

### Conditions of Leasing Financing- Client MICRO & SMB

<b>Vehicles</b>	<b>Micro &amp; SMB segment</b>	
Type of asset	<b>I Ri</b>	<b>I Perdorur</b>
Max rate of financing for standard cars	90%	85%
Max rate of financing for premium cars	85%	80%
Tenor /months } ( depends on type of asset)	72 m	60 m
Max amount of financing	EUR 153,000	
Max asset age at the end of financing for standard cars	10 Y	10 Y
Max asset age at the end of financing for electric cars	7Y	7Y
Installment payment	Monthly	Monthly
Commision fee *	1% - 2%	1% - 2%
Prepayment fee	2% of principal payments	
Penalty for late payments	MICRO: IR + 20% SMB: IR + 10%	
Interest in EUR	Euribor + ( 3.5% - 6% )	
Interest in LEK	TBILLS + ( 2% - 5.5% )	
Min IR in EUR	4%- 6%	
Min IR in ALL	5%- 7%	
<b>Other type of vehicles: Heavy machineries , including construction &amp; Agri vehicles</b>		
Type of asset	<b>Micro</b>	<b>SMB</b>
Max rate of financing for standard cars	80 % - 90% **	80 % - 90% **
Max rate of financing ( in months)	72 months	72 months
Max amount of financing	Eur 166,000	EUR 1,330,000

Max asset age at the end of financing (depend on type of asset )	8-10 Y	8-10 Y
Installment payment	Monthly	Monthly
Commision fee *	1% - 2%	1% - 2%
Prepayment fee	2% of principal payments	
Penalty for late payments	MICRO: IR + 20%	SMB: IR + 10%
Interest in EUR	Euribor + ( 3.5% - 6% )	
Interest in LEK	TBILLS + ( 2.5% - 6% )	
Min in EUR	4%- 6%	
Min in ALL	5%- 7%	
<b>Equipment financing: Printer, Medical machineries, Pv panels etc</b>		
Type of asset	<b>Micro</b>	<b>SMB</b>
Max rate of financing	70% - 90% **	70% - 90% **
Max rate of financing ( in months) depends on type of asset	36 m - 120 m	36 m - 120 m
Max amount of financing	Eur 166,000	EUR 1,330,000
Max asset age at the end of financing (depends on type of asset )	3Y-10 Y	3Y-10 Y
Installment payment	Monthly	Monthly
Commision fee *	1% - 2%	1% - 2%
Prepayment fee	2% of principal payments	
Penalty for late payments	IR + 20%	IR + 10%
Interest in EUR	Euribor + ( 3.5% - 6% )	
Interest in LEK	TBILLS + ( 2.5% - 6% )	
Min IR in EUR	4%- 6%	
Min IR in ALL	5%- 7%	

Note: Raiffeisen Leasing sh.a., determines the interest rate of your financial lease based on the Treasury/Euribor Bond for all/EUR financing lease plus a fixed percentage for the entire period of the financial lease. The value of the treasury/Euribor notes changes every day of banking.

Rent Installments: payable in EUR, based on the payment list, part of this Contract, which will be issued on the day of the payment of the Lessor's financing, that is, payment of the Supplier; The tranche may change in accordance with interest base changes, Euribor with maturity of 12 months