



Coopbank's Revised Terms and Tariffs



October, 2025



3. IFB Terms and Tariffs

3.1. IFB Financing Terms and Tariffs

Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
Agricultural Loan	1	Quarterly	11.07
		Semiannually	13.00
		Annually	16.05
	2	Quarterly	20.92
		Semiannually	23.06
		Annually	26.45
	3	Quarterly	31.34
		Semiannually	33.73
		Annually	37.35
	4	Quarterly	42.88
		Semiannually	45.33
		Annually	49.03
	5	Quarterly	54.37
		Semiannually	56.64
		Annually	60.72
	6	Quarterly	65.96
		Semiannually	68.13
		Annually	70.38
	7	Quarterly	78.15
		Semiannually	79.99
		Annually	82.31
	8	Quarterly	94.70
		Semiannually	96.69
		Annually	96.91
	9	Quarterly	107.81
		Semiannually	109.77
		Annually	110.45
	10	Quarterly	121.60
		Semiannually	123.52
		Annually	124.80
1.2. Manufacturing	1	Quarterly	10.98
		Semiannually	12.51
		Annually	14.99
	2	Quarterly	20.40
		Semiannually	22.09
		Annually	24.97
	3	Quarterly	30.44



Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
		Semiannually	32.48
		Annually	35.44
	4	Quarterly	41.83
		Semiannually	43.98
		Annually	46.99
	5	Quarterly	53.03
		Semiannually	55.38
		Annually	58.36
	6	Quarterly	66.10
		Semiannually	67.80
		Annually	69.70
	7	Quarterly	78.45
		Semiannually	80.09
		Annually	82.21
	8	Quarterly	99.02
		Semiannually	100.73
		Annually	101.99
	9	Quarterly	113.79
		Semiannually	115.12
		Annually	117.22
	10	Quarterly	129.72
		Semiannually	131.18
		Annually	134.12
1.3. Domestic Trade	1	Quarterly	12.21
		Semiannually	14.07
		Annually	17.67
	2	Quarterly	22.65
		Semiannually	24.80
		Annually	28.98
	3	Quarterly	33.62
		Semiannually	36.16
		Annually	40.61
	4	Quarterly	46.17
		Semiannually	48.75
		Annually	53.12
	5	Quarterly	58.32
		Semiannually	61.21
		Annually	65.88
	6	Quarterly	72.42
		Semiannually	74.80
		Annually	78.60



Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
	7	Quarterly	85.80
		Semiannually	87.86
		Annually	92.01
	8	Quarterly	102.04
		Semiannually	104.11
		Annually	106.51
	9	Quarterly	116.15
		Semiannually	117.97
		Annually	121.15
	10	Quarterly	131.06
		Semiannually	133.04
		Annually	136.88
1.4. Buildings & Construction	1	Quarterly	12.33
		Semiannually	14.09
		Annually	17.19
	2	Quarterly	22.79
		Semiannually	24.64
		Annually	28.09
	3	Quarterly	33.64
		Semiannually	35.87
		Annually	39.62
	4	Quarterly	46.08
		Semiannually	48.10
		Annually	51.91
	5	Quarterly	58.49
		Semiannually	61.13
		Annually	67.02
	6	Quarterly	72.08
		Semiannually	73.99
		Annually	79.00
	7	Quarterly	85.61
		Semiannually	87.38
		Annually	89.41
	8	Quarterly	102.20
		Semiannually	104.08
		Annually	105.57
	9	Quarterly	116.69
		Semiannually	118.11
		Annually	121.32
	10	Quarterly	134.32
		Semiannually	135.90



Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
1.5. Machinery Purchase	1	Annually	138.06
		Quarterly	12.44
		Semiannually	14.03
	2	Annually	17.03
		Quarterly	22.79
		Semiannually	24.66
	3	Annually	27.95
		Quarterly	33.82
		Semiannually	36.06
	4	Annually	39.74
		Quarterly	46.27
		Semiannually	48.59
	5	Annually	52.10
		Quarterly	58.50
		Semiannually	61.09
	6	Annually	65.09
		Quarterly	72.06
		Semiannually	73.80
	7	Annually	76.44
		Quarterly	85.53
		Semiannually	87.26
	8	Annually	90.23
		Quarterly	101.57
		Semiannually	103.44
	9	Annually	104.77
		Quarterly	115.91
		Semiannually	117.21
	10	Annually	120.38
		Quarterly	133.40
		Semiannually	134.98
1.6. Export	1	Annually	137.78
		Monthly	11.45
		Quarterly	10.23
		Semiannually	11.91
	2	Annually	13.83
		Monthly	19.55
		Quarterly	18.28
		Semiannually	19.64
	3	Annually	22.15
		Monthly	28.75
	3	Quarterly	27.06



Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
		Semiannually	28.54
		Annually	31.10
	4	Monthly	38.85
		Quarterly	36.93
		Semiannually	38.13
		Annually	40.78
	5	Monthly	50.60
		Quarterly	47.43
		Semiannually	48.68
		Annually	51.26
	6	Monthly	36.95
		Quarterly	43.60
		Semiannually	48.10
		Annually	50.80
	7	Monthly	46.50
		Quarterly	56.63
		Semiannually	58.01
		Annually	60.68
	8	Monthly	56.95
		Quarterly	60.63
		Semiannually	61.53
		Annually	63.80
	9	Monthly	68.20
		Quarterly	71.13
		Semiannually	72.40
		Annually	74.63
	10	Monthly	79.95
		Quarterly	82.30
		Semiannually	83.57
		Annually	85.73
1.7. Import	1	Quarterly	13.13
		Semiannually	14.55
		Annually	17.09
	2	Quarterly	22.10
		Semiannually	23.88
		Annually	27.12
	3	Quarterly	32.92
		Semiannually	35.11
		Annually	38.73
	4	Quarterly	45.27
		Semiannually	47.44



Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
	5	Annually	50.93
		Quarterly	57.33
		Semiannually	59.96
	6	Annually	63.61
		Quarterly	70.45
		Semiannually	72.84
	7	Annually	75.90
		Quarterly	83.42
		Semiannually	85.46
	8	Annually	89.03
		Quarterly	99.20
		Semiannually	101.23
	9	Annually	102.03
		Quarterly	112.68
		Semiannually	114.45
1.8. Movables & Transport	1	Annually	116.23
		Quarterly	127.05
		Semiannually	129.05
	2	Annually	131.57
		Quarterly	12.25
		Semiannually	13.95
	3	Annually	17.06
		Quarterly	22.47
		Semiannually	24.33
	4	Annually	27.86
		Quarterly	33.66
		Semiannually	35.89
	5	Annually	39.65
		Quarterly	46.10
		Semiannually	48.28
	6	Annually	51.94
		Quarterly	58.39
		Semiannually	61.12
	7	Annually	64.81
		Quarterly	69.51
		Semiannually	71.40
	8	Annually	73.81
		Quarterly	80.97
		Semiannually	82.74
	9	Annually	85.05
		Quarterly	102.06



Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
		Semiannually	104.09
		Annually	105.66
	9	Quarterly	116.15
		Semiannually	117.95
		Annually	120.43
	10	Quarterly	131.04
		Semiannually	133.02
		Annually	136.03
1.9. Hotels	1	Quarterly	11.99
		Semiannually	13.38
		Annually	15.81
	2	Quarterly	22.04
		Semiannually	23.67
		Annually	26.54
	3	Quarterly	33.01
		Semiannually	34.89
		Annually	37.83
	4	Quarterly	45.20
		Semiannually	45.94
		Annually	49.98
	5	Quarterly	57.25
		Semiannually	59.63
		Annually	62.54
	6	Quarterly	68.48
		Semiannually	70.00
		Annually	71.46
	7	Quarterly	79.68
		Semiannually	81.20
		Annually	82.56
	8	Quarterly	92.60
		Semiannually	94.29
		Annually	93.53
	9	Quarterly	105.36
		Semiannually	106.92
		Annually	106.52
	10	Quarterly	117.65
		Semiannually	119.30
		Annually	118.98
1.10. Non staff Consumer Financing (Non staff Vehicle Financing)	1	Monthly	11.01
		Quarterly	12.88
		Semiannually	14.29



Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
	2	Annually	16.36
		Monthly	20.55
		Quarterly	23.63
		Semiannually	25.29
		Annually	27.89
	3	Monthly	30.65
		Quarterly	35.13
		Semiannually	37.04
		Annually	40.07
	4	Monthly	41.74
		Quarterly	48.05
		Semiannually	50.22
		Annually	53.40
	5	Monthly	52.97
		Quarterly	60.98
		Semiannually	63.38
		Annually	67.05
	6	Monthly	69.90
		Quarterly	73.04
		Semiannually	75.23
		Annually	78.83
	7	Monthly	82.31
		Quarterly	85.80
		Semiannually	87.99
		Annually	91.72
	8	Monthly	97.54
		Quarterly	101.63
		Semiannually	103.99
		Annually	105.25
	9	Monthly	107.50
		Quarterly	113.62
		Semiannually	115.38
		Annually	119.53
	10	Quarterly	115.05
		Semiannually	130.10
		Annually	133.80
1.11. Non-Staff Consumer Financing (Non staff Mortgage/Personal Financing)	1	Monthly	11.01
		Quarterly	12.88
		Semiannually	14.29
		Annually	16.36
	2	Monthly	20.55



Economic Sector	Duration in Year/s	Repayment Term	Approved Rate
		Quarterly	23.63
		Semiannually	25.29
		Annually	27.89
	3	Monthly	30.65
		Quarterly	35.13
		Semiannually	37.04
		Annually	40.07
	4	Monthly	41.74
		Quarterly	48.05
		Semiannually	50.22
		Annually	53.40
	5	Monthly	52.97
		Quarterly	60.98
		Semiannually	63.38
		Annually	67.05
	6	Monthly	69.90
		Quarterly	73.04
		Semiannually	75.23
		Annually	78.83
	7	Monthly	82.31
		Quarterly	85.80
		Semiannually	87.99
		Annually	91.72
	8	Monthly	97.54
		Quarterly	101.63
		Semiannually	103.99
		Annually	105.25
	9	Monthly	107.50
		Quarterly	113.62
		Semiannually	115.38
		Annually	119.53
	10	Quarterly	115.05
		Semiannually	130.10
		Annually	133.80



3.2. Other IFB Financing Facilities

3.2.1. Murabaha Revolving Pre-shipment Export Financing		
Tenure	Repayment Term	Approved Rate
Up to 3 months	Quarterly	6.80%
Up to 6 months	Semi-annually	8.10%
Up to 12 months	Annually	10.80%
3.2.2. Murabaha Revolving Financing		
Tenure	Repayment Term	Approved Rate
Up to 3 Months	Quarterly	6.50%
Up to 6 Months	Semi-annually	7.60%
Up to 12 Months	Annually	10%

4. Other Credit Related Service Charges

4.1. Loan Processing Fees

S.N	Service Type	Approved Rate
1	Loan Processing Fees	
1.1	<1,000,000	5,000
1.2	1,000,000 > X < 5,000,000	10,000
1.3	5,000,001 > X < 10,000,000	0.20%
1.4	10,000,001 > X < 20,000,000	0.20%
1.5	>20,000,001	0.20%
2	Appeal Processing fee	75% of the loan processing fee
3	Renewal of Existing credit facility limit	50% of the loan processing fee
5	Renegotiation fee (re-financing, rescheduling, restructuring, Roll Over and Modification)	0.05% with a minimum of 2500 ETB
4	Renegotiation Fee(Non-Performing Loan)	0.5% with a maximum of 100,000 ETB
6	Extension of temporary O/D, or overdraft or guarantee	0.1% minimum of 20,000 ETB
7	Extension of temporary O/D, or overdraft or guarantee-second time	0.2% minimum of 50,000 ETB
8	Extension of temporary O/D, or overdraft or guarantee-Third time(if any)	0.3% minimum of 100,000 ETB
9	Collateral Release per Title deed or LHC	5000
10	Collateral release with replacement	5000
11	Transfer of loan file (Excluding stuff)	3500
12	Cancellation/suspension of the foreclosure decision	10000
13	Insurance premium payment charge	9% of insurance premium
14	Each time merchandise is pledged (for merchandise loan)	5000
15	Each time merchandise is released (for merchandise loan)	5000
16	Movable collateral registration fee	1000 per collateral
17	Collateral Registration fee	300 ETB for each registration per contract
18	Penalty fee on Special Mention Loan	2.5%

