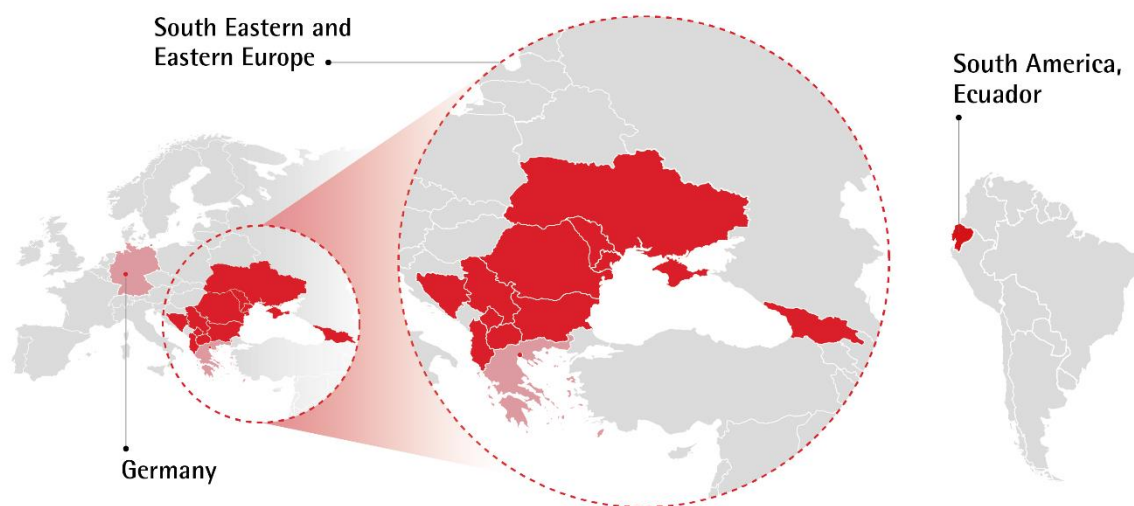


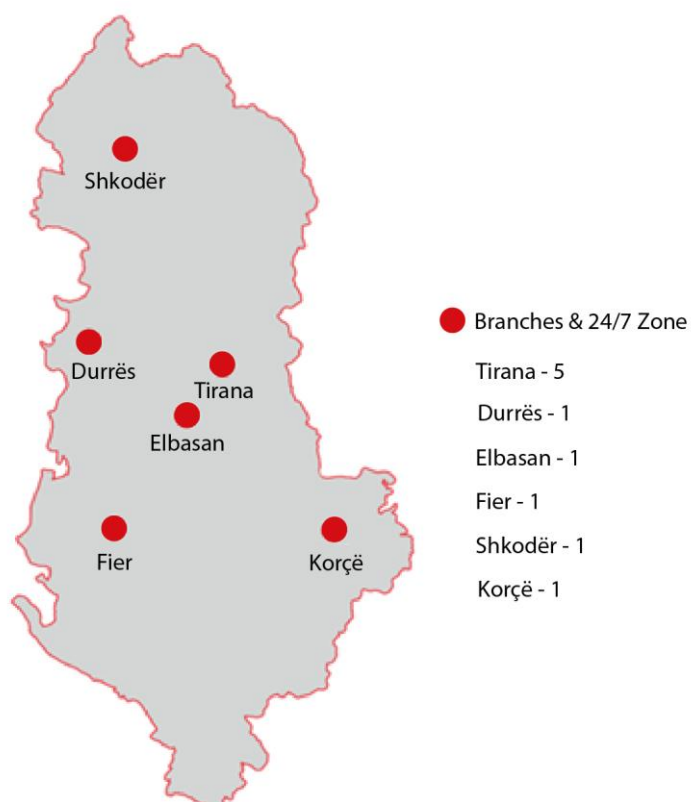
## Country Facts

Albania .....	2
Bosnia & Herzegovina .....	5
Bulgaria .....	9
Germany .....	11
Greece .....	13
North Macedonia .....	15
Romania .....	17
Serbia .....	20
Ukraine .....	22



## Albania

<b>Capital</b>	Tirana
<b>Population</b>	2.4 Million
<b>EU-relation</b>	<b>Candidate Country</b> since <b>June 2014</b> <b>Accession negotiations</b> formally <b>launched in July 2022</b>
<b>Currency</b>	Albanian Lek ( ALL)
<b>Exchange rate</b>	ALL1= EUR 0.010
<b>GDP growth</b>	3.63%
<b>GDP per capita (in EUR)</b>	9,598



For more information, go to: [Homepage - ProCredit Bank](#)

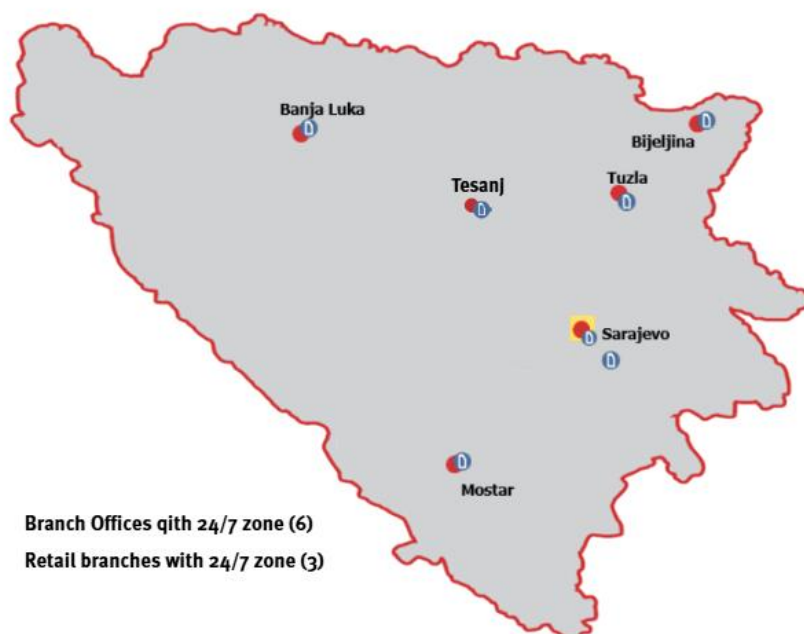
## ProCredit Bank Albania - Banking services (Price list for business clients - ProCredit Bank)

Payment and cash management overview	
Service Channels	Debit Card, E-Banking
Current Accounts	
Currencies	ALL, EUR, USD
Charges (Standard)	Monthly Account Maintenance Fee of <b>ALL/ EUR/USD:</b> SME Package 4,000/30/30 Interest Rate <b>0,00%</b>
Transactions / Payments	
Outgoing within PCB Group (ProPay) in EUR	Basic Package EUR 10,00 SME Package EUR 5,00
Outgoing from EUR/USD account (same currency)	SME Package: EUR: BEN EUR 15,00; SHA EUR 15,00; OUR EUR 30,00 EUR USD: BEN USD 15,00-45,00; SHA EUR 15,00-45,00; OUR EUR 30,00-65,00
Outgoing from EUR/USD account (cross currency)	BEN EUR/USD 25,00; SHA EUR/USD 25,00; OUR EUR/USD 30,00
Incoming from PCB Sisterbank (ProPay) in EUR	EUR 0,00
Incoming domestic	ALL/ EUR 0,00
Incoming cross-border	BEN EUR/USD 5,00; SHA EUR/USD 5,00;
Guarantee transfer from EUR/ USD account	Based on the current price list on the bank's website: <a href="#">Price list for business clients - ProCredit Bank</a>
Call Money Account: FlexSave Account	
Interest rates	ALL 1.5% p.a. EUR: 0.5% p.a. USD: 0.5% p.a.
Monthly fees	none
Term Deposit	
Interest rates	EUR: 12M 0,3% p.a.; 24M 0,4%

<b>Cash Management Service</b>
ERP Connection via SWIFT Connection ( with type of mesagge MT940)

## Bosnia & Herzegovina

<b>Capital</b>	Sarajevo
<b>Population</b>	3.531.159 (as of 2013)
<b>EU-relation</b>	EU non-memeber
<b>Currency</b>	BAM
<b>Exchange rate</b>	BAM 1 = EUR 0,51 <sup>1</sup>
<b>GDP growth</b>	2,6%
<b>GDP per capita (in EUR)</b>	€7,666



For more information, go to: <https://www.procreditbank.ba/>

<sup>1</sup> Bosnia and Herzegovina operates under a Currency Board arrangement, meaning its monetary authority is required to maintain a fixed exchange rate with a EUR currency.

## ProCredit Bank Bosnia&Herzegovina - Banking services

Payment and cash management overview	
Service Channels	E-Banking and EBICS connection free of charge <a href="#">ProCredit Bank</a>
Current Accounts	
Currencies	BAM, EUR, USD, GBP, CHF
Charges (Standard)	<ul style="list-style-type: none"> <li>Monthly Account Maintenance Fee of: <b>BAM 20,00 / EUR 15,00 / USD 5,00 / CHF 5,00 / GBP 5,00;</b></li> <li>No Booking Fee (Buchungspostengebühr)</li> <li>Interest Rate <b>0,00%</b></li> </ul>
Transactions / Payments	
Outgoing within PCB Group (ProPay) in EUR	EUR/USD 2,50
Outgoing from EUR/USD account (same currency)	<p><b>BEN/SHA</b></p> <p><u>EUR</u></p> <ul style="list-style-type: none"> <li>≤10.000: <b>15,00</b></li> <li>10.000,01 - 25.000: <b>17,50</b></li> <li>25.000,01 - 50.000: <b>20,00</b></li> <li>50.000,01 - 100.000: <b>30,00</b></li> <li>100.000,01 - 200.000: <b>50,00</b></li> <li>&gt;200.000: <b>75,00</b></li> </ul> <p><u>USD:</u> 0,15%; (min. 20 USD)</p> <p><u>CHF:</u> 0,15%; (min. 10 CHF)</p> <p><u>GBP:</u> 0,10%; (min. 15 GBP)</p> <p><b>OUR</b></p> <p><u>EUR</u></p> <ul style="list-style-type: none"> <li>≤10.000: <b>25,00</b></li> <li>10.000,01 - 25.000: <b>27,50</b></li> <li>25.000,01 - 50.000: <b>35,00</b></li> <li>50.000,01 - 100.000: <b>50,00</b></li> <li>100.000,01 - 200.000: <b>75,00</b></li> <li>&gt;200.000: <b>125,00</b></li> </ul> <p><u>USD:</u> 0,25%; (min. 35 USD)</p> <p><u>CHF:</u> 0,25%; (min. 30 CHF)</p> <p><u>GBP:</u></p>

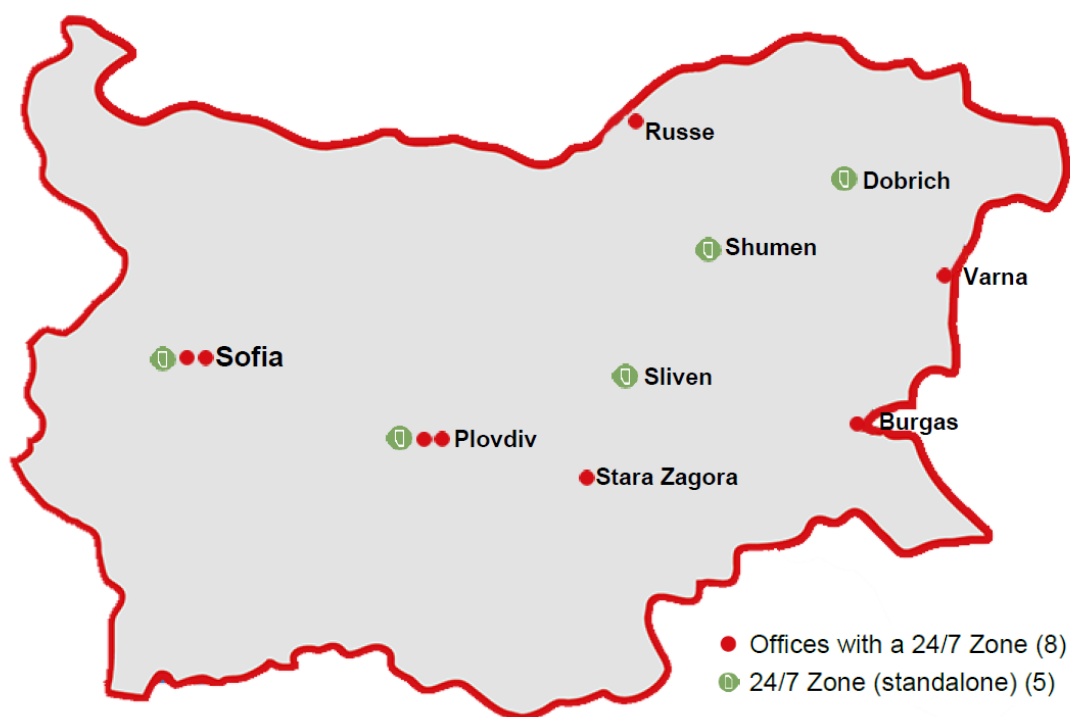
	0,20%; (min. 25 GBP)
Outgoing from EUR/USD account (cross currency)	<b>BEN/SHA</b>  <u>EUR</u> <ul style="list-style-type: none"> <li>• ≤10.000: 15,00</li> <li>• 10.000,01 - 25.000: 17,50</li> <li>• 25.000,01 - 50.000: 20,00</li> <li>• 50.000,01 - 100.000: 30,00</li> <li>• 100.000,01 -200.000: 50,00</li> <li>• &gt;200.000: 75,00</li> </ul> + exchange rate fee  <u>USD:</u> 0,15%; (min. 20 USD) + exchange rate fee  <u>CHF:</u> 0,15%; (min. 10 CHF) + exchange rate fee  <u>GBP:</u> 0,10%; (min. 15 GBP) + exchange rate fee  <b>OUR</b>  <u>EUR</u> <ul style="list-style-type: none"> <li>• ≤10.000: 25,00</li> <li>• 10.000,01 - 25.000: 27,50</li> <li>• 25.000,01 - 50.000: 35,00</li> <li>• 50.000,01 - 100.000: 50,00</li> <li>• 100.000,01 - 200.000: 75,00</li> <li>• &gt;200.000: 125,00</li> </ul> + exchange rate fee  <u>USD:</u> 0,25%; (min. 35 USD) + exchange rate fee <u>CHF:</u> 0,25%; (min. 30 CHF) + exchange rate fee <u>GBP:</u> 0,20%; (min. 25 GBP)+ exchange rate fee
Incoming from PCB Sisterbank (ProPay) in EUR	EUR 0,00
Incoming domestic	BAM 0,00
Incoming cross-border	<b>BEN/SHA:</b> <ul style="list-style-type: none"> <li>• Small client: 0,07% (min. 3,50 EUR / 3,60 USD / 2,90 GBP / 3.20 CHF)</li> <li>• Medium clients: 0,04% (min. 3,50 EUR / 3,60 USD / 2,90 GBP / 3.20 CHF)</li> </ul> <b>OUR</b> EUR/USD/CHF/GBP : 0,00
Guarantee transfer from EUR/ USD account	Advising of Nostro Letter of Credit/Guarantee: 0,10% (min 50 EUR; max 100 EUR)

	Advising of Loro Letter of Credit/Guarantee: 0,2% (min 100 EUR; max 750 EUR)				
Call Money Account (Tagesgeld)					
Interest rates	BAM/EUR: 0,1% p.a.				
Monthly fees	none				
Term Deposit (Festgeld)					
Interest rates	BAM:				
	BAM/Months	12	13-18	19-24	25-36
	<1mil	1,00%	1,15%	1,40%	1,60%
	>1mil	1,10%	1,25%	1,50%	1,70%
	EUR or BAM indexed in EUR:				
	EUR/Months	12	13-18	19-24	25-36
	<1mil	1,10%	1,25%	1,50%	1,70%
	>1mil	1,30%	1,50%	1,70%	1,90%
Cash Management Service					
Use of the 24/7 Zone services (including cash deposits and withdrawals) – free of charge					



## Bulgaria

Capital	Sofia
Population	6 437 360 (as of 12.2024)
EU-relation	EU member since 2007
Currency	BGN
Exchange rate	BGN 1 = EUR 1,95583 <sup>2</sup>
GDP growth	2.8 %, 2024
GDP per capita (in EUR)	EUR 16 323, 2024



For more information, go to: <https://www.procreditbank.bg>

<sup>2</sup> Republic of Bulgaria operates under a Currency Board arrangement, meaning its monetary authority is required to maintain a fixed exchange rate with a EUR currency.

## ProCredit Bank Bulgaria - Banking services

Payment and cash management overview	
Service Channels	E-Banking
Current Accounts	
Currencies	BGN, EUR, USD, GBP, CHF
Charges	Monthly Account Maintenance Fee of BGN 30,00; Interest Rate 0,00%
Transactions / Payments (via E-banking)	
Transfers issued in BGN	Between customers of the bank: BGN 0.70 To other banks in Bulgaria: BGN 1.70
Transfers issued in foreign currency (via E-banking)	
Transfers in EUR within the EEA*	Standard: BGN 1.70 Instant (up to 15 000 EUR): EUR 1.70 Express: BGN 20
Transfer (EUR outside of the EEA or other currencies)	Standard: BGN 50 Express: BGN 250
Transfer with OUR expenses – extra fee	EUR in Germany: free of charge EUR outside Germany: EUR 16 USD, GBP, CHF: EUR 25
Outgoing within PCB Group (ProPay) in EUR	EUR 2,50
Incoming domestic	EUR 0,00
Incoming payments in EUR from the EEA	EUR 0,00
Incoming payments in EUR outside of the EEA or other currencies	0.10%, min. BGN 20, max. BGN 200
Incoming from PCB Sister bank (ProPay) in EUR	EUR 0,00
Call Money Account (FlexSave account)	
Currencies	BGN, EUR
Interest rates	EUR: 0.10%
Monthly fees	free of charge
Term Deposit	
Interest rates	BGN/EUR/USD: up to 0.50%; depending on maturity

\*European Economic Area countries (EEA)

## Germany

<b>Capital</b>	Berlin
<b>Population</b>	84,075,075
<b>EU Membership</b>	Member since 1 January 1958
<b>Currency</b>	Euro (€)
<b>Exchange Rate (EUR/USD)</b>	€1 = 1.17 USD
<b>GDP Growth Rate</b>	+0.2% year-on-year in Q2 2025
<b>GDP per Capita</b>	€51,100

For more information, go to: [ProCredit Bank Germany](#)

## ProCredit Germany - Banking services

Payment and cash management overview	
<b>Service Channels</b>	E-Banking, EBICS
<b>Current Accounts</b>	EUR, USD
Charges (Standard)	EUR/USD 20
<b>Transactions / Payments</b>	
Outgoing within PCB Group (ProPay)	EUR/USD 5
Outgoing outside PCB group EUR account in EUR	EUR/USD 15 / BEN (+ additional fees from correspondent or recipient banks)
Outgoing outside PCB group from EUR account in USD	EUR/USD 20 / BEN (+ additional fees from correspondent or recipient banks)
Incoming	EUR/USD 15 (SHA/BEN)
<b>Current accounts</b>	
Interest rates	0%
Monthly fees	EUR/USD 20

<b>Call Money account</b>	
Interest rates	0.5% p.a (variable) up to 1 Mio
Monthly fees	No monthly fee
<b>TDA(Festgeld)</b>	
Interest Rates	12 months: 1.10% p.a. 24 months: 1.60% p.a. 36 months: 2.00% p.a.
Monthly fees	No monthly fee
Minimum / Maximum amount	EUR 20,000 / EUR 1,000,000

## Greece

<b>Capital</b>	Athens
<b>Population</b>	10 397 193 (as of 2024)
<b>EU-relation</b>	EU member since 1981
<b>Currency</b>	EUR
<b>GDP growth</b>	2.3 %, 2024
<b>GDP per capita (in EUR)</b>	EUR 23 966, 2024



● Offices with a 24/7 Zone (9)

**For more information, go to:** <https://www.procreditbank.gr/en/>

## ProCredit Bank, Branch Greece of ProCredit Bank Bulgaria

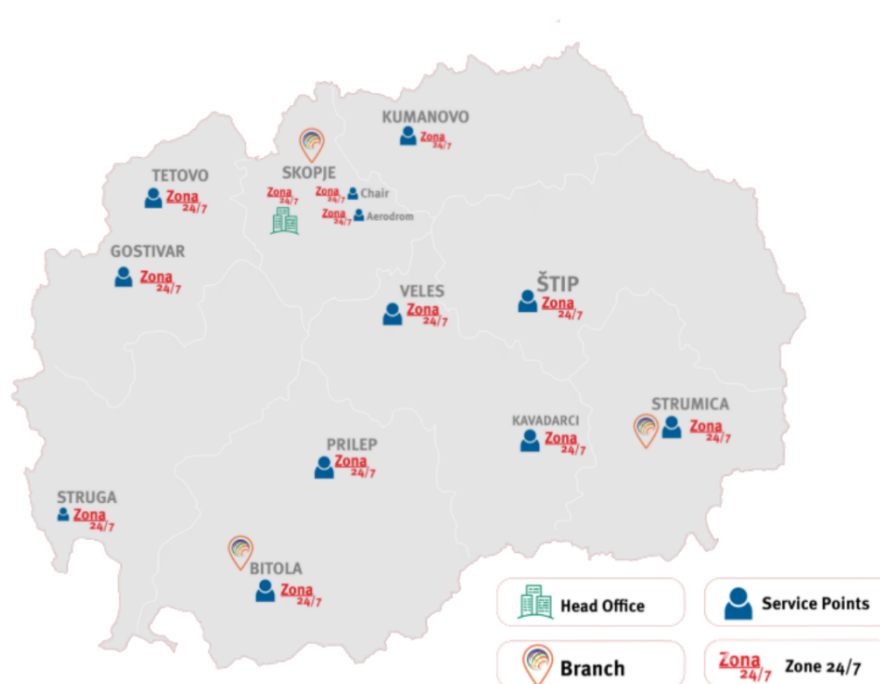
### Banking services

Payment and cash management overview	
Service Channels	E-Banking
<b>Current Accounts</b>	
Currencies	EUR, USD, GBP
Charges	Monthly Account Maintenance Fee of EUR 12,50 Interest Rate 0,00%
<b>Payments to other domestic banks in Greece and EU countries - SEPA (via E-banking)</b>	
Up to EUR 5 000 EUR 5 000,01 - EUR 12 500 EUR 12 501 - EUR 150 000 Over EUR 150 001	EUR 0.50 EUR 1 EUR 5 EUR 10
Incoming	EUR 0,00
<b>International payments (via E-banking)</b>	
Outside the EEA* and transfers in USD and GBP currencies in the EEA	EUR 15
Transfer with OUR expenses – extra fee	EUR in Germany: free of charge EUR outside Germany: EUR 16 USD, GBP: EUR 25
Outgoing within PCB Group (ProPay) in EUR	EUR 2,50
Incoming	EUR 0,00
<b>Call Money Account (FlexSave)</b>	
Currencies	EUR
Interest rates	EUR: 0.15%
Monthly fees	free of charge
<b>Term Deposit</b>	
Interest rates	EUR/USD: up to 2.00%; depending on maturity

\*European Economic Area countries (EEA)

## North Macedonia

<b>Capital</b>	Skopje
<b>Population</b>	1.83 million
<b>EU-relation</b>	EU accession talks ongoing
<b>Currency</b>	Macedonian Denar (MKD)
<b>Exchange rate</b>	MKD 1 = EUR 0,016261 <sup>3</sup>
<b>GDP growth</b>	2.8% for 2024
<b>GDP per capita (in EUR)</b>	€8,000



For more information, go to: <https://www.pcb.mk/business-clients.nspx>

<sup>3</sup> The National Bank implements a monetary strategy of targeting the nominal exchange rate of the denar against the euro. Accordingly, maintaining the stability of the denar exchange rate is an indirect objective of monetary policy.

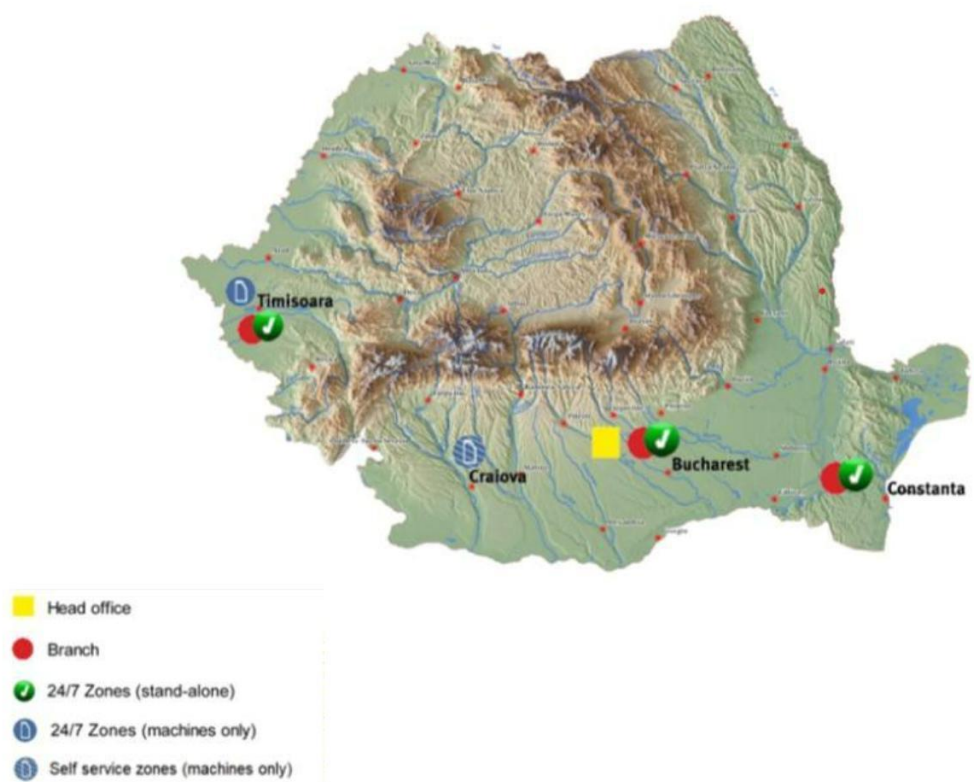
## ProCredit Bank Macedonia - Banking services

Payment and cash management overview	
<b>Service Channels</b>	E-Banking - free of charge EBICS connection – One-time Activation Fee EUR 50,00 + Monthly Maintenance Fee EUR 30,00 <a href="https://www.pcb.mk/tarifi.nspix">https://www.pcb.mk/tarifi.nspix</a>
<b>Current Accounts</b>	MKD, EUR, USD, GBP, CHF, CNY
Monthly Fees	Resident: MKD 2.100/ EUR 34,15 MKD 360/EUR 6 for all active foreign currency accounts Interest Rate 0,00%
Monthly Fees	Non-resident: MKD 3.500/ EUR 56,91 MKD 1.200/EUR 20 for all active foreign currency accounts Interest Rate 0,00%
Transactions / Payments	
International Outgoing within PCB Group (ProPay)	EUR 2,50
International Outgoing	BEN & SHA EUR 12,00; OUR from EUR 29,00 to EUR 50,00 depending on amount
International Incoming from PCB Sisterbank (ProPay)	EUR 0,00
International Incoming from other foreign banks	EUR 6,00
Domestic Outgoing	EUR 0 – 1.95 MKD 0 - 120
<b>Current account with interest on site</b>	MKD and EUR
Interest rates	MKD: 0.3% p.a.; EUR: 0.15% p.a.
Monthly fees	none
Term Deposit	
Interest Rate	negotiable payment of interest can be made monthly
Cash Management Service	
ERP Connection via EBICS provided to clients – Legal Entities ERP connection to various clients – Legal Entities	



## Romania

<b>Capital</b>	Bucharest
<b>Population</b>	19.06 million (2023)
<b>EU-relation</b>	EU member since 2007
<b>Currency</b>	RON
<b>Exchange rate</b>	RON 1 = EUR 0.2
<b>GDP growth</b>	0.9% for 2024
<b>GDP per capita (in EUR)</b>	EUR 18,677



For more information, go to: <https://www.procreditbank.ro/en>

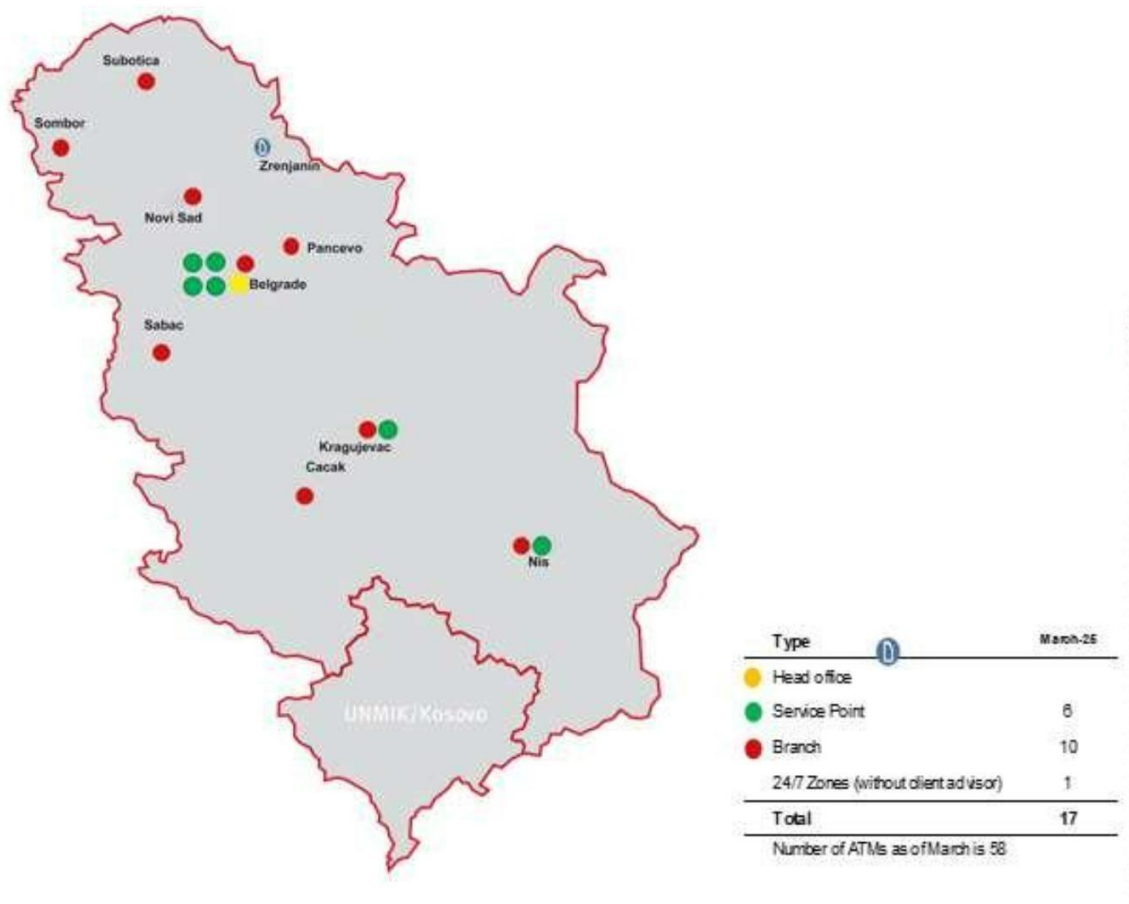
## ProCredit Romania - Banking services

Payment and cash management overview						
Service Channels		E-Banking connection free of charge https://www.procreditbank.ro/en				
Current Accounts						
Currencies		RON, EUR, USD, GBP				
Charges (Standard)		Monthly Account Maintenance Fee of RON 58 (Standard Account) Interest Rate 0.00%				
Transactions / Payments						
Outgoing within PCB Group (ProPay) in EUR		RON 6.51 for payments < RON 50.000 RON 16 for payments ≥ RON 50.000				
International Pyments (RON,EUR) in EU		Amount < 50,000 LEI, SHARE			6.51 LEI/equivalent	
		Amount >= 50,000 LEI, SHARE			16 LEI/equivalent	
Other international Payments		Payments < 12,500 EUR/USD/GBP	12	12	15	SHARE/BEN
		Payments 12,500 - 50,000 EUR/USD/GBP	14	17	17	
		Payments > 50,000 EUR/USD/GBP	17	25	20	
		Payments of any value	60	65	50	Urgent payments, SHARE/BEN
		Payments < 12,500 EUR/USD/GBP	23	33	20	OUR
		Payments 12,500 - 50,000 EUR/USD/GBP	27	35	22	
		Payments > 50,000 EUR/USD/GBP	30	37	25	

	Payments of any value	75	85	60	Urgent payments, OUR
Incoming from PCB Sisterbank (ProPay) in EUR	EUR 0,00				
Incoming domestic	EUR 0,00				
Incoming cross-border	EUR 0,00				
Call Money Account (Tagesgeld)					
Interest rates	IR negotiable depending on amount				
Monthly fees	none				
Term Deposit					
Interest Rate	R negotiable depending on maturity; Minimum amount: 50,000 LEI/10,000 EUR				
Cash Management Service					
Use of the 24/7 Zone services (including cash deposits and withdrawals)					

## Serbia

<b>Capital</b>	Belgrade
<b>Population</b>	6.647.003
<b>EU-relation</b>	Non-EU country
<b>Currency</b>	RSD
<b>Exchange rate</b>	RSD 1 = EUR 0,008
<b>GDP growth</b>	3,9%
<b>GDP per capita (in EUR)</b>	12.518



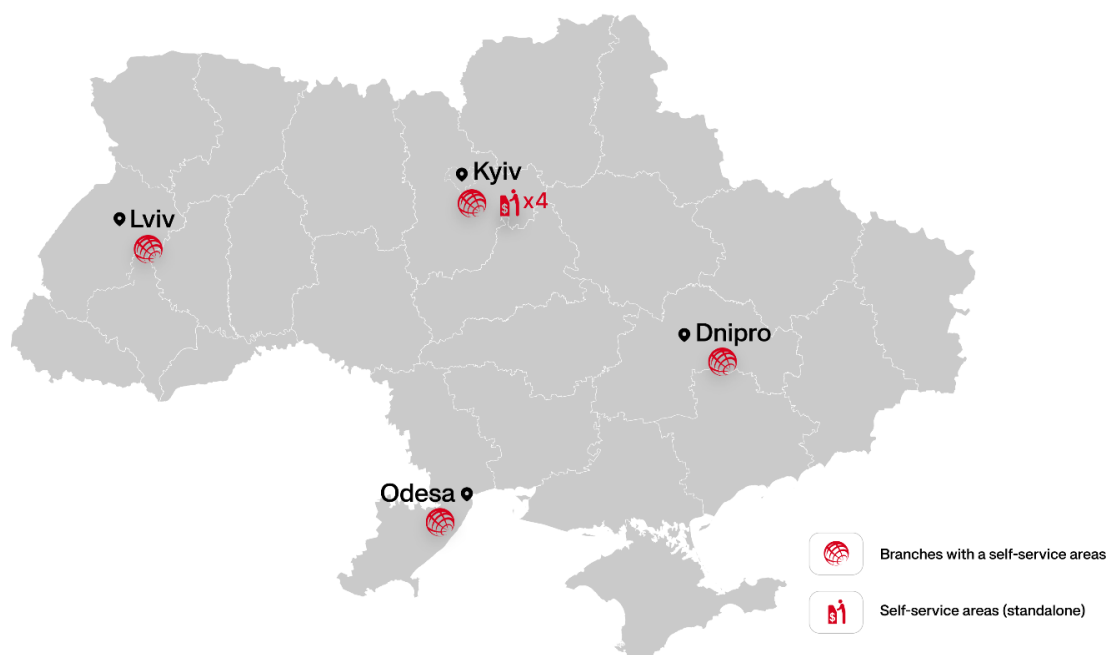
For more information, go to: [ProCredit Bank | Your online bank](#)

## ProCredit Serbia - Banking services

Payment and cash management overview	
<b>Service Channels</b>	E-Banking, m-Banking, e-Commerce, POS terminals <a href="#">E-Banking</a> <a href="#">m-Banking</a> <a href="#">e-Commerce</a> <a href="#">POS terminals</a>
<b>Current Accounts</b>	RSD, EUR, USD, CHF, GBP, CNY
Charges (Standard)	Monthly Account Maintenance EUR 15.30 (RSD)+ EUR 4.20 (multi-currency) Interest Rate 0,00%
Transactions / Payments	
Outgoing within PCB Group (ProPay)	EUR 2,50
Outgoing from foreign currency account (same currency)	OUR: 0,3% of amount, min EUR 22 max EUR 213
Outgoing from domestic currency account (cross currency)	OUR up to 25.000 EUR 25; SHA EUR 5 OUR over 25.000 EUR 30; SHA EUR 5 OUR to DEU EUR 10; SHA to DEU EUR 5
Incoming from PCB Sisterbank (ProPay) in EUR	EUR 0,00
Incoming domestic	EUR 0,00
Incoming cross-border	EUR 0,00
Domestic payments	Up to RSD 300.000: 0,07% min EUR 0,43
Call Money Account (Tagesgeld)	
Interest rates	EUR: 0,3% p.a. RSD: 0,5% p.a.
Monthly fees	none
Term Deposit	
Interest Rate	EUR: negotiable RSD: negotiable
Cash Management Service	
MT940, MT101 (only in EUR currency)	

## Ukraine

<b>Capital</b>	Kyiv
<b>Population</b>	38,980,376 (as of mid-2025 according to Worldometer)
<b>EU-relation</b>	EU associate since 01/09/2017
<b>Currency</b>	Ukrainian hryvnia (UAH)
<b>Exchange rate</b>	1 EUR = 46,8 UAH (as of 30/05/2025)
<b>GDP growth</b>	+2.9% (2024)
<b>GDP per capita (in EUR)</b>	4,234 EUR (2024)



**For more information, go to: [Banking for private individuals and business clients | ProCredit Bank](#)**

## ProCredit Bank Ukraine - Banking services

Payment and cash management overview	
<b>Service Channels</b>	E-Banking and Branch network (incl. 24/7 zones) <a href="#">ProCredit Bank Ukraine</a>
<b>Current Accounts</b>	
Currencies	UAH, EUR, USD (additionally PLN, CNY, GBP, CHF in necessary)
Charges (Standard)	Monthly Account Maintenance Fee(depends on tariff plan): First - 1 UAH Business - 775 UAH Business Pro - 2500 UAH
<b>Transactions / Payments</b>	
Transfer of funds in USD/EUR via ProPay system to ProCredit group banks	100 UAH
Transfer of funds in USD/EUR/PLN/CNY/GBP/CHF to account at another bank	First - 1 UAH Business - 0,1%, but min 20 EUR or max 150 EUR Business Pro - 750 UAH
National transfers in UAH (Domestic)	First - 1 UAH Business - free of charge Business Pro - free of charge
Purchase/conversion of currency on the Interbank Currency Market of Ukraine	First - 0,25% Business - 0,20% Business Pro - 0,15%
Sale of currency on the Interbank Currency Market of Ukraine	First - 0,15% Business - 0,10% Business Pro - 0,08%
Incoming national (domestic) transfers	free of charge
Incoming international transfers	free of charge
Guaranteed full amount remittance in USD/PLN (OUR/OUR)	25 USD
<b>Call Money Account (Saving Account)</b>	
Interest rates	UAH: 6% p.a.
Monthly fees	Included in Monthly Account Maintenance Fee
<b>Term Deposit</b>	

Interest rates	UAH: 1M 9,0%; 3M 11,0%; 6M 11,0%; 12M 11,0% USD: 3M 0,1%; 6M 0,1%; 12M 0,25% EUR: 3M 0,1%; 6M 0,1%; 12M 0,25%
<b>Cash Management Service</b>	