



TABELA E INTERESAVE TE KREDISE

LEKE		Overdrafte			Asete fikse			Leasing
Tipi i garancisë	Cash collateral	Pasuri patundshme	Te tjera	Cash collateral	Pasuri e patundshme	Te tjera		
	ID IR + 1.0%	B.TH + 2.5% (min.5.5%)	B.TH + 3.0% (min.5.5%)	ID IR + 1.0%	B.TH + 2.0% (min.5.5%)	B.TH + 3.0% (min.5.5%)	B.TH + 5.0% (min.6.5%)	
VIC Për korporatat shumë të rëndësishme do të negociohet rast mbas rasti								
EURO		Overdrafte			Asete fikse			Leasing
Tipi i garancisë	Cash collateral	Pasuri patundshme	Te tjera	Cash collateral	Pasuri e patundshme	Te tjera	Leasing	
Hedged	ID IR + 1.0%	Libor + 4.0% (min.4.5%)	Libor + 4.0% (min.4.5%)	ID IR + 1.0%	Libor + 4.0% (min.4.7%)	Libor + 5.0% (min.5.0%)	Libor + 5.0% (min.6.0%)	
Un-Hedged	ID IR + 1.0%	Libor + 4.0% (min.5.0%)	Libor + 5.0% (min.5.0%)	ID IR + 1.0%	Libor + 4.0% (min.5.0%)	Libor + 5.5% (min.5.5%)	Libor + 5.0% (min.6.0%)	
VIC Për korporatat shumë të rëndësishme do të negociohet rast mbas rasti								
USD		Overdrafte			Asete fikse			Leasing
Tipi i garancisë	Cash collateral	Pasuri patundshme	Te tjera	Cash collateral	Pasuri e patundshme	Te tjera	Leasing	
Hedged	ID IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	ID IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	Libor + 5.0 (min.7.0%)	
Un-Hedged	ID IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	ID IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	Libor + 5.0% (min.7.0%)	
VIC Për korporatat shumë të rëndësishme do të negociohet rast mbas rasti								

Shënim: Interesi për **Overdraft të paautorizuar do të jetë +3%** mbi Interesi i publikuar në tabelë. Llogaritja e interesave është me baze vjetore.

Ky buletin hyn në fuqi në date **23.02.2017**

Alco ref 60 date: 02 shkurt 2017

INTEREST RATE TABLE FOR CORPORATE LOANS

ALL		Overdrafts / Short-Term Lines			Fixed Assets / Medium long Term Lines			Leasing
Colateral Type		Cash collateral	Mortgage	Other	Cash collateral	Mortgage	Other	
Corporate		TD IR + 1.0%	TB + 2.5% (min.5.5%)	TB + 3.0% (min.5.5%)	TD IR + 1.0%	TB + 2.0% (min.5.5%)	TB + 3.0% (min.5.5%)	TB + 5.0% (min.6.5%)
VIC NEGOTIATION CASE BY CASE								
EUR		Overdrafts / Short-Term Lines			Fixed Assets / Medium long Term Lines			Leasing
Colateral Type		Cash collateral	Mortgage	Other	Cash collateral	Mortgage	Other	
Corporate	Hedged	TD IR + 1.0%	Libor + 4.0% (min.4.5%)	Libor + 4.0% (min.4.5%)	TD IR + 1.0%	Libor + 4.0% (min.4.7%)	Libor + 5.0% (min.5.0%)	Libor + 5.0% (min.6.0%)
	Un-Hedged	TD IR + 1.0%	Libor + 4.0% (min.5.0%)	Libor + 5.0% (min.5.0%)	TD IR + 1.0%	Libor + 4.0% (min.5.0%)	Libor + 5.5% (min.5.5%)	Libor + 5.0% (min.6.0%)
VIC NEGOTIATION CASE BY CASE								
USD		Overdrafts / Short-Term Lines			Fixed Assets / Medium long Term Lines			Leasing
Colateral Type		Cash collateral	Mortgage	Other	Cash collateral	Mortgage	Other	
Corporate	Hedged	TD IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	TD IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	Libor + 5.0% (min.7.0%)
	Un-Hedged	TD IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	TD IR + 1.0%	Libor + 4.0% (min.6.0%)	Libor + 4.0% (min.6.0%)	Libor + 5.0% (min.7.0%)
VIC NEGOTIATION CASE BY CASE								

Note: The Interest Rate for the **Non Authorized Overdraft will be +3%** over the publish table Interest Rate. Calculation of Interest is done on annual basis.

This bulletin become effective on **23.02.2017**

Alco ref 60 date: February 2nd 2017