

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)

HOUSING LOANS WITH MORTGAGE ON A HOUSE		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%		2,20%	4,35%
		>= 30%		2,30%	4,45%
		> 30%		2,70%	4,85%
		>= 30%		2,20%	4,35%
		< 30%		2,25%	4,40%
		>= 30%		2,30%	4,45%
		< 30%		2,35%	4,50%
		>= 30%		2,20%	4,35%
		>= 30%		2,30%	4,45%

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 (€150,000)	30	€747 (360 monthly instalments)	€270.564	4,55%	EUROPEAN CENTRAL BANK BASE RATE 2,15%	2,20%	>= 30%	€1.903
		€751 (360 monthly instalments)	€272.151	4,60%		2,25%	< 30%	
		€756 (360 monthly instalments)	€273.743	4,65%		2,30%	>= 30%	
		€760 (360 monthly instalments)	€275.342	4,70%		2,35%	< 30%	
HOLIDAY HOUSE (€100,000)	20	€625 (240 monthly instalments)	€152.279	4,74%	EUROPEAN CENTRAL BANK BASE RATE 2,15%	2,20%	>= 30%	€2.428
		€630 (240 monthly instalments)	€153.566	4,84%		2,30%	>= 30%	
PURCHASE OF LAND TO BUILD A HOUSE (€100,000)	20	€652 (240 monthly instalments)	€158.773	5,26%		2,70%	> 30%	€2.428
RENOVATION OF PRIMARY RESIDENCE (€50,000)	15	€379 (180 monthly instalments)	€68.949	4,69%		2,20%	>= 30%	€803
		€380 (180 monthly instalments)	€69.177	4,74%		2,25%	< 30%	
		€381 (180 monthly instalments)	€69.406	4,79%		2,30%	>= 30%	
		€383 (180 monthly instalments)	€69.636	4,84%		2,35%	< 30%	
RENOVATION OF HOLIDAY HOUSE (€50,000)	15	€379 (180 monthly instalments)	€68.949	4,69%		2,20%	>= 30%	€803
		€381 (180 monthly instalments)	€69.406	4,79%		2,30%	>= 30%	

NOTES:

- 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.
- 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.
- 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%. 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.
- 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.

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.

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BANK of CYPRUS BASE RATE	(BCBR)	1,40%

INDIVIDUALS (Permanent Residents of Cyprus)

HOUSING LOANS WITH MORTGAGE ON A HOUSE

PURPOSE	INTEREST TYPE	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
PRIMARY RESIDENCE	Variable	>= 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%
		>= 30%		3,20%	4,60%
		>= 30%		3,20%	4,60%
		> 30%		4,10%	5,50%
		>= 30%		3,20%	4,60%
		< 30%		3,25%	4,65%
		>= 30%		3,30%	4,70%
		< 30%		3,35%	4,75%
		>= 30%		3,20%	4,60%
		>= 30%		3,25%	4,65%

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 (€150,000)	30	€769 (360 monthly instalments)	€278.399	4,80%	BANK of CYPRUS BASE RATE 1,40%	3,20%	>= 30%	€1.903
		€773 (360 monthly instalments)	€280.010	4,86%		3,25%	< 30%	
		€778 (360 monthly instalments)	€281.622	4,91%		3,30%	>= 30%	
		€782 (360 monthly instalments)	€283.244	4,96%		3,35%	< 30%	
HOLIDAY HOUSE (€100,000)	20	€638 (240 monthly instalments)	€155.448	4,99%	BANK of CYPRUS BASE RATE 1,40%	3,20%	>= 30%	€2.428
		€643 (240 monthly instalments)	€156.750	5,10%		3,30%	>= 30%	
PURCHASE OF LAND TO BUILD A HOUSE (€100,000)	20	€688 (240 monthly instalments)	€167.373	5,95%		4,10%	> 30%	€2.428
RENOVATION OF PRIMARY RESIDENCE (€50,000)	15	€385 (180 monthly instalments)	€70.075	4,95%		3,20%	>= 30%	€803
		€386 (180 monthly instalments)	€70.306	5,00%		3,25%	< 30%	
		€388 (180 monthly instalments)	€70.536	5,05%		3,30%	>= 30%	
		€389 (180 monthly instalments)	€70.768	5,10%		3,35%	< 30%	
RENOVATION OF HOLIDAY HOUSE (€50,000)	15	€385 (180 monthly instalments)	€70.075	4,95%		3,20%	>= 30%	€803
		€388 (180 monthly instalments)	€70.536	5,05%		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 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.

4. 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.

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.

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INDIVIDUALS (Permanent Residents of Cyprus)

HOUSING LOANS WITH MORTGAGE ON A HOUSE

PURPOSE	INTEREST TYPE	CONTRIBUTION	BASE	MARGIN	TOTAL INTEREST
PRIMARY RESIDENCE	25 years Fixed	> 30%	NOT APPLICABLE	NOT APPLICABLE	4,25%
		≤ 30%			4,30%
		> 30%			4,25%
		= 30%			4,30%
		> 30%			4,25%
		≤ 30%			4,30%
		> 30%			4,25%
		= 30%			4,30%

REPRESENTATIVE EXAMPLES

PURPOSE	Loan Duration (Years)	Amount /Frequency -number of installments	Total Payable Amount	A.P.R as at 02/01/2026	Base rate	Total Interest	Contribution	FEES	
PRIMARY RESIDENCE (€150,000)	25	€813 (300 monthly instalments)	€245.583	4,46%	NOT APPLICABLE	4,25%	> 30%	€1.903	
		€817 (300 monthly instalments)	€246.842	4,51%		4,30%	≤ 30%		
HOLIDAY HOUSE (€100,000)		€542 (300 monthly instalments)	€163.806	4,47%		4,25%	> 30%	€1.353	
		€545 (300 monthly instalments)	€164.646	4,52%		4,30%	= 30%		
RENOVATION OF PRIMARY RESIDENCE (€50.000)		€271 (300 monthly instalments)	€82.030	4,49%		4,25%	> 30%		
		€272 (300 monthly instalments)	€82.451	4,55%		4,30%	≤ 30%	€803	
RENOVATION OF HOLIDAY HOUSE (€50.000)		€271 (300 monthly instalments)	€82.030	4,49%		4,25%	> 30%		
		€272 (300 monthly instalments)	€82.451	4,55%		4,30%	= 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. There are options for other fixed interest rate duration. Contact a Relationship Officer at our Branches to find out more on these options.

4. 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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