

Table for interest rate on loans

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Mortgage Loan in euro with property prenotice

Interest Rate Type	Interest Rate
First Residence purchase: Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 3.00% Euribor 1 month + spread 2.50%, for Premier clients
Second Residence purchase: Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 3.50% Euribor 1 month + spread 3.00%, for Premier clients
Home repair / improvement: Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 3.00% Euribor 1 month + spread 2.50%, for Premier clients
Transfer of Mortgage Loan for 1 st Residence from another bank: Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 3.00% Euribor 1 month + spread 2.50%, for Premier clients
Transfer of Mortgage Loan for 2 nd Residence from another bank: Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 3.50% Euribor 1 month + spread 3.00%, for Premier clients
Home completion / Purchase of Home under construction: Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 3.50% Euribor 1 month + spread 3.00%, for Premier clients
Home purchase for Investment: Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 4.00% Euribor 1 month + spread 3.50%, for Premier clients
Home Equity (loan with property prenotice mainly for consumer needs): Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 4.50% Euribor 1 month + spread 4.00%, for Premier clients

“Asset Backed” Loan for home purchase secured with deposits/investments

Interest Rate Type	Interest Rate
Home purchase: Floating interest rate linked to Euribor 1 month*	Euribor 1 month + spread 2.00%

Consumer Loan “Asset Backed” secured with deposits / investments

Interest Rate Type	Loan Amount	Interest Rate
Coverage of consumer needs: Floating interest rate linked to Euribor 1 month*	up to €30,000 (up to 5 years) from €30,000 up to €50,000 (up to 7 years)	Euribor 1 month + spread 3.00% Euribor 1 month + spread 3.50%

General comments

1. The above interest rates are nominal and updated periodically.
2. There is implicit charge of legislation 128/75 on the mortgages of 0.12% and Consumer Loans of 0.60%.
3. Euribor: provided that the base currency is the EURO, it means the interbank rate offered by the European Money Markets Institute (or any other entity managing this interest rate) for the relevant time period shown on the EURIBOR01 pages of the Thomson Reuters screen (or any Thomson Reuters page that replaces it and reflects this interest rate) for which it is to be applied or in any case to the appropriate page of any other information service provider who publishes from time to time these interest rates in replacement of Thomson Reuters.
4. The Bank's Base Rate is the interest rate of the Bank which can change at any time at the discretion of the Bank depending on the conditions that prevail at the time in the money market. Any change in the Base Rate will be announced by press or by written notification of the Bank to the customer and/or via the Bank's Interest Rates Table that is available in the branches and on the Bank's official website and will apply from the date of publication / notification. The Base Rate for Loans for the retail clients of the Bank is at the rate of 7% on 09.10.2019.
5. Premier Profile: Based on the annual income of Customer and according to the conditions set by the applicable Bank credit policy.
6. Especially for the Transfer of Mortgage Loan from another bank the exclusive and necessary condition applies that the Financed Property to be repaid via the mortgage loan is completed and fully regulated in accordance with the provisions of 4141/13 at the time of applying for the loan.
7. Home Completion & Purchase of home under construction: Necessary condition to have completed 55% -60% of the house (i.e. to have completed the concrete stage at the time of application, without any derogation).

* Euribor one (1) month 12/2022: 1.526%. Euribor three (3) months 12/2022: 1.972%.

S.E.P.P.E. (calculated with the current loan rate)

The total annual percentage charge is a percentage as imposed from the public ministerial decision Z1- 699/2010 (FEK 917B/23.06.10) and law 4438/2016 in effect. For example:

Mortgage Loan for 1st Residence with property prenotice: S.E.P.P.E. 5.237% - It regards: Loan Amount of €100,000, with loan duration 180 months and floating interest rate 4.646% (Euribor 1M: 1.526% in December 2022 + spread 3%) + 0.12% (implicit charge of Law 128/75) and total loan expenses of €1,700. Hence, the total payment amount is €140,880.91.

“Asset Backed” Loan for home purchase secured with deposits / investments: S.E.P.P.E.

3.924% - It regards: Loan Amount of €100,000, with loan duration 180 months and floating interest rate 3.646% (Euribor 1M: 1,526% in December 2022+ spread 2%) + 0.12% (implicit charge of Law 128/75). Hence, the total payment amount is €131.754,60.

“Asset Backed” Consumer Loan secured with deposits / investments: S.E.P.P.E. 4.205% - It regards: Loan Amount of €30,000, with loan duration 60 months and floating interest rate 5.126% (Euribor 1M: 1,526% in December 2022 + spread 3%) + 0.60% (implicit charge of Law 128/75). Hence, the total payment amount is €33.236,80.

S.E.P.P.E. (calculated with the Bank’s Basic Rate)

Mortgage Loan for 1st Residence with property prenotice: S.E.P.P.E. 11.17% - It regards: Loan Amount of €100,000, with loan duration 180 months and floating interest rate 10.12% (with Bank’s Basic Interest Rate 7% as defined at 09.10.2019 + spread 3%) + 0.12% (implicit charge of Law 128/75) and total loan expenses of €1,700. Hence, the total payment amount is €196.862,21.

“Asset Backed” Loan for home purchase secured with deposits / investments: S.E.P.P.E.

9.51% - It regards: Loan Amount of €100,000, with loan duration 180 months and floating interest rate 9.12% (with Bank’s Basic Interest Rate 7% as defined at 09.10.2019 + spread 2%) + 0.12% (implicit charge of Law 128/75). Hence, the total payment amount is €183,668.89.

“Asset Backed” Consumer Loan secured with deposits / investments: S.E.P.P.E. 11,13% - It

regards: Loan Amount of €30,000, with loan duration 60 months and floating interest rate 10.60% (with Bank’s Basic Interest Rate 7% as defined at 09.10.2019 + spread 3%) + 0.60% (implicit charge of Law 128/75). Hence, the total payment amount is €38,739.36.