

**LENDING RATES**

<b>ENTERPRISES</b>			
<b>PRODUCT</b>	<b>INTEREST RATE</b>		<b>REMARKS</b>
<b>Open Account</b>	MFR plus spread		The spread is subject to negotiation, depending on the collateral offered and the customer's profitability.
<b>Fixed maturity working capital</b>	MFR plus spread		
<b>Overdraft</b>	MFR plus spread		
<b>Fixed Facilities</b>	MLR plus spread		
<b>Equipment</b>	MLR plus spread		
<b>Entrepreneurship Fund II Working Capital</b>	ECB + 7.20% spread		Due to co-investment, 40% is interest-free.
<b>Entrepreneurship Fund II for Fixed Assets</b>	ECB + 7.20% spread		
<b>EaSI Micro-credits</b>	MFR - 1.50% spread		

<b>INDIVIDUALS</b>			
<b>PRODUCT</b>	<b>INTEREST RATE</b>		<b>REMARKS</b>
<b>Cooperative - Personal Loans</b>	Fixed	12.95%	
<b>PINDOS 100 (up to 3,000 euro)</b>	Fixed	10.50%	Purchase of 320 shares
<b>PINDOS 200 (up to 6,000 euro)</b>	Fixed	10.50%	Purchase of 640 shares
<b>PINDOS 300 (up to 9,000 euro)</b>	Fixed	10.50%	Purchase of 960 shares
<b>Car Purchase</b>	Fixed	10.50%	
<b>Student</b>	Fixed	10.50%	
<b>Consumer Loan against collateral</b>	MCR plus spread		The spread is subject to negotiation, depending on the collateral offered and the customer's profitability.
<b>Payroll overdraft</b>	MCR plus spread		
<b>Housing Loan (Purchase, construction, completion)</b>	MHR plus spread		
<b>Repair Loan</b>	MHR plus spread		
<b>Land Purchase</b>	MCR plus spread		
<b>Credit cards</b>	17.45%		

**GENERAL REMARKS ON THE ABOVE**

<b>Minimum Financing Rate (MFR)</b>	<b>9.00%</b>	The interest rate of this type of lending is floating and includes, as interest rate, the ECB main refinancing operations interest rate (currently 0%) plus spread (currently 9 units).
<b>Minimum Lending Rate (MLR)</b>	<b>8.50%</b>	The interest rate of this type of lending is floating and includes, as interest rate, the ECB main refinancing operations interest rate (currently 0%) plus spread (currently 8.50 units).
<b>Minimum Consumer Rate (MCR)</b>	<b>7.25%</b>	The interest rate of this type of lending is floating and includes, as interest rate, the ECB main refinancing operations interest rate (currently 0%) plus spread (currently 7.25 units).
<b>Minimum Housing Rate (MHR)</b>	<b>4.00%</b>	The interest rate of this type of lending is floating and includes, as interest rate, the ECB main refinancing

	operations interest rate (currently 0%) plus spread (currently 4.00 units).
<b>Default rate</b>	2.50% in addition to the applicable contractual rate.
<b>Levy under Law 128/75</b>	All the foregoing are charged with a levy under Law 128/75, amounting to 0.12% or 0.60% (depending on each case)

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