INTEROFFICE MEMORANDUM

Bank Smarter, Live Better!

To: All Chiefs

All VPs

All Senior Directors

All HO and District Directors

All Branches

From: Chief Executive Officer (CEO)

CC: A/Chief Operating Officer

Date: October 27, 2025.

Subject: Communicating the Revised Terms and Tariffs

It is recalled that the Bank's terms and tariffs were revised and approved by the Board of Directors at the meeting held on October 25, 2025, Minute No. 280, to be effective starting from November 4, 2025.

This is therefore to communicate with all business units of the bank to effectively implement the revised and approved terms and tariffs starting from the date stated.

Regards,

Deribie Asfaw Hurissa
Chief Executive Officer

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Cooperative Bank of Oromia

Empowering Communities, Transforming Lives!

coop
Bank of Oromia

Coopbank's Revised Terms and Tariffs

October, 2025

Baankii Hojii Gamtaa Oromiyaa
Cooperative Bank of Oromia

Contents

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1.3. Agricultural Terms and Tariffs

Sector	Loan Type	Loan Duration	Approved Rate
Agricultural Export	Other Agricultural export Term Loan (for Corporate Customers)	0-12 months	**13.00**
		13- 24 Months	**13.50**
		25- 36 Months	**14.25**
		37- 48 Months	**15.00**
		49- 60 Months	**15.25**
		Above 60 Months	**16.00**
	Term Loan(Small Holder Farmers)	0-12 months	**11.00**
		13- 24 Months	**11.25**
		25- 36 Months	**12.00**
		37- 48 Months	**13.25**
		49- 60 Months	**14.00**
		Above 60 Months	**15.25**
	Agriculture Term Loan(Horticulture)	0-12 months	**12.00**
		13- 24 Months	**12.75**
		25- 36 Months	**13.25**
		37- 48 Months	**14.25**
		49- 60 Months	**15.50**
		Above 60 Months	**16.50**
	Overdraft Facility	Export O/D up to one year	**14.50**
	Pre-shipment	Pre-shipment	**11.50**
	Merchandise	Revolving facility for exportable goods up to 365 days	**15.00**
Agriculture(Non - Export)	Overdraft	Agri O/D up to one year	**17.00**
		Agri temporary O/D up to three months	**18.50**
	Term Loan for Corporate Argo Business	0-12 months	**15.50**
		13- 24 Months	**16.00**
		25- 36 Months	**16.25**
		37- 48 Months	**16.50**
		49- 60 Months	**16.75**
		Above 60 Months	**17.25**
	Term Loan for Small Holder Farmers	0-12 months	**14.00**
		13- 24 Months	**14.50**
		25- 36 Months	**15.00**
		37- 48 Months	**15.50**
		49- 60 Months	**16.00**
		Above 60 Months	**16.75**
	Term Loan for Agro SME	0-12 months	**15.00**
		13- 24 Months	**15.50**
		25- 36 Months	**16.00**
		37- 48 Months	**16.50**
		49- 60 Months	**17.00**

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Sector	Loan Type	Loan Duration	Approved Rate
		Above 60 Months	**17.75**
Agricultural Mechanizations Loan	Term Loan ((Small Holder Farmers)	0-12 months	**15.50**
		13- 24 Months	**15.75**
		25- 36 Months	**16.00**
		37- 48 Months	**16.25**
		49- 60 Months	**16.50**
		Above 60 Months	**17.00**
DTS	For all credit facilities extended under the DTS Agricultural Sector including term loans, overdrafts, merchandise facilities, and any other related rates shall be determined based on customer type, using the Cooperative DTS x as a base rate. Specifically: • **Smallholder Farmers**: Cooperative DTS Rate • **Agro-SMEs**: Cooperative DTS Rate + 1.25% • **Corporate Agro-Businesses**: Cooperative DTS Rate + 1.75% • These rates shall apply consistently across all loan durations.		
Agro Manufacturing	*For all credit facilities extended under the Agro-Manufacturing Sector including term loans, overdrafts, merchandise facilities, and any other related products, interest rates shall be determined based on customer type, using the Cooperative Manufacturing (non-export) rate as the base. Specifically:* • ***Smallholder Farmers:*** *Cooperative Manufacturing (non-export) Rate* • ***Agro-SMEs:*** *Cooperative Manufacturing (non-export) Rate + 0.75%* • ***Corporate Agro-Businesses:*** *Cooperative Manufacturing (non-export) Rate + 1.5%* • *These rates shall apply consistently across all loan durations.*		
Import of Agricultural Input	*For all credit facilities extended under the Import of Agricultural Inputs, including term loans, overdrafts, merchandise facilities, and any other related products, interest rates shall be determined based on customer type, using the Cooperative Import Credit Facilities rate as the base. Specifically:* • ***Agro-SMEs (if applicable):*** *Cooperative Import Rate + 1.25%* • ***Corporate Agro-Businesses:*** *Cooperative Import Rate + 1.75%* • *These rates shall apply consistently across all loan durations.*		
Other Credit Facilities	For all other sectors not specifically covered under *Agricultural Sector Credit Facilities*, interest rates and terms shall be applied in accordance with the Non-Cooperative terms and tariffs, if any.		

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