

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 INSTALLMENT AMOUNT	EURIBOR 3M AS AT 08/04/2026	EURIBOR 6M AS AT 08/04/2026	ECB AS AT 11/06/2025	BBRH / BBRC / BBRB AS AT 15/04/2026			

**PERSONAL BANKING**

HOUSING LOANS*					EXAMPLE										
Primary Housing Loan Transfer & New	Floating	≥ 30%	EURIBOR 6M	1.60%	€ 100,000	35	€ 446	-	2.458%	-	-	4.058%	4.13%	€ 0	€ 187,510
	Floating	≥ 30%	ECB	1.60%	€ 100,000	35	€ 428	-	-	2.150%	-	3.750%	3.820%	€ 0	€ 179,792
Primary Housing Loan Transfer & New	Floating	≥ 30%	BBRH	1.70%	€ 100,000	35	€ 424	-	-	-	1.98%	3.68%	3.74%	€ 0	€ 178,061
	Floating	20% - 29%	BBRH	1.90%	€ 100,000	35	€ 436	-	-	-	1.98%	3.88%	3.95%	€ 0	€ 183,030
	Floating	20% - 29%	ECB	1.80%	€ 100,000	35	€ 440	-	-	2.150%	-	3.950%	4.020%	€ 0	€ 184,785
	Floating	20% - 29%	EURIBOR 6M	1.80%	€ 100,000	35	€ 459	-	2.458%	-	-	4.258%	4.34%	€ 0	€ 192,606
Housing Loans - Secondary/ Holiday Home (Transfer & New)	Floating	> 35%	BBRH	2.10%	€ 100,000	35	€ 448	-	-	-	1.98%	4.08%	4.32%	€ 1,080	€ 188,067
	Floating	> 35%	ECB	2.00%	€ 100,000	35	€ 452	-	-	2.150%	-	4.150%	4.390%	€ 1,080	€ 189,946
Housing Loans - Investment	Floating	> 35%	EURIBOR 6M	2.00%	€ 100,000	35	€ 471	-	2.458%	-	-	4.458%	4.72%	€ 1,080	€ 197,767
	Floating	> 35%	BBRH	2.25%	€ 100,000	25	€ 541	-	-	-	1.98%	4.23%	4.53%	€ 1,080	€ 162,243
	Floating	> 35%	ECB	2.15%	€ 100,000	25	€ 545	-	-	2.150%	-	4.300%	4.600%	€ 1,080	€ 163,421
	Floating	> 35%	EURIBOR 6M	2.15%	€ 100,000	25	€ 562	-	2.458%	-	-	4.608%	4.92%	€ 1,080	€ 168,658

\*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	€ 400	-	-	-	3.19%	5.19%	5.48%	€ 0	€ 72,087
	Floating	-	EURIBOR 6M	2.75%	€ 50,000	15	€ 401	-	2.458%	-	-	5.208%	5.50%	€ 0	€ 72,172

  

ECO LOANS					EXAMPLE										
Eco Electric New Car Loans	Floating	>35%	BBRC	2.40%	€ 30,000	7	€ 432	-	-	-	3.19%	5.59%	6.14%	€ 380	€ 36,327
	Floating	>35%	EURIBOR 6M	2.55%	€ 30,000	7	€ 424	-	2.458%	-	-	5.008%	5.53%	€ 380	€ 35,633
	Floating	20%-35%	BBRC	2.90%	€ 30,000	7	€ 440	-	-	-	3.19%	6.09%	6.68%	€ 380	€ 36,930
	Floating	20%-35%	EURIBOR 6M	2.90%	€ 30,000	7	€ 429	-	2.458%	-	-	5.358%	5.90%	€ 380	€ 36,050
Eco Hybrid New Car Loans	Floating	>35%	BBRC	2.50%	€ 30,000	7	€ 434	-	-	-	3.19%	5.69%	6.25%	€ 380	€ 36,448
	Floating	>35%	EURIBOR 6M	2.65%	€ 30,000	7	€ 426	-	2.458%	-	-	5.108%	5.63%	€ 380	€ 35,752
	Floating	20%-35%	BBRC	3.00%	€ 30,000	7	€ 441	-	-	-	3.19%	6.19%	6.78%	€ 380	€ 37,052
	Floating	20%-35%	EURIBOR 6M	3.15%	€ 30,000	7	€ 433	-	2.458%	-	-	5.608%	6.16%	€ 380	€ 36,349
Eco Home Improvement Loans - Secured by Residential property	Floating	**LTV ≤ 65%	BBRH	2.40%	€ 75,000	10	€ 773	-	-	-	1.98%	4.38%	4.95%	€ 830	€ 92,773
	Floating	**LTV ≤ 80%	BBRH	2.65%	€ 75,000	10	€ 782	-	-	-	1.98%	4.63%	5.21%	€ 830	€ 93,859

\*\*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.

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					LOAN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	EURIBOR 3M AS AT 08/04/2026	EURIBOR 6M AS AT 08/04/2026	ECB AS AT 11/06/2025	BBRH / BBRC / BBRB AS AT 15/04/2026				TOTAL INTEREST
<b>PERSONAL BANKING</b>															
<b>CAR LOANS</b>					<b>EXAMPLE</b>										
New Car Loans	Floating	>30%	BBRC	2.90%	€ 20,000	7	€ 293	-	-	-	3.19%	6.09%	6.67%	€ 250	€ 24,620
	Floating	>30%	EURIBOR 6M	3.15%	€ 20,000	7	€ 288	-	2.458%	-	-	5.608%	6.16%	€ 250	€ 24,233
	Floating	20%-30%	BBRC	3.30%	€ 20,000	7	€ 297	-	-	-	3.19%	6.49%	7.10%	€ 250	€ 24,945
	Floating	20%-30%	EURIBOR 6M	4.05%	€ 20,000	7	€ 297	-	2.458%	-	-	6.508%	7.12%	€ 250	€ 24,959
Used Car Loans	Floating	>40%	BBRC	3.70%	€ 20,000	7	€ 301	-	-	-	3.19%	6.89%	7.53%	€ 250	€ 25,272
	Floating	>40%	EURIBOR 6M	5.00%	€ 20,000	7	€ 306	-	2.458%	-	-	7.458%	8.14%	€ 250	€ 25,740
<b>PERSONAL LOANS</b>					<b>EXAMPLE</b>										
Cash Collateral	-	-	Term Deposit rate	1.00%	€ 10,000	8	€ 108	-	-	-	-	1.00%	1.39%	€ 150	€ 10,410
Secured by Residential Property	Floating	-	BBRC	2.95%	€ 100,000	15	€ 852	-	-	-	3.19%	6.14%	6.67%	€ 1,080	€ 153,312
	Floating	-	EURIBOR 6M	3.75%	€ 100,000	15	€ 855	-	2.458%	-	-	6.208%	6.74%	€ 1,080	€ 153,978
Secured by Other Property	Floating	-	BBRC	3.15%	€ 100,000	15	€ 863	-	-	-	3.19%	6.34%	6.88%	€ 1,080	€ 155,276
	Floating	-	EURIBOR 6M	3.85%	€ 100,000	15	€ 861	-	2.458%	-	-	6.308%	6.85%	€ 1,080	€ 154,961
Unsecured	Floating	-	BBRC	6.30%	€ 10,000	8	€ 149	-	-	-	3.19%	9.49%	10.38%	€ 150	€ 14,314
	Floating	-	EURIBOR 6M	7.47%	€ 10,000	8	€ 151	-	2.458%	-	-	9.928%	10.87%	€ 150	€ 14,536
<b>CURRENT ACCOUNTS - OVERDRAFTS***</b>					<b>EXAMPLE</b>										
Salary Account	Floating	-	BBRC	5.70%	€ 5,000	3 months	n/a	-	-	-	3.19%	8.89%	18.41%	€ 100	€ 5,210
General Secured by Residential Property	Floating	-	BBRC	3.60%	€ 5,000	3 months	n/a	-	-	-	3.19%	6.79%	15.99%	€ 100	€ 5,184
General Secured by Other Property	Floating	-	BBRC	4.00%	€ 5,000	3 months	n/a	-	-	-	3.19%	7.19%	16.45%	€ 100	€ 5,189
General	Floating	-	BBRC	7.70%	€ 5,000	3 months	n/a	-	-	-	3.19%	10.89%	20.74%	€ 100	€ 5,235
<p>***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.</p>															