

PRODUCT CATEGORY	INTEREST RATE TYPE	CUSTOMER'S CONTRIBUTION	BASE RATE*	VALUE OF BASE RATE AS AT 11/10/2021	MARGIN	TOTAL	APR***	EXAMPLE				
								LOAN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	INITIAL CHARGES	TOTAL PAYMENT AMOUNT
<b>BUSINESS BANKING</b>												
<b>BUSINESS LOANS</b>												
Business Loans Secured	Floating	-	BBRB	2.31%	2.11%	4.42%	4.81%	€ 30,000	10	€ 310	€ 400	€ 37,576
	Floating	-	EURIBOR 6M	0.00%	4.42%	4.42%	4.81%	€ 30,000	10	€ 310	€ 400	€ 37,576
	Fixed	-	5 years	-	-	4.85%	5.54%	€ 30,000	5	€ 564	€ 400	€ 34,247
	Fixed	-	7 years	-	-	5.10%	5.65%	€ 30,000	7	€ 425	€ 400	€ 36,139
Business Loans Unsecured	Floating	-	BBRB	2.31%	4.81%	7.12%	8.50%	€ 10,000	5	€ 199	€ 250	€ 12,166
	Floating	-	EURIBOR 6M	0.00%	7.12%	7.12%	8.50%	€ 10,000	5	€ 199	€ 250	€ 12,166
	Fixed	-	5 years	-	-	7.35%	8.75%	€ 10,000	5	€ 200	€ 250	€ 12,231
	Fixed	-	7 years	-	-	7.60%	8.72%	€ 10,000	7	€ 154	€ 250	€ 13,177
Cash Collateral	-	-	6 month Term Deposit rate	0.00%	1.00%	1.00%	1.65%	€ 10,000	8	€ 108	€ 250	€ 10,660
<b>CAR LOANS</b>												
New Car Loans	Floating	>30%	BBRB	2.31%	1.81%	4.12%	4.67%	€ 20,000	7	€ 275	€ 300	€ 23,358
	Floating	>30%	EURIBOR 6M	0.00%	4.12%	4.12%	4.67%	€ 20,000	7	€ 275	€ 300	€ 23,358
	Fixed	>30%	5 years	-	-	4.50%	5.24%	€ 20,000	5	€ 373	€ 300	€ 22,673
	Fixed	>30%	7 years	-	-	4.75%	5.33%	€ 20,000	7	€ 280	€ 300	€ 23,850
	Floating	20%-30%	BBRB	2.31%	2.61%	4.92%	5.51%	€ 20,000	7	€ 282	€ 300	€ 23,984
	Floating	20%-30%	EURIBOR 6M	0.00%	4.92%	4.92%	5.51%	€ 20,000	7	€ 282	€ 300	€ 23,984
	Fixed	20%-30%	5 years	-	-	5.30%	6.09%	€ 20,000	5	€ 380	€ 300	€ 23,112
	Fixed	20%-30%	7 years	-	-	5.55%	6.18%	€ 20,000	7	€ 288	€ 300	€ 24,484
Used Car Loans	Floating	>40%	BBRB	2.31%	2.81%	5.12%	5.72%	€ 20,000	7	€ 284	€ 300	€ 24,142
	Floating	>40%	EURIBOR 6M	0.00%	5.12%	5.12%	5.72%	€ 20,000	7	€ 284	€ 300	€ 24,142
	Fixed	>40%	5 years	-	-	5.50%	6.30%	€ 20,000	5	€ 382	€ 300	€ 23,223
	Fixed	>40%	7 years	-	-	5.75%	6.39%	€ 20,000	7	€ 290	€ 300	€ 24,644
	Floating	20%-40%	BBRB	2.31%	3.81%	6.12%	6.78%	€ 20,000	7	€ 293	€ 300	€ 24,942
	Floating	20%-40%	EURIBOR 6M	0.00%	6.12%	6.12%	6.78%	€ 20,000	7	€ 293	€ 300	€ 24,942
	Fixed	20%-40%	5 years	-	-	6.50%	7.37%	€ 20,000	5	€ 391	€ 300	€ 23,781
	Fixed	20%-40%	7 years	-	-	6.75%	7.46%	€ 20,000	7	€ 299	€ 300	€ 25,454
<b>CURRENT ACCOUNTS</b>												
<b>OVERDRAFT</b>												
Secured	-	-	ECB RATE**	0.00%	5.00%	5.00%	11.59%	€ 20,000	3 months	N/A	€ 300	€ 20,552
Unsecured	-	-	ECB RATE**	0.00%	6.00%	6.00%	17.35%	€ 10,000	3 months	N/A	€ 250	€ 10,401
<b>BUSINESS MORTGAGES</b>												
Business Premises	Floating	>30%	EURIBOR 6M	0.00%	3.22%	3.22%	3.43%	€ 100,000	15	€ 701	€ 1,100	€ 127,343
	Floating	>30%	BBRB	2.31%	0.91%	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

Effective from 01/12/2021