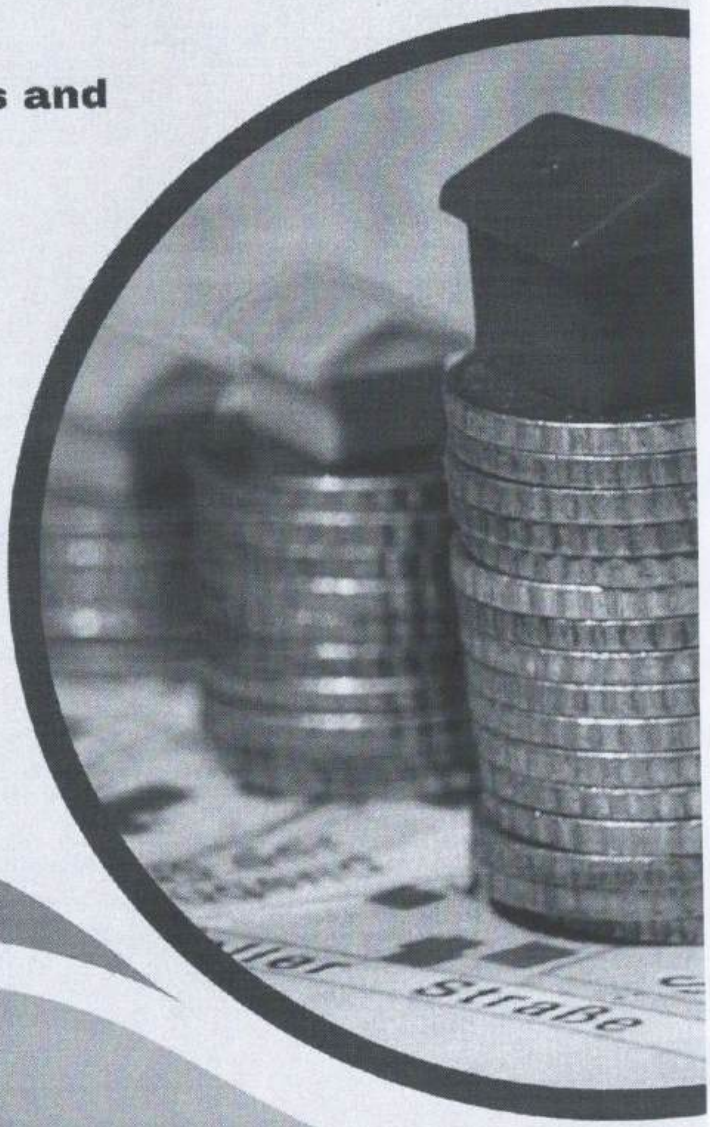
Bank of Oromia

Coopbank's Revised Terms and Tariffs



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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 overdraw or guarantee	0.1% minimum of 20,000 ETB
7	Extension of temporary O/D, or overdraw or guarantee-second time	0.2% minimum of 50,000 ETB
8	Extension of temporary O/D, or overdraw 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%

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S.N	Service Type	Approved Rate
19	Credit information inquiry/per inquiry	If ≤ ETB 100,000=Free If ETB 100,001-1,000,0000=ETB 1,500 If > ETB 1,000,001=ETB=2,500
20	Early Settlement Fee	4% of the remaining outstanding loan excluding loans to cooperatives and farmers
21	NPL penalty Fees	3%
22	Confirmation fees for guarantees issued	1000 ETB
23	Fees for issuance of any letter of undertaking/commitment in respect to loans balance disclosure and other related to loans and advance	1000 ETB
32	Unutilized OD,and merchandise , and post shipment	0.50%
33	Feasibility study -Project Appraisal	10,000 ETB

4.2. Collateral Estimation Fee

S. N	Type of Collateral	Approved Rate
1. Residential building		
1.1.	Residential building/(villa) per Block	1000+600 for each unit
1.2	Residential building with more than one floor	1,500ETB + 600ETB for each additional unit/1,700ETB + 600ETB for each additional unit for under construction
2. Commercial building		
2.2	Commercial Building with more than or equal to one floor	1,800ETB + 600ETB for each additional unit and 2,300ETB + 600ETB for each additional unit for project financing building
3. Factory building and Machinery		
3.1	Real Estate Building per Block	1000+600 for each unit
3.2	Commercial Building with more than or equal to one floor	1,800ETB + 600ETB for each additional unit and 2,300ETB + 600ETB for each additional unit for project financing building
3.3	Store/ Warehouse	2500+600 for each unit
3.4	Store/ Warehouse with more than or equal to one floor and/or with more than 6 meter	2800+600 for each floor
3.5	Coffee Site/Farm Site	5000 ETB
3.6	Fuel Station	3200 per fuel station
3.7	Others building(if any)	600 per unit
3.8	Flower farm	5,000 ETB + (building estimation fee shall be per one of the above rates depending on the type of building)
3.9	Motor vehicle	2,500/per vehicle
3.1	Factory Machinery	birr 3000
3.1	Construction machinery and equipment	birr 3000
3.1	Coffee hulling and washing station	5000 ETB + (building estimation fee shall be per one of the above rates depending on the type of building)
4. Follow up		
	Progress evaluation for Project Financing Building	2,500 ETB per Request

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