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Commercial Bank of Ethiopia

Key Fact Statement

This Key Facts Statement (KFS) summarized key information of the loan you are interested in and can be used for comparison purposes between different credit provider,

DISCLOSURE DATE: March 17, 2025. This is the date at which the information is correct. Note that the final loan feature may differ because of your personal financial position or due to a change in the information provided, including interest rates, and fees and charges.

IMPORTANT: Read this document carefully if you are considering to borrow from CBE.

General Information	**Wholesale Banking**
	Corporate Banking
	Large Corporate
	Date:

1. Types of Loans

No	Loan Types	Repayment Period
1	Working Capital Term Loan	Up to Three years
2	Project Term Loan	Up to Fifteen Years
3	Overdraft Loan Facility	Up to One year
4	Merchandise Loan Facility	Up to One year
5	Letter of Credit Facility	Up to One year
6	Export Pre-shipment Facility	Up to One year
7	Warehouse Receipt Financing	Up to One year
8	Letter of Guarantee Facility	Up to One year
9	Agricultural Output Financing for Cooperatives/Unions against Forward Delivery Contract with WFP	Up to One year
10	Motor Vehicle Loan	Up to Five years
11	Construction Machinery Loan	
12	Special Construction Machinery and Dump Track Loan	
13	Infrastructure Construction Term Loan	

14	Investment Financing for Enterprises Operating in Industrial Parks	Up to Five years
15	Partial Financing	Building < 15 Years; Machinery <5 years; and Vehicle <3 Years
16	Syndicate Loan	
17	Agricultural Term Loan	
18	Micro Finance Institution's Loan	
19	Channel Financing	
20	Lease Financing	Up to Ten years
21	Loan Against Corporate (Coupon or Term) Bond	
22	Housing Development Loan	
23	Idea Financing	Up to Ten years
24	Inter Bank Lending	
25	Consulting Firm Financing	
26	Urban Utilities Financing	
27	Import Letter of Credit Settlement Loan	Up to three years

2. Loan Interest with Tenure and Products

No	Loan type	Interest Rate		
		By Tenure		
		Short (< 1 year Repayment Period)	Medium (1<I≤5 year Repayment Period	Long (>5 year Repayment Period)
Commercial Loans and Facilities				
1	Term Loan	15%	15.75%	16.50%
2	Agriculture Loan	14%	15%	16%
3	Micro Finance Institution	14%	15%	16%
4	Overdraft	15%		
5	Merchandise Loan	16.5%		
6	Advance in Import Bills	18%		
Export Loans and Facilities				
1	Term Loan	12%	13.00%	14.00%
2	Overdraft	12%		
3	Merchandise Loan	12%		
4	Pre-shipment	12%		

3. Credit Processing Fee

No	Type of the request	Amount (Birr)	Processing Fee
1	New loan Request	≤100 Million	0.025% of the request and a minimum of Birr 1,000
		100 Million<R≤500 Million	0.075% of the request
		> 500 Million	0.05% of the request
2	Government new loan requests	Any Amount	0.025% of the request and a minimum of Birr 1,000
3	Renewal at Existing Credit Facility Limit	Any Amount	0.02% of the existing facility limit and a minimum of Birr 1,000
4	Renewal at increasing Credit Facility Limit	Any Amount	For existing facility as per above "new loan request" and 0.04% for the incremental
5	Appeal	Any Amount	25% of the loan processing fee
6	Rescheduling	Any Amount	Birr 5,000 per request or loan account
7	Loan Re-approval	Any Amount	Birr 5,000 per case
8	Commitment fee for unutilized fund after re-approval	Any Amount	Birr 10,000 per Month
9	Cancellation/suspension of Foreclosure decision	Any Amount	Birr 5,000 per case
10	Suspension plus Rescheduling	Any Amount	Birr 10,000
11	Merchandise Loan Management	Up on each Pledging	Birr 5,000
12		Up on each Release	Birr 5,000
13	Collateral Estimation Fee	Residential	Birr 1,000 and Birr 250 for each additional floor
		Commercial	Birr 1,500 and Birr 150 for each additional floor
		Factories, Stores and Warehouses	Birr 1,500 and Birr 150 for each additional floor
		Fuel Station	Birr 1,000 per tank
		Coffee Hulling and Washing	Birr 2,000
		Vehicle and Machinery	Birr 500 per Booklet/item
		Farm or Greenhouse	Birr 2,000 per Green house or Birr 1,000 per block for other buildings
		Other Movable Properties	Birr 150
14	Collateral Replacement	Per collateral	Birr 2,500
15	Collateral Release	Per collateral	Birr 2,500
16	Appeal on Collateral	Per collateral	Birr 1,750

4. Guarantee Commission's

Guarantee Type	Period	Commission per period
Cash based	90 days or three month	0.25% and a minimum of Birr 250
Collateral Based	90 days or three month	0.75% and a minimum of Birr 500
Clean Base	90 days or three month	1.60%

The above stated commission applicable for all types of local guarantees including Advance payment guarantee, Performance guarantee, bid bond guarantee and others.

5. General Fees

Payment Term	Rate	Amount
Revenue Stamp	Per Pcs	5 Birr
Stamp Duty	Based on Collateral registering office	1%
Document Authentication (includes Power of Attorney, Minute and MOA) at DARA	Per Pcs	40 Birr
Credit Information Fee	Per each Request in CRB	Birr 2,000

6. Late Payment Penalties

Loan type	Period	Penalty Rate (a flat charge)
Term Loan	Outstanding Arrears remains for 8-30 days	1%
	Outstanding Arrears remains for 31-60 days	2%
	Outstanding Arrears remains for 61-90 days	3%
Overdraft	Outstanding Arrears remains for 8-30 days	0.1%
	Outstanding Arrears remains for 31-60 days	0.2%
	Outstanding Arrears remains for 61-90 days	0.3%
Merchandise	Outstanding Arrears remains for 8-30 days	1%
	Outstanding Arrears remains for 31-60 days	2%
	Outstanding Arrears remains for 61-90 days	3%
Pre-shipment	Outstanding Arrears remains for 8-30 days	0.1%
	Outstanding Arrears remains for 31-60 days	0.2%
	Outstanding Arrears remains for 61-90 days	0.3%

7. Required Information

Requirements	• Character assessment, KYC.
	• Credit reference report /credit information/ must be done
	• Business/farm and collateral site visit report before loan approval and details of the visit prepared and documented.
	• Business visit after loan disbursement as required to verify proper utilization of loan proceeds
	• All request related information and documents as per attached checklist
	• Insurance to be arranged and covered by the borrower

Risks to Customers

- The details in this document are accurate as of today. The final terms of your loans may be different if you borrow later date.
- If you have a variable interest rate, this means your repayment amount and the total amount you have to repay may change during your loan term.
- Late or missing payments may result in late payment charges or loss of your collateral, and may be reported on your credit record, which can harm your ability to borrow in the future.
- You are required to comply with all conditions in your loan contract, including regarding use of the loan proceeds. Non-compliance may be a breach of your contract.

Rights to a Customers

- Have the right to get a copy of the full loan contract before you get your loan.
- If you have any question or Compliant call (RM number), email (RM email address), write to (Unit manager email address), or visit (http://www.combanketh.et) to contact us regarding your question or compliant
- If you are unsatisfied with how your compliant is handled: you can contact the NBE (compliantoffice@nbe.gov.et, phone: 6230 and location: Sudan road 2Q82+W59, Addis Ababa).
- Want to pay off your loan early? You can do so without any penalties.

Certified Correct	**I ACKNOWLEDGE RECEIPT OF THIS STATEMENT PRIOR TO SIGNING THE LOAN CONTRACT:**	**I ACKNOWLEDGE RECEIPT OF THIS STATEMENT PRIOR TO SIGNING THE GUARANTEE:**
Loan Provider's representative Name: Date:	**Borrower** Name: Date: Applicant Number:	**Guarantor** Name: Date: