used 93, 2025 - July 93, 2025  regreent  Solary & Non-salary depositors  ALL  Variable interest rate as per customer segment for the first year, with observation by -15% each year, after the first year of the loan, for the remaining period.  ***The Companying of the Companyi	Early Repayment Commission when Interest Rate is Fix and the loan is closed during the last year	0.5% on the outstanding principal amount					
Agriculture (Commission when interest rate as per customer segment for the first year, which decreases by 1.5% such year, after the first year of the loan, for the remaining period.  **In no case will the interest be lower than the minimum interest rate of 5%.  **In no case will the interest be lower than the minimum interest rate of 5%.  **In no case will the interest be lower than the minimum interest rate of 5%.  **In no case will the interest be lower than the minimum interest rate of 5%.  **In a 1.00 ALL - Max. 20.000 ALL -	Penalties for late instalment payments	20% interest on late monthly installments					
variable interest rate as per customer's segment for the first year, which decreases by -1.55 each year, after the first year of the loan, for the remaining period.  **Variable interest rate as per customer's segment for the first year, which decreases by -1.55 each year, after the first year of the loan, for the remaining period.  **Variable interest rate as per customer's segment for the interest be lower than the minimum interest rate of SM.  **Prepayment formusions when interest Rate is Sta and the loan's coale before the last year  **Prepayment formusions when interest Rate is Sta and the loan's coale before the last year  **Prepayment formusions when interest Rate is Sta and the loan's coale before the last year  **Prepayment formusions when interest Rate is Sta and the loan's coale before the last year  **Prepayment formusions when interest Rate is Sta and the loan's coale before the last year  **Prepayment formusions when interest Rate is Sta and the loan's coale before the last year  **Prepayment formusions when interest Rate is Sta and the loan's coale during the load year  **Prepayment formusions when interest Rate is Sta and the loan's coale during the load year  **Prepayment formusions when interest Rate is Sta and the loan's coale during the load year  **Prepayment formusions when interest Rate is Sta and the loan's coale during the loan's coale during principal amount  **Prepayment formusions when interest Rate is Sta and the loan's coale during the loan's coale during prepayment the loan's coale during the loan installment  **Prepayment formusions when interest Rate is Sta and the loan's coale during the loan's	Personal Loan Campaign June 03, 2025 - July 31, 2025						
Variable interest rate as per customer's signment for the lists year, which decreases by 1.5% each year, after the first year of the loan, for the remaining period.  **In no case with the interest be loan be an extracted 58.**  **In no 1,000 AL - Max - 20,000 ALI - Max - 20,000	Segment	Salary & Non salary depositors					
Interest face of the content of the	Currency						
An instruction fee   Min 3,000 ALL -Max 2,000 ALL   Playment Insurance   Standard 2,515 of the same amount   After Reservement Commission when interest Rate is Variable   One on the outstanding principal amount   Any Reservement Commission when interest Rate is Fix and the loan in occord during the last year   Any Reservement Commission when interest Rate is Fix and the loan in occord during the last year   Any Reservement Commission when interest Rate is Fix and the loan in occord during the last year   Any Reservement Commission when interest Rate is Fix and the loan in occord during the last year   Any Reservement Commission when interest Rate is Fix and the loan in occord during the last year   Any Reservement Commission when interest Rate is Fix and the loan in occord during the last year   A.J. 2 Cach Conferent Loan   A.J. 3 Cach Conferent Loan   A.J. 4 Cach Conferent	Interest Rate						
Repayment Commission when Interest Rate is Variable  Any Repayment Commission when Interest Rate is Variable  Any Repayment Commission when Interest Rate is Variable  Any Repayment Commission when Interest Rate is Fix and the loan is one of their the stay are  any Repayment Commission when Interest Rate is Fix and the loan is one of their their stay are  any Repayment Commission when Interest Rate is Fix and the loan is one of their stay are  any Repayment Commission when Interest Rate is Fix and the loan is one of the control of their stay are  any Repayment Commission when Interest Rate is Fix and the loan is one of the control of their stay are  any Repayment Commission when Interest Rate is Fix and the loan is one of the control of the control of their stay are  any Repayment Commission when Interest Rate is Fix and the loan is one of the control of their stay are  any Repayment Commission when Interest Rate is Variable  **Control of the control of the Control of their stay are interested and their stay are	Administration fee						
aris Reapwent Commission when Interest Rate is Fix and the loan is oscillational to six deficient be last year a control of the style and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficient with cash collateral and the loan is oscillational to six deficient be last year and the loan is oscillational to six deficie	PPI Payment Insurance						
As Order the last year in prepare mission when interest Rate is fix and the loan is good during the last year analties for late installment payments  205% on the outstanding principal amount good failure that the payments  205% interest on late monthly installments  205% interest on late monthly installments  200 months  1000 000 1.1 40000000 AL  1000 000 AL  1000 AL  10	Early Repayment Commission when Interest Rate is Variable	0% on the outstanding principal amount					
Seed during the last year emotice for late installments payments  20% interest or late monthly installments  ### ACC 45h Collateral Loan  ### ACC 45h Collateral	closed before the last year	1% on the outstanding principal amount					
All Cash Collateral Loan   G - 300 months   G - 300 mon	closed during the last year						
enor 6 - 300 months  inancing amount 100,0000 ALL 14,000,0000 ALL graph GER - 120,0000 EUR  EUR  interest rate - Individuals with cash collateral Fill 12M + 1.3% Eurbor + 4.8%  interest rate - Individuals with cash collateral It (Min 10 Max 800 EUR )  interest rate - Individuals with cash collateral It (Min 10 Max 800 EUR )  interest rate - Individuals with cash collateral Administration fee  interest rate - Individuals with cash collateral Maturity  interest on hate monthly installments  I up to 30 salaries  Individuals with cash collateral Maturity  interest on hate monthly installments  I up to 30 salaries  Individuals with cosh collateral  I up to 80% of the cash co							
Inancing amount  100.000 ALL -14.000,000 ALL 98 EUR - 120.000 EUR  Furrercy  ALL  EUR  ALL  EUR  Administration fee 13 (Min 10 Max 100.000 ALL) 19 (Min 10 Max 800 EUR )  11 (Min 15 Max 100.000 ALL) 19 (Min 10 Max 800 EUR )  12 (Min 10 Max 800 EUR )  13 (Min 10 Max 800 EUR )  14 (Min 15 Max 100.000 ALL) 19 (Min 10 Max 800 EUR )  15 (Min 10 Max 800 EUR )  16 (Min 10 Max 800 EUR )  17 (Min 10 Max 800 EUR )  18 (Min 10 Max 800 EUR )  19 (Min 10 Max 800 EUR )  10 (Min 10 Max 800 EUR )							
Manual   M	Tenor						
Interest rate - Individuous with cash collateral (Ministration fee and any state of the past due payment of the loan installment (Ministration fee and any state of the past due payment of the loan installment (Ministration fee and any state of the past due payment of the loan installment (Ministration fee and any state of the past due payment of the loan installment (Ministration fee and any state of the past due payment of the loan installment (Ministration fee and any state of the past due payment of the loan installment (Ministration fee for Page)    Telli 12M + 1.9%	Financing amount						
diministration fee 1% (Min 1.500 Max 100.000 ALL) 1% (Min 1.00 Max 800 EUR )  arriy total / partial repayment fee	Currency						
carly total / partial repayment fee					I .		
Penalties for the past due payment of the loan installment   20% interest on late monthly installments							
rems - Individuals with cash collateral Maturity  inancing amount:  (Ilents who withdraw the salary through RBAL Individuals with cash collateral Maturity  Individuals with cash collateral Up to 80% of the cash collateral  ALL EUR  IEUR  IE	Penalties for the past due payment of the loan installment						
inancing amount:  Clients who withdraw the solary through RBAL Individuals with cosh collateral  Lurrency ALL Individuals with cosh collateral  EUR  T-Bill 12M + 10.4% Individuals with cosh collateral  Individu	9.1.3 Overdraft						
Clients who withdraw the salary through RBAL individuals with cash collateral turency ALL Europe Herest rate:  Individuals with cash collateral Europe Herest RBAL Europe Herest RBAL Europe Herest RBAL (Man KELL 140,000) Europe Herest	Terms - Individuals with cash collateral	Cash Collateral Maturity					
Eurency ALL EUR  T-Bill 12M + 10.4% Euribor + 11% Individuals with cash collateral Individuals with	Financing amount:  - Clients who withdraw the salary through RBAL						
Clients who withdraw the salary through RBAL Individuals with cash collateral T.Bill 12M + 10.4% Euribor + 11% Euribor + 5% Individuals with cash collateral Euribor + 5% Individuals with cash collateral Selection of the limit (Max EUR 1,000) Individuals with cash collateral Individuals with cash cash cash cash cash cash cash cas	Currency				EUR		
Administration fee:    Clients who withdraw the solary through RBAL   0%   0%     Individuals with cash collateral   1% of the limit (Max ALL 140,000)   1% of the limit (Max EUR 1,000)     Penalties for the past due payment:   1% of the solary through RBAL   1-Bill 12M + 0%   Euribor + 0%     Euribor + 0%   Euribor +	Interest rate: - Clients who withdraw the salary through RBAL - Individuals with cash collateral						
Penalties for the past due payment:  Clients who withdraw the solary through RBAL Individuals with cash collateral  T-Bill 12M + 0% T-Bill 12M + 0% Euribor + 0%  ALL Euribor + 0%  ALL  T-Bill 12M + 10.00 - 500.000 ALL  T-Bill 12M + 11.9% / ESG products: T Bill 12M + 9.9%  Clients who withdraw the salary through RBAL T-Bill 12M + 11.9% / ESG products: T Bill 12M + 19.9%  Clients who withdraw the salary through RBAL T-Bill 12M + 16.9% / ESG products: T Bill 12M + 19.9%  Administration fee for Paga+ Administration fee for other clients Early total / partial repayment fee 1% of oustanding principal - when the loan is closed before of the last year 0.5% of outstanding principal - when the loan is closed during the last year Penalties for the past due payment of the loan installments	Administration fee: - Clients who withdraw the salary through RBAL - Individuals with cash collecteral	0%			0%		
T-Bill 12M + 0%   Euribor + 0%	Penalties for the past due payment:						
Administration fee for other clients  arrive (total / partial repayment fee  arrive (total / partial repayment fee  arrive (total for the past due payment of the loan installment)  arrive (total for the past due payment of the loan installment)	- Clients who withdraw the salary through RBAL						
ferms 6 - 48 months  inancing amount for Paga+ & NSD 10.000 - 500.000 ALL  furrency ALL  Clients who withdraw the solary through RBAL  Clients with verifiable income Interest rate  Administration fee for Paga+  Administration fee for other clients  Early total / partial repayment fee  Venalties for the past due payment of the loan installment  6 - 48 months  10.000 - 500.000 ALL  T. Bill 12M + 11.99/ ESG products: T Bill 12M + 9.99  20 of the loan amount  11 % of oustanding principal - when the loan is closed before of the last year  0.59 of outstanding principal - when the loan is closed during the last year  20 interest on late monthly installments			I DIII 12IVI T U/0		Euribor + C	70	
inancing amount for Paga+ & NSD  10.000 - 500.000 ALL  ALL  Clients who withdraw the salary through RBAL  Other clients with verifiable income Interest rate  Other clients with verifiable income Interest rate  Administration fee for Paga+  Administration fee for other clients  Early total / partial repayment fee  1% of oustanding principal - when the loan is closed before of the last year  0.5% of outstanding principal - when the loan is closed during the last year  2% of interest on late monthly installments				6 49 months			
Clients with verifiable income Interest rate  All  T-Bill 12M + 11.9%   <u>FSG products:</u> T Bill 12M + 9.9%  Other clients with verifiable income Interest rate  Administration fee for Paga+  Administration fee for other clients  Early total / partial repayment fee  Venalties for the past due payment of the loan installment  20% interest on late monthly installments							
Other clients with verifiable income Interest rate  Administration fee for Paga+  Administration fee for other clients  Early total / partial repayment fee  ivenalties for the past due payment of the loan installment  20% of the loan amount  11% of oustanding principal - when the loan is closed before of the last year  0.5% of outstanding principal - when the loan is closed during the last year  20% interest on late monthly installments	Currency	ALL					
Administration fee for Paga+  Administration fee for other clients  2% of the loan amount  1% of oustanding principal - when the loan is closed before of the last year  0.5% of outstanding principal - when the loan is closed during the last year  20% interest on late monthly installments	- Clients who withdraw the salary through RBAL - Other clients with verifiable income Interest rate						
Administration rec for other clients  Early total / partial repayment fee  1% of oustanding principal - when the loan is closed before of the last year  0.5% of outstanding principal - when the loan is closed during the last year  enablties for the past due payment of the loan installment  20% interest on late monthly installments	- Other clients with verifiable income Interest rate - Administration fee for Paga+						
arry total / partial repayment ree 0.5% of outstanding principal - when the loan is closed during the last year enables for the past due payment of the loan installment 20% interest on late monthly installments	- Administration fee for other clients						
· ·	Early total / partial repayment fee	0.5% of outstanding principal - when the loan is closed during the last year					
	!	ed on T-Bill (1-year) for Loans in All					

Note: Roiffeisen BANK sh. a, defines the interest rate for your loan based on T-Bill (1-year) for Loans in ALL plus a spread rate for the entire loan tenor.

The interest on the 12-month Treasury Bills results from the auctions held, which are announced on the same day of the auction and are published on the respective websites of the Ministry of Finance and Bank of Albania. In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation.

\*\*Scorecard calculation (which defines the low or acceptable risk) is based on customer data: socio-demographic, financial, customer relationship with the bank and the correctness of repaying obligations toward credit institutions. Based on these criteria and the financial analysis will be determined loan amount and tenor. Clients with a minimal risk have a score level of 0.5-2.5, clients with a moderate risk have a scoring level of 3, while clients with an acceptable risk have a scoring level of 3.5 - 4.0.