

								EXAMPLE				
PRODUCT CATEGORY	INTEREST RATE TYPE	CUSTOMER'S CONTRIBUTION	BASE RATE*	VALUE OF BASE RATE AS AT 11/10/2021	MARGIN	TOTAL	APR***	LOAN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	INITIAL CHARGES	TOTAL PAYMENT AMOUNT
PERSONAL BANKING												
HOUSING LOANS												
Primary Housing Loans (Transfer & New)	Floating	>35%	EURIBOR 6M	0.00%	2.25%	2.25%	2.35%	€ 100,000	35	€ 344	€ 0	€ 144,612
	Floating	>35%	BBRH	1.59%	0.51%	2.10%	2.20%	€ 100,000	35	€ 336	€ 0	€ 141,326
	Floating	20%-35%	BBRH	1.59%	0.63%	2.22%	2.32%	€ 100,000	35	€ 343	€ 0	€ 143,951
	Floating	20%-35%	EURIBOR 6M	0.00%	2.35%	2.35%	2.45%	€ 100,000	35	€ 350	€ 0	€ 146,827
Housing Loans - Secondary/ Holiday Home (Transfer & New)	Floating	>35%	BBRH	1.59%	0.51%	2.10%	2.27%	€ 100,000	35	€ 336	€ 1,080	€ 142,406
	Floating	>35%	EURIBOR 6M	0.00%	2.35%	2.35%	2.53%	€ 100,000	35	€ 350	€ 1,080	€ 147,907
Housing Loans - Investment	Floating	>35%	BBRH	1.59%	1.31%	2.90%	3.15%	€ 100,000	25	€ 469	€ 1,080	€ 141,817
	Floating	>35%	EURIBOR 6M	0.00%	3.10%	3.10%	3.36%	€ 100,000	25	€ 480	€ 1,080	€ 144,940
STUDENT LOANS												
Secured	Floating	-	BBRC	2.69%	0.63%	3.32%	3.61%	€ 50,000	15	€ 353	€ 0	€ 63,556
	Floating	-	EURIBOR 6M	0.00%	3.32%	3.32%	3.61%	€ 50,000	15	€ 353	€ 0	€ 63,556
Unsecured	Floating	-	BBRC	2.69%	1.63%	4.32%	4.41%	€ 10,000	10	€ 103	€ 0	€ 12,334
	Floating	-	EURIBOR 6M	0.00%	4.32%	4.32%	4.41%	€ 10,000	10	€ 103	€ 0	€ 12,334
CAR LOANS												
Promotion New Car Loans ****	Floating	>30%	BBRC	2.69%	0.56%	3.25%	3.68%	€ 20,000	7	€ 267	€ 250	€ 22,640
	Floating	>30%	EURIBOR 6M	0.00%	3.25%	3.25%	3.68%	€ 20,000	7	€ 267	€ 250	€ 22,640
	Floating	20%-30%	BBRC	2.69%	1.06%	3.75%	4.20%	€ 20,000	7	€ 271	€ 250	€ 23,022
	Floating	20%-30%	EURIBOR 6M	0.00%	3.75%	3.75%	4.20%	€ 20,000	7	€ 271	€ 250	€ 23,022
New Car Loans	Floating	>30%	BBRC	2.69%	1.43%	4.12%	4.59%	€ 20,000	7	€ 275	€ 250	€ 23,308
	Floating	>30%	EURIBOR 6M	0.00%	4.12%	4.12%	4.59%	€ 20,000	7	€ 275	€ 250	€ 23,308
	Fixed	>30%	5 years	-	-	4.50%	5.13%	€ 20,000	5	€ 373	€ 250	€ 22,623
	Fixed	>30%	7 years	-	-	4.75%	5.25%	€ 20,000	7	€ 280	€ 250	€ 23,800
	Floating	20%-30%	BBRC	2.69%	2.23%	4.92%	5.43%	€ 20,000	7	€ 282	€ 250	€ 23,934
	Floating	20%-30%	EURIBOR 6M	0.00%	4.92%	4.92%	5.43%	€ 20,000	7	€ 282	€ 250	€ 23,934
	Fixed	20%-30%	5 years	-	-	5.30%	5.98%	€ 20,000	5	€ 380	€ 250	€ 23,062
	Fixed	20%-30%	7 years	-	-	5.55%	6.10%	€ 20,000	7	€ 288	€ 250	€ 24,434
Used Car Loans	Floating	>40%	BBRC	2.69%	2.43%	5.12%	5.64%	€ 20,000	7	€ 284	€ 250	€ 24,092
	Floating	>40%	EURIBOR 6M	0.00%	5.12%	5.12%	5.64%	€ 20,000	7	€ 284	€ 250	€ 24,092
	Fixed	>40%	5 years	-	-	5.50%	6.19%	€ 20,000	5	€ 382	€ 250	€ 23,173
	Fixed	>40%	7 years	-	-	5.75%	6.31%	€ 20,000	7	€ 290	€ 250	€ 24,594
	Floating	20%-40%	BBRC	2.69%	3.43%	6.12%	6.70%	€ 20,000	7	€ 293	€ 250	€ 24,892
	Floating	20%-40%	EURIBOR 6M	0.00%	6.12%	6.12%	6.70%	€ 20,000	7	€ 293	€ 250	€ 24,892
	Fixed	20%-40%	5 years	-	-	6.50%	7.26%	€ 20,000	5	€ 391	€ 250	€ 23,731
	Fixed	20%-40%	7 years	-	-	6.75%	7.38%	€ 20,000	7	€ 299	€ 250	€ 25,404
PERSONAL LOANS												
Cash Collateral	-	-	6 month Term Deposit rate	0.00%	1.00%	1.00%	1.39%	€ 10,000	8	€ 108	€ 150	€ 10,560
Digital - myLo@n	Floating	-	BBRC	2.69%	8.31%	11.00%	11.57%	€ 2,000	1	€ 177	€ 0	€ 2,121
Secured by Residential Property	Floating	-	BBRC	2.69%	0.81%	3.50%	3.96%	€ 100,000	15	€ 715	€ 1,080	€ 129,778
	Floating	-	EURIBOR 6M	0.00%	3.50%	3.50%	3.96%	€ 100,000	15	€ 715	€ 1,080	€ 129,778
Secured by Other Property	Floating	-	BBRC	2.69%	2.31%	5.00%	5.55%	€ 100,000	15	€ 791	€ 1,080	€ 143,452
	Floating	-	EURIBOR 6M	0.00%	5.00%	5.00%	5.55%	€ 100,000	15	€ 791	€ 1,080	€ 143,452
Secured	Floating	-	BBRC	2.69%	3.73%	6.42%	6.98%	€ 20,000	8	€ 267	€ 250	€ 25,880
	Floating	-	EURIBOR 6M	0.00%	6.42%	6.42%	6.98%	€ 20,000	8	€ 267	€ 250	€ 25,880
	Fixed	5 years	-	-	7.25%	8.06%	8.30%	€ 20,000	5	€ 398	€ 250	€ 24,155
	Fixed	7 years	-	-	7.50%	8.18%	8.30%	€ 20,000	7	€ 307	€ 250	€ 26,022
Unsecured	Floating	-	BBRC	2.69%	4.78%	7.47%	8.18%	€ 10,000	8	€ 139	€ 150	€ 13,466
	Floating	-	EURIBOR 6M	0.00%	7.47%	7.47%	8.18%	€ 10,000	8	€ 139	€ 150	€ 13,466
	Fixed	5 years	-	-	8.30%	9.32%	9.32%	€ 10,000	5	€ 204	€ 150	€ 12,403
	Fixed	7 years	-	-	8.55%	9.41%	9.41%	€ 10,000	7	€ 159	€ 150	€ 13,476
CURRENT ACCOUNTS												
OVERDRAFT												
Digital - myOverdr@ft	Floating	-	BBRC	2.69%	8.31%	11.00%	11.46%	€ 2,000	3 months	N/A	€ 0	€ 2,055
Salary Account	-	-	ECB RATE**	0.00%	5.50%	5.50%	14.43%	€ 5,000	3 months	N/A	€ 100	€ 5,169
Non Residents	-	-	ECB RATE**	0.00%	8.00%	8.00%	17.28%	€ 5,000	3 months	N/A	€ 100	€ 5,201
General	-	-	ECB RATE**	0.00%	7.00%	7.00%	16.13%	€ 5,000	3 months	N/A	€ 100	€ 5,188
SELF-EMPLOYED INDIVIDUALS												
CURRENT ACCOUNTS - OVERDRAFT												
Secured	-	-	ECB RATE**	0.00%	5.00%	5.00%	8.11%	€ 20,000	1	N/A	€ 300	€ 20,848
Unsecured	-	-	ECB RATE**	0.00%	6.00%	6.00%	11.30%	€ 10,000	1	N/A	€ 250	€ 10,579
Business Premises	Floating	>30%	BBRB	2.31%	0.91%	3.22%	3.43%	€ 100,000	15	€ 701	€ 1,100	€ 127,343
	Floating	>30%	EURIBOR 6M	0.00%	3.22%	3.22%	3.43%	€ 100,000	15	€ 701	€ 1,100	€ 127,343

*The base rates Ancoria Bank may use for a Floating Interest Rate are described in the Rates Definitions on the Bank's Website

** 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) 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

*** In certain cases, our offer may differ, following our assessment of your personal financial and other circumstances

**** These Interest Rates are offered to Customers that Fulfill Promotional Criteria as these are reported on the website for the personal loans page 'New Car Loan'

Effective from 01/12/2021