

								EXAMPLE				
PRODUCT CATEGORY	INTEREST RATE BEHAVIOUR	CUSTOMER'S CONTRIBUTION	BASE	VALUE OF BASE AS AT 08/10/2018	MARGIN	TOTAL	APR	LOAN AMOUNT	LOAN TERM (YEARS)	INSTALMENT	INITIAL CHARGES	TOTAL PAYMENT AMOUNT
<b>BUSINESS BANKING</b>												
<b>BUSINESS LOANS</b>												
Business Loans Secured	Floating	-	BBR	1,36%	3,60%	4,96%	5,30%	€ 30.000	10	€ 318	€ 300	€ 38.419
	Floating	-	EURIBOR 6M	0,00%	4,42%	4,42%	4,74%	€ 30.000	10	€ 310	€ 300	€ 37.476
	Fixed	-	5 years	-	-	4,85%	5,39%	€ 30.000	5	€ 564	€ 300	€ 34.145
	Fixed	-	7 years	-	-	5,10%	5,54%	€ 30.000	7	€ 425	€ 300	€ 36.036
Business Loans Unsecured	Floating	-	BBR	1,36%	6,30%	7,66%	8,62%	€ 10.000	5	€ 201	€ 150	€ 12.220
	Floating	-	EURIBOR 6M	0,00%	7,12%	7,12%	8,04%	€ 10.000	5	€ 199	€ 150	€ 12.066
	Fixed	-	5 years	-	-	7,35%	8,29%	€ 10.000	5	€ 200	€ 150	€ 12.130
	Fixed	-	7 years	-	-	7,60%	8,38%	€ 10.000	7	€ 154	€ 150	€ 13.076
Cash Collateral	-	-	6 month Term Deposit rate	0,20%	1,00%	1,20%	1,59%	€ 10.000	8	€ 109	€ 150	€ 10.643
<b>CAR LOANS</b>												
New Car Loans	Floating	>40%	BBR	1,36%	3,30%	4,66%	5,08%	€ 20.000	7	€ 280	€ 200	€ 23.680
	Floating	>40%	EURIBOR 6M	0,00%	4,12%	4,12%	4,51%	€ 20.000	7	€ 275	€ 200	€ 23.259
	Fixed	>40%	5 years	-	-	4,50%	5,02%	€ 20.000	5	€ 373	€ 200	€ 22.572
	Fixed	>40%	7 years	-	-	4,75%	5,17%	€ 20.000	7	€ 280	€ 200	€ 23.748
	Floating	20%-40%	BBR	1,36%	4,10%	5,46%	5,92%	€ 20.000	7	€ 287	€ 200	€ 24.313
	Floating	20%-40%	EURIBOR 6M	0,00%	4,92%	4,92%	5,35%	€ 20.000	7	€ 282	€ 200	€ 23.885
	Fixed	20%-40%	5 years	-	-	5,30%	5,87%	€ 20.000	5	€ 380	€ 200	€ 23.011
	Fixed	20%-40%	7 years	-	-	5,55%	6,02%	€ 20.000	7	€ 288	€ 200	€ 24.382
Used Car Loans	Floating	>40%	BBR	1,36%	4,30%	5,66%	6,13%	€ 20.000	7	€ 289	€ 200	€ 24.473
	Floating	>40%	EURIBOR 6M	0,00%	5,12%	5,12%	5,56%	€ 20.000	7	€ 284	€ 200	€ 24.045
	Fixed	>40%	5 years	-	-	5,50%	6,08%	€ 20.000	5	€ 382	€ 200	€ 23.121
	Fixed	>40%	7 years	-	-	5,75%	6,23%	€ 20.000	7	€ 290	€ 200	€ 24.542
	Floating	20%-40%	BBR	1,36%	5,30%	6,66%	7,20%	€ 20.000	7	€ 299	€ 200	€ 25.281
	Floating	20%-40%	EURIBOR 6M	0,00%	6,12%	6,12%	6,62%	€ 20.000	7	€ 293	€ 200	€ 24.842
	Fixed	20%-40%	5 years	-	-	6,50%	7,14%	€ 20.000	5	€ 391	€ 200	€ 23.679
	Fixed	20%-40%	7 years	-	-	6,75%	7,03%	€ 20.000	7	€ 299	€ 200	€ 25.351
<b>CURRENT ACCOUNTS</b>												
Secured	-	-	ECB RATE*	0,00%	5,00%	5,00%	9,42%	€ 20.000	3 months	N/A	€ 200	€ 20.449
Unsecured	-	-	ECB RATE*	0,00%	6,00%	6,00%	12,77%	€ 10.000	3 months	N/A	€ 100	€ 10.300
<b>EIF - CYPEF Loans</b>												
Business Premises - Secured by Mortgage	Floating	0,3	EURIBOR 3M	0,00%	2,55%	2,55%	2,79%	€ 400.000	10	€ 3.780	€ 4.000	€ 457.629
Machinery/Cars - Secured by Mortgage	Floating	0,3	EURIBOR 3M	0,00%	3,00%	3,00%	3,26%	€ 400.000	10	€ 3.863	€ 4.000	€ 467.541
Machinery/Cars - Secured by Other Tangible Security	Floating	0,3	EURIBOR 3M	0,00%	3,50%	3,50%	3,78%	€ 400.000	10	€ 3.956	€ 4.000	€ 478.710
Working Capital Purposes - Secured by Mortgage	Floating	-	EURIBOR 3M	0,00%	3,50%	3,50%	3,78%	€ 400.000	10	€ 3.956	€ 4.000	€ 478.710
Working Capital Purposes - Unsecured	Floating	-	EURIBOR 3M	0,00%	4,50%	4,50%	4,82%	€ 400.000	10	€ 4.146	€ 4.000	€ 501.500

\* Overdraft Interest rate consists of the base + the margin. Interest Rate margin is the same for all currencies but the base varies based on the currency of the account as follows:  
i) ECB Rate for EUR, ii) BOE Bank rate for GBP, iii) NBP Reference Rate for PLN, iv) Riksbank Repo Rate for SEK, v) BOJ Basic Loan rate for JPY and vi) SNB Mid Target rate for CHF.

Effective from 6 December 2018