



**THE INTEREST RATES OF THE CJSC “FINCA” BANK ON LOANS in soms*,
valid in accordance with the Minutes of the Management Board meeting #67-20
of August 28, 2020.**

Name of the loan product	The range of the loan amounts soms	Annual interest rate, %	Commission for loan disbursement in cash / crediting the bank account with the loan amount	Duration of the loan periods in months	
Group loans	5, 000 – 50, 000	31%	2,3%	3 – 24	
	50, 001 – 200, 000	29,9%			
	200, 001 – 250, 000	29%			
Individual loans	5, 000 – 50, 000	31%	2,3%	3 – 36	
	50, 001 – 150, 000	29,9%	2,3%	3 – 36	
	150, 001 – 200, 000	29,9%	2,3%	3 – 60	
	200, 001 – 250, 000	29%	2,1%	3 – 60	
	250, 001 – 300, 000	27%	2.1%	3 – 60	
	300, 001 – 700, 000	27%	2%	3 – 60	
	700, 001 – 1, 000, 000	26%	1,7%	3 – 60	
	1, 000, 001 – 1, 500,000	25,5%	1,6%	3 – 60	
1, 500, 001 – 2, 000, 000	25,5%	1,5%	3 – 60		
Consumer loan **	5, 000 – 150, 000	31%	2,3%	3 – 18	
	150, 001 – 250, 000	31%		3 - 24	
	250, 001 – 700, 000	29%		3 – 36	
	700, 001 – 1, 000, 000	28%			
Individual SME loan	2, 000, 001 – 3, 000, 000	23%	1,5%	3 - 60	
	3, 000, 001 – 5, 000, 000	23%	1%	3 - 60	
	5, 000, 001 – 7, 000, 000	22,5%	0,5%	3 - 60	
Interest rate	Effective interest rate*				
	3 months	12 months	24 months	36 months	60 months
From 22,5% - to 31%	From 28,8% - to 56,2%	From 26,17% - to 42,05%	From 25,62% - to 39,21%	From 25,43% - to 38,23%	From 25,27% - to 37,46%

*For more detailed information and calculation of the total cost of the loan with the terms and conditions different from the ones specified above, including the effective interest rate and all client's expenses related to receiving a loan, please turn to the offices of the Bank.

** Depending on the terms and conditions of the product according to the Loan Products' Passport.



Tariffs on the Bank's loan-related services valid in accordance with the Minutes of the ALCO #06/17 of February 16, 2017, the Minutes of the ALCO #51/18 of June 26, 2018, and the Minutes of the ALCO #26-20 of March 19, 2020, the Minutes of the Management Board meeting #070/20 of July 10, 2020.

SERVICES		COMISSION FEE
Early repayment of the loan without any preliminary notification 30 calendar days before the payment date.		3% of the early repaid principal amount of the loan
Setting up a new payment schedule (due to the early partial loan repayment)		500 soms
Replacement of the collateral/ Partial release of the collateral (movable assets) if less than 50% of the principal amount of the loan have been repaid		500 soms
Replacement of the collateral/ Partial release of the collateral (real estate property) if less than 50% of the principal amount of the loan have been repaid	For the loans to the amount up to and including 500, 000 soms	500 soms
	For the loans to the amount more than 500, 000 soms	1, 500 soms
Certificate of the absence of debt		150 soms
Certificate of the existence of indebtedness (once a month – free of charge)		150 soms
Rescheduling the payment date within the framework of 30 days		250 soms
Issuing other certificates		150 soms
Registration of the collateral with the Central Collateral Registration Office of the Ministry of Justice, making amendments to the registered collateral		30 soms
Providing information from the Unified State Register of Rights to claim in respect of real estate property in the Central Collateral Registration Office of the Ministry of Justice		20 soms