



THE CJSC “FINCA” BANK’S INTEREST RATES ON LOANS in soms*

valid in accordance with the Minutes of the ALCO meeting #31/18 of May 11, 2018

Name of the loan product	The range of the loan amounts in Kyrgyz soms	Annual interest rate		Additional interest rate	Duration of the loan periods in months
		For new clients	For repeated clients		
Group loans “Business” and “Ayil”	2 000 – 250 000	32%	32%	2.3%	3 – 24
Individual loans: “Micro”, “Agro” and consumer loans	12, 500 – 150, 000	31%	30.5%	2.3%	3 – 36
	150, 001 – 200, 000	31%	30.5%	2.3%	3 – 60
	200, 001 – 300, 000	30%	29.5%	2.1%	3 – 60
	300, 001 – 700, 000	28%	27.5%	2%	3 – 60
	700, 001 – 1, 000, 000	27%	26.5%	1.7%	3 – 60
	1, 000, 001 – 1, 500, 000	26.5%	26%	1.6%	3 – 60
	1, 500, 000 – 2, 000, 000	26.5%	26%	1.5%	3 – 60
Individual loan “SME”	2, 000, 001 – 3, 000, 000	24%	23.5%	1.5%	3 – 60
	3, 000, 001 – 4, 000, 000	24%	23.5%	1%	3 – 60
	4, 000, 001 – 5, 000 000	24%	23.5%	1%	3 – 60
	5, 000, 001 – 7, 000, 000	23.5%	23%	0.5%	3 – 60
Interest rate	Effective interest rate*				
	3 months	12 months	24 months	36 months	60 months
From 23% - до 32%	From 29.41% to 58.73%	From 26.79% to 43.45%	From 26.24% to 40.58%	From 26.04% to 39.60%	From 25.89% to 38.82%

*For more detailed information and calculation of the total cost of the loan with the terms and conditions different from the ones specified above, including the effective interest rate and all client’s expenses related to receiving a loan, please turn to the offices of the Bank.

Tariffs on the Bank’s loan-related services

valid in accordance with the Minutes of ALCO #06/17 of February 16, 2017

SERVICES	COMISSION FEE
Early loan repayment without the preliminary written notification 30 calendar days before the repayment date	3% of the early repaid principal amount of the loan
Early loan repayment with the preliminary written notification 30 calendar days before the repayment date	0% (zero per cent) per annum
Setting up a new payment schedule (due to the partial early loan repayment)	500 soms
Replacement of the collateral	500 soms
Partial relaxation of the collateral	500 soms
Certificate of the absence of debt	150 soms
Loan account statement/Certificate of the existence of indebtedness (once a month – free of charge)	150 soms
Rescheduling the payment date within the framework of 30 days	250 soms
Issuing other certificates	150 soms
Registration of the collateral with the Central Collateral Registration Office, making amendments to the registered collateral	30 soms
Providing information from the Unified State Register of Rights to claim in respect of the real estate property in the Central Collateral Registration Office	20 soms