

## INTEREST RATE FOR INDIVIDUAL LOANS

NR.	LOAN DESTINATION	ALL	EUR
1	Overdraft*	BTH 12M + 9.5% (Min 14%)	Euribor 12M + 10% (Min 12%)

2	Consumer Loans without Collateral	ALL	EUR
2.1**	EXPRESS loan		
	Payroll at OTP Bank		
a.	Fix for the fist 3 years	8%	N/A
b.	After	After T.B 12M + 8% (min. 9%)	
	Payroll in other banks		
a.	Fix for the fist 3 years	9%	
b.	After	After T.B 12M + 9% (min.10%)	
	1. Income from business (non-payee) 2. Others (with regular social contributions)		
a.	Fix for the fist 3 years	10%	
b.	After	After T.B 12M + 10% (min. 11%)	
2.2	UNIK Loan		
	Payroll at OTP Bank		
a.	Fix for the fist 3 years	10%	N/A
b.	After	T.B 12M + 8.5% (Min 10%)	
	Payroll in other banks		
a	Fix for the fist 3 years	11%	N/A
b	After	T.B 12M + 9.5% (Min 11%)	

**	Preferential interest rates for refinancing Express + Unique loans for existing customers will be: - at the moment of refinancing 0.25% discount on the current interest rate will be applied
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3	Consumer Loans with Collateral	ALL	EUR
3.1	UNIVERSAL		
a	Payroll / Rent	T.B. 12 M+ 2.5% (min. 5.5%)	Euribor 12M + 4.25% (min.6.5%)

b	Other income	T.B. 12M +3% (min. 5.5%)	Euribor 12M + 4.5% (min.6.5%)
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4	Mortgage loans	ALL	EUR
a	Fix for the first year	2.90%	1.90%
b	Fix for the first 2 years	3.70%	N/A
4.1	After		
4.2	Home purchase / construction loan		
a	Payroll / Rent	T.B. 12 M+ 1.5% (min. 4.0%)	Euribor 12M +3.25% (min. 4.5%)
b	Other income	T.B. 12 M+ 1.7% (min. 4.2%)	Euribor 12M +3.45% (min. 4.7%)
4.3	Reconstruction loan		
a	Payroll / Rent	T.B. 12 M+1.65% (min. 4.15%)	Euribor 12M + 3.4% (min. 4.65%)
b	Other income	T.B. 12 M+ 1.85% (min. 4.35%)	Euribor 12M +3.6% (min. 4.85%)
4.4	Real Estate Loans		
a	Payroll / Rent	T.B. 12 M+ 1.75% (min. 4.25%)	Euribor 12M + 3.5% (min. 4.75%)
b	Other income	T.B. 12 M+ 1.95% (min. 4.45%)	Euribor 12M + 3.7% (min. 4.95%)

5	Visa Credit Card	ALL	EUR
a	Payroll at OTP	20%	20%
b	Payroll in other banks	22%	22%
c	Self-employed	22%	22%
d	Customers with Cash Collateral	8%	8%

6	Agroprogres Loan	ALL	EUR
6.1	Agro Mini Loan		
a	0-1] year	5.5%	N/A
b	]1-2] year	6.5%	
c	]2-3] year	7.5%	
d	]3-5] year	8.5%	
e	]5-7] year	9.0%	
6.2	Agro Loan	T.B. + 4.5% (min. 8.5%)	Euribor + 9%

7	Leasing	ALL	EUR
7.1	Car Leasing	T.B.12M + 5% (min. 7%)	Euribor 12M + 6% (min. 6%)

8	Collateral Cash Loan	ALL	EUR
8.1	Collateral Cash Loan with a single payment with the same maturity as the deposit	Time Deposit IR's + 2%	Time Deposit IR's + 2%

*	Debt interest rates after the overdraft term, according to the respective currency, will be 36% for LEK / EUR / USD / GBP / CHF.
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Notes	
a	Treasury bills, Euribor EUR are 12 months, based on 365 calendar days. Penalty for loan delay: Loan interest + 20% Penalty for salary overdraft delay: Salary overdraft interest + 22% Credit card overdue penalties: Card interest + 22%

This bulletin enters into force on 03.05.2023.  
This newsletter is based on all ALCO decisions included  
ALCO ref. 109 dt. 24.04.2023