Bank of Oromia

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

Baankii Hojii Gamtaa Oromiyaa
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Coop Bank of Oromia

Coopbank's Revised Terms and Tariffs

October, 2025

Baankii Hojii Gamtaa Oromiyaa

Cooperative Bank of Oromia

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

A. FCY Based Discount Options			
Discount Options for 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%	

B. Deposit Based Discount Options			
Discount Options for all Terms Loans under Private Banking (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%	

1.2. Other Credit Facilities under

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

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