ПриватБанк

Financing

Loans to finance working capital

PrivatBank is a participant of the Affordable Loans of 5-7-9% state programme.

Product/Parameter	Value	
Revolving credit line		
Rate	Subject to participation in the «Affordable loans 5-7-9%» program	Standard terms
	15% per annum, including prioritized except for: • 7% per annum for business entities conducting economic activities in a high-risk war zone*.	• micro and small business UIRD 3M+4%
One-time fee	0.5% - with hard collateral1.0% - without hard collateral	
Agriseason credit line		

<table>
<tr><th>Product/Parameter</th><th colspan="2">Value</th></tr>
<tr><td rowspan="2">Rate</td><td>If participating in the “Affordable loans 5-7-9%” program:</td><td>Standard terms</td></tr>
<tr><td>• 10% per annum (priority direction: agricultural commodity producers);
• 7% per annum for business entities conducting economic activities in a zone of high military risk *;
• 15% per annum for all other directions.</td><td>• For customers with revenue up to UAH 30 mln:
from UIRD 3M + 3% to UIRD 3M + 4.5%
• For customers with revenue UAH 30-300 mln:
from UIRD 3M + 2.5% to UIRD 3M + 4%
• For customers with revenue exceeding UAH 300 mln:
UIRD 3m + 1.0%</td></tr>
<tr><td>One-time fee</td><td colspan="2">If participating in the “Affordable loans 5-7-9%” program
- 1.5% - with no hard pledge
- 1% - with hard pledge

Standard terms
- 1% - with no hard pledge
- 0.5% - with hard pledge</td></tr>
<tr><td colspan="3">Loan secured by a deposit</td></tr>
<tr><td>Rate</td><td colspan="2">• +2.5% to the deposit rate (if loan and deposit are in the same currency);
• +3% to the deposit rate (if loan and deposit are in different currencies: EUR/USD; USD/EUR);
• 17% per annum (loan in UAH, deposit in EUR/USD) for Micro and Small business clients</td></tr>
<tr><td>Fee
(for issuing a new loan/extending an existing agreement)</td><td colspan="2">0,4% (min UAH 400, max UAH 40,000)</td></tr>
</table>

*High-Risk War Zone - territories susceptible to combat operations as listed and approved by the Ministry of Reintegration, with no

specified end date for combat operations, or territories where there have been no combat operations or occupation for less than one calendar year as of the date of entering into the credit agreement.