

Revised Lending Interest Rates of Amhara Bank

Table 1: Interest rate for term loans (Non-Export)

Sector	Repayment Period				
	Up to 12 months	13 - 24 months	25 - 36 months	37 - 60 months	Repayable over 60 months
Cash & Cash Equivalent Collateral					
Manufacturing (non-export)	17.75	18	18.25	19.0	20.25
Domestic Trade and Service (DTS)	17.75	18	18.25	19.0	20.25
Agriculture	17.75	18	18.25	19.0	20.25
Agricultural Mechanization	15.0	15.5	16.5	17.0	17.5
Transport Service	17.75	18	18.25	19.0	20.25
Five star and above Rated hotels and Brand hotels	17.75	18	18.25	19.0	20.25
Three and Four star rated Hotels	17.75	18	18.25	19.0	20.25
General hotels and tourism (not included elsewhere)	17.75	18	18.25	19.0	20.25
Education and Health Facilities	15.0	15.5	16.5	17.0	17.5
Construction Working Capital, Building Construction & Real Estate	17.75	18	18.25	19.0	20.25
Construction Machinery Rental Service	17.75	18	18.25	19.0	20.25
Import	17.75	18	18.25	19.0	20.25
Loans to Micro Finance and other Financial Institutions	11.0	12.0	13.0	14.0	15.0
General Personal/Consumer and Car Loans including education loans	17.75	18	18.25	19.0	20.25
Lease Financing	16.0	16.5	17.0	17.5	18.0
Mining	17.75	18	18.25	19.0	20.25



Sector	Repayment Period				
	Up to 12 months	13 - 24 months	25 - 36 months	37 - 60 months	Repayable over 60 months
Buildings & Immovable Collateral					
Manufacturing (non-export)	20.25	20.5	20.75	21.5	22.75
Domestic Trade and Service (DTS)	20.25	20.5	20.75	21.5	22.75
Agriculture	20.25	20.5	20.75	21.5	22.75
Agricultural Mechanization	17.25	17.5	18.0	18.5	19.0
Transport Service	20.25	20.5	20.75	21.5	22.75
Five star and above Rated hotels and Brand hotels	20.25	20.5	20.75	21.5	22.75
Three and Four star rated Hotels	20.25	20.5	20.75	21.5	22.75
General hotels and tourism (not included elsewhere),	20.25	20.5	20.75	21.5	22.75
Education and Health Facilities	17.25	17.5	18.0	18.5	19.0
Construction Working Capital, Building Construction & Real Estate	20.25	20.5	20.75	21.5	22.75
Construction Machinery Rental Service	20.25	20.5	20.75	21.5	22.75
Import	20.25	20.5	20.75	21.5	22.75
Loans to Micro Finance and other Financial Institutions	14.0	15.0	16.0	17.0	18.0
General Personal/Consumer and Car Loans including education loans	20.25	20.5	20.75	21.5	22.75
Lease Financing	19.0	19.5	19.75	20.0	20.5
Mining	20.25	20.5	20.75	21.5	22.75



Sector	Repayment Period				
	Up to 12 months	13 - 24 months	25 - 36 months	37 - 60 months	Repayable over 60 months
Movable Property & other Guarantee Collateral					
Manufacturing (non-export)	21.75	22.0	22.25	23.0	24.25
Domestic Trade and Service (DTS)	21.75	22.0	22.25	23.0	24.25
Agriculture	21.75	22.0	22.25	23.0	24.25
Agricultural Mechanization	19.0	19.5	20.0	20.5	21.0
Transport Service	21.75	22.0	22.25	23.0	24.25
Five star and above Rated hotels and Brand hotels	21.75	22.0	22.25	23.0	24.25
Three and Four star rated Hotels	21.75	22.0	22.25	23.0	24.25
General hotels and tourism (not included elsewhere),	21.75	22.0	22.25	23.0	24.25
Education and Health Facilities	19.0	19.5	20.0	20.5	21.0
Construction Working Capital, Building Construction & Real Estate	21.75	22.0	22.25	23.0	24.25
Construction Machinery Rental Service	21.75	22.0	22.25	23.0	24.25
Import	21.75	22.0	22.25	23.0	24.25
Loans to Micro Finance and other Financial Institutions	15.0	16.0	17.0	18.0	19.0
General Personal/Consumer and Car Loans including education loans	21.75	22.0	22.25	23.0	24.25
Lease Financing	19.5	20.0	21.0	21.5	22.0
Mining	21.75	22.0	22.25	23.0	24.25



Table 2: Interest rate for Export loan

Type of Loan	Repayment Period	Collateral Type		
		Cash & Cash Equivalent	Buildings & Immovable	Movable Property
O/D	Over Draft	15.5	16.5	17.0
Term Loan	Up to 12 months	15.5	16.5	17.0
	13 - 24 months	15.75	17.0	17.5
	25 - 36 months	16	17.5	18.0
	37 - 60 months	16.25	18.0	18.5
	Repayable over 60 months	16.5	18.5	19.0

Table 3: Interest rate for Merchandise loan (Non-export)

Maturity Period	Collateral Type		
	Cash & Cash Equivalent	Buildings & Immovable	Movable Property
Repayable within 90 days	21.0	21.0	21.0
Repayable within 91 to 180 days	21.0	21.0	21.0
Repayable over 180 days including revolving merchandise	21.0	21.0	21.0
Merchandise in transit for 90 days	21.5	21.5	21.5
Merchandise in transit for 91 to 180 days	21.5	21.5	21.5
Merchandise in transit for over 180 days including revolving merchandise	21.5	21.5	21.5

Table 4: Interest rate for Merchandise loan (Export)

Loan Type	Advance @ 50%	Advance @ 60%	Advance 70% and above
Export Merchandise	17.5	17.75	18



Table 5: Interest rate for Temporary Loan and Overdraws

Loan Type	Condition	Interest Rate
Temporary Loans	Temporary Overdraft or Loan	21
	Over-drawls on existing OD limit or Current Account	21.25
	Account Receivable Financing (Factoring)	17

Table 6: Interest rate for Advance on import and Export Bills

Loan Type	Loan Period	Interest Rate
Advance on Import/Export Bills	Up to 90 days	21.00
	Over 90 days	22.75

Table 7: Interest rate for Overdraft Facility (Non Export) loan

Sector	Collateral Type		
	Cash & Cash Equivalent	Buildings & Immovable	Movable Property
Manufacturing (Non-Export)	17.75	20	21
Domestic trade and services (DTS)	18	20.25	21
Agriculture	17.5	19.75	20.5
Transport Services	18	20.5	21.5
Five star and above Rated hotels and Brand hotels	17.75	20.25	21
Three and Four star rated Hotels	17.75	20.25	21
General hotels and tourism (not included elsewhere),	17.75	20.25	21
Education and health Sector	16.25	19.5	20
Construction working capital, Building Construction & Real estate	18.25	20.5	21.5
Construction Machinery Rental Services	18.25	20.5	21.5
Import	18	20.25	21
Loans to MFI and other FIs	13.5	16.5	16



Table 8: Interest Rate for Revolving Export Facilities

Loan Type	Condition	Interest Rate
Revolving export/ Pre-shipment (Coffee Export)	Sales contract	To be negotiated based on annual turnover within the 11-16 % range
	Letter of Credit	
	Sales contract for Unions	
	Letter of credit for Unions	
Revolving export' Pre-shipment (horticulture and floriculture)	Sales Contract	
	Letter of Credit	
Revolving export/ Pre-shipment (Other than coffee, manufacturing, horticulture and floriculture)	Sales Contract	
	Letter of Credit	
Revolving Export	Against DBE guarantee	
	Post-shipment	

Table 9: Interest rate for Employees of FCY Earning Companies, NGOs & General Mortgage Loan

Type of the Loan	Interest Rate
Personal Loan	To be negotiated by the appropriate Committee within the 8-12% range
Car Loan	
Mortgage Loan	
General Mortgage Loan (other than FCY Generating customers)	20.0



Table 10: Diaspora Consumer Loans

Equity Contribution	Interest Rate
Scenario I: Equity and Repayment in FCY	
>=20% but <30%	15.50%
>=30% but <40%	13.50%
>=40% but <50%	11.50%
>=50% but <70%	9.50%
>=70%	7.50%
Scenario II: Equity in FCY and Repayment in LCY	
>=20% but <30%	18.00%
>=30% but <40%	16.00%
>=40% but <50%	14.00%
>=50% but <70%	12.00%
>=70%	10.00%

Table 11: Interest Rate for Staff Loan

Loan Type	Interest Rate
Staff Housing Loan	Saving Interest Rate + 1%
Staff Automobile/Car Loan	
Personal Loan	
Emergency Salary Advance	0

