

LOAN PRICING IN EURO

BASE RATES AS AT 15/12/2025		
EUROPEAN CENTRAL BANK BASE RATE	(ECB Base Rate)	2,15%
BANK of CYPRUS BASE RATE	(BCBR)	1,40%

INDIVIDUALS (Permanent Residents of Cyprus)

FIL-ECO HOUSING RENOVATION LOANS WITH MORTGAGE ON A HOUSE					
PURPOSE	INTEREST TYPE	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
PRIMARY RESIDENCE	Variable	>= 30%	EUROPEAN CENTRAL BANK BASE RATE 2,15%	2,20%	4,35%
		< 30%		2,25%	4,40%
		>= 30%		2,30%	4,45%
		< 30%		2,35%	4,50%
		>= 30%	BANK of CYPRUS BASE RATE 1,40%	3,20%	4,60%
		< 30%		3,25%	4,65%
		>= 30%		3,30%	4,70%
		< 30%		3,35%	4,75%
HOLIDAY HOUSE		>= 30%	EUROPEAN CENTRAL BANK BASE RATE 2,15%	2,20%	4,35%
		>= 30%		2,30%	4,45%
		>= 30%	BANK of CYPRUS BASE RATE 1,40%	3,20%	4,60%
		>= 30%		3,30%	4,70%

REPRESENTATIVE EXAMPLES

PURPOSE	Loan Duration (Years)	Amount /Frequency -number of installments	Total Payable Amount	A.P.R as at 02/01/2026	Base rate	Margin	Contribution	FEES
PRIMARY RESIDENCE (€30,000)	15	€227 (180 monthly instalments)	€41.471	4,74%	EUROPEAN CENTRAL BANK BASE RATE 2,15%	2,20%	>= 30%	€583
		€228 (180 monthly instalments)	€41.608	4,79%		2,25%	< 30%	
		€229 (180 monthly instalments)	€41.745	4,85%		2,30%	>= 30%	
		€230 (180 monthly instalments)	€41.883	4,90%		2,35%	< 30%	
		€231 (180 monthly instalments)	€42.146	5,00%	BANK of CYPRUS BASE RATE 1,40%	3,20%	>= 30%	
		€232 (180 monthly instalments)	€42.284	5,05%		3,25%	< 30%	
		€233 (180 monthly instalments)	€42.423	5,10%		3,30%	>= 30%	
		€234 (180 monthly instalments)	€42.562	5,16%		3,35%	< 30%	
HOLIDAY HOUSE (€30,000)		€227 (180 monthly instalments)	€41.471	4,74%	EUROPEAN CENTRAL BANK BASE RATE 2,15%	2,20%	>= 30%	
		€229 (180 monthly instalments)	€41.745	4,85%		2,30%	>= 30%	
		€231 (180 monthly instalments)	€42.146	5,00%	BANK of CYPRUS BASE RATE 1,40%	3,20%	>= 30%	
		€233 (180 monthly instalments)	€42.423	5,10%		3,30%	>= 30%	

**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.

3. 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 4,35% to 4,50%. 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 4,60% to 4,75%. 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.

**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 LOAN WITH PERSONAL GUARANTEES

REPRESENTATIVE 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
FILECO ENERGY LOAN	Personal guarantees	NOT APPLICABLE	BANK of CYPRUS BASE RATE 1,40%	7,00%	8,40%	€150	€10.000	9,24%	84	€13.404	€158

**NOTES:**

1. Fees include initial bank fees (where applicable)

2. The APR (Annual Percentage Rate) was calculated on 02/01/2026. The APR and the total payable amount include initial bank fees (where applicable)