

| PRODUCTS | LOAN AMOUNT | CURRENCY | CONTRIBUTION | REPAYMENT PERIOD | INTEREST RATE | FEES | | APRC | ESTIMATED MONTHLY INST. | TOTAL PAYMENT AMOUNT |
|----------|-------------|----------|--------------|------------------|---------------|---------------|-------------|------|-------------------------|----------------------|
| | | | | | | Documentation | Arrangement | | | |

MORTGAGE LOANS
MORTGAGE LOANS - RESIDENTS

| | | | | | | | | | | |
|---|--|-----|-----|--------------------------------------|-----------------------------------|---|-----------------------|-----------------------|-------------|-------------|
| 1st RESIDENCE/ LAND FOR 1stRESIDENCE (i)Purchase of House/Land for the Construction of 1 st Residence/ Transfer of Housing Loan (ii) Renovation / Extension of Premises | <u>(i) Purchase / Construction:</u> Minimum Amount €75.000 Maximum Amount €500.000 | EUR | 20% | From 10 years – Up to 40 years | BBHR ^(a) + 0,25% | For amounts up to €100.000 €50 For amounts above €100.000 €100 | 1,00% | 3,62% ⁽¹⁾ | €567,20 | €138.864,98 |
| | <u>(ii) Renovation/Extension:</u> Minimum amount €20.000 Maximum amount €150.000 | | 40% | | BBHR + 0,00% | | | 3,36% ⁽¹⁾ | €554,60 | €135.841,42 |
| | | | 50% | | Euribor 6M ^(c) + 2,75% | | | 3,10% ⁽¹⁴⁾ | €542,17 | €132.857,91 |
| 1st RESIDENCE/ LAND FOR 1stRESIDENCE (EURIBOR – SPECIAL SCHEME VALID UNTIL 31/12/17) (i)Purchase of House/Land for the Construction of 1 st Residence/ Transfer of Housing Loan (ii) Renovation / Extension of Premises | <u>(i) Purchase / Construction:</u> Minimum Amount €75.000 Maximum Amount €500.000 | EUR | 20% | From 10 years – Up to 40 years | Euribor 6M ^(c) + 2,50% | 0,50% | 2,78% ⁽¹⁴⁾ | €529,90 | €129.364,69 | |
| | <u>(ii) Renovation/Extension:</u> Minimum amount €20.000 Maximum amount €150.000 | | 40% | | Euribor 6M ^(c) + 2,25% | | 2,52% ⁽¹⁴⁾ | €517,81 | €126.461,99 | |
| PROPERTY FOR INVESTMENT INCLUDING HOLIDAY HOUSE (i) Purchase of Property / Construction of Premises/ Transfer of Loan ii) Renovation / Extension of Premises | <u>(i) Purchase/ Construction:</u> Minimum Amount €75.000 Maximum Amount €500.000 | EUR | 30% | From 10 years – Up to 40 years | BBHR + 1,75% | For amounts up to €100.000 €50 For amounts above €100.000 €100 | 1,00% | 5,20% ⁽¹⁾ | €646,22 | €157.831,67 |
| | <u>(ii) Renovation/Extension:</u> Minimum amount €20.000 Maximum amount €150.000 | | 50% | | BBHR + 1,50% | | | 4,94% ⁽¹⁾ | €632,65 | €154.573,85 |

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| MORTGAGE LOANS -NON RESIDENTS | | | | | | | | | | |
| <u>RESIDENCE / LAND FOR RESIDENCE</u> (i) Purchase of Residence/Land for Residence / Construction of residence/ Transfer of Housing Loan (ii) Renovation / Extension of Residence | <u>(i) Purchase/Construction:</u> Minimum Amount €75.000- Maximum Amount €500.000 <u>(ii) Renovation/Extension:</u> Minimum amount €20.000 Maximum amount €150.000 | EUR | 30% | From 10 years – Up to 40 years | BBHR + 1,75% | For amounts up to €100.000 €50 For amounts above €100.000 €100 | 1,00% | 5,20% ⁽¹⁾ | €646,22 | €157.831,67 |
| | | | 50% | | BBHR + 1,50% | | | 4,94% ⁽¹⁾ | | |
| MORTGAGE LOANS IN USD – RESIDENTS & NON RESIDENTS | | | | | | | | | | |
| <u>IMMOVABLE PROPERTY FOR 1ST RESIDENCE/ HOLIDAY HOUSE/ INVESTMENT</u> (i) Purchase of Property / Construction of Premises/ Transfer of Loan (ii) Renovation / Extension of Premises | <u>(i) Purchase/Construction:</u> Minimum Amount: €75.000 Maximum Amount: €500.000 <u>(ii) Renovation/Extension:</u> Minimum Amount: €20.000 Maximum Amount: €150.000 | USD | 30% | From 10 years – Up to 40 years | Libor 6M ^(f) + 2.50% | For amounts up to €100.000 €50 For amounts above €100.000 €100 | 1,00% | 4,37% ⁽¹²⁾ | USD603,87 | USD147.667,92 |
| | | | 50% | | Libor 6M ^(f) + 2.00% | | | 3,84% ⁽¹²⁾ | | |
| MORTGAGE LOANS IN GBP – RESIDENTS & NON RESIDENTS | | | | | | | | | | |
| <u>IMMOVABLE PROPERTY FOR 1ST RESIDENCE/ HOLIDAY HOUSE/ INVESTMENT</u> (i) Purchase of Property / Construction of Premises/ Transfer of Loan (ii) Renovation / Extension of Premises | <u>(i) Purchase/Construction:</u> Minimum Amount: €75.000 Maximum Amount: €500.000 <u>(ii) Renovation/Extension:</u> Minimum Amount: €20.000 Maximum Amount: €150.000 | GBP | 30% | From 10 years – Up to 40 years | Libor 6M ^(f) + 2.50% | For amounts up to €100.000 €50 For amounts above €100.000 €100 | 1,00% | 3,38% ⁽¹³⁾ | GBP555,60 | GBP136.081,84 |
| | | | 50% | | Libor 6M ^(f) + 2.00% | | | 2,86% ⁽¹³⁾ | | |

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| | | | | | | Documentation | Arrangement | | | |

BUSINESS SOLUTIONS
BUSINESS MORTGAGE LOANS - RESIDENTS

| <u>BUSINESS PREMISES</u> | <u>(i) Purchase/Construction:</u> | EUR | 30% | From 10 years – Up to 40 years | BBHR + 1,75% | For amounts up to €100.000 €50 | 1,00% | 5,20% ⁽¹⁾ | €646,22 | €157.831,67 |
|---|--|-----|-----|---|--------------|---------------------------------|-------|----------------------|---------|-------------|
| (i) Purchase/Construction of Business Premises / Land for Business Premises/ Transfer of Loan | Minimum Amount €75.000- Maximum Amount €500.000 | | 50% | | BBHR + 1,50% | For amounts above €100.000 €100 | | 4,94% ⁽¹⁾ | €632,65 | €154.573,85 |
| <u>(ii) Renovation / Extension of Business Premises</u> | <u>(ii) Renovation/Extension:</u> | | | | | | | | | |
| (ii) Renovation / Extension of Business Premises | Minimum amount €20.000 Maximum amount €150.000 | | | | | | | | | |

BUSINESS MORTGAGE LOANS IN USD - RESIDENTS & NON- RESIDENTS

| <u>BUSINESS PREMISES</u> | <u>(i)Purchase/Construction:</u> | USD | 30% | From 10 years – Up to 40 years | Libor 6M ^(f) + 2.50% | For amounts up to €100.000: €50 | 1,00% | 4,37% ⁽¹²⁾ | USD603,87 | USD147.667,92 |
|---|--|-----|-----|---|------------------------------------|----------------------------------|-------|-----------------------|-----------|---------------|
| (i) Purchase/Construction of Business Premises / Land for Business Premises/ Transfer of Loan | Minimum Amount: €75.000- Maximum Amount: €500.000 | | 50% | | Libor 6M ^(f) + 2.00% | For amounts above €100.000: €100 | | 3,84% ⁽¹²⁾ | USD577,91 | USD141.435,53 |
| <u>(ii) Renovation / Extension of Business Premises</u> | <u>(ii) Renovation/Extension:</u> | | | | | | | | | |
| (ii) Renovation / Extension of Business Premises | Minimum Amount: €20.000- Maximum Amount: €150.000 | | | | | | | | | |

BUSINESS MORTGAGE LOANS IN GBP - RESIDENTS & NON- RESIDENTS

| <u>BUSINESS PREMISES</u> | <u>(i)Purchase/Construction:</u> | GBP | 30% | From 10 years – Up to 40 years | Libor 6M ^(f) + 2.50% | For amounts up to €100.000 €50 | 1,00% | 3,38% ⁽¹³⁾ | GBP555,60 | GBP136.081,84 |
|---|--|-----|-----|---|------------------------------------|---------------------------------|-------|-----------------------|-----------|---------------|
| (i) Purchase/Construction of Business Premises / Land for Business Premises/ Transfer of Loan | Minimum Amount: €75.000- Maximum Amount: €500.000 | | 50% | | Libor 6M ^(f) + 2.00% | For amounts above €100.000 €100 | | 2,86% ⁽¹³⁾ | GBP530,88 | GBP130.148,66 |
| <u>(ii) Renovation / Extension of Business Premises</u> | <u>(ii) Renovation/Extension:</u> | | | | | | | | | |
| (ii) Renovation / Extension of Business Premises | Minimum Amount: €20.000- Maximum Amount: €150.000 | | | | | | | | | |

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|--------------------------|---|----------|--------------|--|---|---------------|-------------|-----------------------|-------------------------|----------------------|
| | | | | | | Documentation | Arrangement | | | |
| EDUCATIONAL LOANS | | | | | | | | | | |
| EDUCATIONAL LOAN | <u>Without tangible securities</u> Maximum Amount €30.000 | EUR | N/A | <u>Without tangible securities</u> Up to 10 years | BBR ^(b) + 0,45% | €50 | 0,50% | 5,69% ⁽²⁾ | €323,65 | €39.078,47 |
| | <u>With tangible securities or With cash collateral</u> Maximum Amount €80.000 for 1 child or €140.000 for more than 1 child | | | <u>With tangible securities</u> Up to 20 years | Euribor 6M ^(c) + 4,15% | | | 4,45% ⁽²⁾ | €305,88 | €37.002,44 |
| | | | | <u>With cash collateral</u> Up to 20 years | 1,00% above deposit interest rate of the blocked deposit | | | N/A | N/A | N/A |
| CONSUMER LOANS | | | | | | | | | | |
| VACATION LOAN | Maximum Amount €3.000 | EUR | N/A | Up to 12 months | <u>Without tangible securities</u> BBR + 4,50% | €50 | 0,50% | 14,53% ⁽³⁾ | €262,94 | €3.221,27 |
| | | | | | <u>With tangible securities</u> BBR + 2,50% | | | 12,98 ⁽³⁾ | €260,16 | €3.197,94 |
| | | | | | <u>With cash collateral</u> 1,25% above deposit interest rate of the blocked deposit | | | N/A | N/A | N/A |
| WEDDING LOAN | Maximum Amount €10.000 | EUR | N/A | Up to 6 months | <u>Without tangible securities</u> BBR + 4,50% | €50 | 0,50% | 14,92% ⁽⁴⁾ | €1.198,93 | €7.284,58 |
| | | | | | <u>With tangible securities</u> BBR + 2,50% | | | 13,56% ⁽⁴⁾ | €1.192,04 | €7.259,27 |
| | | | | | <u>With cash collateral</u> 1,25% above deposit interest rate of the blocked deposit | | | N/A | N/A | N/A |

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| | | | | | | Documentation | Arrangement | | | |

| PERSONAL LOANS | | | | | | | | | | |
|----------------|------------------------|-----|-----|---------------|---|-----|-------|----------------------|---------|------------|
| PERSONAL LOAN | Maximum Amount €30.000 | EUR | N/A | Up to 5 years | <u>Without tangible securities</u> BBR + 3,50% | €50 | 0,50% | 9,27% ⁽⁵⁾ | €204,78 | €12.397,30 |
| | | | | | <u>With tangible securities</u> BBR + 1,50% | | | 7,20% ⁽⁵⁾ | €195,29 | €11.848,22 |
| | | | | | <u>With cash collateral</u> 1,25% above deposit interest rate of the blocked deposit | | | N/A | N/A | N/A |

| ENERGY LOANS | | | | | | | | | | |
|---------------------|--------------|-----|------------|---------------|-------------|-----|-------|----------------------|---------|-----------|
| ENERGY SAVER SCHEME | Up to €6.000 | EUR | 20% - 30 % | Up to 5 years | BBR + 0,30% | €40 | 0,50% | 5,89% ⁽⁶⁾ | €113,83 | €6.904,99 |
| | | | >30 % | | BBR + 0,05% | | | 5,63% ⁽⁶⁾ | €113,14 | €6.863,70 |

| HIRE PURCHASE FOR CARS/MOTORCYCLES | | | | | | | | | | |
|------------------------------------|----------------|-----|--------------|---------------|--------------------|-------------------|----------------------|---------|------------|--|
| HIRE PURCHASE FOR NEW CARS | Up to €100.000 | EUR | 10-19.99% | Up to 7 years | 5,25% (fixed rate) | 1% on loan amount | 5,87% ⁽⁷⁾ | €284,79 | €17.255,39 | |
| | | | 20-49.99% | | 4,75% (fixed rate) | | 5,34% ⁽⁷⁾ | €281,35 | €17.049,22 | |
| | | | ≥ 50% | | 4,25% (fixed rate) | | 4,81% ⁽⁷⁾ | €277,94 | €16.844,60 | |
| HIRE PURCHASE FOR USED CARS | Up to €40.000 | EUR | 10-19.99% | Up to 6 years | 6,45% (fixed rate) | 1% on loan amount | 7,15% ⁽⁸⁾ | €293,14 | €17.756,46 | |
| | | | 20-39.99% | | 5,95% (fixed rate) | | 6,61% ⁽⁸⁾ | €289,64 | €17.546,60 | |
| | | | ≥ 40% | | 5,45% (fixed rate) | | 6,08% ⁽⁸⁾ | €286,17 | €17.338,28 | |
| HIRE PURCHASE FOR NEW MOTORCYCLES | Up to €8.000 | EUR | 15% - 39.99% | Up to 4 years | 6,75% (fixed rate) | 1% on loan amount | 7,57% ⁽⁹⁾ | €190,64 | €9.238,38 | |
| | | | 40% - 49.99% | | 6,25% (fixed rate) | | 7,03% ⁽⁹⁾ | €188,80 | €9.149,83 | |
| | | | ≥ 50% | | 5,75% (fixed rate) | | 6,50% ⁽⁹⁾ | €186,96 | €9.061,80 | |

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CREDIT FACILITIES BASED ON SALARY

| | | | | | | | | | | |
|---|--|-----|-----|-----------------|------------------------|-----|-------|------------------------|-----|-----|
| CREDIT FACILITIES BASED ON SALARY (for Government and Semi-Government employees) | <u>Current Account with Overdraft Limit</u> Up to 4 times of gross monthly salary with maximum amount €30.000 | EUR | N/A | Up to 12 months | BBR + 2,50% | €50 | 0,50% | 14,70% ⁽¹⁰⁾ | N/A | N/A |
| | <u>Credit Card</u> Up to 2 times of gross monthly salary with maximum amount €10.000 | EUR | N/A | N/A | 12,50% (Fixed rate) | N/A | N/A | 15,77% ⁽¹¹⁾ | N/A | N/A |

Clarifications:

- (a) The Bank Base Rate for Housing Loans (BBHR) equals to 3.00%.
- (b) Bank Base Rate (BBR) equals to 4.92%.
- (c) Euribor 6M – The Bank sets a minimum percentage of 0% for Euribor 6 months
- (d) Repayment period with maximum age the 65th year of the debtor on loan maturity.
- (e) APRC = Annual Percentage Rate of Charge.
- (f) Libor 6M - The Bank sets a minimum percentage of 0% for Libor 6 months
- (g) USD Libor 6M equals to 1.455
- (h) GBP Libor 6M equals to 0.52

Indicative Examples for Instalment / APR calculations:

- (1) The APRC has been calculated for a loan of €100.000 (estimated property value of €150,000), repayment period of 20 years and with initial bank fees (arrangements, documentation and stamps duty), valuation fees of €150 and mortgage registration fees (1%) paid to the Land Registry.
- (2) The APRC has been calculated for a loan of €30.000, repayment period of 10 years and with initial bank fees (arrangements, documentation and stamps duty).
- (3) The APRC has been calculated for a loan of €3.000, repayment period of 12 months and with initial bank fees (arrangements, documentation and stamps duty).
- (4) The APRC has been calculated for a loan of €7.000, repayment period of 6 months and with initial bank fees (arrangements, documentation and stamps duty).
- (5) The APRC has been calculated for a loan of €10.000, repayment period of 5 years and with initial bank fees (arrangements, documentation and stamps duty).
- (6) The APRC has been calculated for a loan of €6.000, repayment period of 5 years and with initial bank fees (arrangements, documentation and stamps duty).
- (7) The APRC has been calculated with hire purchase amount of €15.000, repayment period 5 years and with initial bank fees (arrangements, documentation and stamps duty).
- (8) The APRC has been calculated with hire purchase amount of €15.000, repayment period 5 years and with initial bank fees (arrangements, documentation and stamps duty).
- (9) The APRC has been calculated with hire purchase amount of €8.000, repayment period 4 years and with initial bank fees (arrangements, documentation and stamps duty).
- (10) The APRC has been calculated for an Overdraft Limit of an amount of €5.000 on the basis of 3 months settlement period and includes annual statement fees €8, annual ledger fees €24, arrangements fees €25, documentation fees €25 and stamps duty.
- (11) The APRC has been calculated for a Classic Credit Card with Limit of an amount of €2.000, assuming that the repayment of both capital and interest is done with twelve instalments in a twelve month's period and includes the annual subscription fee €30.
- (12) The APRC has been calculated for a loan of USD100.000 (estimated property value of USD150,000), linked with Libor 6M as at 07/09/17 (1.455), repayment period of 20 years and with initial bank fees (arrangements, documentation and stamps duty), valuation fees of €150 and mortgage registration fees (1%) paid to the Land Registry.
- (13) The APRC has been calculated for a loan of GBP100.000 (estimated property value of GBP150,000), linked with Libor 6M as at 20/10/17 (0.52), repayment period of 20 years and with initial bank fees (arrangements, documentation and stamps duty), valuation fees of €150 and mortgage registration fees (1%) paid to the Land Registry.
- (14) The APRC has been calculated for a loan of €100.000 (estimated property value of €150,000), linked with Euribor 6M as at 2/10/2017 (0%) repayment period of 20 years and with initial bank fees (arrangements, documentation and stamps duty), valuation fees of €150 and mortgage registration fees (1%) paid to the Land Registry.

Warning:

- The Bank reserves the right to decline any application based on its judgement and to withdraw any product at any time.
- The granting of facilities is subject to the satisfactory assignment of collateral by the debtor.
- The facility's interest rate and instalment may be amended at any time by the Bank, provided that there is a change of the base interest rate linked with the facility.
- You are at the risk of losing your immovable property, if you do not repay the loan instalments of your mortgaged loan.