

PRODUCT CATEGORY	INTEREST RATE TYPE	CUSTOMER'S CONTRIBUTION	BASE RATE	MARGIN	VALUE OF BASE RATE						APR	INITIAL CHARGES	TOTAL PAYMENT AMOUNT
					LOAN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	EURIBOR 6M AS AT 11/04/2025	BBRH / BBRC / BBRB AS AT 14/04/2025	TOTAL INTEREST			

PERSONAL BANKING

HOUSING LOANS*					EXAMPLE								
Primary Housing Loan Transfer & New	Floating	≥ 30%	EURIBOR 6M	2.00%	€ 100,000	35	€ 457	2.231%	-	4.231%	4.31%	€ 0	€ 191,908
	Floating	≥ 30%	BBRH	1.40%	€ 100,000	35	€ 401	-	1.88%	3.28%	3.33%	€ 0	€ 168,328
Primary Housing Loan Transfer & New	Floating	20% - 29%	BBRH	1.60%	€ 100,000	35	€ 412	-	1.88%	3.48%	3.54%	€ 0	€ 173,157
	Floating	20% - 29%	EURIBOR 6M	2.20%	€ 100,000	35	€ 469	2.231%	-	4.431%	4.52%	€ 0	€ 197,061
Housing Loans - Secondary/ Holiday Home (Transfer & New)	Floating	> 35%	BBRH	2.50%	€ 100,000	35	€ 466	-	1.88%	4.38%	4.65%	€ 1,080	€ 195,741
	Floating	> 35%	EURIBOR 6M	2.20%	€ 100,000	35	€ 469	2.231%	-	4.431%	4.70%	€ 1,080	€ 197,061
Housing Loans - Investment	Floating	> 35%	BBRH	3.00%	€ 100,000	25	€ 578	-	1.88%	4.88%	5.23%	€ 1,080	€ 173,349
	Floating	> 35%	EURIBOR 6M	2.60%	€ 100,000	25	€ 575	2.231%	-	4.831%	5.18%	€ 1,080	€ 172,498

*Housing loan interest rates quoted above, are applicable for loan amounts up to €300,000. For higher amounts a separate interest rate quotation will be provided by the Bank on a case by case basis.

STUDENT LOANS					EXAMPLE								
Secured	Floating	-	BBRC	2.00%	€ 50,000	15	€ 397	-	3.05%	5.05%	5.35%	€ 0	€ 71,424
	Floating	-	EURIBOR 6M	2.75%	€ 50,000	15	€ 395	2.231%	-	4.981%	5.28%	€ 0	€ 71,100
ECO LOANS					EXAMPLE								
Eco Electric New Car Loans	Floating	>35%	BBRC	2.40%	€ 30,000	7	€ 430	-	3.05%	5.45%	6.04%	€ 380	€ 36,158
	Floating	>35%	EURIBOR 6M	2.55%	€ 30,000	7	€ 421	2.231%	-	4.781%	5.33%	€ 380	€ 35,363
	Floating	20%-35%	BBRC	2.90%	€ 30,000	7	€ 438	-	3.05%	5.95%	6.57%	€ 380	€ 36,759
	Floating	20%-35%	EURIBOR 6M	2.90%	€ 30,000	7	€ 426	2.231%	-	5.131%	5.70%	€ 380	€ 35,778
Eco Hybrid New Car Loans	Floating	>35%	BBRC	2.50%	€ 30,000	7	€ 432	-	3.05%	5.55%	6.15%	€ 380	€ 36,278
	Floating	>35%	EURIBOR 6M	2.65%	€ 30,000	7	€ 422	2.231%	-	4.881%	5.44%	€ 380	€ 35,482
	Floating	20%-35%	BBRC	3.00%	€ 30,000	7	€ 439	-	3.05%	6.05%	6.66%	€ 380	€ 36,880
	Floating	20%-35%	EURIBOR 6M	3.15%	€ 30,000	7	€ 429	2.231%	-	5.381%	5.97%	€ 380	€ 36,076
Eco Home Improvement Loans - Secured by Residential property	Floating	**LTV ≤ 65%	BBRH	2.40%	€ 75,000	10	€ 769	-	1.88%	4.28%	4.88%	€ 830	€ 92,338
	Floating	**LTV ≤ 80%	BBRH	2.65%	€ 75,000	10	€ 779	-	1.88%	4.53%	5.14%	€ 830	€ 93,421

**The interest rate applicable depends on the ratio of the loan amount requested to the market value of the residential property as valued by an approved valuator of the Bank.

***Overdraft Interest rate consists of the base rate + the margin. Interest Rate margin is the same for all currencies but the base rate varies based on the currency of the account as follows:
i) BBRC 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.
The base rates Ancoria Bank may use for a Floating Interest Rate are described in the Rates Definitions on the Bank's Website.
In certain cases, our offer may differ, following our assessment of your personal financial and other circumstances.