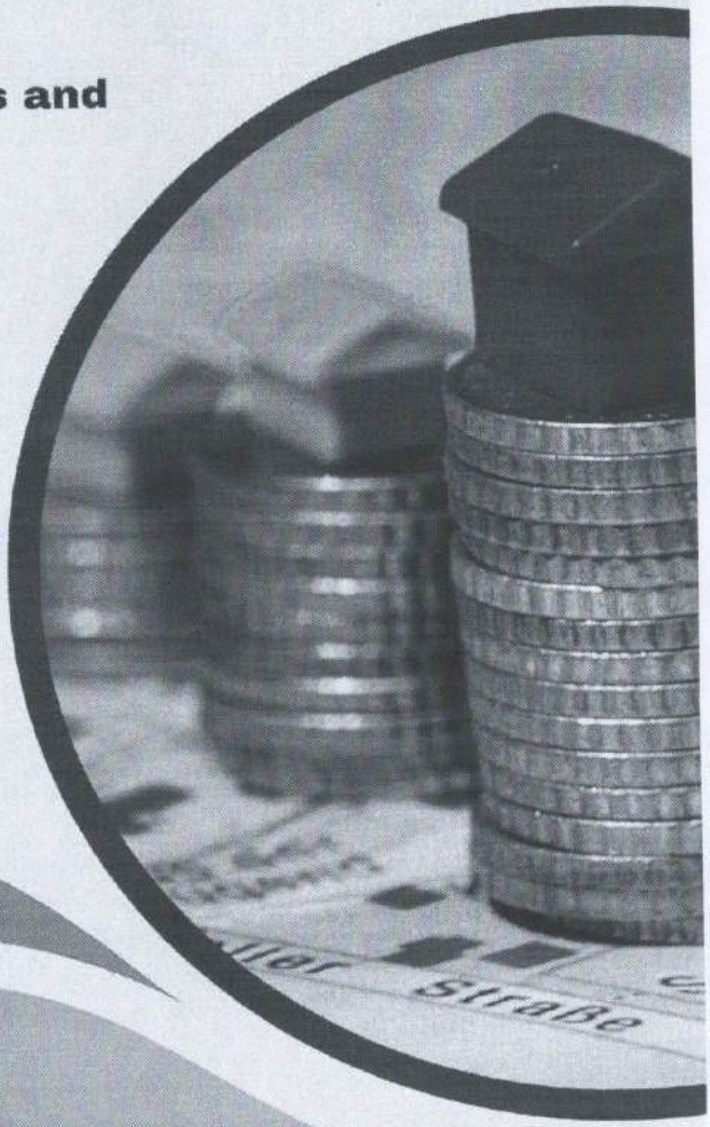
Bank of Oromia

Coopbank's Revised Terms and Tariffs



October, 2025

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Cooperative Bank of Oromia
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1.3.1. Discount Options for Corporate Agricultural Term Loan

FCY Based Discount Options			
A. Discount Options for Corporate Agricultural Export Term Loan (FCY Generated /Loan Ratio) Calculated quarterly)			**Conditions**
Performance (FCY Generation/Loan Ratio	≤ 49.99%	The highest interest rate (which so ever is high) shall be applied	• The Calculation shall be based on the quarterly bases. • The FCY in the customers retention account shall not be considered for the calculation • The maximum charge shall not the more than 22%, the highest interest rate.
	50%=74.99%	4%	
	75%-84.99%	2%	
	85%-94.99	1%	
	95% - 119.99	0%	
	110%- 149.99%	-1%	
	150%-199.99%	-1.5%	
	≥ 200%	-2%	

A. Deposit Based Discount Options			
Discount Options for all Terms Loans for Corporate Agricultural Customers (Deposit Generated /Loan Ratio) Calculated quarterly)			**Conditions**
Performance (Deposit Generation/Loan Ratio	≤ 49.99%	The highest interest rate (which so ever is high) shall be applied	▪ The Calculation shall be based on the quarterly bases. ▪ The discount shall be applied to all credit facilities under the private banking sectors. ▪ The maximum charge shall not the more than 22%, the highest interest rate.
	50%=74.99%	4%	
	75%-84.99%	2%	
	85%-94.99	1%	
	95% - 119.99	0%	
	110%-149.99%	-1%	
	150%-199.99%	-1.5%	
	≥ 200%	-2%	