

PRODUCT CATEGORY	INTEREST RATE TYPE	CUSTOMER'S CONTRIBUTION	BASE RATE	MARGIN	L	OAN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	EURIBOR 6M AS AT 11/04/2025	BBRH / BBRC / BBRB AS AT 14/04/2025	TOTAL INTEREST	APR	INITIAL CHARGES	TOTAL PAYMEN AMOUNT
PERSONAL BANKING														
HOUSING LOANS*					EXA	AMPLE								
Primary Housing Loan	Floating	≥ 30%	EURIBOR 6M	2.00%	€	100,000	35	€ 457	2.231%	-	4.231%	4.31%	€ 0	€ 191,908
Transfer & New	Floating	≥ 30%	BBRH	1.40%	€	100,000	35	€ 401	-	1.88%	3.28%	3.33%	€ 0	€ 168,328
Primary Housing Loan	Floating	20% - 29%	BBRH	1.60%	€	100,000	35	€ 412	-	1.88%	3.48%	3.54%	€ 0	€ 173,157
Transfer & New	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
(Transfer & New)										1.88%	4.88%	5.23%	6.4.000	C 470 040
(Transfer & New)	Floating	> 35%	BBRH	3.00%	€	100,000	25	€ 578	-	1.88%	4.00%	5.23%	€ 1,080	€ 173,349
Housing Loans - Investment	Floating Floating	> 35%	EURIBOR 6M	2.60%	€	100,000	25	€ 575	2.231%	-	4.831%	5.18%	€ 1,080 € 1,080	€ 173,349 € 172,498
	Floating Floating d above, are applic	> 35%	EURIBOR 6M ints up to €300,000. Fo	2.60% or higher amoun	€ s a separa	100,000 ate interest ra	25 te quotation w	€ 575 rill be provided b	2.231%	e by case basis.	4.831%	5.18%	€ 1,080	€ 172,498
Housing Loans - Investment *Housing loan interest rates quoted STUDENT LOANS	Floating Floating d above, are applic	> 35%	EURIBOR 6M ints up to €300,000. Fe	2.60% or higher amoun	€ s a separa	100,000 ate interest ra AMPLE 50,000	25 te quotation w	€ 575 rill be provided b € 397	2.231% y the Bank on a cas	-	4.831% 5.05%	5.18%	€ 1,080	€ 172,498 € 71,424
Housing Loans - Investment "Housing loan interest rates quoted STUDENT LOANS	Floating Floating d above, are applic	> 35% cable for loan amou	EURIBOR 6M ints up to €300,000. Fo	2.60% or higher amoun	€ s a separa	100,000 ate interest ra	25 te quotation w	€ 575 rill be provided b	2.231% y the Bank on a cas	e by case basis.	4.831%	5.18%	€ 1,080	€ 172,498
Housing Loans - Investment "Housing loan interest rates quoter STUDENT LOANS Secured	Floating Floating d above, are applic	> 35% cable for loan amou	EURIBOR 6M ints up to €300,000. Fe	2.60% or higher amoun	€ s a separa	100,000 ate interest ra AMPLE 50,000	25 te quotation w	€ 575 rill be provided b € 397	2.231% y the Bank on a cas	e by case basis.	4.831% 5.05%	5.18%	€ 1,080	€ 172,498 € 71,424
Housing Loans - Investment "Housing loan interest rates quoter STUDENT LOANS Secured	Floating Floating d above, are applic	> 35% cable for loan amou	EURIBOR 6M ints up to €300,000. Fo	2.60% or higher amount 2.00% 2.75%	€ s a separa	100,000 ate interest ra AMPLE 50,000 50,000 AMPLE 30,000	25 te quotation w	€ 575 fill be provided b € 397 € 395	2.231% y the Bank on a cas - 2.231%	e by case basis.	4.831% 5.05%	5.18%	€ 1,080	€ 172,498 € 71,424
Housing Loans - Investment "Housing loan interest rates quoted STUDENT LOANS Secured ECO LOANS	Floating Floating d above, are applic Floating Floating Floating	> 35% cable for loan amou >35% >35% >35%	EURIBOR 6M ints up to €300,000. For the second sec	2.60% or higher amount 2.00% 2.75% 2.40% 2.55%	EXA	100,000 ate interest ra AMPLE 50,000 50,000 AMPLE 30,000 30,000	25 te quotation w 15 15	€ 575 rill be provided b € 397 € 395 € 430 € 421	2.231% y the Bank on a cas - 2.231%	3.05% -	4.831% 5.05% 4.981% 5.45% 4.781%	5.18% 5.35% 5.28% 6.04% 5.33%	€ 1,080 € 0 € 0 € 380 € 380	€ 172,498 € 71,424 € 71,100 € 36,158 € 35,363
Housing Loans - Investment "Housing loan interest rates quoted STUDENT LOANS Secured ECO LOANS	Floating Floating d above, are applied Floating Floating Floating Floating	> 35% cable for loan amou >35% >35% >35% >35%	BBRC BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC	2.60% or higher amount 2.00% 2.75%	EXA	100,000 ate interest ra AMPLE 50,000 50,000 AMPLE 30,000	25 te quotation w 15 15	€ 575 vill be provided b € 397 € 395 € 430 € 421 € 438	2.231% y the Bank on a cas	e by case basis.	4.831% 5.05% 4.981% 5.45%	5.18% 5.35% 5.28% 6.04%	€ 1,080 € 0 € 0 € 380 € 380 € 380	€ 172,498 € 71,424 € 71,100
Housing Loans - Investment "Housing loan interest rates quoted STUDENT LOANS Secured ECO LOANS	Floating Floating d above, are applied Floating Floating Floating Floating Floating	> 35% cable for loan amou >35% >35% >35% >35% 20%-35% 20%-35%	BBRC EURIBOR 6M	2.60% or higher amount 2.00% 2.75% 2.40% 2.55% 2.90%	S a separa	100,000 ate interest ra AMPLE 50,000 50,000 AMPLE 30,000 30,000 30,000 30,000	25 te quotation w 15 15	€ 575 rill be provided b € 397 € 395 € 430 € 421 € 438 € 426	2.231% y the Bank on a cas - 2.231% - 2.231%	3.05% - 3.05% - 3.05%	5.05% 4.981% 5.45% 4.781% 5.95% 5.131%	5.18% 5.35% 5.28% 6.04% 5.33% 6.57% 5.70%	€ 1,080 € 0 € 0 € 380 € 380 € 380 € 380	€ 172,498 € 71,424 € 71,100 € 36,158 € 35,363 € 36,759 € 35,778
Housing Loans - Investment 'Housing loan interest rates quoted STUDENT LOANS Secured ECO LOANS	Floating Floating Floating Floating Floating Floating Floating Floating Floating Floating Floating	> 35% cable for loan amou	BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC	2.60% or higher amount 2.00% 2.75% 2.40% 2.55% 2.90% 2.50%	EXA	100,000 ate interest ra AMPLE 50,000 50,000 AMPLE 30,000 30,000 30,000 30,000 30,000	25 te quotation w 15 15	€ 575 fill be provided b € 397 € 395 € 430 € 421 € 438 € 426 € 432	2.231% y the Bank on a cas 2.231% 2.231% 2.231% 2.231%	3.05% - 3.05%	5.05% 4.981% 5.45% 4.781% 5.95% 5.131% 5.55%	5.18% 5.35% 5.28% 6.04% 5.33% 6.57% 5.70% 6.15%	€ 1,080 € 0 € 0 € 380 € 380 € 380	€ 172,498 € 71,424 € 71,100 € 36,158 € 35,363 € 36,759
Housing Loans - Investment "Housing loan interest rates quoted STUDENT LOANS Secured ECO LOANS Eco Electric New Car Loans	Floating	> 35% cable for loan amou	BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M	2.60% or higher amount 2.00% 2.75% 2.40% 2.55% 2.90% 2.90% 2.50% 2.65%	EXA EXA EXA EXA EXA EXA EXA EXA	100,000 ate interest ra AMPLE 50,000 50,000 AMPLE 30,000 30,000 30,000 30,000 30,000 30,000	25 te quotation w 15 15 7 7 7 7	€ 575 vill be provided b € 397 € 395 € 430 € 421 € 438 € 426 € 432 € 422	2.231% y the Bank on a cas	3.05% - 3.05% - 3.05% - 3.05%	5.05% 4.981% 5.45% 4.781% 5.95% 5.131% 5.55% 4.881%	5.18% 5.35% 5.28% 6.04% 5.33% 6.57% 5.70% 6.15% 5.44%	€ 1,080 € 0 € 0 € 380 € 380 € 380 € 380 € 380	€ 172,498 € 71,424 € 71,100 € 36,158 € 35,363 € 36,759 € 35,778 € 36,278 € 35,482
Housing Loans - Investment "Housing loan interest rates quoted STUDENT LOANS Secured ECO LOANS Eco Electric New Car Loans	Floating Floating Floating Floating Floating Floating Floating Floating Floating Floating Floating Floating Floating Floating Floating	> 35% cable for loan amou	BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC	2.60% or higher amount 2.00% 2.75% 2.40% 2.55% 2.90% 2.50%	EXA EXA EXA EXA EXA EXA EXA EXA	100,000 ate interest ra AMPLE 50,000 50,000 AMPLE 30,000 30,000 30,000 30,000 30,000	25 te quotation w 15 15 7 7 7 7 7	€ 575 iill be provided b € 397 € 395 € 430 € 421 € 438 € 426 € 432 € 442 € 4432 € 4422 € 4439	2.231% y the Bank on a cas	3.05% - 3.05% - 3.05%	5.05% 4.981% 5.45% 4.781% 5.95% 5.131% 5.55%	5.18% 5.35% 5.28% 6.04% 5.33% 6.57% 5.70% 6.15%	€ 1,080 € 0 € 0 € 380 € 380 € 380 € 380 € 380 € 380 € 380	€ 172,498 € 71,424 € 71,100 € 36,158 € 35,363 € 36,759 € 35,778 € 36,278
Housing Loans - Investment "Housing loan interest rates quoted STUDENT LOANS Secured ECO LOANS Eco Electric New Car Loans	Floating	> 35% cable for loan amou	BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M BBRC EURIBOR 6M	2.60% or higher amount 2.00% 2.75% 2.40% 2.55% 2.90% 2.90% 2.50% 2.65%	EXA EXA EXA EXA EXA EXA EXA EXA	100,000 ate interest ra AMPLE 50,000 50,000 AMPLE 30,000 30,000 30,000 30,000 30,000 30,000	25 te quotation w 15 15 7 7 7 7 7	€ 575 vill be provided b € 397 € 395 € 430 € 421 € 438 € 426 € 432 € 422	2.231% y the Bank on a cas	3.05% - 3.05% - 3.05% - 3.05%	5.05% 4.981% 5.45% 4.781% 5.95% 5.131% 5.55% 4.881%	5.18% 5.35% 5.28% 6.04% 5.33% 6.57% 5.70% 6.15% 5.44%	€ 1,080 € 0 € 0 € 380 € 380 € 380 € 380 € 380	€ 172,498 € 71,424 € 71,100 € 36,158 € 35,363 € 36,759 € 35,778 € 36,278 € 35,482
Housing Loans - Investment *Housing loan interest rates quoter	Floating	> 35% cable for loan amou 35% >35% >35% 20%-35% 20%-35% >35% 20%-35%	BBRC EURIBOR 6M BBRC	2.60% or higher amount 2.00% 2.75% 2.40% 2.55% 2.90% 2.90% 2.65% 3.00%	EXA EXA EXA EXA EXA EXA EXA EXA	100,000 ate interest ra MMPLE 50,000 50,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000	25 te quotation w 15 15 7 7 7 7 7	€ 575 iill be provided b € 397 € 395 € 430 € 421 € 438 € 426 € 432 € 442 € 4432 € 4422 € 4439	2.231% y the Bank on a cas	3.05% -3.05% -3.05% -3.05% -3.05%	5.05% 4.981% 5.45% 4.781% 5.95% 5.131% 5.55% 6.05%	5.18% 5.35% 5.28% 6.04% 5.33% 6.57% 5.70% 6.15% 6.68%	€ 1,080 € 0 € 0 € 380 € 380 € 380 € 380 € 380 € 380 € 380	€ 172,498 € 71,424 € 71,100 € 36,158 € 35,363 € 36,759 € 35,778 € 36,278 € 35,482 € 36,880



									VALUE O	F BASE RATE				
PRODUCT CATEGORY	INTEREST RATE TYPE	CUSTOMER'S CONTRIBUTION	BASE RATE	MARGIN	LO	AN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	EURIBOR 6M AS AT 11/04/2025	BBRH / BBRC / BBRB AS AT 14/04/2025	TOTAL INTEREST	APR	INITIAL CHARGES	TOTAL PAYMENT AMOUNT
PERSONAL BANKING					•									
CAR LOANS					EXA	//PLE								
	Floating	>30%	BBRC	2.90%	€	20,000	7	€ 292	-	3.05%	5.95%	6.56%	€ 250	€ 24,506
New Car Loans	Floating	>30%	EURIBOR 6M	3.15%	€	20,000	7	€ 286	2.231%	-	5.381%	5.96%	€ 250	€ 24,051
New Car Loans	Floating	20%-30%	BBRC	3.30%	€	20,000	7	€ 296	-	3.05%	6.35%	6.99%	€ 250	€ 24,830
1	Floating	20%-30%	EURIBOR 6M	4.05%	€	20,000	7	€ 295	2.231%	-	6.281%	6.92%	€ 250	€ 24,774
Used Car Loans	Floating	>40%	BBRC	3.70%	€	20,000	7	€ 299	-	3.05%	6.75%	7.42%	€ 250	€ 25,156
	Floating	>40%	EURIBOR 6M	5.00%	€	20,000	7	€ 304	2.231%	-	7.231%	7.94%	€ 250	€ 25,551
PERSONAL LOANS					EXA	/IPLE								
Cash Collateral	-	-	Term Deposit rate	1.00%	€	10,000	8	€ 108	-	-	1.00%	1.42%	€ 150	€ 10,410
Digital - myLo@n	Floating	-	BBRC	7.30%	€	5,000	2	€ 233	-	3.05%	10.35%	11.43%	€ 25	€ 5,584
Secured by Residential Property	Floating	-	BBRC	2.95%	€	100,000	15	€ 844	-	3.05%	6.00%	6.54%	€ 1,080	€ 151,940
	Floating	-	EURIBOR 6M	3.75%	€	100,000	15	€ 843	2.231%	-	5.981%	6.52%	€ 1,080	€ 151,755
Secured by Other Property	Floating	-	BBRC	3.15%	€	100,000	15	€ 855	-	3.05%	6.20%	6.76%	€ 1,080	€ 153,893
	Floating		EURIBOR 6M	3.85%	€	100,000	15	€ 848	2.231%	-	6.081%	6.63%	€ 1,080	€ 152,729
Unsecured	Floating	-	BBRC	6.30%	€	10,000	8	€ 148	-	3.05%	9.35%	10.26%	€ 150	€ 14,243
	Floating	-	EURIBOR 6M	7.47%	€	10,000	8	€ 150	2.231%	-	9.701%	10.65%	€ 150	€ 14,420
CURRENT ACCOUNTS - OVERDRA	AFTS***				EXA	//PLE								
Digital - myOverdr@ft	Floating	-	BBRC	7.30%	€	5,000	3 months	N/A	-	3.05%	10.35%	13.10%	€ 25	€ 5,155
Salary Account	Floating	-	BBRC	5.70%	€	5,000	3 months	N/A	-	3.05%	8.75%	18.25%	€ 100	€ 5,209
General Secured by Residential Property	Floating	-	BBRC	3.60%	€	5,000	3 months	N/A	-	3.05%	6.65%	15.83%	€ 100	€ 5,183
General Secured by Other Property	Floating	-	BBRC	4.00%	€	5,000	3 months	N/A	-	3.05%	7.05%	16.29%	€ 100	€ 5,188
General	Floating	-	BBRC	7.70%	€	5,000	3 months	N/A	-	3.05%	10.75%	20.58%	€ 100	€ 5,234

^{***}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.