

LOAN PRICING IN EURO

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|---|-------|
| BASE RATES AS AT 18/12/2024 | |
| EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate) | 3,15% |
| BANK OF CYPRUS BASE RATE (BCBR) | 1,75% |

INDIVIDUALS (Permanent Residents of Cyprus)

| HOUSING LOANS WITH MORTGAGE ON A HOUSE | | | | | |
|--|---------------|--------------|--|--------|----------------|
| PURPOSE | INTEREST TYPE | CONTRIBUTION | BASE | MARGIN | TOTAL INTEREST |
| FILECO HOUSING RENOVATION LOAN (€30.000) - PRIMARY RESIDENCE | Variable | >= 30% | Variable - European Central Bank Base Rate (ECB Base Rate) | 2,20% | 5,35% |
| | | < 30% | | 2,25% | 5,40% |
| | | >= 30% | | 2,30% | 5,45% |
| | | < 30% | | 2,35% | 5,50% |
| | | >= 30% | Variable - Bank of Cyprus Base Rate (BCBR) | 3,20% | 4,95% |
| | | < 30% | | 3,25% | 5,00% |
| | | >= 30% | | 3,30% | 5,05% |
| | | < 30% | | 3,35% | 5,10% |
| FILECO HOUSING RENOVATION LOAN (€30.000) - HOLIDAY HOUSE | Variable | >= 30% | Variable - European Central Bank Base Rate (ECB Base Rate) | 2,20% | 5,35% |
| | | >= 30% | | 2,30% | 5,45% |
| | | >= 30% | Variable - Bank of Cyprus Base Rate (BCBR) | 3,20% | 4,95% |
| | | >= 30% | | 3,30% | 5,05% |

| | REPRESENTATIVE EXAMPLES | | | | | | | | | |
|--|-------------------------|--|----------------------|------------------------|--|--------|--------------|---|---|--|
| | Loan Duration (Years) | Amount /Frequency -number of instalments | Total Payable Amount | A.P.R as at 18/12/2024 | Base rate | Margin | Contribution | FEES: Other charges included in the APR and total payable amount: | Other expected charges for the borrower NOT included in the APR: | |
| FILECO HOUSING RENOVATION LOAN (€30.000) - PRIMARY RESIDENCE | 15 | €242,80 (180 monthly instalments) | €44.366,16 | 5,85% | Variable - European Central Bank Base Rate (ECB Base Rate) | 2,20% | >= 30% | €679,55 | All stamp costs for the documents of the financing, initial bank and valuation fees (where applicable) and a mortgage registration fee (1% paid to the Land Registry. | Cost of life insurance for the borrower and fire insurance for the mortgaged property. The example assumes that the client will provide life and fire insurance which will be assigned and the property will be mortgaged for the benefit of the Bank. |
| | | €243,60 (180 monthly instalments) | €44.508,05 | 5,90% | | 2,25% | < 30% | | | |
| | | €244,39 (180 monthly instalments) | €44.651,09 | 5,96% | | 2,30% | >= 30% | | | |
| | | €245,19 (180 monthly instalments) | €44.793,72 | 6,01% | | 2,35% | < 30% | | | |
| | | €236,45 (180 monthly instalments) | €43.228,38 | 5,42% | Variable - Bank of Cyprus Base Rate (BCBR) | 3,20% | >= 30% | | | |
| | | €237,23 (180 monthly instalments) | €43.368,79 | 5,48% | | 3,25% | < 30% | | | |
| | | €238,01 (180 monthly instalments) | €43.509,50 | 5,53% | | 3,30% | >= 30% | | | |
| | | €238,79 (180 monthly instalments) | €43.650,84 | 5,58% | | 3,35% | < 30% | | | |
| FILECO HOUSING RENOVATION LOAN (€30.000) - HOLIDAY HOUSE | 15 | €242,80 (180 monthly instalments) | €44.366,16 | 5,85% | Variable - European Central Bank Base Rate (ECB Base Rate) | 2,20% | >= 30% | | | |
| | | €244,39 (180 monthly instalments) | €44.651,09 | 5,96% | | 2,30% | >= 30% | | | |
| | | €236,45 (180 monthly instalments) | €43.228,38 | 5,42% | Variable - Bank of Cyprus Base Rate (BCBR) | 3,20% | >= 30% | | | |
| | | €238,01 (180 monthly instalments) | €43.509,50 | 5,53% | | 3,30% | >= 30% | | | |

Warning: The Bank reserves the right to reject any application at its sole discretion and withdraw any plan at any time. If you do not make regular instalment payments according to your loan repayment schedule, you may lose your house. There are charges for early loan repayment. In case of variable interest rates, the instalment amount and total cost of the facility may increase or decrease depending on variations in the base rate.

Note: It is noted that the margin based on the ECB Base Rate is currently and indicatively from 2,20% to 2,35% and the total interest rate based on the ECB Base Rate is currently and indicatively from 5,35% to 5,50%. It is noted that the margin based on the BCBR is currently and indicatively from 3,20% to 3,35% and the total interest rate based on the BCBR is currently and indicatively from 4,95% to 5,10%. The interest rates offered vary based on criteria evaluated and applied by the Bank in accordance with its credit policy as applicable from time to time, taking into account factors such as customers' credit history, the collateral, the loan amount and loan duration, as well as the applicant's contribution. For more information, please contact any of the Bank's branches.

| WITH PERSONAL GUARANTEES | | | | | | EXAMPLES | | | | | |
|--------------------------|---------------------|---------------------|---------------------------------|--------|------------------------------|-------------------|-------------|---------------------|----------------------|----------------------|------------|
| PURPOSE | SECURITY | FIXED INTEREST RATE | BASE | MARGIN | TOTAL VARIABLE INTEREST RATE | FEES ¹ | LOAN AMOUNT | A.P.R. ² | DURATION (in months) | TOTAL PAYABLE AMOUNT | INSTALMENT |
| FILECO ENERGY LOAN | Personal guarantees | NOT APPLICABLE | Bank of Cyprus Base Rate (BCBR) | 7,00% | 8,75% | €164,50 | €10.000 | 9,67% | 84 | €13.569,18 | €159,61 |

¹ Includes stamp costs and initial bank fees (where applicable)

² The APR (Annual Percentage Rate) was calculated on 18/12/2024. The APR and the total payable amount include all stamp costs for the documents of the financing and initial bank fees (where applicable)