

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,



Derbie Asfaw Hurissa
Chief Executive Officer





coop
Bank of Oromia

Coopbank's Revised Terms and Tariffs



October, 2025

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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 be 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 be 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

