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 FOR MASS CUSTOMERS AND BUSSINES OWNERS ***	**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
HOUSING LOAN and HOME EQUITY LOAN FOR SELF-EMPLOYED CUSTOMERS/ PF ****	**LEK**	**4.00 % 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	**4.00 % 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 for MASS customers and bussines owners	775,000 LEK (7,750 EUR) - 21,000,000 LEK (210,000 EUR)				
Loan amount for Self-employed/PF customers - MASS segment	775,000 LEK (7,750 EUR) - 21,000,000 LEK (210,000 EUR)				
Maturity for MASS customers and Bussines owners	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				
Maturity for Self-employed/PF customers - MASS segment	6 months - 20 years				
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%
Self-employed/ PF customers	T-Bills + 2.30%	T-Bills + 2.10%		N/A	N/A
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%
Self-employed/ PF customers	EURIBOR + 6.00%	EURIBOR + 5.50%		N/A	N/A
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 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 (applicable only for period with IR vaiable)				
Collateral change Fee	50 EUR				
Late payment Fee	20%				

Home Equity Loans

Loan amount for MASS customers and Bussines owners	775,000 Lek (7,750 Euro) - 11,000,000 LEK (110,000 EUR) Business Owner: 775,000 Lek (7,750 EUR) - 5,500,000 ALL (55,000 EUR)				
Loan amount for Self-employed/PF customers	5,500,000 LEK (55,000 EUR)				
Maturity for MASS customers and Bussines owners	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				
Maturity for Self-employed/PF customers	6 months - 10 years				
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%
Self-employed/ PF customers	T-Bills + 3.05%	T-Bills + 2.85%		N/A	N/A
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%
Self-employed/ PF customers	EURIBOR + 6.50%	EURIBOR + 6.00%		N/A	N/A
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 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 (applicable only for period with IR vaiable)				
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 for other banks is 0%*

**** 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 Mortgage Loans in LEK and EUR, for MASS 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, 4.0% 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 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.