

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.

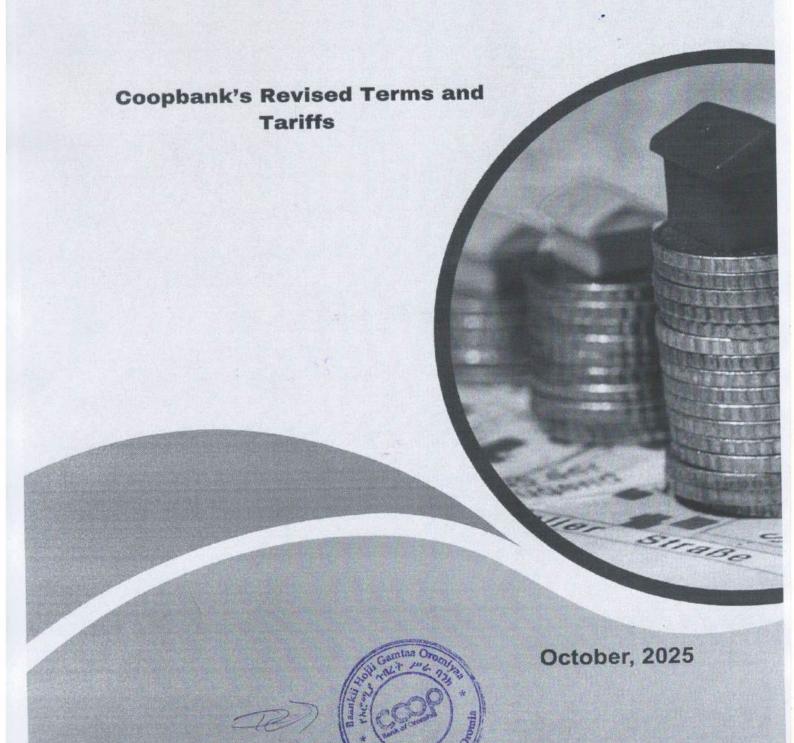
Regards,

Deribie Asfaw Hurissa Chief Executive Officer





COOP Bank of Oromia



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1.1.1. Discount for the Performance Based Terms and Tariffs for Private Banking

| Calculated quarterly | | n (FCY Generated /Loan Ratio) | Conditions: | |
|---|---------------------|--|--|--|
| | ≤ 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% | | |
| Performance (FCY Generation/Loan Ratio | 85%-94.99 | 1% | | |
| | 95% - 119.99 | 0% | | |
| | 110%- 149.99% | -1% | | |
| | 150%-199.99% | -1.5% | | |
| | ≥ 200% | -2% | | |
| B. Deposit Ba | sed Discount Optio | ns | | |
| Discount Options for Generated /Loan Ra | r all Terms Loans u | nder Private Banking (Deposit | Conditions | |
| | ≤ 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 | |
| | 50%=74.99% | 4% | | |
| Performance | 75%-84.99% | 2% | | |
| (Deposit | 85%-94.99 | 1% | | |
| Generation/Loan | 95% - 119.99 | 0% | | |
| Ratio | 110%- 149.99% | -1% | more than 22%, the highest interest rate. | |
| | 150%-199.99% | -1.5% | | |
| | | | | |

1.2. Other Credit Facilities under

| Types of Facility | Loan Type | Duration | Approved Rate |
|--|---|------------------------|--------------------|
| | O/D up to one year | up to 1 year | 19 |
| Overdrafts-non-export | Temporary O/D up to three months | 3 Months | 21 |
| | Overdrawal up to one month | One Month | 21 |
| | One Time facility for goods up to 180 days | 6 Months | 21 |
| Merchandise | Revolving facility for goods up to 365 days | 1 Year | 21 |
| | Up to 90 days | 3 Months | 21 |
| Advance against Import Bills | Payable Over 90 days | More than 3 Months | 21+3(default rate) |
| | Export O/D up to one year | 1 Year | 17.5 |
| Overdrafts-Exports | Export temporary O/D up to 3 months | 3 Months | 21 |
| | Export overdrawal up to one month | 1 Months | 21 |
| Pre-shipment | 90 Days | 3 Months | 13.5 |
| Advance Against Export Bills (Post Shipment) | Up to three months | 3 Months | 13.5 |



