

PRICELIST OF LOAN PRODUCTS

Effective from: 16.08.2022

No.	Loan Products	Maximum Amount	Minimum Amount	Maturity	Nominal Interest Rate	Administrative Expenses	Effective Interest Rate
1	Agricultural loans						
1.1	Invest agri loan (NVM)	25,000	10,000	6 to 60	12% to 17%	1%	13.1% to 18.8%
1.2	Agri loan	9,999	5,001	3 to 60	16% to 19%	0%	17.2% to 20.7%
1.3	Agri loan	5,000	3,001	3 to 48	18.5% to 19.5%	0%	20.1% to 21.3%
1.4	Agri loan	3,000	2,000	3 to 48	18.5% to 19.5%	0%	20.1% to 21.3%
1.5	Small agri loan	1,999	200	3 to 24	20% to 21%	0%	21.9% to 23.1%
2	Business loans						
2.1	Invest business loan (NVM)	25,000	10,000	6 to 60	12% to 17%	1%	13.1% to 18.9%
2.2	Business loan	9,999	5,001	3 to 60	16% to 19%	0%	17.2% to 20.7%
2.3	Business loan	5,000	3,001	3 to 48	19% to 20%	0%	20.7% to 21.9%
2.4	Business loan	3,000	2,000	3 to 48	19.5% to 20.5%	0%	21.3% to 22.5%
2.5	Small business loan	1,999	200	3 to 24	20% to 21%	0%	21.9% to 23.1%
3	Consumer and renovation loans						
3.1	Renovation loan	25,000	10,001	6 to 60	17% to 19%	1.5%	19.1% to 21.5%
3.2	Renovation loan	10,000	2,000	3 to 60	20%	1%	22.4%
3.3	Consumer loan	5,000	2,000	3 to 48	21%	1%	23.8%
3.1	Small consumer and renovation loan	1,999	200	3 to 24	22%	1%	25.6%
4	Loans for increasing efficiency in energy utilization						
4.1	Loans for increasing efficiency in energy -GEFF	10,000	5,001	6 to 60	19%	1%	21.5%
4.2	Loans for increasing efficiency in energy -GEFF	5,000	200	6 to 48	20%	1%	22.4%
4.3	Loans for increasing efficiency in energy -GGF	10,000	5,001	6 to 60	20%	1%	22.4%
4.4	Loans for increasing efficiency in energy -GGF	5,000	200	6 to 48	21%	1%	23.8%
5	Loans for women in business						
5.1	Loans for women in business	25,000	10,000	6 to 60	12% to 16%	0%	12.6% to 17.2%
5.2	Loans for women in business	9,999	5,001	3 to 60	16.5%	0%	17.8%
5.3	Loans for women in business	5,000	200	3 to 48	18%	0%	19.5%
The calculation of the effective interest rate is calculated based on the maximum payment term plan and the maximum amount of the loan product, with equal monthly installments. The effective interest rate will be exactly after creation the loan payment plan.							
The prices of loan products approved by the Board of Director of KRK, based on the approval of the Credit Policy.							

Daily interest rate for late payments is 0.03287 % (annual rate 12%) and calculate for each days in delay on the amount of overdue principal. The interest rate may change by CBK every six month and the interest for late payments calculate based on the applicable reference rate published by the CBK.