

**LOAN PRICING IN EURO**

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 <sup>2</sup>	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
OWN HOUSE <sup>1</sup>	Variable	>= 30%	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%
HOLIDAY HOUSE <sup>1</sup>		>= 30%		2,20%	5,35%
		>= 30%		2,30%	5,45%
PURCHASE OF LAND TO BUILD A HOUSE		> 30%		2,70%	5,85%
RENOVATION OF OWN HOUSE <sup>1</sup>		> = 30%		2,20%	5,35%
	< 30%	2,25%	5,40%		
	> = 30%	2,30%	5,45%		
	< 30%	2,35%	5,50%		
RENOVATION OF HOLIDAY HOUSE <sup>1</sup>	> = 30%	2,20%	5,35%		
	> = 30%	2,30%	5,45%		

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:
OWN HOUSE <sup>1</sup> (€150,000)	30	€838,00 (360 monthly instalments)	€303.704,51	5,63%	Variable - European Central Bank Base Rate (ECB Base Rate)	2,20%	>= 30%	€2.381,55	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.
		€842,68 (360 monthly instalments)	€305.381,87	5,68%		2,25%	< 30%		
		€847,37 (360 monthly instalments)	€307.064,32	5,74%		2,30%	>= 30%		
		€852,08 (360 monthly instalments)	€308.746,76	5,79%		2,35%	< 30%		
HOLIDAY HOUSE <sup>1</sup> (€100,000)	20	€679,70 (240 monthly instalments)	€165.759,44	5,84%		2,20%	>= 30%	€2.749,05	
		€685,33 (240 monthly instalments)	€167.106,10	5,94%		2,30%	>= 30%		
PURCHASE OF LAND TO BUILD A HOUSE (€100,000)	20	€708,09 (240 monthly instalments)	€172.551,82	6,37%		2,70%	> 30%	€2.749,05	
RENOVATION OF OWN HOUSE <sup>1</sup> (€50,000)	15	€404,68 (180 monthly instalments)	€73.776,32	5,80%		2,20%	>= 30%	€966,55	
		€406,00 (180 monthly instalments)	€74.013,88	5,85%	2,25%	< 30%			
		€407,32 (180 monthly instalments)	€74.252,18	5,90%	2,30%	>= 30%			
		€408,65 (180 monthly instalments)	€74.490,13	5,96%	2,35%	< 30%			
RENOVATION OF HOLIDAY HOUSE <sup>1</sup> (€50,000)	15	€404,68 (180 monthly instalments)	€73.776,32	5,80%	2,20%	>= 30%			
		€407,32 (180 monthly instalments)	€74.252,18	5,90%	2,30%	>= 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 installment 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 installment amount and total cost of the facility may increase or decrease depending on variations in the base rate.

Note <sup>1</sup>: 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%. 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.

Note <sup>2</sup>: There are alternative options for pricing with fixed or variable interest rate. For more information you can contact a Relationship Officer in our Branch network.

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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 <sup>2</sup>	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
OWN HOUSE <sup>1</sup>	Variable	>= 30%	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%
HOLIDAY HOUSE <sup>1</sup>		>= 30%		3,20%	4,95%
		>= 30%		3,30%	5,05%
PURCHASE OF LAND TO BUILD A HOUSE		> 30%		4,10%	5,85%
RENOVATION OF OWN HOUSE <sup>1</sup>		>= 30%		3,20%	4,95%
	< 30%	3,25%	5,00%		
	>= 30%	3,30%	5,05%		
	< 30%	3,35%	5,10%		
RENOVATION OF HOLIDAY HOUSE <sup>1</sup>	>= 30%	3,20%	4,95%		
	>= 30%	3,25%	5,00%		

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:
OWN HOUSE <sup>1</sup> (€150,000)	30	€800,70 (360 monthly instalments)	€290.385,01	5,21%	Variable - Bank of Cyprus Base Rate (BCBR)	3,20%	>= 30%	€2.381,55	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.
		€805,28 (360 monthly instalments)	€292.027,73	5,26%		3,25%	< 30%		
		€809,87 (360 monthly instalments)	€293.676,43	5,31%		3,30%	>= 30%		
		€814,48 (360 monthly instalments)	€295.325,51	5,36%		3,35%	< 30%		
HOLIDAY HOUSE <sup>1</sup> (€100,000)	20	€657,22 (240 monthly instalments)	€160.402,64	5,41%		3,20%	>= 30%	€2.749,05	
		€662,75 (240 monthly instalments)	€161.725,67	5,52%		3,30%	>= 30%		
PURCHASE OF LAND TO BUILD A HOUSE (€100,000)	20	€707,86 (240 monthly instalments)	€172.523,24	6,37%		4,10%	> 30%	€2.749,05	
RENOVATION OF OWN HOUSE <sup>1</sup> (€50,000)	15	€394,08 (180 monthly instalments)	€71.881,57	5,37%		3,20%	>= 30%	€966,55	
		€395,38 (180 monthly instalments)	€72.115,62	5,42%	3,25%	< 30%			
		€396,69 (180 monthly instalments)	€72.349,45	5,48%	3,30%	>= 30%			
		€397,99 (180 monthly instalments)	€72.584,79	5,53%	3,35%	< 30%			
RENOVATION OF HOLIDAY HOUSE <sup>1</sup> (€50,000)	15	€394,08 (180 monthly instalments)	€71.881,57	5,37%	3,20%	>= 30%			
		€396,69 (180 monthly instalments)	€72.349,45	5,48%	3,30%	>= 30%			

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Note 1: 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.

Note 2: There are alternative options for pricing with fixed or variable interest rate. For more information you can contact a Relationship Officer in our Branch network.

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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 <sup>2</sup>	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
OWN HOUSE	25 years Fixed <sup>1</sup>	> 30%	NOT APPLICABLE	NOT APPLICABLE	4,25%
		<= 30%			4,30%
HOLIDAY HOUSE		> 30%			4,25%
		= 30%			4,30%
RENOVATION OF OWN HOUSE		> 30%			4,25%
		<= 30%			4,30%
RENOVATION OF HOLIDAY HOUSE		> 30%			4,25%
		= 30%			4,30%

REPRESENTATIVE EXAMPLES									
	Loan Duration (Years)	Amount /Frequency -number of instalments	Total Payable Amount	A.P.R as at 18/12/2024	Base rate	Total Interest	Contribution	FEES: Other charges included in the APR and total payable amount:	Other expected charges for the borrower NOT included in the APR:
OWN HOUSE (€150,000)	25	€812,93 (300 monthly instalments)	€246.082,78	4,49%	ΔΕΝ ΙΣΧΥΕΙ	4,25%	> 30%	€2.381,55	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.
		€817,14 (300 monthly instalments)	€247.341,59	4,54%		4,30%	<= 30%		
HOLIDAY HOUSE (€100,000)		€541,95 (300 monthly instalments)	€164.142,20	4,50%		4,25%	> 30%	€1.674,05	
		€544,76 (300 monthly instalments)	€164.980,79	4,55%		4,30%	= 30%		
RENOVATION OF OWN HOUSE (€50.000)		€270,97 (300 monthly instalments)	€82.201,87	4,53%		4,25%	> 30%	€966,55	
		€272,38 (300 monthly instalments)	€82.619,99	4,58%		4,30%	<= 30%		
RENOVATION OF HOLIDAY HOUSE (€50.000)		€270,97 (300 monthly instalments)	€82.201,87	4,53%		4,25%	> 30%		
		€272,38 (300 monthly instalments)	€82.619,99	4,58%		4,30%	= 30%		

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Note 1: There are options for other fixed interest rate duration. Contact a Relationship Officer at our Branches to find out more on these options.  
 Note 2: There are alternative options for pricing with fixed or variable interest rate. For more information you can contact a Relationship Officer in our Branch network.