

## Examples of APR Calculation for New Loans to Existing Customers

Loan Name	APR Actual Return	Loan Term (Years)	Loan Amount	Interest	First-Year Commission	Monthly Installment
Personal Loans with Added Interest for Retirees and Public Sector Employees	11.10%	2	10000	9.750%	1%	470
	10.62%	4				257
	10.45%	6				186
	10.40%	7				166
	10.37%	8				152
Personal Loans with Added Interest for Approved Private Sector Entities	12.45%	2	10000	11.100%	1%	478
	11.97%	4				264
	11.81%	6				193
	11.76%	7				173
Land and Real Estate Loans for Public Sector Employees and Approved Entities with Up to 80% Financing Rate	8.70%	5	20000	8.000%	1%	407
	8.55%	8				284
	8.49%	10				244
	8.42%	15				193
	8.38%	20				169
Land and Real Estate Loans for Public Sector Employees and Approved Entities with Over 80% Financing Rate	8.70%	5	20000	8.000%	1%	407
	8.55%	8				284
	8.49%	10				244
	8.42%	15				193
	8.38%	20				169
Land and Real Estate Loans for Private Sector Employees and Professionals	8.70%	5	20000	8.000%	1%	407
	8.55%	8				284
	8.49%	10				244
	8.42%	15				193
	8.38%	20				169
Productive Loans to Finance Working Capital and Fixed Assets	16.45%	1	10000	14.200%	1%	900
	15.56%	2				483
	15.24%	3				344
Micro-Loans	37.00%	1	1000	17% flat	1%	97.5
	35.70%	2				55.8
Commodity Financing Loans		Regardless of Loan Term	1000	0.000%	1%	83.33
Auto Loans for Employees with Transferred Salaries from Approved Entities	12.55%	2	10000	11.200%	1%	468
	12.07%	4				262
	11.91%	6				193
	11.82%	8				160

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Loan Name	APR Actual Return	Loan Term (Years)	Loan Amount	Interest	First-Year Commission	Monthly Installment
Auto Loans / Private Sector and Professionals	13.96%	2	10000	12.600%	1%	475
	13.48%	4				268
	13.31%	6				200
	13.23%	8				167
Startup Loans	15.56%	2	10000	14.200%	1%	483
	14.98%	5				235
National Self-Employment Program (Inhad)	5.06%	2		4.500%	0	440
	4.84%	4				230
	4.84%	7				140
Bank Statement Collected Interest	21.00%					

### The Actual Percentage Includes

1. First-year commission
2. Postage fees for each installment
3. Monthly 1 JOD for life insurance with the loan balance
4. Monthly 1 JOD for real estate insurance for real estate loans with the loan balance

**The interest rate is linked to the interbank rate announced by the Central Bank, and the interest rate increases or decreases according to this rate.**

The prices and examples above are for loans granted according to the specific policies of the employers, and each case can be studied separately if there are any exceptional cases.