



8th December 2011

Statement issued by EBS Limited in relation to lending rate changes

Following the ECB's announcement today, EBS Limited will implement the following changes:

- All existing Tracker rates will reduce in line with contractual agreements by 0.25%
- Existing Homeloan Variable rates will reduce by 0.35%. Our Homeloan Standard Variable Rate will reduce from 4.68% to 4.33% (APR 4.4%)
- Our Residential Investment Variable rate will also reduce by 0.35% from 5.18% to 4.83% (APR 5.0%)

The reduction in repayments on a loan of €100,000 is €19.