

*IFB Financing Related
Terms and Tariffs*

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1) Murabaha

Table: 1 Murabaha Financing for All sector except Export, Agricultural, Educational and Health Sector and Small Holders and Model Farmer

Tenure	Profit Rate
12 months (1year)	From 11.8% to 19.50%
24 months (2 years)	From 22.85% to 31.86%
36 months (3 years)	From 35.63% to 44.65%
48 months (4 years)	From 49.28% to 58.19%
60 months (5 years)	From 64.01% to 72.73%
72 months (6 years)	From 78.77% to 87.18%
84 months (7 years)	From 94.19% to 102.24%
96 months (8 years)	From 110.22% to 117.87%
108 months(9 years)	From 126.82% to 134.06%
120 months (10 years)	From 143.96% to 150.76%

Table: 2 Murabaha Financing for Agricultural, Educational and Health Sectors

Tenure	Profit Rate
12 months (1year)	From 11.8% to 18.5%
24 months (2 years)	From 21.9% to 30.5%
36 months (3 years)	From 34.7% to 43.5%
48 months (4 years)	From 48.6% to 57.5%
60 months (5 years)	From 63.3% to 71.8%
72 months (6 years)	From 78.8% to 87.2%
84 months (7 years)	From 94.2% to 102.2%
96 months (8 years)	From 110.2% to 117.9%
108 months(9 years)	From 126.8% to 134.1%
120 months (10 years)	From 144.0% to 150.8%

Table: 3 Murabaha Financing for Small holders and Model Farmers

Tenure	Profit Rate
12 months(1year)	From 11.8% to 16%
24 months(2 years)	From 17.8% to 25%
36 months(3 years)	From 27.5% to 34.7%
48 months(4 years)	From 38.5% to 45.8%
60 months(5 years)	From 50.7% to 58.1%
72 months(6 years)	From 64.2% to 71.5%
84 months(7 years)	From 76.5% to 83.7%
96 months(8 years)	From 89.3% to 96.2%
108 months(9 years)	From 102.6% to 109.2%
120 months(10 years)	From 116.2% to 122.5%

Table: 4 Murabaha Export Financing

Tenure	Profit Rate
Up to 3 months	8.6%
Up to 6 months	10.2%
Up to 9 months	12.3%
Up to 12 months (1 year)	16.0%

Table: 5 Murabaha financing for Cooperative societies (SACCOs and other Cooperative Unions)

Duration (Months)	Profit rate
12 months(1year)	6.9%
24 months(2 years)	13.8%
36 months(3 years)	21.3%
48 months(4 years)	29.4%
60 months(5 years)	38.1%
72 months(6 years)	47.4%
84 months(7 years)	56.2%
96 months(8 years)	65.4%
108 months(9 years)	74.8%
120 months(10 years)	84.5%

2) Interest-Free Export Financing Facility limit (Qard)

Table: 6 Interest-Free Export Financing Facility limit (Qard)

Tenure	Profit Rate
Up to 4 months	Free
Up to 6 months	10.2%
Up to 9 months	12.3%
Up12 months (1 year)	16.0%

Commission Charge on Kaffala(Bank Guarantee)

Table: 7 Kaffala(Bank Guarantee) Fee

Bank Guarantee Types	Commission for 90 days (in %)
Advance payment guarantee	0.5 up to 1.75
Other forms of Guarantees	0.75 up to 3
Foreign Bank Guarantees	1/2 up to 1/5

Financing Processing Fee

Table: 8 Financing Processing Fee

No.	Other Charges of Financing service	Amount of Financing Requested/Service in ETB(X)	Fees in ETB	
			Existing	Proposed
1	Financing Processing Fee	X≤1,000,000.00	3,000.00	3,000.00
		1,000,000.00<X≤5,000,000.00	5,000.00	5,000.00
		> 5,000,000.00	10,000.00	10,000.00
2	Credit Information Billing Fee	X≤ 100,000.00	0	0
		100,000.00<X≤1,000,000.00	1,000.00 Per Report	1,000.00 Per Report
		>1,000,000.00	2,000.00 Per Report	2,000.00 Per Report
3	Arrangement Fee		8% of the to be waived amount but a maximum of 1,00,000.0(one million) and a minimum of 10,000.00(ten thousand)	8% of the to be waived amount but a maximum of 2,000,000.0(one million) and a minimum of 30,000.00(Thirty thousand)
4	Collateral Release and/or Replacement Fee		4,000.00 per request	4,000.00 per request
5	Statement Fee: The Bank shall charge a statement fee of ETB 100 for any type of letter issued at the written request of the customer except credit information confirmation letters		1,000.00	1,000.00
6	Stamp Duty and Revenue Stamp Charges		The Bank shall collect all stamp duty and revenue stamp charges as per the pertinent government law.	
7	Movable Collateral			
7.1	Initial registration Birr 100 for each registration of movable collateral.			
7.2	Movable Collateral for extending the period of effectiveness of initial notice is Birr 50.00 per each amendment.			
7.3	Movable Collateral search with signed certificate per collateral(Up on the customer requests) is Birr 30.00			
8	Transfer of financing File from branch to branch based on customer request is Birr 3,000.00 per borrower. The payment shall be made at former branch. Our staff loan file transfer is exempted from this charge. OB's staff file transfer shall be by handled by District Directors.			

Collateral Property Valuation Fees

Table: 9 Collateral Property Valuation Fees

No.	Type of Collateral	Estimation Fee in ETB
1	Building based on its height	1,500/bldg up to 4,000/bldg
2	Coffee hulling and washing sites	4,000/site
3	Motor Vehicles/Automobiles, Trucks, etc.	1,000.00/Veh.
4	Industrial Machinery (Large)	1,000.00/Mach.
5	Construction Machinery and Equipment	1,000.00/Mach.
6	Workshop Machinery	1,000.00 in group
7	Factory Machinery(Small)	1,000.00 in group
8	Coffee plantation, Tea Plantation, and other plantations	500/Hect., but a maximum of ½% of the loan sought
9	For Reviewing the assessment made by an independent Appraiser	1,000.00
10	Project Financing Progress Evaluation	2,000.00 per request