

INTEREST RATE TABLE FOR CORPORATE LOANS							
ALL	Overdrafts / Short-Term Lines			Fixed Assets / Medium long Term Lines			Leasing
Type of Collateral	Cash collateral	Mortgage	Other	Cash collateral	Mortgage	Other	Leasing
Corporate	TD IR + 1.0%	TB + 2.5% (min.5.5%)	TB + 3.0% (min.5.5%)	TD IR + 1.0%	TB + 2.0% (min.5.5%)	TB + 3.0% (min.5.5%)	TB + 5.0% (min.6.5%)
VIC NEGOTIATION CASE BY CASE							
EUR	Overdrafts / Short-Term Lines			Fixed Assets / Medium long Term Lines			Leasing
Tipi i garancisë	Cash collateral	Mortgage	Other	Cash collateral	Mortgage	Other	Leasing
Hedged	TD IR + 1.0%	Libor + 4.0% (min.4.5%)	Libor + 4.0% (min.4.5%)	TD IR + 1.0%	Libor + 4.0% (min.4.7%)	Libor + 5.0% (min.5.0%)	Libor + 5.0% (min.6.0%)
Un-Hedged	TD IR + 1.0%	Libor + 4.0% (min.5.0%)	Libor + 5.0% (min.5.0%)	TD IR + 1.0%	Libor + 4.0% (min.5.0%)	Libor + 5.5% (min.5.5%)	Libor + 5.0% (min.6.0%)
VIC NEGOTIATION CASE BY CASE							
USD	Overdrafts / Short-Term Lines			Fixed Assets / Medium long Term Lines			Leasing
Tipi i garancisë	Cash collateral	Mortgage	Other	Cash collateral	Mortgage	Other	Leasing
Hedged	TD IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	TD IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	Libor + 5.0% (min.7.0%)
Un-Hedged	TD IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	TD IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	Libor + 5.0% (min.7.0%)
VIC NEGOTIATION CASE BY CASE							

Note: The Interest Rate for the Non Authorized Overdraft will be +3% over the published tablet Interest Rate.

Calculation of Interest is done on annual basis.

This bulletin enters into force on **23.02.2017**

ALCO ref 60 date: February 2nd 2017