

## Interest Rates for products currently on offer

### Instalment Loans

Product	Interest Rate Type	BASE RATE Amount
<b>Specific-purpose Loans for entrepreneurs<sup>2</sup></b>	1 M EURIBOR <sup>1</sup>	
<b>Loan with no defined purpose for entrepreneurs (secured)<sup>2</sup></b>	1 M EURIBOR <sup>1</sup>	
<b>Loan with no defined purpose for entrepreneurs (unsecured)<sup>2</sup></b>	BASE RATE SPL Unsecured <sup>1</sup>	6.95% p.a.
<b>Quick Loan with no defined purpose for self-employed professionals<sup>2</sup></b>	BASE RATE SPL Unsecured	6.95% p.a.
<b>Effective from 9 March 2024</b>		

Product	Interest Rate Type	BASE RATE Amount
	1/3/6 or 12 M EURIBOR <sup>1</sup>	
<b>Loan for Renovation and Reconstruction of Apartment Buildings<sup>2</sup></b>	Fixed for 3 years	from 4.05% p.a.
	Fixed for 5 years	from 4.05% p.a.
	Fixed for 10 years	from 4.15% p.a.
<b>Effective from 17 December 2024</b>		

Product	Interest Rate Type	BASE RATE Amount
	1/3/6 or 12 M EURIBOR <sup>1</sup>	
<b>Loan for improving the energy efficiency of apartment buildings with NDF II support.</b>	Fixed for 3 years	from 2.70% p.a.
	Fixed for 5 years	from 2.70% p.a.
	Fixed for 10 years	from 2.80% p.a.
<b>Bridging Loan for farmers<sup>2</sup></b>	1 MEURIBOR <sup>1</sup>	
<b>Effective from 17 December 2024</b>		

Product provided under the programme for start-up entrepreneurs	Interest Rate Type	BASE RATE Amount
<b>Specific-purpose Instalment Loan for start-up entrepreneur<sup>2</sup></b>	<b>for unsecured loan:</b> BASE RATE SPL start-up entrepreneurs	14.00% p.a.
	<b>for secured loan:</b> 1M EURIBOR <sup>1</sup>	
<b>Effective from 25 September 2023</b>		

**Publication of the Benefit for Instalment Loans for start-up entrepreneurs provided under the Start-up Entrepreneur Programme:**

The Bank may decide to grant the Client a Benefit during the term of the Loan Agreement, which consists of a temporary reduction in the Interest Rate on the instalment loan. The Client is not entitled to this Benefit. The Benefit may be granted if the Client is not in default in repaying the Bank's Claim from the due date of the first principal repayment during a period of twelve consecutive months (the monitored period) and according to the current development of interest rates on the interbank market, by reducing the Interest Rate agreed in the Loan Agreement by **1.00% p.a.** In such a case, the Bank shall notify the Client in writing of the change in the Interest Rate and the period from which the change is effective. The Benefit is always provided for a period of one year.

**Effective from 12 July 2023**

<sup>1</sup>The Bank's commercial margin is added to the interest rate.

<sup>2</sup> The interest base for calculating interest is calculated as the ratio of the current number of days in the relevant calendar year to 360 days (366/360).