

PRODUCT CATEGORY					INTEREST RATE TYPE	CUSTOMER'S CONTRIBUTION	BASE RATE	MARGIN	VALUE OF BASE RATE					LOAN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	EURIBOR 6M AS AT 06/07/2023	BBRH / BBRC / BBRB AS AT 10/07/2023	ECB RATE AS AT 10/07/2023	TOTAL INTEREST	APR	INITIAL CHARGES	TOTAL PAYMENT AMOUNT
SELF-EMPLOYED INDIVIDUALS																							
CURRENT ACCOUNTS - OVERDRAFT***								EXAMPLE															
Secured								-	-	ECB RATE**	5.00%	€	20,000	3 months	N/A	-	-	4.00%	9.00%	16.66%	€ 300	€ 20,779	
Unsecured								-	-	ECB RATE**	6.00%	€	10,000	3 months	N/A	-	-	4.00%	10.00%	22.57%	€ 250	€ 10,513	
***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.																							
BUSINESS BANKING																							
BUSINESS LOANS								EXAMPLE															
Business Loans Secured								Floating	-	BBRB	3.70%	€	30,000	10	€ 326	-	1.80%	-	5.50%	6.23%	€ 400	€ 39,833	
								Floating	-	EURIBOR 6M	4.42%	€	30,000	10	€ 369	3.888%	-	8.308%	9.27%	€ 400	€ 45,038		
Business Loans Unsecured								Floating	-	BBRB	6.70%	€	10,000	5	€ 205	-	1.80%	-	8.50%	10.06%	€ 250	€ 12,575	
								Floating	-	EURIBOR 6M	7.12%	€	10,000	5	€ 218	3.888%	-	11.008%	12.86%	€ 250	€ 13,315		
Cash Collateral								-	-	6 month Term Deposit rate	1.00%	€	10,000	8	€ 108	-	-	-	1.00%	1.68%	€ 250	€ 10,671	
CAR LOANS								EXAMPLE															
New Car Loans								Floating	>30%	BBRB	3.80%	€	20,000	7	€ 288	-	1.80%	-	5.60%	6.27%	€ 300	€ 24,554	
								Floating	>30%	EURIBOR 6M	4.12%	€	20,000	7	€ 312	3.888%	-	8.008%	8.86%	€ 300	€ 26,528		
								Floating	20%-30%	BBRB	4.80%	€	20,000	7	€ 298	-	1.80%	-	6.60%	7.34%	€ 300	€ 25,363	
								Floating	20%-30%	EURIBOR 6M	4.92%	€	20,000	7	€ 320	3.888%	-	8.808%	9.74%	€ 300	€ 27,204		
Used Car Loans								Floating	>40%	BBRB	5.80%	€	20,000	7	€ 308	-	1.80%	-	7.60%	8.42%	€ 300	€ 26,187	
								Floating	>40%	EURIBOR 6M	5.12%	€	20,000	7	€ 322	3.888%	-	9.008%	9.96%	€ 300	€ 27,374		
								Floating	20%-40%	BBRB	6.40%	€	20,000	7	€ 314	-	1.80%	-	8.20%	9.07%	€ 300	€ 26,689	
								Floating	20%-40%	EURIBOR 6M	6.12%	€	20,000	7	€ 332	3.888%	-	10.008%	11.06%	€ 300	€ 28,237		
CURRENT ACCOUNTS - OVERDRAFT								EXAMPLE															
Secured								-	-	ECB RATE**	5.00%	€	20,000	3 months	N/A	-	-	4.00%	9.00%	16.66%	€ 300	€ 20,779	
Unsecured								-	-	ECB RATE**	6.00%	€	10,000	3 months	N/A	-	-	4.00%	10.00%	22.57%	€ 250	€ 10,513	
***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.																							
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.																							