

Tariffs for services for legal entities
(all rates include sales tax)

OPERATIONS ON DISBURSEMENT OF CREDIT				
1.	Commission for arranging disbursement of credit			
	Types of services			
	Credit products			
1.1	"Express"	from 2 000 KGS to 200 000 KGS; from 50 USD to 4 000 USD; from 50 EUR to 4 000 EUR	1,5%	
1.2	"Bereke"	From 2 000 KGS to 1 500 000 KGS; from 50 USD to 30 000 USD; from 50 EUR to 30 000 EUR	1%	
1.3	"Bereke+"	From 1 500 001 KGS to 5 000 000 KGS; from 30 001 USD to 100 000 USD; from 30 001 EUR to 100 000 EUR	0,5%	
1.4	"Business-start"	to 500 000 KGS; from 500 001 to 750 000 KGS; over 750 000 KGS	1% 0,75% 0,5%	
	Large loans	from 5 000 001 KGS; from 100 001 USD; from 100 001 EUR	0,5%	
1.5	Auto loans			
	Auto-Express	from 2 000 to 150 000 KGS; from 50 to 3 000 USD; from 50 to 3 000 EUR	1,5%	
	Auto-Bereke	from 25 000 to 750 000 KGS; from 500 to 15 000 USD; from 500 to 15 000 EUR	1,5%	
	Auto-Bereke+	from 750 001 to 2 500 000 KGS; from 15 001 to 50 000 USD; from 15 001 to 50 000 EUR	1,5%	
1.6	Consumer loans			
	Unsecured loan	from 2 000 KGS to 50 000 KGS; from 50 USD to 1 000 USD; from 50 EUR to 1 000 EUR	2%	
	Loan secured by vehicles	from 2 000 com to 100 000 com; from 50 USD to 2 000 USD; from 50 EUR to 2 000 EUR	1,5%	
	Credit on property security	from 2 000 KGS to 1 500 000 KGS; from 50 USD to 30 000 USD; from 50 EUR to 30 000 EUR	1%	
		from 750 001 KGS to 2 500 000 KGS; from 15 001 USD to 50 000 USD; from 15 001 EUR to 50 000 EUR	0,5%	
	"Ujut"	from 2000 KGS to 75 000 KGS; from 50 USD to 1500 USD; from 50 EUR to 1500 EUR	1%	
1.7	Agro- loans			
	Agro - Express	from 2 000 KGS to 150 000 KGS; from 50 USD to 3 000 USD; from 50 EUR to 3 000 EUR	1,5%	
	Agro - Bereke	from 2 000 KGS to 1 500 000 KGS; from 50 USD to 30 000 USD; from 50 EUR to 30 000 EUR	1%	
	Agro - Bereke +	from 1 500 001 KGS to 5 000 000 KGS; from 30 001 USD to 100 000 USD; from 30 001 EUR to 100 000 EUR	0,5%	
1.8	Loans under the project "Promotion of Agricultural Productivity"	from 50 000 KGS to 200 000 KGS; from 1 000 USD to 4000 USD	1%	
		from 200 001 KGS to 750 000 KGS; from 4001 USD to 15000 USD	1,5%	

		from 750 001 KGS and over; from 15 001 USD and over	1%	
1.9	Loans under the project of Ministry of Finance of the KR "Financing of agriculture-2"	from 2 000 KGS to 50 000 KGS (without estate collateral)	1% of sum of loan	
		from 2 000 KGS to 750 000 KGS (with estate collateral)	0,75% of sum of loan	
		over 750 000 KGS (with estate collateral)	0,5% of sum of loan	
1.10	Wholesale loan	from 500 000 KGS to 750 000 KGS	0,75%	
		over 750 001 KGS	0,5%	
№2	ISSUANCE OF BANK GUARANTEE			
	Types of services			
2.1	Commission for issuance of guarantee	In case of provision of 100% cash collateral/state securities/bank guarantee of first class institution	Regardless of the amount of the guarantee	0,5% of sum BG for quarter (taking into account contraction upward up to quarter)
		In case of provision of another collateral if period of guarantee less than 3 month	Regardless of the amount of the guarantee	1,5-3% of sum of BG
		In case of provision of another collateral if period of guarantee more than 3 month	Regardless of the amount of the guarantee	0,5% of sum of BG (once) + from 2 to 5% annual rate of sum of BG (taking into account contraction upward up to quarter)
2.2	Commission for confirmation of bank guarantee		1 000 som/25 USD/20 EURO	
2.3	Commission for delay return/loss of guarantee		5 000 som/125 USD/100 EURO	
2.4	Commission for transfer of guarantee to the status of loan		1% of the guarantee amount	
2.5	Advising of guarantee (in international operations)		2500 som + tariffs of advising bank	
2.6	Minimum commission for issuance of bank guarantee		2 000 KGS/40 USD/30 EUR	
* The minimum amount of the commission is applied provided that the nominal amount of the commission is less than the minimum amount of commission				
** Calculation of fees for issue of BG made the entire warranty period and charged at the same time with the release of guarantees				
*** In exceptional cases (by decision of the Loan Committee of the first level) Bank guarantees may be issued without security (or the security of personal property/goods in circulation) subject to the availability of stable (not less than 6 months) turnover in the Bank. Commission for such guarantees is established by the decision of the Loan Committee of the first level. Credit Committee delegated authority to the first level to reduce interest rates, but not more than 1 point.				
№3	LETTERS OF CREDIT			
3.1	Import letter of credit	The amount of commission		
3.1.1	Commission for opening of a letter of credit (% of amount of a letter of credit)	in the case of the provision of 100% cash collateral	0.5% of amount, minimum commission - 100 U.S. dollars, maximum - by agreement	
		in the case of the provision of other collateral	2% of amount, minimum commission - 200\$, maximum - by agreement	
3.1.2	Confirmation of a letter of credit	by agreement, minimum - 100 U.S. dollars		
3.1.3	Changes to the terms of a letter of credit	100 U.S. dollars for each change		
3.1.4	Receipt, check and sending document for payment on a letter of credit	100 U.S. dollars		
3.1.5	Commission for payment on a letter of credit	0.5% of amount, minimum commission - 100 U.S. dollars		
3.1.6	Acceptance of a bill of exchange	by agreement		
3.1.7	Running queries related to import letters of credit	50 U.S. dollars for each request		
3.2	Export letter of credit	The amount of commission		
3.3	Preliminary advising	25 U.S. dollars		
3.3.1	Advising of Export Letter of Credit	0.1% of the amount, minimum fee - 100 U.S. dollars, maximum - 500 U.S. dollars		
3.3.2	Advising of changes to export letter of credit	50 U.S. dollars for each change		
3.3.3	Confirmation/acceptance of a bill of exchange/Negotiation	By agreement		
3.3.4	Commission for review and preparation of documents to be sent to the designated bank	100 U.S. dollars + actual postage		
3.3.5	Transfer of a letter of credit for execution to other banks	50 U.S. dollars		
3.3.6	Running queries related to export letters of credit	50 U.S. dollars		
* The minimum amount of the commission is applied provided that the nominal amount of the commission is less than the minimum amount of commission				

№4			Commission for organization of issuance	Commission for reserve of funds (for unused limit of credit line)
Commission on credit lines		Amount of the loan		
4.1	Revolving	from 300 000 KGS to 750 000 KGS; from 6 000 USD to 30 000 USD; from 6 000 EUR to 30 000 EUR	0,75%	2% per annum
		From 750 000 KGS to 2 500 000 KGS; from 15 000 USD to 50 000 USD; from 15 000 EUR to 50 000 EUR	0,5%	
4.2	Perspective	от 300 000 KGS to 750 000 KGS; от 6 000 USD to 30 000 USD; от 6 000 EUR to 30 000 EUR	0,75%	2% per annum (In frames of subloans)
		From 1 500 001 KGS to 5 000 000 KGS; from 15 000 USD to 50 000 USD; from 15 000 EUR to 50 000 EUR	0,5%	
4.3	Optimal	From 300 000 KGS to 750 000 KGS; from 6 000 USD to 30 000 USD; from 6 000 EUR to 30 000 EUR	0,75%	0% per annum
		From 1 500 001 KGS to 5 000 000 KGS; from 15 000 USD to 50 000 USD; from 15 000 EUR to 50 000 EUR	0,5%	
4.4	Express payment	the pledge of real estate	0,75. %	3% per annum
		the pledge of movable property	1%	
*Commission for organization of the opening a credit line once when opening a credit line. The Commission for the organization of the next issue of subcredit is not charged				
**Charge of commission for the reservation of funds on a daily basis to the actual sums of unselected limit.				
№5 Other commissions on credit products				
		Nominal amount of the commission	*The minimum amount of commission	
5.1	Changing the schedule of the first restructuring/renewal	0.5% of the balance on the loan	a. 1000 KGS/25 USD/20 EUR, if the balance on the loan to 200 000 KGS/4000 USD/3000 EUR b. 25000 KGS/50 USD/40 EUR, if the balance on the loan up to 20 000 com/ 4000 USD/3000 EUR	
5.2	Replacement or release of collateral (if for release of collateral is required to repay part of the loan, in this case the Commission for further change repayment schedule will be charged)	0.5% of the collateral value of the released collateral	a. 2500 KGS/50 USD/40 EUR, to 500 000 KGS/ 10 000 USD/8000 EUR b. 5 000 KGS/100 USD/ 80 EUR, up to 500 000 KGS/ 10 000 USD//8000 EUR	
5.3	Substitution of collateral	0.3% of the collateral value of the released software	2500 KGS/50 USD/40 EUR	
5.4	Replacement of guarantee	2 500 KGS/50 USD/40 EUR	-	
5.5	Changing the currency of the loan/line of credit/guarantee/letter of credit at the request of the client (it changes the rate of the loan according to tariffs)	0.3% of the balance on the loan	2500 KGS/50 USD/40 EUR	
5.6	Full or partial early repayment of the loan before the end of the first 6 months of receiving the loan	5% of the early repayment of the principal amount	-	
5.7	Rescheduling of payments not covered under the loan restructuring (including the partial early repayment after the first 6 months of the receiving the loan)	2500 KGS/50 USD/40 EUR		
5.8	Commission for early repayment in refinancing current loan in "Commercial Bank KYRGYZSTAN" OJSC regardless of the period of use	no fee	-	
5.9	Commission for early repayment of loan	5% of the principal amount repaid		

	in refinancing by other FCI of current loan in "Commercial Bank KYRGYZSTAN" OJSC regardless of the period of the loan			
5.10	The fee for a replacement without having to replace the collateral mortgagor	0.3% of the collateral value		2500 KGS/50 USD/40 EUR
5.11	The fee for the temporary provision of originals pravoustanavlivayuschihi / or certifying documents	2 500 KGS/50 USD/40 EUR		
5.12	Other commissions on credit products	2 500 KGS/50 USD/40 EUR		
<i>**Minimum amount of commission applies provided that the nominal amount of commission is less than the minimum amount of commission</i>				
** The Bank reserves the right, in consultation with the client, install and commission clients individual remuneration than those listed above, depending on the volume of transactions on the account / s and depending on other factors, such as, for example, changing market conditions, in accordance with Legislation of the Kyrgyz Republic.				