



TARIFS FOR LOAN PRODUCTS

For non-payroll customers

Product name	Annual interest rate for TJS loans			Annual interest rate for USD loans
	Up to 500,000 somoni	Above 500, 000 and up to 1 mln. somoni	Above 1 mln. and up to 3 mln. somoni	Up to 300,000 USD
Business loans	22% - 28%	21% - 26%	20% - 25%	13% - 18%
Business loans under Accelerate Prosperity program	18%	18%	18%	-
Consumer loan	22% - 28%	-	-	13% - 18%
Express loan	18% - 21%	18% - 21%	-	9% - 14%
Mortgage loan	22%	-	-	15%
Auto loan	24% - 27%	-	-	-
Agriculture loan	22% - 28%	21% - 26%	-	-
Loan for Education	20%	-	-	-

For payroll customers

Product name	Collateral type	Annual interest rate for TJS loans	Annual interest rate for USD loans
Consumer loan	Property	23% - 25%	13% - 17%
	Vehicle	22%	16%
	Movable/without collateral	24%	17%
Mortgage loan	Apartment/House	21%	13%
Auto loan	Vehicle	22% - 23%	-
Loan for Education	Movable/without collateral	20%	-

1. Payroll customers - any employee of institutional customers using the FMFB payroll cards for receiving salary and all other remunerations;
2. Min-Max annual interest rate depends on collateral type and its location;
3. Admin fee for Express loan – 1%;
4. The loan and the amount of interest are divided into periods by the annuity method;
5. Effective from 01 February 2024.