

Bank of Scotland (Ireland) Home Loans Product & Rate Guide

1st February 2009



PDH LTV Variable Mortgage

Loan Amount	LTV	Rate	APR
All	<=80%	4.15%	4.23%
	>80%<=90%	4.25%	4.33%

Note: Loan Amount for Further Advance is based on Total Loan Borrowing
Max LTV for Apartments 80%

PDH Fixed Rates

Loan Amount	Max LTV	Product	Rate	APR (varies)	End Date
All	90%	End Date Jan 2010	5.20%	3.75%	31.01.10
		End Date Jan 2011	4.95%	3.88%	31.01.11
		End Date Jan 2012	4.99%	4.03%	31.01.12
		End Date Jan 2014	5.25%	4.43%	31.01.14

Note: Rates are available to Switcher, Mover, FTB, and Further Advance Applications.
Max LTV for Apartments 80%
Reversion rate to standard variable rate 3.50%

3 Step LOS (Interest Only / Capital & Interest)

Rates applicable to Switcher, Mover, Further Advance & FTB

Loan Amount	LTV	Rate	APR
All	<=70%	4.35%	4.44%

Note: Loan Amount for Further Advance is based on Total Loan Borrowing.
Rate applicable to Switcher, Mover and Further Advance Applications.

Interest Only Parameters

LTV	Interest Only Option
Switcher/Mover	
<=80%	Repayment Plan - Interest Only Term Available
	No Repayment Plan - Max 10 years Interest Only Period
>80%<=85%	Max 5 years Interest Only Option
>85%<=90%	Max 6 months Interest Only Option
First Time Buyer	
<=90%	6-24 months Interest Only Option

**Bank of Scotland (Ireland) Homeloans
NEW BUSINESS RATES
Effective 1st February 2009**

Cost per €'000

<i>Term</i>	<i>PDH LTV Variable C&I All loan amounts <=80%</i>	<i>PDH LTV Variable C&I All loan amounts >80%<=90%</i>	<i>Term</i>	<i>Fixed (end date 31 Jan 10)</i>	<i>Fixed (end date 31 Jan 11)</i>	<i>Fixed (end date 31 Jan 12)</i>	<i>Fixed (end date 31 Jan 14)</i>	<i>LOS LTV Variable RATE</i>
YR	4.15%	4.25%	YR	5.20%	4.95%	4.99%	5.25%	4.35%
1	€ 85.22	€ 85.26	1	€ 85.70	€ 85.58	€ 85.60	€ 85.72	€ 85.31
2	€ 43.49	€ 43.54	2	€ 43.96	€ 43.85	€ 43.87	€ 43.98	€ 43.58
3	€ 29.59	€ 29.64	3	€ 30.06	€ 29.95	€ 29.97	€ 30.08	€ 29.68
4	€ 22.65	€ 22.69	4	€ 23.12	€ 23.01	€ 23.02	€ 23.14	€ 22.74
5	€ 18.48	€ 18.53	5	€ 18.96	€ 18.85	€ 18.87	€ 18.99	€ 18.57
6	€ 15.71	€ 15.76	6	€ 16.20	€ 16.08	€ 16.10	€ 16.22	€ 15.81
7	€ 13.74	€ 13.78	7	€ 14.23	€ 14.11	€ 14.13	€ 14.25	€ 13.83
8	€ 12.26	€ 12.31	8	€ 12.76	€ 12.64	€ 12.66	€ 12.78	€ 12.35
9	€ 11.11	€ 11.16	9	€ 11.61	€ 11.49	€ 11.51	€ 11.64	€ 11.21
10	€ 10.20	€ 10.24	10	€ 10.70	€ 10.58	€ 10.60	€ 10.73	€ 10.29
11	€ 9.45	€ 9.50	11	€ 9.96	€ 9.84	€ 9.86	€ 9.99	€ 9.55
12	€ 8.83	€ 8.88	12	€ 9.35	€ 9.22	€ 9.24	€ 9.37	€ 8.93
13	€ 8.30	€ 8.35	13	€ 8.83	€ 8.71	€ 8.73	€ 8.86	€ 8.40
14	€ 7.86	€ 7.91	14	€ 8.39	€ 8.26	€ 8.28	€ 8.42	€ 7.96
15	€ 7.47	€ 7.52	15	€ 8.01	€ 7.88	€ 7.90	€ 8.04	€ 7.57
16	€ 7.14	€ 7.19	16	€ 7.68	€ 7.55	€ 7.57	€ 7.71	€ 7.24
17	€ 6.84	€ 6.89	17	€ 7.39	€ 7.26	€ 7.28	€ 7.42	€ 6.94
18	€ 6.58	€ 6.63	18	€ 7.14	€ 7.00	€ 7.02	€ 7.17	€ 6.68
19	€ 6.35	€ 6.40	19	€ 6.91	€ 6.78	€ 6.80	€ 6.94	€ 6.45
20	€ 6.14	€ 6.19	20	€ 6.71	€ 6.57	€ 6.59	€ 6.74	€ 6.25
21	€ 5.95	€ 6.01	21	€ 6.53	€ 6.39	€ 6.41	€ 6.56	€ 6.06
22	€ 5.78	€ 5.84	22	€ 6.37	€ 6.22	€ 6.25	€ 6.39	€ 5.89
23	€ 5.63	€ 5.68	23	€ 6.22	€ 6.08	€ 6.10	€ 6.25	€ 5.74
24	€ 5.49	€ 5.54	24	€ 6.08	€ 5.94	€ 5.96	€ 6.11	€ 5.60
25	€ 5.36	€ 5.42	25	€ 5.96	€ 5.82	€ 5.84	€ 5.99	€ 5.47
26	€ 5.24	€ 5.30	26	€ 5.85	€ 5.70	€ 5.73	€ 5.88	€ 5.36
27	€ 5.14	€ 5.19	27	€ 5.75	€ 5.60	€ 5.62	€ 5.78	€ 5.25
28	€ 5.04	€ 5.09	28	€ 5.66	€ 5.51	€ 5.53	€ 5.69	€ 5.15
29	€ 4.95	€ 5.00	29	€ 5.57	€ 5.42	€ 5.44	€ 5.60	€ 5.06
30	€ 4.86	€ 4.92	30	€ 5.49	€ 5.34	€ 5.36	€ 5.52	€ 4.98
31	€ 4.78	€ 4.84	31	€ 5.42	€ 5.26	€ 5.29	€ 5.45	€ 4.90
32	€ 4.71	€ 4.77	32	€ 5.35	€ 5.19	€ 5.22	€ 5.38	€ 4.83
33	€ 4.64	€ 4.70	33	€ 5.29	€ 5.13	€ 5.16	€ 5.32	€ 4.76
34	€ 4.58	€ 4.64	34	€ 5.23	€ 5.07	€ 5.10	€ 5.26	€ 4.70
35	€ 4.52	€ 4.58	35	€ 5.18	€ 5.02	€ 5.04	€ 5.21	€ 4.64
36	€ 4.46	€ 4.52	36	€ 5.12	€ 4.96	€ 4.99	€ 5.16	€ 4.59
37	€ 4.41	€ 4.47	37	€ 5.08	€ 4.92	€ 4.94	€ 5.11	€ 4.53
38	€ 4.36	€ 4.42	38	€ 5.03	€ 4.87	€ 4.90	€ 5.07	€ 4.49
39	€ 4.32	€ 4.38	39	€ 4.99	€ 4.83	€ 4.85	€ 5.03	€ 4.44
40	€ 4.27	€ 4.34	40	€ 4.96	€ 4.79	€ 4.82	€ 4.99	€ 4.40
Apr	4.23%	4.33%	Apr	3.75%	3.88%	4.03%	4.43%	4.44%

<i>Term</i>	<i>LTV Variable C&I All loan amounts <=80%</i>	<i>LTV Variable C&I All loan amounts >80%<=90%</i>
YR	4.15%	4.25%
<i>I/O</i>	€ 3.46	€ 3.54
Apr	4.23%	4.33%

Note: * Fixed rate Apr based on quote of 100,000 over 20 years, reverting to 3.50% variable rate after end fixed rate term.
- Above CPT for Fixed Rate are for Fixed Rate period only.
- Interest only is based on 20 years