

Effective interest rate calculated for the individual loan “Agro”

Currency	Nominal interest rate	Effective interest rate **				
		3 months	12 months	24 months	36 months	60 months
US dollars	14%	25,87%	18,26%	16,69%	16,15%	15,71%
	18%	30,95%	23,05%	21,42%	20,85%	20,40%
	22%	32,12%	26,78%	25,66%	25,27%	24,96%
	24%	34,61%	29,29%	28,15%	27,76%	27,45%
Soms	32%	57,46%	43,49%	40,60%	39,60%	38,82%

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