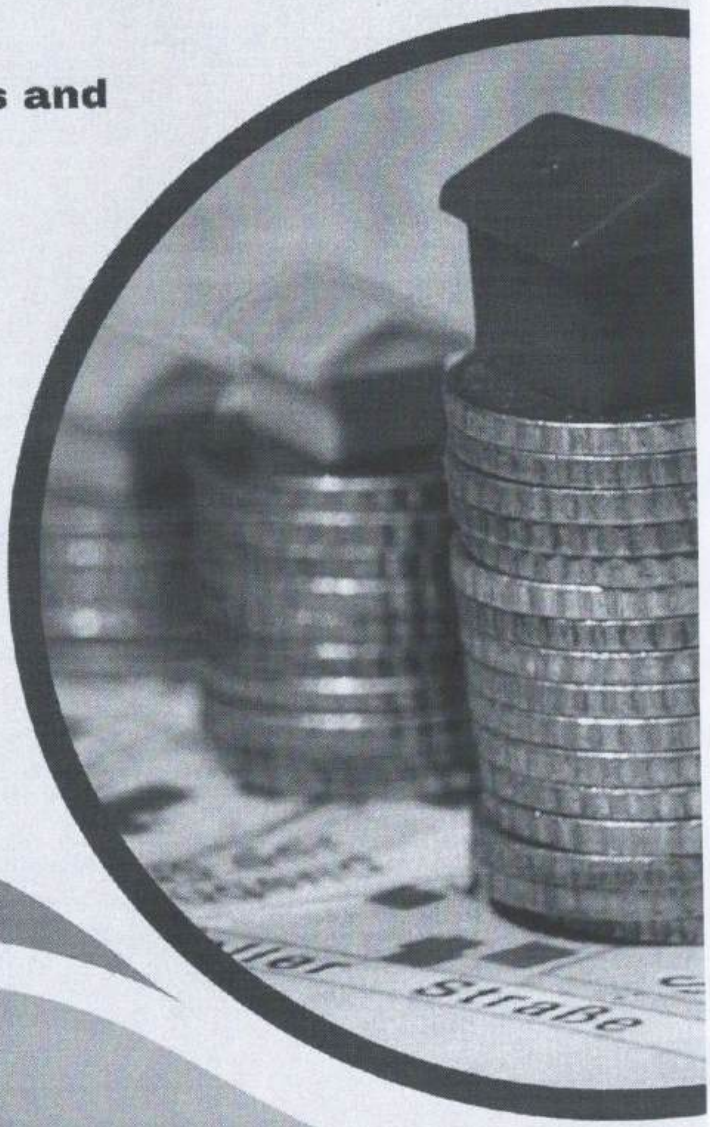
Bank of Oromia

Coopbank's Revised Terms and Tariffs



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Baankii Hojii Gamtaa Oromiyaa
Cooperative Bank of Oromia
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2. Credit Terms and Tariffs for Diaspora

2.1. Diaspora Investment and Working capital Loans.

Loan type	Equity contribution In FCY (%)	Rate	Remark	Tenure
Investment project	30	Prevailing saving rate plus 6.5%	The prevailing rate is maintained	15 Years
	40	Prevailing saving rate plus 5.5%		
	50	Prevailing saving rate plus 4.75%		
	>50	Prevailing saving rate plus 3.5%		
Working capital	20	Prevailing saving rate plus 5.5%		5 years

2.2. Diaspora Car Loans

Loan type	Equity contribution in FCY (%)	Rate	Remark	Tenure
Brand New (Non-Commercial)	20	Prevailing saving rate plus 6.75%	The prevailing rate is maintained	10 years
	30	Prevailing saving rate plus 5.75%		
	40	Prevailing saving rate plus 5%		
	50	Prevailing saving rate plus 3.75%		
	>50	Prevailing saving rate plus 2.75%		
Brand New Commercial Vehicle	35	Prevailing saving rate plus 6.5%	The prevailing rate is maintained	5 years
	45	Prevailing saving rate plus 5.5%		
	55	Prevailing saving rate plus 4.75%		
	>55	Prevailing saving rate plus 4%		

2.3. Diaspora Mortgage Loans

Loan type	Equity contribution in FCY (%)	Lending rate for equity con. in FCY	Remark	Equity contribution LCY (%)	Lending rate for Equity con. in LCY	Remark	Tenure
Mortgage Loan	15	Prevailing saving rate plus 6.5%	The prevailing rate is maintained	40	Prevailing saving rate plus 7%	The prevailing rate is maintained	20 years
	20	Prevailing saving rate plus 5.5%		50	Prevailing saving rate plus 6.5%		
	30	Prevailing saving rate plus 4.75%		60	Prevailing saving rate plus 5.5%		
	40	Prevailing saving rate plus 3.5%		>70	Prevailing saving rate plus 4%		
	>65	Prevailing saving rate plus 2.5%					

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