

MORTGAGE LOANS PI MASS CUSTOMERS

Housing Loans		
Loan amount	775,000 Lek (5,600Euro) - 21,000,000 Lek(171,000Euro)	
Maturity	6 months - 30 years only for Salary Depositors (Paga +) 6 months - 25 years* Non Salary Depositors (NSD) 6 months - 20 years only for Business Owners	
Currency	LEK, EUR	
Interest Rate in Lek	Variable IR	1/ 3 years Fixed IR
Salary Depositors	T-Bills + 1.80%	3.5 % fix interest for the first year 5.0 % fix interest for 3 years *After Fix Period T-Bills + 1.80%
Non Salary Depositors	T-Bills + 2.30%	3.5 % fix interest for the first year 5.0 % fix interest for 3 years *After Fix Period T-Bills + 2.30%
Existing Business Owners	T-Bills + 2.80%	3.5 % fix interest for the first year 5.0 % fix interest for 3 years *After Fix Period T-Bills + 2.80%
New Business Owners	T-Bills + 3.05%	3.5 % fix interest for the first year 5.0 % fix interest for 3 years *After Fix Period T-Bills + 3.05%
Interest Rate in EUR	Variable IR	1/ 3 years Fixed IR
Salary Depositors	EURIBOR + 5.50%	2.5% fix interest for the first year 3.0% fix interest for 3 years *After Fix Period EURIBOR + 5.50%
Non Salary Depositors	EURIBOR + 6.00%	2.5% fix interest for the first year 3.0% fix interest for 3 years *After Fix Period EURIBOR + 6.00%
Existing Business Owners	EURIBOR + 6.50%	2.5% fix interest for the first year 3.0% fix interest for 3 years *After Fix Period EURIBOR + 6.50%
New Business Owners	EURIBOR + 6.75%	2.5% fix interest for the first year 3.0% fix interest for 3 years *After Fix Period EURIBOR + 6.75%
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	
Collateral change Fee	50 EUR	
Late payment Fee	48%	
Home Equity Loans		
Loan amount	775,000 Lek (5,600 Euro) -11,000,000 LEK (90.000 EUR) Micro Business Owner: 775,000 Lek (5,600 Euro) - 5,500,000 ALL (45,000 €)	
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	LEK, EUR	
Interest Rate in Lek	Variable IR	1/ 3 years Fixed IR
Salary Depositors	T-Bills + 2.55%	4.50 % fix interest for the first year 5.90 % fix interest for 3 years *After Fix Period T-Bills + 2.55%
Non Salary Depositors	T-Bills + 3.05%	4.50 % fix interest for the first year 5.90 % fix interest for 3 years *After Fix Period T-Bills + 3.05%
Existing Business Owners of RBAL	T-Bills + 4.05%	4.50 % fix interest for the first year 5.90 % fix interest for 3 years *After Fix Period T-Bills + 4.05%
New Business Owners of RBAL	T-Bills + 5.05%	4.50 % fix interest for the first year 5.90 % fix interest for 3 years *After Fix Period T-Bills + 5.05%

Interest Rate in EUR	Variable IR	1/ 3 years Fixed IR
Salary Depositors	EURIBOR + 6.25%	3.15% fix interest for the first year 3.65% fix interest for 3 years *After Fix Period EURIBOR + 6.25%
Non Salary Depositors	EURIBOR + 6.50%	3.15% fix interest for the first year 3.65% fix interest for 3 years *After Fix Period EURIBOR + 6.50%
Existing Business Owners of RBAL	EURIBOR + 7.25%	3.15% fix interest for the first year 3.65% fix interest for 3 years *After Fix Period EURIBOR + 7.25%
New Business Owners of RBAL	EURIBOR + 7.50%	3.15% fix interest for the first year 3.65% fix interest for 3 years *After Fix Period EURIBOR + 7.50%
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 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	48%	

*Loan Maturity for Housing Loan for Non Salary Depositors (NSD) will be max 25 years for low risk profile customers and max 20 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 15 years for other SD & NSD customers.

** Administration fee for purchase loan is 0%

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

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.