

PRODUCT CATEGORY	INTEREST RATE BEHAVIOUR	CUSTOMER'S CONTRIBUTION	BASE	VALUE OF BASE AS AT 08/10/2018	MARGIN	TOTAL	APR	EXAMPLE				
								LOAN AMOUNT	LOAN TERM (YEARS)	INSTALMENT	INITIAL CHARGES	TOTAL PAYMENT AMOUNT
PERSONAL BANKING												
HOUSING LOANS												
Promotion Housing Loans - July 2018	Floating	Maximum Loan to Value ratio of 80%	EURIBOR 6M*	0,00%	1,99%	1,99%	2,02%	€ 100.000	35	€ 331	€ 0	€ 138.944
Transfer of Primary Housing Loans	Floating	Maximum Loan to Value ratio of	BBR	1,36%	1,40%	2,76%	2,81%	€ 100.000	35	€ 372	€ 0	€ 156.108
	Floating	80%	EURIBOR 6M	0,00%	2,22%	2,22%	2,35%	€ 100.000	35	€ 343	€ 0	€ 145.336
Housing Loans - Primary home	Floating	>40%	BBR	1,36%	1,40%	2,76%	2,91%	€ 100.000	35	€ 372	€ 0	€ 156.108
	Floating	>40%	EURIBOR 6M	0,00%	2,22%	2,22%	2,35%	€ 100.000	35	€ 343	€ 0	€ 143.771
	Floating	20%-40%	BBR	1,36%	1,60%	2,96%	3,11%	€ 100.000	35	€ 383	€ 0	€ 160.748
Housing Loans - Holiday/Second Home	Floating	20%-40%	EURIBOR 6M	0,00%	2,42%	2,42%	2,55%	€ 100.000	35	€ 353	€ 0	€ 148.390
	Floating	>30%	BBR	1,36%	2,00%	3,36%	3,56%	€ 100.000	25	€ 493	€ 0	€ 147.980
Housing Loans - Investment	Floating	>30%	EURIBOR 6M	0,00%	2,82%	2,82%	3,00%	€ 100.000	25	€ 465	€ 0	€ 139.500
	Floating	>30%	BBR	1,36%	2,90%	4,26%	4,50%	€ 100.000	25	€ 543	€ 0	€ 162.738
STUDENT LOANS												
Secured	Floating	-	BBR	1,36%	2,50%	3,86%	4,17%	€ 50.000	15	€ 366	€ 0	€ 65.954
	Floating	-	EURIBOR 6M	0,00%	3,32%	3,32%	3,61%	€ 50.000	15	€ 353	€ 0	€ 63.557
Unsecured	Floating	-	BBR	1,36%	3,50%	4,86%	4,97%	€ 10.000	10	€ 105	€ 0	€ 12.648
	Floating	-	EURIBOR 6M	0,00%	4,32%	4,32%	4,41%	€ 10.000	10	€ 103	€ 0	€ 12.334
CAR LOANS												
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	€ 23.887
	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%	7,29%	€ 20.000	7	€ 299	€ 200	€ 25.351
PERSONAL LOANS												
Cash Collateral	-	-	6 month Term Deposit rate	0,20%	1,00%	1,20%	1,46%	€ 10.000	8	€ 109	€ 100	€ 10.593
Secured by Residential Property	Floating	-	BBR	1,36%	3,20%	4,56%	5,07%	€ 100.000	15	€ 768	€ 1.000	€ 139.280
	Floating	-	EURIBOR 6M	0,00%	4,02%	4,02%	4,50%	€ 100.000	15	€ 741	€ 1.000	€ 135.155
Secured by Other Property	Floating	-	BBR	1,36%	4,18%	5,54%	6,11%	€ 100.000	15	€ 819	€ 1.000	€ 148.493
	Floating	-	EURIBOR 6M	0,00%	5,00%	5,00%	5,53%	€ 100.000	15	€ 791	€ 1.000	€ 143.375
Secured	Floating	-	BBR	1,36%	5,60%	6,96%	7,48%	€ 20.000	8	€ 272	€ 200	€ 26.343
	Floating	-	EURIBOR 6M	0,00%	6,42%	6,42%	6,90%	€ 20.000	8	€ 272	€ 200	€ 25.830
	Fixed	-	5 years	-	-	7,25%	7,95%	€ 20.000	5	€ 398	€ 200	€ 24.103
	Fixed	-	7 years	-	-	7,50%	8,10%	€ 20.000	7	€ 307	€ 200	€ 25.968
Unsecured	Floating	-	BBR	1,36%	6,65%	8,01%	8,61%	€ 10.000	8	€ 141	€ 100	€ 13.679
	Floating	-	EURIBOR 6M	0,00%	7,47%	7,47%	8,03%	€ 10.000	8	€ 141	€ 100	€ 13.413
	Fixed	-	5 years	-	-	8,30%	9,09%	€ 10.000	5	€ 204	€ 100	€ 12.352
Fixed	-	7 years	-	-	8,55%	9,24%	€ 10.000	7	€ 159	€ 100	€ 13.424	
ACCOUNTS												
Salary Account	-	-	ECB RATE**	0,00%	5,50%	5,50%	9,96%	€ 5.000	3 months	N/A	€ 50	€ 5.119
Non Residents	-	-	ECB RATE**	0,00%	8,00%	8,00%	12,70%	€ 5.000	3 months	N/A	€ 50	€ 5.150
General	-	-	ECB RATE**	0,00%	7,00%	7,00%	11,60%	€ 5.000	3 months	N/A	€ 50	€ 5.137
SELF-EMPLOYED INDIVIDUALS												
CURRENT ACCOUNTS												
Secured	-	-	ECB RATE**	0,00%	5,00%	5,00%	7,10%	€ 20.000	1	€ 1.712	€ 200	€ 20.746
Unsecured	-	-	ECB RATE**	0,00%	6,00%	6,00%	9,21%	€ 10.000	1	€ 861	€ 100	€ 10.428
Business Premises	Floating	>30%	BBR	1,36%	2,40%	3,76%	3,98%	€ 100.000	15	€ 728	€ 1.000	€ 132.012
	Floating	>30%	EURIBOR 6M	0,00%	3,22%	3,22%	3,42%	€ 100.000	15	€ 701	€ 1.000	€ 127.237

* This Interest Rate is offered to Customers that Fulfill Promotional Criteria as these are reported on the website for the Primary Houses page "transfer your Housing Loan"

** 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