

ECOLOGIC CONSUMER

Variable 3-Month Euribor (zero floor) as at 15/7/2025: **2.03%**

PURPOSE	COLLATERAL	INTEREST RATE TYPE	INTEREST RATE BASE	INTEREST RATE MARGIN	TOTAL INDICATIVE INTEREST RATE ¹
Installation of photovoltaic or other systems	Mortgage	Variable	3-month Euribor (zero floor)	2.15%	4.18%

Representative examples

Loan Amount	Duration	Number of Instalments	Interest Rate Base: 3-month Euribor (zero floor) ¹	Interest Rate Margin	Total Indicative Variable Interest Rate ¹	Indicative Monthly Instalment ²	APR ³	Total Payable Amount ^{2,3}
€ 15,000	8 years	96	2.03%	2.15%	4.18%	€ 184	4.75%	€ 17,952

¹As at 15/7/2025

²The monthly instalment and the Total Payable Amount may be amended depending on the facility amount, the repayment period and the amendments in the variable interest rate base.

³The Annual Percentage Rates (APRs) and the Total Payable Amount have been calculated based on the assumed facility amount and the repayment period that are shown in the table and include the loan arrangement fees, the stamp duty for the documentation and the mortgage registration fee (1%) which is payable to the Land Registry. Life and fire & earthquake insurance premiums, valuation fees as well as other fees/charges that are listed in the Bank's tariff guide, which is available at all Bank branches and on the Bank's official website, have not been included in the calculations of the of the APR and the Total Payable Amount.

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Variable 3-Month Euribor (zero floor) as at 15/7/2025: **2.03%**

PURPOSE	COLLATERAL	INTEREST RATE TYPE	INTEREST RATE BASE	INTEREST RATE MARGIN	TOTAL INDICATIVE INTEREST RATE ¹
Installation of photovoltaic or other systems	Personal Guarantees	Variable	3-month Euribor (zero floor)	5.75%	7.78%

Representative examples

Interest Rate Base: 3-month Euribor (zero floor) ¹	Interest Rate Margin	Total Indicative Variable Interest Rate ¹	Fees ²	Loan Amount	APR ³	Duration (in months)	Total Payable Amount ^{3,4}	Indicative Monthly Instalment ⁴
2.03%	5.75%	7.78%	€ 119	€ 15,000	8.16%	96	€ 20,183	€ 209

¹As at 15/7/2025

²Includes stamp costs and initial bank fees

³The Annual Percentage Rates (APRs) and the Total Payable Amount have been calculated based on the assumed facility amount and the repayment period that are shown in the table and include the loan arrangement fees and the stamp duty for the documentation. Life insurance premiums as well as other fees/charges that are listed in the Bank's tariff guide, which is available at all Bank branches and on the Bank's official website, have not been included in the calculations of the of the APR and the Total Payable Amount.

⁴The monthly instalment and the Total Payable Amount may be amended depending on the facility amount, the repayment period and the amendments in the variable interest rate base.