## Bank of Cyprus 👹

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)

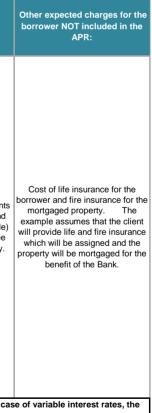
HOUSING LOANS WITH MORTGAGE ON A HOUSE							
PURPOSE	INTEREST TYPE <sup>2</sup>	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST		
		>= 30%		2,20%	5,35%		
		< 30%		2,25%	5,40%		
OWN HOUSE <sup>1</sup>		>= 30%		2,30%	5,45%		
		< 30%		2,35%	5,50%		
		>= 30%		2,20%	5,35%		
HOLIDAY HOUSE <sup>1</sup>	Variable	>= 30%		2,30%	5,45%		
PURCHASE OF LAND TO BUILD A HOUSE		> 30%	European Central Bank Base Rate (ECB Base Rate)	2,70%	5,85%		
		> = 30%		2,20%	5,35%		
RENOVATION OF OWN HOUSE 1		< 30%		2,25%	5,40%		
RENOVATION OF OWN HOUSE		> = 30%		2,30%	5,45%		
		< 30%		2,35%	5,50%		
		> = 30%		2,20%	5,35%		
RENOVATION OF HOLIDAY HOUSE <sup>1</sup>		> = 30%		2,30%	5,45%		

		REPRESENTATIVE EXAMPLES							
	Loan Duration (Years)	Amount /Frequency -number of installments	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:	
		€838,00 (360 monthly instalments)	€303.704,51	5,63%		2,20%	>= 30%		All stamp costs for the documents of the financing, initial bank and
		€842,68 (360 monthly instalments)	€305.381,87	5,68%		2,25%	< 30%	- €2.381,55 -	
OWN HOUSE <sup>1</sup> (€150,000)	30	€847,37 (360 monthly instalments)	€307.064,32	5,74%		2,30%	>= 30%		
		€852,08 (360 monthly instalments)	€308.746,76	5,79%	Variable - European Central	2,35%	< 30%		
		€679,70 (240 monthly instalments)	€165.759,44	5,84%		2,20%	>= 30%	€2.749,05	
HOLIDAY HOUSE <sup>1</sup> (€100,000)	20	€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%	Bank Base Rate (ECB Base Rate)	2,70%	> 30%	€2.749,05	valuation fees (where applicable) and a mortgage registration fee
		€404,68 (180 monthly instalments)	€73.776,32	5,80%		2,20%	>= 30%		(1%) paid to the Land Registry.
RENOVATION OF OWN HOUSE <sup>1</sup>	15 -	€406,00 (180 monthly instalments)	€74.013,88	5,85%	n n	2,25%	< 30%	- €966,55	
(€50.000)		€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>	15	€404,68 (180 monthly instalments)	€73.776,32	5,80%		2,20%	>= 30%	]	
(€50.000)		€407,32 (180 monthly instalments) at its sole discretion and withdraw	€74.252,18	5,90%		2,30%	>= 30%		a far anti lan ranaumant la an

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 1: 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 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.



## Bank of Cyprus 👹

INDIVIDUALS (Permanent Residents of Cyprus)

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%

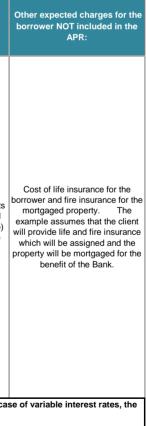
HOUSING LOANS WITH MORTGAGE ON A HOUSE PURPOSE INTEREST TYPE<sup>2</sup> CONTRIBUTION BASE MARGIN TOTAL INTEREST >= 30% 3,20% 4.95% < 30% 3,25% 5,00% OWN HOUSE 1 >= 30% 3.30% 5.05% < 30% 3.35% 5.10% >= 30% 3,20% 4,95% HOLIDAY HOUSE 1 >= 30% 3,30% 5,05% PURCHASE OF LAND TO BUILD A Bank of Cyprus Base Rate 5,85% > 30% 4,10% Variable HOUSE (BCBR) >= 30% 3,20% 4,95% < 30% 3,25% 5,00% RENOVATION OF OWN HOUSE <sup>1</sup> >= 30% 5.05% 3,30% < 30% 3,35% 5,10% >= 30% 3.20% 4.95% RENOVATION OF HOLIDAY HOUSE <sup>1</sup> 3,25% >= 30% 5.00%

	REPRESENTATIVE EXAMPLES								
	Loan Duration (Years)	Amount /Frequency -number of installments	Total Payable Amount	A.P.R as at 18/12/2024	Base rate	Margin	Contribution	FEES: Other charges included in the APR and tot payable amount:	
		€800,70 (360 monthly instalments)	€290.385,01	5,21%		3,20%	>= 30%		
		€805,28 (360 monthly instalments)	€292.027,73	5,26%		3,25%	< 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
OWN HOUSE <sup>1</sup> (€150,000)	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%		
	20 -	€657,22 (240 monthly instalments)	€160.402,64	5,41%	Variable - Bank of Cyprus	3,20%	>= 30%	€2.749,05	
HOLIDAY HOUSE <sup>1</sup> (€100,000)		€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%	Base Rate (BCBR)	4,10%	> 30%		
	15	€394,08 (180 monthly instalments)	€71.881,57	5,37%		3,20%	>= 30%		(1%) paid to the Land Registry.
RENOVATION OF OWN HOUSE <sup>1</sup>		€395,38 (180 monthly instalments)	€72.115,62	5,42%		3,25%	< 30%	- - €966,55	
(€50.000)		€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) at its sole discretion and withdray	€72.349,45	5,48%		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 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 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 <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.



## Bank of Cyprus 👹

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	
	<= 30%		4,25%			
OWN HOUSE		<= 30%		NOT	4,30%	
HOLIDAY HOUSE		> 30%			4,25%	
HOLIDAT HOUSE		= 30%			4,30%	
RENOVATION OF OWN HOUSE		> 30%	NOT APPLICABLE	APPILCABLE	4,25%	
		<= 30%			4,30%	
RENOVATION OF HOLIDAY HOUSE		> 30%			4,25%	
		= 30%			4,30%	

		REPRESENTATIVE EXAMPLES								
	Loan Duration (Years)	Amount /Frequency -number of installments	Total Payable Amount	A.P.R as at 18/12/2024	Base rate	Total Interest	Contribution		included in the APR and total able amount:	
		€812,93 (300 monthly instalments)	€246.082,78	4,49%		4,25%	> 30%			T
OWN HOUSE (€150,000)	€817,14 (300 monthly instalments)	€247.341,59	4,54%	ΔΕΝ ΙΣΧΥΕΙ	4,30%	<= 30%	- €2.381,55 - €1.674,05	All stamp costs for the documents of the financing, initial bank and valuation fees (where applicable)		
HOLIDAY HOUSE (€100,000)	€541,95 (300 monthly instalments)	€164.142,20	4,50%		4,25%	> 30%			h	
	€544,76 (300 monthly instalments)	€164.980,79	4,55%		4,30%	= 30%				
RENOVATION OF OWN HOUSE	25	€270,97 (300 monthly instalments)	€82.201,87	4,53%		4,25%	> 30%		and a mortgage registration fee (1%) paid to the Land Registry.	
(€50.000)	€272,38 (300 monthly instalments)	€82.619,99	4,58%		4,30%	<= 30%	€966,55			
RENOVATION OF HOLIDAY HOUSE	TION OF HOLIDAY HOUSE	€270,97 (300 monthly instalments)	€82.201,87	4,53%		4,25%	> 30%			
(€50.000)		€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<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.



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.