

| Product Characteristics | Deposit Loan | Loan against pledge of T. Bill | Revolving Line of Credit/Overdraft | Inventory Loan | Construction Financing/Investment Loan | Commercial Mortgage Loan | Non-Cash Loan |
|--|---|---|---|---|---|--|--|
| Maturity | Maximum up to pledge deposit | T. Bill maturity | Up to 12 months | 36 months - 60 months in specific cases/sectors | 60 months - 180 months (maturity can be shorter/longer based on project) | 180 months | Up to 60 months |
| Currency | ALL;EUR;USD | ALL | ALL;EUR;USD | ALL;EUR;USD | ALL;EUR;USD | ALL;EUR | ALL;EUR; USD |
| Interest Rate | T-Bill/Euribor/\$US SOFR + 1% (Min rate Highest Deposit Rate+1%-2%) or Highest Deposit Rate+ 1% | T-Bill+1% | T-Bill/Euribor/\$US SOFR + Reasonable Margin/year (Min rate negotiable) | T-Bill/Euribor/\$US SOFR + Reasonable Margin/year (Min rate negotiable) | T-Bill/Euribor/\$US SOFR+ Reasonable Margin/year (Min rate negotiable) | Fixed for first 3 years then T-Bill/Euribor + Reasonable Margin/year (Min rate negotiable) | 1%-2.5% p.a |
| Disbursement Fee | 0%-0.25% | 0%-0.25% | Min.0.25% -0.5% p.a | Min.0.5%-1% | Min.0.5%-1% | 1% | Negotiable |
| Collateral | Pledge of the deposit | Pledge of T. Bill | Mortgage of real estate | Mortgage of real estate | Mortgage of real estate | Mortgage of real estate | Mortgage of Real Estate/Guarantee/other collateral |
| Commission for change in terms & conditions | 0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency | 0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency | 0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency | 0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency | 0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency | 0.5% of the outstanding - min 100 Euro, max 1,000 Euro or equiv. in loan currency | Negotiable |

**Terms & Conditions may be different as approved from the respective Committee Authority*