

| Loan Pricing in Euro            |                 |       |
|---------------------------------|-----------------|-------|
| Base Rate as at 16/09/2026:     |                 |       |
| European Central Bank Base Rate | (ECB Base Rate) | 2,65% |
| Bank of Cyprus Base Rate        | (BCBR)          | 1,51% |

| Individuals (Permanent Residents of Cyprus) |  |  |
|---------------------------------------------|--|--|
|---------------------------------------------|--|--|

| Consumer Loans with Mortgage on a House |                     |                     |                                       |        |                              |
|-----------------------------------------|---------------------|---------------------|---------------------------------------|--------|------------------------------|
| Purpose                                 | Security            | Fixed Interest Rate | Base                                  | Margin | Total Variable Interest Rate |
| Personal Loan                           | Mortgage on a house | NOT APPLICABLE      | EUROPEAN CENTRAL BANK BASE RATE 2,65% | 3,35%  | 6,00%                        |
| STUDENT LOAN STARTER                    |                     |                     | BANK of CYPRUS BASE RATE 1,51%        | 4,10%  | 5,61%                        |
| STUDENT LOAN ADVANCE                    |                     |                     |                                       | 4,10%  | 5,61%                        |

REPRESENTATIVE EXAMPLES

| Purpose                        | Loan Duration (Years) | Amount /Frequency -number of installments | Total Payable Amount | A.P.R as at 16/09/2026 | Base rate                             | Margin | FEES |
|--------------------------------|-----------------------|-------------------------------------------|----------------------|------------------------|---------------------------------------|--------|------|
| PERSONAL LOAN (€20.000)        | 10                    | €222 (120 monthly instalments)            | €27.365              | 7,03%                  | EUROPEAN CENTRAL BANK BASE RATE 2,65% | 3,35%  | €723 |
| STUDENT LOAN STARTER (€50.000) | 15                    | €412 (180 monthly instalments)            | €74.846              | 6,02%                  | BANK of CYPRUS BASE RATE 1,51%        | 4,10%  | €803 |
| STUDENT LOAN ADVANCE (€25.000) | 15                    | €206 (180 monthly instalments)            | €37.550              | 6,10%                  |                                       | 4,10%  | €528 |

NOTES:

1. FEES: Other charges included in the APR and total payable amount are initial bank and valuation fees (where applicable) and a mortgage registration fee (1%) paid to the Land Registry.
2. Other expected charges for the borrower NOT included in the APR: 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.

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.

CONSUMER LOANS WITH PERSONAL GUARANTEES

EXAMPLES

| Purpose              | Security            | Fixed Interest Rate | Base                                  | Margin | Total Variable Interest Rate | FEES | Loan Amount | A.P.R. | Duration (in months) | Total Payable Amount | Installment |
|----------------------|---------------------|---------------------|---------------------------------------|--------|------------------------------|------|-------------|--------|----------------------|----------------------|-------------|
| PERSONAL LOAN        | Personal guarantees | NOT APPLICABLE      | EUROPEAN CENTRAL BANK BASE RATE 2,65% | 8,35%  | 11,00%                       | €150 | €10.000     | 12,30% | 60                   | €13.194              | €217        |
| STUDENT LOAN STARTER |                     |                     | BANK of CYPRUS BASE RATE 1,51%        | 7,40%  | 8,91%                        | €0   | €20.000     | 9,27%  | 120                  | €30.276              | €252        |
| STUDENT LOAN ADVANCE |                     |                     |                                       | 7,40%  | 8,91%                        | €0   | €15.000     | 9,27%  | 96                   | €21.025              | €219        |

PERSONAL LOANS THROUGH 1BANK

EXAMPLES

| Purpose   | Security                    | Fixed Interest Rate | Base                                  | Margin | Total Variable Interest Rate | FEES | Loan Amount | A.P.R. | Duration (in months) | Total Payable Amount | Installment |
|-----------|-----------------------------|---------------------|---------------------------------------|--------|------------------------------|------|-------------|--------|----------------------|----------------------|-------------|
| QUICKLOAN | Without Personal guarantees | NOT APPLICABLE      | EUROPEAN CENTRAL BANK BASE RATE 2,65% | 8,35%  | 11,00%                       | €0   | €8.000      | 11,56% | 60                   | €10.435              | €174        |

NOTES:

1. Student Loans Starter and Advance: 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.
2. Fees include initial bank fees (where applicable)
3. The APR (Annual Percentage Rate) was calculated on 16/09/2026. The APR and the total payable amount include all stamp costs for the documents of the financing and initial bank fees (where applicable).