

INDICATIVE FINANCING TERMS FOR SE CUSTOMERS

	Term Loan	Overdraft	Multipurpose Line*
Tenor	24 - 120 months	12 months	negotiable as per specific products included in the MPL
Currency	ALL, EUR, USD	ALL, EUR, USD	ALL, EUR, USD
Interest Rate	T-BILLS ¹ 12 months/ EURIBOR ² / LIBOR ³ + margin ⁴ per year (minimum rate negotiable)	T-BILLS ¹ 12 months/ EURIBOR ² / LIBOR ³ + margin ⁴ per year (minimum rate negotiable)	T-BILLS ¹ 12 months/ EURIBOR ² / LIBOR ³ + margin ⁴ per year (minimum rate negotiable)
Administration Fee	0,5% - 1% of the amount (negotiable)	0,5% - 1% of the amount (negotiable)	0,5% - 1% of the amount (negotiable)
LC/BG Line Usage Fee	N/A	N/A	1%-2.5% of used amount of the LC/BG line, per annum (negotiable)- if applicable
Commitment fee	1% of the unused amount (negotiable)	1% of the unused amount (negotiable)	1% of the unused amount (negotiable)
Penalties	Interest rate plus 5% of past due amount	Interest rate plus 5% of past due amount	Interest rate plus 5% of past due amount
Early repayment fee	3% of the prepaid principal amount (negotiable)	3% of the prepaid amount (negotiable)	3% of the prepaid limit amount (negotiable)

* Combination of the following products Letter of Credit, Bank Guarantee, Overdraft, Term Loan

1. TBILL (Treasury Bill) is "Interest on Treasury Bills is the rate of Albanian Government securities with a term of 12 months, resulting from the latest auction organized by the Bank of Albania, as an intermediary for the sale of securities of the Albanian Government. The results of the auctions are announced on the same day of the auction organization and are published on the respective pages of the Ministry of Finance and Bank of Albania.

2. EURIBOR is the Interbank Interest Rate for EURO. This rate is calculated by the European Money Market Institute and is published every business day at 11:00 (Belgian time).

3. LIBOR is the Interbank Interest Rate for USD. This rate is calculated in the Interbank Money Market in London by the ICE Benchmark Administration (IBA) and is published every business day at 11:45 a.m. GMT

4. Interest Margin is expressed in percentage and is negotiable case by case. It is added to the Interest Base Rates T-Bills 12 months/ Euribor/ Libor.