

FEES FOR INDIVIDUALS		Annual interest rate
Asset type:	Interest rate range	Administrative costs in %
New cars & light commercial - standard vehicles	6.0% - 8.0%	Up to 1.00%
New - luxury cars	6.0% - 8.0%	Up to 1.00%
Used cars & used light commercial - standard vehicles	6.5% - 8.5%	Up to 1.00%
Used - luxury cars	6.5% - 8.5%	Up to 1.00%
Motorcycles	7.0% - 8.0%	Up to 1.00%
Real Estate (new and old construction apartments) for individuals living and working in the Republic of Kosovo (RKS).	5.0% - 6.5% + Euribor	Up to 1.00%
Real Estate (new and old construction apartments) for Diaspora, business owners in RKS and International staff working in RKS.	6.0% - 7.5% + Euribor	Up to 1.00%

FEES FOR SMALL AND MEDIUM BUSINESSES		Annual interest rate
Asset type:	Interest rate range	Administrative costs in %
New cars & light commercial - standard vehicles	5.0% - 6.5% (If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
New - luxury cars	5.0% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Used cars & used light commercial - standard vehicles	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Used - luxury cars	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Motorcycles	6.5% - 7.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Light trucks	5.0% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Trucks & Trailers (new and used)	5.0% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Buses (new and used)	5.0% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Forks (new and used)	5.0% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Construction vehicles (new and used)	5.0% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Agro Vehicles (new and used)	5.0% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Special & other vehicles (new and used)	5.0% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Printing equipment	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Medical equipment	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Material processing machine - CNC	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
IT & Telecom Equipment	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Construction equipment	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Light equipment	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Heavy equipment	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Other equipment	5.5% - 6.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Business premises (commercial leasing for real estate)	5.0% - 6.5% + Euribor	Up to 1.00%

Note:  
 (1) Effective interest rate (EIR) will be calculated based on the CBK regulation for all customer segments  
 (2) Penalty interest every six (6) months, initially on 1 February, the Central Bank of Kosovo as the regulatory and supervisory institution of financial institutions in the country will publish at [www.bjk-kos.org](http://www.bjk-kos.org) the interest rate based on the average for the period July- December and is valid for the following period from 10 February up to 9 August; whereas on 1 August of the calendar year, the interest rate is published, which is based on the average for the period January-June and is valid for the next period from 10 August up to 9 February. In case the CBK has not published the new reference interest rate as above, the lender will use the reference interest rate that the CBK has recently published.

FEES FOR MICRO BUSINESS		Annual interest rate
Asset type:	Interest rate range	Administrative costs in %
New cars & light commercial - standard vehicles	6.0% - 8.0% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
New - luxury cars	6.0% - 8.0% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Used cars & used light commercial - standard vehicles	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Used - luxury cars	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Motorcycles	7.0% - 9.0% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Light trucks	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Trucks & Trailers (new and used)	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Buses (new and used)	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Forks (new and used)	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Construction vehicles (new and used)	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Agro Vehicles (new and used)	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Special & other vehicles (new and used)	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Printing equipment	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Medical equipment	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Material processing machine - CNC	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
IT & Telecom Equipment	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Construction equipment	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Light equipment	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Heavy equipment	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Other equipment	6.5% - 8.5% If KCGF is used + 1.2% higher,except PRE Package)	Up to 1.00%
Business premises (commercial leasing for real estate)	6.0% - 8.5% + Euribor	Up to 1.00%

FEES FOR CORPORATE BUSINESS		Annual interest rate
Asset type:	Interest rate range	Administrative costs in %
New cars & light commercial - standard vehicles	5.0% - 6.5%	Up to 1.00%
New - luxury cars	5.0% - 6.5%	Up to 1.00%
Used cars & used light commercial - standard vehicles	5.5% - 6.5%	Up to 1.00%
Used - luxury cars	7.5% - 8.5%	Up to 1.00%
Motorcycles	7.0% - 8.0%	Up to 1.00%
Light trucks	7.0% - 8.0%	Up to 1.00%
Trucks & Trailers (new and used)	7.0% - 8.0%	Up to 1.00%
Buses (new and used)	7.0% - 8.0%	Up to 1.00%
Forks (new and used)	7.0% - 8.0%	Up to 1.00%
Construction vehicles (new and used)	7.0% - 8.0%	Up to 1.00%
Agro Vehicles (new and used)	7.0% - 8.0%	Up to 1.00%
Special & other vehicles (new and used)	7.0% - 8.0%	Up to 1.00%
Printing equipment	7.0% - 8.0%	Up to 1.00%
Medical equipment	7.0% - 8.0%	Up to 1.00%
Material processing machine - CNC	7.0% - 8.0%	Up to 1.00%
IT & Telecom Equipment	7.0% - 8.0%	Up to 1.00%
Construction equipment	7.0% - 8.0%	Up to 1.00%
Light equipment	7.0% - 8.0%	Up to 1.00%
Heavy equipment	7.0% - 8.0%	Up to 1.00%
Other equipment	7.0% - 8.0%	Up to 1.00%