

### RETAIL BANKING OR DOMESTIC BANKING

| <b>1</b>                                              | <b>Saving Account</b>                               | <b>Tariff</b>            | <b>Remark</b>        |
|-------------------------------------------------------|-----------------------------------------------------|--------------------------|----------------------|
| 1.1                                                   | Replacement of damaged passbook                     | Birr 50                  |                      |
| 1.2                                                   | Lost passbook replacement                           | Birr 50                  |                      |
| 1.3                                                   | Saving account closure before six month             | Birr 50                  |                      |
| 1.4                                                   | Issuance of saving account statement                | Birr 10 per page         |                      |
| <b>2</b>                                              | <b>Current Account</b>                              |                          |                      |
| 2.1                                                   | Issuance of interim statement to embassies          | Birr 30 per page         |                      |
| 2.2                                                   | Issuance of letter for balance confirmation         |                          |                      |
| 2.3                                                   | Issuance of interim statement or backdate statement | Birr 20 per page         |                      |
| 2.4                                                   | Special check clearance service                     | Birr 100                 |                      |
| <b>3</b>                                              | <b>Cost of Check Book</b>                           |                          |                      |
| 3.1                                                   | 25 Leaf                                             | Birr 50                  |                      |
| 3.2                                                   | 50 Leaf                                             | Birr 100                 |                      |
| 3.3                                                   | 100 Leaf                                            | Birr 150                 |                      |
| <b>4</b>                                              | <b>Cheques Returned Due to Insufficient Fund</b>    |                          |                      |
| 4.1                                                   | 1 <sup>st</sup> Instance                            |                          | As per NBE Directive |
| 4.2                                                   | 2 <sup>nd</sup> Instance                            |                          |                      |
| 4.3                                                   | 3 <sup>rd</sup> Instance                            |                          |                      |
| 4.4                                                   | Stop payment charge                                 | Birr 150 per instruction |                      |
| <b>5</b>                                              | <b>Cashier's Payment Order (CPO)</b>                |                          |                      |
| 5.1                                                   | CPO issuance for walk-in customer                   | Birr 100                 |                      |
| 5.2                                                   | CPO issuance for accountholders                     | Birr 50                  |                      |
| <b>Cancellation ,Amendment and Replacement of CPO</b> |                                                     |                          |                      |
| 5.3                                                   | For Accountholders                                  | Birr 50                  |                      |
| 5.4                                                   | Walk in customer                                    | Birr 100                 |                      |
| <b>6</b>                                              | <b>Refunding of Lost CPO</b>                        |                          |                      |
| 6.1                                                   | Accountholder                                       | Birr 100                 |                      |
| 6.1                                                   | Non Accountholder                                   | Birr 150                 |                      |
| <b>7</b>                                              | <b>Commission on LMT for Accountholders</b>         |                          |                      |

|           |                                                                                                                                    |                     |                                                                                                                        |
|-----------|------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------------------------------------------------------------------------------------------------------------|
| 7.1       | Up to Birr 2000                                                                                                                    | Birr 2.00 flat      |                                                                                                                        |
| 7.2       | Above Birr 2001 – 100,000                                                                                                          | Birr 1.25 per mile  |                                                                                                                        |
| 7.3       | Above 100,000.00                                                                                                                   | Birr 1.00 per mile  |                                                                                                                        |
| 7.4       | Service Charge                                                                                                                     | Birr 10.00          |                                                                                                                        |
| <b>8</b>  | <b>Commission on LMT for Walk-In Customer</b>                                                                                      |                     |                                                                                                                        |
| 8.1       | Up to Birr 2,000                                                                                                                   | Birr 2.00 flat      |                                                                                                                        |
| 8.2       | Above Birr 2001 – 100,000                                                                                                          | Birr 1.25 per mile  |                                                                                                                        |
| 8.3       | Above 100,000.00                                                                                                                   | Birr 1.00 per mile  |                                                                                                                        |
| 8.4       | Service Charge                                                                                                                     | Birr 10.00 flat     |                                                                                                                        |
| <b>9</b>  | <b>LMT Amendment at customers Request</b>                                                                                          |                     |                                                                                                                        |
| 9.1       | Commission                                                                                                                         | Free                |                                                                                                                        |
| 9.2       | Service Charge                                                                                                                     | Birr 10,00          |                                                                                                                        |
| 9.3       | Retransfer                                                                                                                         | Birr 10.00          |                                                                                                                        |
| 9.4       | Account to Account Transfer (within the Bank)                                                                                      | Free                |                                                                                                                        |
| 9.5       | RTGs transfer (Other bank Transfer)                                                                                                | Birr 50             |                                                                                                                        |
| 9.6       | Standing instruction maintenance (set up for salary, PF                                                                            | 30 per execution    |                                                                                                                        |
| <b>10</b> | <b>Request for Duplicate Advices or Documents</b>                                                                                  |                     |                                                                                                                        |
| 10.1      | Duplicate advice – Current year                                                                                                    | Birr 20 per page    |                                                                                                                        |
| 10.2      | Duplicate advice of 1 year and above                                                                                               | Birr 30 per page    |                                                                                                                        |
| 10.3      | Duplicate statements of current account                                                                                            | Birr 25 per page    |                                                                                                                        |
| <b>11</b> | <b>Other Service Charges</b>                                                                                                       |                     |                                                                                                                        |
| 11.1      | Certification & Balance confirmation inquiry                                                                                       |                     |                                                                                                                        |
| 11.2      | Extra copy of letter per page                                                                                                      |                     |                                                                                                                        |
| 11.3      | Standing instruction maintenance (set up)                                                                                          |                     |                                                                                                                        |
| 11.4      | Court and other related injunction fee                                                                                             |                     |                                                                                                                        |
| 11.5      | Authentication of power of attorney and court decisions per receipt payment (MA &AA) but free if it's authenticated through system | Birr 50             |                                                                                                                        |
| 11.6      | Account & amount verification for the deceased and any other similar cases                                                         | Birr 100 per case   | BORMD is responsible to ensure relevant service is paid for account confirmation and finance is for share verification |
| 11.7      | Issuance of letter to embassies and others                                                                                         | Birr 100 per letter |                                                                                                                        |
| 11.8      | Changes of signature on own request                                                                                                | Birr 50             |                                                                                                                        |

### Credit Management Related Services

| 1   | Guarantee Services                                                           | Charges                                                                                                                                                                                                                                                                                                                                                                               | Remark   |
|-----|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 1.1 | Guarantee commission on cash collateral                                      | All condition remains the same except that minimum commission for guarantee amounts below Birr 50,000 shall be Birr 500 .00 per quarter. Commission of Birr 500 if the guarantee amount is Birr 50,00 and above. Below Birr 50,000.00 the commission shall be Birr 250.00 negotiation shall be made when necessary and the amount shall be approved by EMT if the charge is different |          |
| 1.2 | Guarantee commission on non- cash collateral                                 | If the collateral to be pledged is below 50% of the guarantee amount and if it is movable asset it shall be 1.25 % per quarter                                                                                                                                                                                                                                                        |          |
| 1.3 | Guarantee Commission on unsecured facility                                   | 1.35% per quarter /negotiation shall be made when deemed necessary and the amount shall be approved by EMT on case by case                                                                                                                                                                                                                                                            |          |
| 2   | Penalty for Early Settlement of Term Loans                                   |                                                                                                                                                                                                                                                                                                                                                                                       |          |
| 2.1 | If remaining period of the loan to mature is > 6 months                      | 3% of the outstanding balance                                                                                                                                                                                                                                                                                                                                                         | As it is |
| 3   | OD Related Services                                                          |                                                                                                                                                                                                                                                                                                                                                                                       |          |
| 3.1 | Renewal of Od facility (Service Fee)                                         | 0.25% of the renewed limit amount                                                                                                                                                                                                                                                                                                                                                     | As it is |
| 3.2 | Turnover not equal to 1 times of the approved limit within a year (x<1 times | 0.20% of the limit                                                                                                                                                                                                                                                                                                                                                                    |          |
| 3.3 | Turnover greater than or equal to 1 and less than 2 times of the             | 0.15% of the limit                                                                                                                                                                                                                                                                                                                                                                    |          |
| 3.4 | Turnover 3<x<4                                                               | Free                                                                                                                                                                                                                                                                                                                                                                                  |          |

|          |                                                                                                                 |                                                                                                                                |  |
|----------|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--|
| 3.5      | If highest debit within a year is less than 90% and greater than and equal to 50% one year (100 % $\times$ 50%) | 0.75% of the unutilized limit amount                                                                                           |  |
| 3.6      | If highest debit amount is less than 50% within a year ( $\times$ 50%)                                          | 1% of the unutilized limit amount                                                                                              |  |
| <b>4</b> | <b>Later Repayment of Aprears</b>                                                                               |                                                                                                                                |  |
| 4.1      | Late payment for three months                                                                                   | 0.5% of the arrear amount                                                                                                      |  |
| 4.2      | Late payment for four months                                                                                    | 0.75 % of the arrears amount                                                                                                   |  |
| 4.3      | Late payment for five months                                                                                    | 1% of the arrears amount                                                                                                       |  |
| 4.4      | Late payment for six months and above                                                                           | 1.25% of the arrears amount                                                                                                    |  |
| <b>5</b> | <b>Renegotiated Loans and Advances</b>                                                                          |                                                                                                                                |  |
| 5.1      | Restructuring and rescheduling                                                                                  | 0.50% of the outstanding principal balance, maximum Birr 50,000                                                                |  |
| 5.2      | Guarantee conversion to TL and OD conversion to TL                                                              | 1% of the guarantee amount and minimum of Birr 5,000.00                                                                        |  |
| 5.3      | Repayment Amendment                                                                                             | Birr 2,500                                                                                                                     |  |
| 5.4      | Waiver of payment and or extension of grace period                                                              | Birr 2000                                                                                                                      |  |
| 5.5      | Loan administration fee/process fee for new request                                                             | 1% of the approved amount of any facility with the exception of staff loan, LC and guarantee facilities minimum of Birr 500.00 |  |
| <b>6</b> |                                                                                                                 |                                                                                                                                |  |
| 6.1      | Merchandise management fee/handing if controlling staff is not required as per the credit procedure of the bank |                                                                                                                                |  |
| <b>7</b> | <b>Registration /Amendment/Related to</b>                                                                       |                                                                                                                                |  |
| 7.1      | Registration /Amendment/related collateral                                                                      | Birr 1000                                                                                                                      |  |
| 7.2      | Collateral replacement fee                                                                                      | Birr 3000                                                                                                                      |  |
| 7.3      | Collateral release fee prior to settlement                                                                      | Birr 3000                                                                                                                      |  |
| 7.4      | Any status change related to the existing collateral                                                            | Birr 2000                                                                                                                      |  |
| 7.5      | Insurance renewal fee..if the bank renew on behalf of the customer                                              | Birr 200                                                                                                                       |  |

|      |                                                                                                                                                                                                                  |                                      |                                                                                                                                                                    |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7.6  | Credit information request fee/per single individual or company /to be collected from NBE and also other banks                                                                                                   | Birr 300                             |                                                                                                                                                                    |
| 7.7  | Credit status confirmation fee (related to a status letter issued from our bank credit department and a letter to other bank's credit department) (any credit related letter as per the request of the customer) | Birr 200                             |                                                                                                                                                                    |
| 7.8  | Guarantee confirmation fee                                                                                                                                                                                       | Birr 500                             |                                                                                                                                                                    |
| 7.9  |                                                                                                                                                                                                                  |                                      |                                                                                                                                                                    |
| 7.10 | Financial statement consultation and support fee (using CCR)                                                                                                                                                     | Birr 500                             |                                                                                                                                                                    |
| 7.11 | Renewal pre- shipment facility                                                                                                                                                                                   | 0.05 % of the limit                  |                                                                                                                                                                    |
| 7.12 | Turnover not equal to 1 times of the approved limit within a year ( $x < 1$ times)                                                                                                                               | 0.1 Of the limit                     |                                                                                                                                                                    |
| 7.13 | Turnover greater than or equal to q and less than times of the approved limit within a year ( $1 > x < 2$ )                                                                                                      | 0.05 % of the limit                  |                                                                                                                                                                    |
| 7.14 | Re-approval ,if the reason for delay in disbursement is not the bank ( For all loans)                                                                                                                            | Birr 3000                            |                                                                                                                                                                    |
| 7.15 | Re-scheduling interest rate                                                                                                                                                                                      | The bank will count from the initial |                                                                                                                                                                    |
| 7.16 | Cancellation/suspension of foreclosure decision                                                                                                                                                                  | Birr 100                             |                                                                                                                                                                    |
| 7.17 | Allowing registration of collateral by other bank on second degree basis                                                                                                                                         | Birr5000                             |                                                                                                                                                                    |
| 7.18 | Appeal processing fee                                                                                                                                                                                            | Birr 1000                            | The appeal will be processed after the borrower pays the administration on the previous loan and advances or facilities approved but not yet disbursed or declined |
| 7.19 | Movable collateral management fee (issuance of letter for bolo, Insurance and any related issues)                                                                                                                | Birr 500.00/booklet                  |                                                                                                                                                                    |
| 7.20 | Transfer of loan file from one branch to another                                                                                                                                                                 | Birr 1000                            |                                                                                                                                                                    |
| 7.21 | Cash flow statement preparation/consultation                                                                                                                                                                     | Birr 1000                            |                                                                                                                                                                    |
| 7.22 | Any credit related paper for "to whom it may concern"                                                                                                                                                            | Birr 500                             |                                                                                                                                                                    |

### Finance and Accounts Services

| 1 | Service Charge Related to Shares                                                                                                                       | Charges          | Remark |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------|
| 1 | Issuing certificate for the second time due to the shareholders' own reason                                                                            | Birr 100         |        |
| 2 | Share transfer person to person above Birr 25,000                                                                                                      | Birr 300         |        |
| 3 | Registration of share as collateral for other banks (entities)                                                                                         | Birr 500         |        |
| 4 | Writing letters such as to "to whom it may concern" and letters to various organizations/only on shareholders who have already taken their certificate | Birr 100         |        |
| 5 | Copying document from shareholder file                                                                                                                 | Birr 10 per page |        |
| 6 | Authentication of power of attorney                                                                                                                    | Birr 50          |        |

### Procurement

|   | Services                                                                                                 | Charges  |                               |
|---|----------------------------------------------------------------------------------------------------------|----------|-------------------------------|
| 1 | Annual procurement Bid document production cost for each lot                                             | Birr 500 |                               |
| 2 | Bid document purchase for different IT solution procurement like server, AC, UPS etc ,from local bidders | Birr 500 |                               |
| 3 | International bid document purchase for different IT solution and other procurements                     |          | To be decided up on the event |

## International Banking Services Terms and Tariffs

|                                                   |                                                        |                  |               |
|---------------------------------------------------|--------------------------------------------------------|------------------|---------------|
| <b>1</b>                                          | <b>Incoming Transfer (SWIFT)</b>                       | <b>Tariff</b>    | <b>Remark</b> |
|                                                   | Exchange Commission                                    | Free             |               |
|                                                   | Service Charge                                         | Free             |               |
| <b>Cancellation /Retransfer of SWIFT Transfer</b> |                                                        |                  |               |
|                                                   | Service Charge                                         | USD 100          |               |
|                                                   | SWIFT Charge                                           | Free             |               |
| <b>2</b>                                          | <b>Outgoing Transfer (Invisible ,Personal Transfer</b> |                  |               |
| <b>2.1</b>                                        | <b>Outgoing Transfer From Local Currency Account</b>   |                  |               |
|                                                   | Exchange Commission                                    | 2.5 %            |               |
|                                                   | Service Charge                                         | 11% - Min USD 50 |               |
|                                                   | SWIFT Charge                                           | USD 30           |               |
|                                                   | Amendment on SWIFT Transfer                            | USD 30           |               |
|                                                   | Cancellation on SWIFT Transfer                         | USD 30           |               |
| <b>2.2</b>                                        | <b>Outgoing Transfer From All Types of FCY Account</b> |                  |               |
|                                                   | Exchange Commission                                    | Free             |               |
|                                                   | Service Charge                                         | 5 % - min USD50  |               |
|                                                   | Service Charge from LCY                                | 11% min USD50    |               |
|                                                   | SWIFT Charge                                           | USD 30           |               |
|                                                   | Amendment on SWIFT Transfer                            | USD30            |               |
|                                                   | Cancellation on SWIFT Transfer                         | USD30            |               |
| <b>2.3</b>                                        | <b>Outgoing Transfer Staff Member</b>                  |                  |               |
|                                                   | Exchange Commission                                    | 2.5%             |               |
|                                                   | Service Charge                                         | Free             |               |
|                                                   | SWIFT Charge                                           | USD30            |               |

|                               |                                           |                  |  |
|-------------------------------|-------------------------------------------|------------------|--|
|                               | Amendment on SWIFT Transfer               | Free             |  |
|                               | Cancellation on SWIFT Transfer            | Free             |  |
| <b>2.4</b>                    | <b>Outgoing SWIFT Transfer For NGO</b>    |                  |  |
|                               | Exchange Commission                       | 2.5%             |  |
|                               | Service Charge                            | Free             |  |
|                               | SWIFT Charge                              | USD 30           |  |
|                               | Amendment on SWIFT Transfer               | Free             |  |
|                               | Cancellation on SWIFT Transfer            | Free             |  |
| 2.5                           | SWIFT Bureau Operation/Charge per Request | USD 30           |  |
| <b>3</b>                      | <b>Forex Bureau Operations</b>            |                  |  |
| <b>3.1</b>                    | <b>Sale of FCY Cash Note</b>              |                  |  |
|                               | Exchange Commission                       | Free             |  |
|                               | Service Charge                            | 12%              |  |
| <b>3.2</b>                    | <b>Sale of FCY Cash Note for Staff</b>    |                  |  |
|                               | Exchange Commission                       | Free             |  |
|                               | Service Charge                            | Free             |  |
| <b>Trade Service Business</b> |                                           |                  |  |
| <b>4</b>                      | <b>Import Advance Payment (TT)</b>        |                  |  |
| <b>4.1</b>                    | <b>Import Advance Payment from LCY</b>    |                  |  |
|                               | Exchange Commission                       | 2.5%             |  |
|                               | Service Charge                            | 11%- min USD 100 |  |
|                               | SWIFT Charge                              | USD30            |  |
|                               | Amendment on SWIFT Transfer               | USD30            |  |
|                               | Cancellation on SWIFT Transfer            | USD30            |  |

|            |                                                             |                                                               |  |
|------------|-------------------------------------------------------------|---------------------------------------------------------------|--|
| <b>4.2</b> | <b>Import Advance Payment from All Types of FCY Account</b> |                                                               |  |
|            | Exchange Commission                                         | Free                                                          |  |
|            | Service Charge                                              | 5% min USD 100                                                |  |
|            | Service Charge from LCY Account                             | 11% min USD 100                                               |  |
|            | SWIFT Charge                                                | USD30                                                         |  |
|            | Amendment on SWIFT Transfer                                 | USD30                                                         |  |
|            | Cancellation of SWIFT Transfer                              | USD30                                                         |  |
| <b>5</b>   | <b>Import Letter of Credit (LC)</b>                         |                                                               |  |
| <b>5.1</b> | <b>Import LC Opening from LCY Account</b>                   |                                                               |  |
|            | Exchange Commission                                         | 2.5%                                                          |  |
|            | Opening Commission                                          | 5.5 Minimum USD200                                            |  |
|            | Service Charge                                              | 5.5 Minimum USD 200                                           |  |
|            | Unpaid margin on LC                                         | 4% of unpaid amount Minimum USD 200 per Supplier              |  |
|            | Supplier Charge                                             | 3% min USD200 Per quarter                                     |  |
|            | Confirmation Commission                                     | 4% min USD200 per quarter                                     |  |
|            | SWIFT Charge                                                | USD50                                                         |  |
| <b>5.2</b> | <b>Import LC Opening from All Types of FCY Account</b>      |                                                               |  |
|            | Exchange Commission                                         | Free                                                          |  |
|            | Service Charge                                              | 2.5% minimum USD100                                           |  |
|            | Service Charge paid from LCY Account                        | 2.5Minimum USD 200                                            |  |
|            | Opening Commission                                          | 2.5 Minimum USD 100                                           |  |
|            | Opening Commission paid from LCY Account                    | 5.5 minimum USD 200                                           |  |
|            | Supplier Charge                                             | 3% minimum USD 200 per supplier charged proforma registration |  |
|            | Confirmation Commission                                     | 4% minimum USD200 per quarter                                 |  |
|            | SWIFT Charge                                                | UAD 50                                                        |  |

|            |                                                                                |                                           |  |
|------------|--------------------------------------------------------------------------------|-------------------------------------------|--|
| <b>5.3</b> | <b>Import LC Amendment from Local Currency Account</b>                         |                                           |  |
|            | Service Charge if additional period involved per quarter                       | 5% min USD 200                            |  |
|            | Extension Commission ,if extension Requested before expiry per quarter         | 4% min USD 200                            |  |
|            | Extension Commission if extension requested after expiry                       | 5% min USD200                             |  |
|            | Amendment                                                                      | Usd100 per requested amendment            |  |
| <b>5.4</b> | <b>Import LC Amendment from All Types of FCY Account</b>                       |                                           |  |
|            | Service Charge if additional period involved per quarter                       | 2.5 % min USD 100                         |  |
|            | Service Charge paid from LCY if additional period involved per quarter         | 5% min USD 200                            |  |
|            | Extension Commission if extension requested before expiry per quarter          | 2.5% min USD 100                          |  |
|            | Extension Commission from LCY if extension requested before expiry per quarter | 4% min USD 200                            |  |
|            | Extension Commission if extension requested after expiry                       | 5% min USD 100                            |  |
|            | Amendment Commission                                                           | USD100 per requested amendment            |  |
| <b>5.5</b> | <b>Import LC Amount Increase from LCY</b>                                      |                                           |  |
|            | Exchange Commission                                                            | 2.5% of increased amount                  |  |
|            | Service Charge                                                                 | 5.5% of increase amount minimum USD 200   |  |
|            | Commission                                                                     | 5.5% of increase amount minimum USD200    |  |
| <b>5.6</b> | <b>Import LC Amount Increase from All FCY Account</b>                          |                                           |  |
|            | Exchange Commission                                                            | Free                                      |  |
|            | Service Charge                                                                 | 2.5% of increased amount minimum USD100   |  |
|            | Service Charge paid from LCY Account                                           | 5.55 – of increased amount minimum USD200 |  |

|             |                                                                                             |                                              |  |
|-------------|---------------------------------------------------------------------------------------------|----------------------------------------------|--|
|             | Commission from FCY                                                                         | 2.5% - of increased amount<br>minimum USD100 |  |
|             | Opening Commission paid from LCY Account                                                    | 5.5 % -of increased amount<br>minimum USD200 |  |
| <b>5.7</b>  | <b>Import LC Cancellation</b>                                                               |                                              |  |
|             | Cancellation Commission (for fully cancelled LC)                                            | USD 100                                      |  |
| <b>5.8</b>  | <b>LC Excess Drawing (where document value exceeds LC Amount) from LCY Currency Account</b> |                                              |  |
|             | Exchange Commission                                                                         | 2.5%                                         |  |
|             | Service Charge                                                                              | 11%-of increased amount<br>minimum USD200    |  |
| <b>5.9</b>  | <b>LC Excess Drawing (where document value exceeds LC Amount)from all FCY Account</b>       |                                              |  |
|             | Exchange Commission                                                                         | Free                                         |  |
|             | Service Charge on Excess Amount                                                             | 5%-of increased amount<br>minimum USD200     |  |
| <b>5.10</b> | <b>Acceptance/Supplier's Credit LC</b>                                                      |                                              |  |
|             | Exchange Commission                                                                         | 2.5%                                         |  |
|             | Opening Commission                                                                          | 6% - minimum USD200                          |  |
|             | Service Charge                                                                              | 6%- minimum USD200                           |  |
|             | Confirmation Commission                                                                     | 4%- minimum USD200                           |  |
|             | Settlement Charge ,at the time of payment                                                   | 1%- minimum USD200                           |  |
|             | Settlement SWIFT Charge                                                                     | USD50                                        |  |
| <b>5.11</b> | <b>LC Partial Shipment</b>                                                                  |                                              |  |
|             | Partial Shipment for 1 <sup>st</sup> and 2 <sup>nd</sup> time                               | Free                                         |  |
|             | Partial Shipment 3 <sup>rd</sup> time and above                                             | The unpaid margin plus 10% of<br>Doc. value  |  |
| <b>5.12</b> | <b>Guarantee Under LC-Delivery Order (Do)</b>                                               |                                              |  |
|             | Guarantee issued for copy of bill of lading /Air way birr                                   | The unpaid margin plus 10% of                |  |
|             | Delivery Order Issuance charge                                                              | 3% minimum USD200                            |  |
| <b>5.13</b> | <b>LC Discrepancy Charge</b>                                                                |                                              |  |
|             | LC Document Discrepancy Charge                                                              | USD 150 from beneficiary                     |  |
| <b>6</b>    | <b>Documentary Collection /Inward Bills for Collection (IBC)</b>                            |                                              |  |
| <b>6.1</b>  | <b>Purchase Order Approval Charge from LCY Account</b>                                      |                                              |  |

|            |                                                            |                                                                                                                                                                            |  |
|------------|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|            | Purchase order Approval Charge                             | 11%- minimum USD200 200                                                                                                                                                    |  |
|            | Purchase Order Approved with margin                        | 4% of unpaid amount – minimum USD200 (Applicable only for manufacturing sector)per quarter                                                                                 |  |
|            | Penalty for partial Utilization of PO                      | Per partially presented document 1 <sup>st</sup> time= 3% minimum USD 200<br>2 <sup>nd</sup> time = 4% minimum USD200<br>3 <sup>rd</sup> time and above =5% minimum USD200 |  |
|            | Supplier Change Charge                                     | 3%- minimum USD200 per supplier changed after proforma registration                                                                                                        |  |
|            | PO Amendment                                               | USD 100 per amendment                                                                                                                                                      |  |
|            | PO Cancellation (for fully cancelled PO)                   | USD 100                                                                                                                                                                    |  |
| <b>6.2</b> | <b>Purchase Order Approval Charge from All FCY Account</b> |                                                                                                                                                                            |  |
|            | Purchase Order Charge                                      | 5%- minimum USD100                                                                                                                                                         |  |
|            | Purchase Order Charge from LCY                             | 11%- minimum USD200                                                                                                                                                        |  |
|            | Purchase Order Approved with margin                        | 4% of unpaid amount-minimum USD200(Applicable only for manufacturing sector)per quarter                                                                                    |  |
|            | Penalty for partial Utilization of PO from LCY             | Per partially presented document 1 <sup>st</sup> time= 3% minimum USD 200<br>2 <sup>nd</sup> time = 4% minimum USD200<br>3 <sup>rd</sup> time and above =5% minimum USD200 |  |
|            | Penalty for Partial Utilization of PO from all FCY Account | 1 <sup>st</sup> time + 2.5 % minimum USD200<br>2 <sup>nd</sup> time= 3% minimum USD200                                                                                     |  |

|            |                                                                                 |                                                                      |  |
|------------|---------------------------------------------------------------------------------|----------------------------------------------------------------------|--|
|            |                                                                                 | 3 <sup>rd</sup> time and above= 4% minimum USD200                    |  |
|            | Supplier Change Charge                                                          | 3% - minimum USD200 per supplier changed after proforma registration |  |
|            | PO Amendment from FCY                                                           | USD100 per amendment                                                 |  |
|            | PO Cancellation (for fully cancelled PO)                                        | USD100 fully cancelled                                               |  |
| <b>6.3</b> | <b>Increase In Purchase Order from LCY Account</b>                              |                                                                      |  |
|            | Purchase Order Charge                                                           | 11% of increased amount minimum USD 200                              |  |
| <b>6.4</b> | <b>Increase in Purchase Order from All FCY Account</b>                          |                                                                      |  |
|            | Increase in purchase order charge                                               | 5% of increased amount minimum USD100                                |  |
|            | Increase in purchase order charge from LCY                                      | 11% of increased amount minimum USD200                               |  |
| <b>6.5</b> | <b>Purchase Order Extension</b>                                                 |                                                                      |  |
|            | Extension Charge for Expired PO from LCY Account                                | 11% per quarter- minimum USD100                                      |  |
| <b>6.6</b> | <b>Extension Charge for Expired PO from All FCY Account</b>                     |                                                                      |  |
|            | Extension Charge                                                                | 5% per quarter- minimum USD100                                       |  |
|            | Extension Charge from LCY                                                       | 11% per quarter – minimum USD200                                     |  |
| <b>7</b>   | <b>IBC Sight Document</b>                                                       |                                                                      |  |
| <b>7.1</b> | <b>IBC Sight Document from Local Currency Account</b>                           |                                                                      |  |
|            | Exchange Commission                                                             | 2.5%                                                                 |  |
|            | IBC document received from supplier directly (for one time only) penalty charge | 3% of invoice value minimum USD200                                   |  |
|            | SWIFT Charge                                                                    | USD 30                                                               |  |
| <b>7.2</b> | <b>IBC Sight Document from All FCY Account</b>                                  |                                                                      |  |
|            | Exchange Commission                                                             | Free                                                                 |  |
|            | SWIFT Charge                                                                    | USD30                                                                |  |
| <b>7.3</b> | <b>Guarantee Under Cad-Delivery Order (Do)</b>                                  |                                                                      |  |

|            |                                                                                              |                                                                           |  |
|------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--|
|            | Guarantee Issued for copy of Bill of Lading/Airway Bill under IBC                            | 110% deposit of invoice value                                             |  |
|            | Delivery Order Issuance Charge                                                               | 3% minimum USD200                                                         |  |
| <b>7.4</b> | <b>IBC Excess Drawing (where document value exceeds approved PO amount) from LCY Account</b> |                                                                           |  |
|            | Exchange Commission                                                                          | 2.5%                                                                      |  |
|            | Service Charge                                                                               | 11% of increased amount minimum USD 200                                   |  |
| <b>7.5</b> | <b>IBC Excess Drawing from All Types of FCY Account</b>                                      |                                                                           |  |
|            | Exchange Commission                                                                          | Free                                                                      |  |
|            | Service Charge on Excess Amount                                                              | 5% of increased amount minimum USD 200                                    |  |
| <b>7.6</b> | <b>IBC Acceptance</b>                                                                        |                                                                           |  |
|            | Exchange Commission                                                                          | 2.5%                                                                      |  |
|            | Service Charge                                                                               | 12% - minimum USD200                                                      |  |
|            | Settlement charge ,at the time of payment                                                    | 1% Minimum USD200                                                         |  |
|            | Settlement SWIFT charge                                                                      | USD30                                                                     |  |
| <b>8</b>   | <b>Freight Collection to ESL (Ethiopian Shipping Lines)</b>                                  |                                                                           |  |
| <b>8.1</b> | <b>Freight Collection to ESL in FCY from LCY Account</b>                                     |                                                                           |  |
|            | Exchange Commission                                                                          | 2.5%                                                                      |  |
|            | Service Charge                                                                               | 11%-minimum USD100                                                        |  |
|            | Service Charge                                                                               | 13%- minimum USD100,if freight amount exceeds document value by up to 50% |  |
|            | Service Charge                                                                               | 16 %- minimum USD100,If freight amount exceeds document value above 50%   |  |
| <b>8.2</b> | <b>Freight Charge from all FCY Currency Account</b>                                          |                                                                           |  |
|            | Exchange Commission                                                                          | Free                                                                      |  |
|            | Service Charge                                                                               | 5%                                                                        |  |
|            | Service Charge paid from LCY Account                                                         | 11%- minimum USD200                                                       |  |
| <b>8.3</b> | <b>Freight Collection to ESL in local Currency</b>                                           |                                                                           |  |
|            | Service Charge                                                                               | 1%- minimum ETB 2,000                                                     |  |

|            |                                                                                    |                                                       |  |
|------------|------------------------------------------------------------------------------------|-------------------------------------------------------|--|
| <b>9</b>   | <b>Handling of Expired LC's ,IBC's and Uncollected Shipping Documents</b>          |                                                       |  |
| <b>9.1</b> | <b>Document received after PO/LC expired and Shipped within LC/PO Validity</b>     |                                                       |  |
|            | Within 5 day after LC/PO Expired                                                   | Free                                                  |  |
|            | Within 6 to 30 days after LC/PO expired from LCY                                   | 5.5% minimum USD200                                   |  |
|            | Within 6 to 30 days after LC/PO FCY                                                | 2.5% minimum USD200                                   |  |
|            | After LC/PO expired after 30 days from LCY                                         | 11% minimum USD200                                    |  |
|            | After LC/PO expired after 30 days from FCY                                         | 5% minimum USD200                                     |  |
| <b>9.2</b> | <b>Document Received After LC/PO expired and Shipped after LC/PO expired</b>       |                                                       |  |
|            | Document handling charge from LCY                                                  | 11% minimum USD200                                    |  |
|            | Document handling charge from FCY                                                  | 5% minimum USDv200                                    |  |
|            | Penalty Charge                                                                     | 3%                                                    |  |
| <b>9.2</b> | <b>Uncollected Shipping Documents</b>                                              |                                                       |  |
|            | Handling Commission                                                                | USD200                                                |  |
|            | Custody Charges for IBC AND LC                                                     | 2% of document value minimum USD200 (for over 45 day) |  |
|            | Document return by courier service                                                 | Per Courier bill                                      |  |
|            | Handling of delivery of documents free of payment (Return of document)             | USD50                                                 |  |
| <b>10</b>  | <b>Other Charges</b>                                                               |                                                       |  |
|            | Proforma Registration Fee                                                          | ETB 100 (per NBE)                                     |  |
|            | Corresponndent Bank Charge (deducted from our account)                             | Per correspondent bank debit advise /statement        |  |
|            | Interest on advance on Import Bills                                                | Per landing rate                                      |  |
|            | Import advance (TT) original document authentication fee                           | 1.5 % of invoice value minimum USD100                 |  |
|            | Import Advance (TT) document authentication for copy documents                     | 100% deposit of invoice value minimum USD100          |  |
|            | Additional charges for proforma invoice that consists of item lists from 50 to 100 | 3% minimum USD250                                     |  |
|            | Additional Charge for proforma invoice that consists of item lists from101 to 150  | 3.5% minimum USD350                                   |  |

|  |                                                                                    |                     |  |
|--|------------------------------------------------------------------------------------|---------------------|--|
|  | Additional Charge for proforma invoice that consists of item lists above 151 items | 4% - minimum USD450 |  |
|  | Permit Extension for first time                                                    | USDD 75             |  |
|  | Permit Extension for more than one time                                            | USD 100             |  |
|  | Shipment made before FCY/Permit? PO approval penalty charge                        | 3% MINIMUM usd250   |  |
|  | Import permit splitting                                                            | USD70               |  |
|  | Import permit form per piece                                                       | ETB100              |  |
|  | Issuance of duplicate permit                                                       | USD75               |  |
|  | LC full text SWIFT charge                                                          | USD50               |  |
|  | Amendment and other message not exceeding one page SWIFT charge                    | USD30               |  |
|  | SWIFT message received and sent on behalf of other bank                            | USD50               |  |
|  | SWIFT MT700, MT707 and other MT advised to other bank in Ethiopia                  | ETB 2,000           |  |
|  | Letter written to Authorities and various organization per each letter             | ETB 1,000           |  |
|  | Courier Service                                                                    | Per courier bill    |  |
|  | Photocopy                                                                          | Birr 50 per page    |  |
|  | Daily Exchange rate for each day                                                   | Birr 50 per page    |  |
|  | Exchange rate of any particular day within a year for each day                     | Birr 100            |  |
|  | Exchange rate over one year for each day                                           | Birr 500            |  |
|  | Duplicate advice for transaction less than 3 months                                | Birr 50 per page    |  |
|  | Investigation fee requested by overseas bank, more than 3 months                   | Birr 100 per page   |  |
|  | Investigation fee requested by overseas bank, below 3 months                       | Free                |  |
|  | Investigation fee requested by overseas bank, more than 3 months                   | USD30               |  |
|  | Investigation fee requested by local customer below 6 months                       | ETB 1,000           |  |
|  | Investigation fee requested by local customer above 6 months                       | ETB 5,000           |  |

|             |                                                                                                                                                                    |                                            |  |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|--|
| <b>11</b>   | <b>Export</b>                                                                                                                                                      |                                            |  |
| <b>11.1</b> | <b>Export Letter of Credit (LC)</b>                                                                                                                                |                                            |  |
|             | Advising Commission                                                                                                                                                | Free                                       |  |
|             | Extension Commission                                                                                                                                               | Free                                       |  |
|             | Extension and Amendment Commission                                                                                                                                 | Free                                       |  |
|             | Confirmation Commission                                                                                                                                            | Free                                       |  |
|             | All export permit                                                                                                                                                  | Free                                       |  |
|             | Small item export permit                                                                                                                                           | USD30                                      |  |
| <b>11.2</b> | <b>Negotiation Commission (ODBP/ODBC)</b>                                                                                                                          |                                            |  |
|             | Courier Service                                                                                                                                                    | Per courier bill                           |  |
|             | SWIFT per message                                                                                                                                                  | USD50                                      |  |
| <b>12</b>   | <b>Foreign Letter of Guarantee</b>                                                                                                                                 |                                            |  |
| <b>12.1</b> | <b>Indirect Incoming Guarantee Charge<br/>Bid Bonds/Performance Bonds/Advance<br/>payment Issued as Request of Correspondent<br/>Bank Broad with Their Counter</b> |                                            |  |
|             | Up to USD 200,000 -                                                                                                                                                | 0.75 % per quarter – minimums<br>USD 100   |  |
|             | USD 200,001 – USD 400,000                                                                                                                                          | 0.5% per quarter – minimums<br>USD 100     |  |
|             | USD 400,001 – USD 600,000                                                                                                                                          | 0.45 % per quarter – minimums<br>USD 100   |  |
|             | USD 600,001 – and above                                                                                                                                            | 0.3 % per quarter –minimums<br>USD 100     |  |
| <b>12.2</b> | <b>Amendment Charge</b>                                                                                                                                            |                                            |  |
|             | Amendment                                                                                                                                                          | USD 150                                    |  |
|             | Increase in amount of guarantee opened confirmed by us                                                                                                             | As per issuance of the guarantee<br>Charge |  |
| <b>12.3</b> | <b>Extention of Guarantee Charge</b>                                                                                                                               |                                            |  |
|             | Opened /Confirmed by us                                                                                                                                            | As per issuance of the guarantee           |  |
|             | Other terms of guarantee                                                                                                                                           | USD150                                     |  |
| <b>12.4</b> | <b>Direct Incoming Guarantee Charge<br/>Bid Bonds/Performance Bonds/Advance<br/>Payment</b>                                                                        |                                            |  |

|             |                                                                     |                                                 |  |
|-------------|---------------------------------------------------------------------|-------------------------------------------------|--|
|             | Issued by correspondent banks passed through us                     | USD 150                                         |  |
|             | Extension of guarantee                                              | USD 100                                         |  |
|             | SWIFT Charge                                                        | USD 60                                          |  |
|             | Service Charge of lodging of claims                                 | USD60                                           |  |
|             | SWIFT Charge of claim lodging                                       | USD 50                                          |  |
| <b>12.5</b> | <b>Outgoing Guarantee<br/>Issuance of Bid Bond/Performance Bond</b> |                                                 |  |
|             | Against 100% Cash deposit                                           | 1.5 % - minimum USD100 plus foreign bank charge |  |
|             | With Credit Facility                                                | 1.2% - minimum USD100                           |  |
|             | Guarantee Claim per charge                                          | 0.3%                                            |  |
|             |                                                                     |                                                 |  |

### Terms and Tariffs of Digital Banking Services of the Bank

| <b>1</b> | <b>ATM<br/>Services</b>                                           | <b>Tariff</b>                                                                                                 | <b>Remark</b> |
|----------|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|---------------|
|          | New ATM card issuance                                             | 100 ETB                                                                                                       |               |
|          | ATM card Replacement                                              | 100 ETB                                                                                                       |               |
|          | PIN replacement                                                   | 50 ETB                                                                                                        |               |
| <b>2</b> | <b>Digital Banking, Mobile Banking, USSD and Wallet services</b>  |                                                                                                               |               |
|          | Subscription/Maintenance                                          | 5 birr monthly on active users                                                                                |               |
|          | Fund Transfer                                                     |                                                                                                               |               |
|          | Within own accounts                                               | Free                                                                                                          |               |
|          | Account to account transfer (to other Enat Accounts) USSD and App | <ul style="list-style-type: none"> <li>For transaction value less than or equal to 5,000 birr free</li> </ul> |               |

|  |                                      |                                                                                                                                                                                                                                                                                                                                                                                                               |  |
|--|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  |                                      | <ul style="list-style-type: none"> <li>• For Transaction values between 5,001 and 50,000 Birr 0.008%</li> <li>• For Transaction values between 50,001 and 100,000 Birr 0.01%</li> <li>• For Transaction values of more than 100,001 Birr 15 birr</li> </ul>                                                                                                                                                   |  |
|  | Transfer to tele birr self           | <ul style="list-style-type: none"> <li>• For transaction value less than or equal to 5,000 birr 0.1%</li> <li>• For Transaction values between 5,001- and 75,000-Birr Birr 5</li> </ul>                                                                                                                                                                                                                       |  |
|  | Account to Tele birr Merchant/Agent  | <ul style="list-style-type: none"> <li>• For Transaction values between 1 and 50,000 Birr 0.024%</li> <li>• For Transaction values between 50,001 and 100,000 Birr 0.023%</li> <li>• For Transaction values between 100,001 and 200,000 Birr 0.022%</li> <li>• For Transaction values between 200,001 and 400,000 Birr 0.021%</li> <li>• For Transaction values of more than 400,001 Birr 100 birr</li> </ul> |  |
|  | Transfer to other Bank ( Eth-switch) | <p>As per Ethiwitch Term and Tariff</p> <ul style="list-style-type: none"> <li>• For Transaction value less than or equal to 5,000 Birr 0.40%</li> </ul>                                                                                                                                                                                                                                                      |  |

|  |                      |                                                                                                                                                                                        |  |
|--|----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  |                      | <ul style="list-style-type: none"> <li>• For Transaction values between 5,001 and 25,000 Birr 0.24%</li> <li>• For Transaction values between 25,001 and 100,000 Birr 0.16%</li> </ul> |  |
|  | <b>Requests</b>      |                                                                                                                                                                                        |  |
|  | Cheque book request  | 10 Birr per Request                                                                                                                                                                    |  |
|  | Stop payment request | 10 Birr per Request                                                                                                                                                                    |  |
|  | Standing instruction | 50 Birr per period                                                                                                                                                                     |  |
|  | CPO request          | 10 Birr Per Request                                                                                                                                                                    |  |
|  | Email Statement      | 5 Birr per email                                                                                                                                                                       |  |