



## Credit Department

1.	Credit Department	Tariffs
<b>1.1.</b>	<b>Collateral</b>	
1.1.1.	Collateral Substitution Fee	ETB 6,500.00
1.1.2.	Collateral Release Fee	ETB 6,500.00
1.1.3.	Amendment related to collateral	ETB 3,500.00
1.1.4.	Allowing Collateral to be registered as second party per each collateral	ETB 8,500.00
1.1.5.	Appeal on collateral	ETB 3,000.00
1.1.6.	Registration of Initial Notice	ETB 1,000.00
1.1.7.	Extending the period of effectiveness of Initial Notice	ETB 500.00
<b>1.2.</b>	<b>Collateral Estimation</b>	
1.2.1.	Residential Building/ Apartment unit	ETB 3000.00 + ETB 1000.00 for each unit
1.2.2.	Residential Building with more than one floor	ETB 3000.00 + ETB 500.00/floor
1.2.3.	Hotel, Guest house, Commercial building and apartment	ETB 3000.00 +500.00/floor
1.2.4.	Store, warehouse and factories	ETB 3000.00 +500.00/floor
1.2.5.	Fuel Station	ETB 1200.00/tanker, for building as per the above rate
1.2.6.	Flower Farm	ETB 2500.00/greenhouse + ETB 100.00/block for building
1.2.7.	Coffee hulling and washing station	ETB 3500.00/site
1.2.8.	Coffee and other plantation	ETB 600.00/hectare but not more than 5% of the loan request
1.2.9.	Staff Housing	Free
1.2.10.	Motor Vehicle	ETB 3,500.00/booklet
1.2.11.	Factor Machinery - Up to 5 million of est. Value	ETB 3500.00/plant
1.2.12.	Factor Machinery - Up to 20 million of est. Value	ETB 6000.00/plant
1.2.13.	Factor Machinery - above 20 million of est. Value	ETB 10,000.00/plant
1.2.14.	Construction Machine and Equipment	ETB 1500.00 each
<b>1.3.</b>	<b>Credit Processing Fee</b>	
1.3.1.	New Credit Facility	0.025% (Minimum ETB 5000.00)
1.3.2.	Renewal or extension of existing facility	0.05% up to 5 million and 0.01% above 5 million and minimum of ETB 4000.00
1.3.3.	Renewal to increase existing limit	0.05% up to 5 million and 0.01% above 5 million and minimum of ETB 4000.00
1.3.4.	Renewal of expired facilities for more than a month	0.03% of the limit (Minimum ETB 5000.00)
<b>1.4.</b>	<b>Loan Renegotiation</b>	



1.4.1.	Wavier of repayment	0.0125% of outstanding balance (minimum ETB 5,000.00)
1.4.2.	Rescheduling	0.0125% of outstanding balance (minimum ETB 5,000.00)
1.4.3.	Amendment of repayment	ETB 3,500.00
1.4.4.	Transfer loan file (Excluding Staff)	ETB 5,000.00
1.4.5.	Guarantee Amendment fee	ETB 2,500.00
1.4.6.	Guarantee conversation to term loan	0.0125% of outstanding balance (minimum ETB 5,000.00)
1.4.7.	Any letter regarding credit facility to be issued at the request of the borrower /Customer/ Supplier except Credit Approval	ETB 500.00
1.4.8.	Special Mention follow-up fee	1.5%/unpaid amount and period (minimum 500.00 ETB)
1.4.9.	Additional grace period for project loans	0.0125% of outstanding balance (minimum ETB 5,000.00)
<b>1.5.</b>	<b>Loan re-approval</b>	
1.5.1.	Loan re-approval by the reason of customer	ETB 5000.00
1.5.2.	Cancelation/suspension of foreclosure decision to be paid on cash	Up to ETB 10 million ETB 5000.00/case
		ETB 10 million up to ETB 50 million ETB 10,000.00/case
		Above ETB 50 million 25,000.00 on cash
1.5.3.	Insurance premium payment charge (when premium payment made by the bank)	20% of the insurance premium (Minimum ETB 3,000.00)
1.5.4.	Appeal	ETB 2,500.00
1.5.5.	Credit early settlement	If the remaining outstanding loan balance (X) is < 25%, free.
		If the remaining outstanding loan balance (X) is: 25%< X <50%, 1.5% of outstanding balance.
		If the remaining outstanding loan balance (X) is: 50%< X <75%, 3% of outstanding balance.
		If the remaining outstanding loan balance (X) is: >75%, 5% of outstanding balance.
<b>1.6.</b>	<b>Certification and Authentication</b>	
1.6.1.	Authentication of power of attorney in person	ETB 400.00 excluding third party charge
1.6.2.	Authentication of power of attorney online	ETB 100.00



1.6.3.	Certification & balance confirmation, supporting letter, guarantee confirmation	ETB 250.00/enquires
1.6.4.	Photocopy at the request of the client	ETB 15.00/page
1.6.5.	Loan statement	ETB 10.00/page
<b>1.7.</b>	<b>Guarantee</b>	
1.7.1.	Against Cash Collateral	0.5% Minimum Rate ETB 5,000
1.7.2.	Against 100% building collateral	1.25%
1.7.3.	Against 80% building collateral and the rest could be clean base or moveable collateral Cash Collateral	1.50%
1.7.4.	Against 80% moveable collateral and the rest could be clean base or building collateral Cash Collateral	1.50%
1.7.5.	Against building collateral covering at least 40% and moveable properties 60% [100% Secured in any proportion]	1.50%
1.7.6.	Against 100% Moveable properties	1.50%
1.7.7.	Against Second degree immovable collateral of $\leq$ ETB 5,000,000	1.75%
1.7.8.	Against Second degree immovable collateral of $>$ ETB 5,000,000	2.00%
1.7.9.	Partial Clean Basis of $\leq$ ETB 5,000,000	2.00%
1.7.10.	Partial Clean Basis of $>$ ETB 5,000,000	2.20%
1.7.11.	Clean Basis of $\leq$ ETB 5,000,000	2.25%
1.7.12.	Clean Basis of $>$ ETB 5,000,000	2.50%