



3.Credit Operation

No.	Description	price
3.1	Collateral	
3.1.1	Collateral Substitution Fee	Birr 3,500
3.1.2	Collateral Release Fee	Birr 3,500
3.1.3	Amendment related to collateral	Birr 3,500
3.1.4	Allowing Collateral to be registered as second party per each collateral	Birr 7,500
3.1.5	Appeal on Collateral	Birr 3,000
3.1.6	Registration of initial Notice	Birr 1,000
3.1.7	Extending the period of effectiveness of initial Notice	Birr 500
3.2	Collateral Estimation	
3.2.1	Residential Building/Apartment unit	1,500+500 for each unit
3.2.2	Residential Building with more than one floor	1,500+500/floor
3.2.3	Hotel, Guest house, Commercial building and apartment	2,500+500/floor
3.2.4	Store, ware house and factories	1,200+500/floor
3.2.5	Fuel Station	1,200/tanker, for build as per the above rate
3.2.6	Flower Farm	2,500/green house+100/block for building
3.2.7	Coffee hulling and washing station	3,500/site
3.2.8	Coffee and other Plantation	600/Hectare but not more than 0.5% of the loan request
3.2.9	Staff Housing	Free



3.2.10	Motor Vehicle	Birr 750/Booklet
3.2.11	Factory Machinery	Birr 1,500/Machinery up to 5 Million of the estimation value
		Birr 3,000/ plant up to 20 Million of the estimation value
		Birr 10,000/Plant if its above 20 Million of the estimation value
3.2.12	Construction Machinery and Equipment	Birr 1,000 each
3.3	Credit Processing Fee	
3.3.1	New Credit Facility	0.025% (Minimum Birr 5,000)
3.3.2	Renewal of existing Facility	0.05% up to 5 million & 0.01 % above 5 million and minimum of Birr 4,000
3.3.3	Renewal at increasing existing limit	0.05% up to 5 Million & 0.01 % Above 5 Million and minimum of Birr 4,000
3.3.4	Renewal of expired facilities not more than a month	0.03% of the limit (Minimum Birr 5,000)
3.4	Loan Renegotiation	
3.4.1	Waiver of repayment	Birr 3,500
3.4.2	Rescheduling	Birr 3,500
3.4.3	Amendment of repayment	Birr 3,500
3.4.4	Transfer loan file (Excluding staff)	Birr 5,000
3.4.5	Guarantee Amendment fee	Birr 2,500
3.4.6	Guarantee Conversion to term loan	Birr 5,000
3.4.7	Any letter regarding credit facility to be issued at the request of the borrower/Customer/Supplier except Credit Approval	Birr 1,000



3.4.8	Special Mention follow –up fee	1.5%/month on installment amount (Minimum Birr 500)
3.4.9	NPL follow fee	An increase of 3 %interest on the existing rate
3.4.10	Additional Grace period for project loans	Birr 5,000
3.4.11	Waiver of interest payment on grace period	2.5 % of accumulated interest every quarter until repayment is started
3.5	Loan Re-approval	
3.5.1.	Loan re- approval by the reason of customer	Birr 5,000
3.5.2	Cancellation /Suspension of foreclosure decision to be paid on cash	-up to 10 Million Birr 5,000 /case -10 Million up to 50 million Birr 10,000/case -above 50 Million Birr 25,000 on each
3.5.3	Insurance Premium Payment Charge	10.5% of the insurance premium (Minimum Birr 3,000)
3.5.4	Each time a merchandise is pledged/released	Birr 5,000 and Birr 2,000 respectively
3.5.5	Appeal	Birr 2,500
3.5.6	Credit Early Settlement	Birr 2,000
3.5.7	Settlement of Pre-shipment loan Birr	5% on the amount which makes hard core and converted to term loan only
3.6	Authentication of power of Attorney at the Document Authentication and Registration Office	
3.6.1	Authentication of power of Attorney at the 'Document Authentication and Registration Office	Birr 400 plus third party charge



3.6.2	Certification & Balance Confirmation, Supporting Letter, CIC letter, guarantee confirmation	Birr 250/enquiries
3.6.3	Photo copy at the request of the client	Birr 15/page
3.6.4	Loan statement	Birr 10/page
3.7	All Guarantee and Collateral type	Commission
3.7.1	Against cash collateral	0.125% per quarter
3.7.2	Against 100% building collateral.	1% of the face value of the guarantee per quarter
3.7.3	Against 80% movable properties the rest could be clean base or building of collateral	
3.7.4	Against 80% building collateral and the rest could be clean base or movable properties	
3.7.5	Against building collateral covering at least 40% and movable property 60 %(100% secured in any properties]	1% per quarter regardless of the proportion of collateral coverage of building and movable property
3.7.6	Against 100% movable property	1% of the face value of the guarantee per quarter
3.7.7	Against second degree immovable collateral	For guarantee requests whose face value is less than or equal to Birr 5,000,000.00 apply 1.5% per quarter
		For guarantee requests whose face value is greater than Birr 5,000,000.00 apply 1.25% per quarter
3.7.8	100% clean base	For guarantee requests whose face value is less than or equal to Birr 5,000,000.00 apply 1.5% per quarter



		For guarantee requests whose face value is greater than Birr 5,000,000.00 apply 1.25% per quarter
3.7.9	Partial clean loan	For guarantee requests whose face value is less than or equal to Birr 5,000,000.00 apply 1.25% per quarter
		For guarantee requests whose face value is greater than Birr 5,000,000.00 apply 1.1% per quarter
3.8.	Types of Guarantee regardless of the type of collateral offered	Minimum Commission
3.8.1.	Bid bond, Customs, Supplier's Credit, Retention, etc	Birr 100
3.8.2.	Advance Payment Guarantee	Birr 500
3.8.3.	Performance guarantee	Birr 1,000