

**MORTGAGE LOANS - PREMIUM CUSTOMERS**

**PROMOTIONAL OFFER FOR MORTGAGE LOANS IN LEK\*\*\*\***

Product	Currency	Interest Rate	Administration Fee
HOUSING LOAN and HOME EQUITY LOAN FOR MASS CUSTOMERS AND BUSSINES OWNERS *****	LEK	<b>4.50 % fix IR for 10 years, Min 4.50%.</b> After the period with Fix IR 10 years, standart IR will be applied by segments (Tbills+spread)	1.25% Min. 25,000 ALL - Max. 100,000 ALL
	EUR	<b>4.50 % fix IR for 10 years, Min 4.50%.</b> 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
HOUSING LOAN and HOME EQUITY LOAN FOR SELF-EMPLOYED CUSTOMERS/ PF *****	LEK	<b>4.00 % fix IR for 10 years, Min 4.50%.</b> After the period with Fix IR 10 years, standart IR will be applied by segments (Tbills+spread)	1.25% Min. 25,000 ALL - Max. 100,000 ALL
	EUR	<b>4.00 % fix IR for 10 years, Min 4.50%.</b> 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 for PRM customers and Bussines owners	775,000 LEK (7,750 EUR) - 28,000,000 LEK (280,000 EUR) for Premium CLASSIC 775,000 LEK (7,750 EUR) - 41,000,000 LEK (410,000 EUR) for Premium CLUB 41,000,000 LEK (410,000 EUR) - 55,000,000 LEK (550,000 EUR) for Premium CLUB with low risk profile
Loan amount for Self-employed/PF - PRM segment	Premium CLASSIC: 28,000,000 LEK (280,000 Euro) Premium CLUB: 41,000,000 LEK (410,000 Euro) Premium CLUB for URG up to 2.5: 41,000,000 lek (410,000 Euro) - 55,000,000 Leke (550,000 Euro)
Maturity for PRM customers and Bussines owners	6 months - 30 years
Maturity for Self-employed/PF customers - PRM segment	6 months - 30 years

Interest Rate in Lek	IR VARIABLE - LEK, EURO		Minimum IR	IR FIX FOR 3 YEARS - LEK, EURO****	
	PREMIUM	PREMIUM ESG		PREMIUM	PREMIUM ESG
Salary Depositors	T-Bills + 1.55%	T-Bills + 1.35%	Min 3.00%	5.70%	5.50%
Non Salary Depositors				6.70%	6.50%
Existing Business Owners					
New Business Owners					
Self-employed/ PF - PRM segment	T-Bills + 1.55%	T-Bills + 1.35%		N/A	N/A
Interest Rate in EUR	PREMIUM	PREMIUM ESG	Minimum IR	PREMIUM	PREMIUM ESG
Salary Depositors	EURIBOR + 5.25%	EURIBOR + 4.75%	Min 4.00%	6.70%	6.20%
Non Salary Depositors				7.70%	7.20%
Existing Business Owners					
New Business Owners					
Self-employed/ PF - PRM segment	EURIBOR + 5.25%	EURIBOR + 4.75%		N/A	N/A

Administration Fee**	1.25% Min. 25,000 LEK / 200 EUR - Max. 100,000 LEK / 800 EUR
Early Repayment Fee	- 2% for repayments before the last year of the 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 for PRM customers and Bussines owners	775,000 LEK (7,750 EUR) - 14,000,000 LEK (140,000 EUR) for Premium CLASSIC 775,000 LEK (7,750 EUR) - 21,000,000 LEK (210,000 EUR) for Premium CLUB 21,000,000 LEK (210,000 EUR) - 28,000,000 LEK (280,000 EUR) for Premium CLUB with low risk profile
Loan amount for Self-employed/PF - PRM Segment	Premium CLASSIC: 14,000,000 LEK (140,000 EUR) Premium CLUB: 21,000,000 LEK (210,000 EUR) Premium CLUB for URG up to 2.5: 21,000,000 LEK (210,000 EUR) - 28,000,000 LEK (280,000 EUR)
Maturity for PRM customers and Bussines owners	6 months - 15 years for Premium Paga+ and Paga Standarte (NSD) 6 months - 20 years for Premium Paga+ and Paga Standarte (NSD) with low risk profile 6 months - 15 years for Premium Bussines Owner
Maturity for Self-employed/PF - PRM Segment	6 months - 15 years

Interest Rate in Lek	IR VARIABLE - LEK, EURO		Minimum IR	IR FIX FOR 3 YEARS - LEK, EURO****	
	PREMIUM	PREMIUM ESG		PREMIUM	PREMIUM ESG
Salary Depositors	T-Bills + 2.30%	T-Bills + 2.10%	Min 4.00%	6.50%	6.30%
Non Salary Depositors				8.00%	7.80%
Existing Business Owners of RBAL					
New Business Owners of RBAL					
Self-employed/ PF - PRM segment	T-Bills + 2.30%	T-Bills + 2.10%		N/A	N/A
Interest Rate in EUR	PREMIUM	PREMIUM ESG	Minimum IR	PREMIUM	PREMIUM ESG
Salary Depositors	EURIBOR + 6.00%	EURIBOR + 5.50%	Min 5.00%	7.50%	7.00%
Non Salary Depositors				8.50%	8.00%
Existing Business Owners of RBAL					
New Business Owners of RBAL					
Self-employed/ PF - PRM segment	EURIBOR + 6.00%	EURIBOR + 5.50%		N/A	N/A

Administration Fee **	1.25% Min. 25,000 LEK / 200 EUR - Max. 100,000 LEK / 800 EUR
Early Repayment Fee	- 2% for repayments before the last year of the 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%

\* In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation  
 \*\* Administration fee for loan purchase form other banks is 0%  
 \*\*\* After the Period with Fix IR 3 years, standart IR will be applied by segments  
 \*\*\*\* Promotional Offer for Mortgage Loans in LEK and EUR, for PRM customers & Bussines owners, 4.50% fix for 10 years, after the period with Fix IR 10 years, standart IR will be applied by segments  
 \*\*\*\*\* Promotional Offer for Mortgage Loans in LEK and EUR, for Self-employed/PF customers - PRM segment, 4.00% fix for 10 years, after the period with Fix IR 10 years, standart IR will be applied by segments

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