

Housing Loans : BDL Subsidized loans

| Banks | Loan Amount | | Period-interest | | Grace Period | Additional Fees | Offers / Special Facilities |
|-------------------------|------------------|---------------------------------------|-----------------------------|--|---------------------------|--|--|
| | Max. Loan | Min. Down payment | Max. Period | Rate (LL unless specified) | | | |
| Ahli International Bank | LL 1.5 billion | 20% | 25 years after grace period | First year : 2.5 % Afterwards : 4.924 % | 6-month grace period | No file fees No bank commission No expert fees | Possibility to settle the insurance policy in monthly installments up to 10 months |
| Arab Bank | LL 1.125 billion | Resident: 15 % Non-Resident : 20 % | 15 years after grace period | 4.92% | Up to 1 year grace period | No file fees No bank commission Expert fees: \$100-\$150 | None |
| Bank Audi | No limit | 20% | 15 years | 4.92% | 6-month grace period | No file fees No bank commission Expert fees: LL 200,000 | None |
| Bank Med | No limit | 20% | 15 years | 4.92% | Up to 4-year grace period | No file fees No bank commission Expert fees: LL 300,000 | Possibility of special interest for the first year |

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| Banque Libano-Francaise | No limit | Resident: LL 15 % Non-Resident : 25% | 20 years (Residents & non-residents) | For residents and non-residents in LL currency: During grace period and from year 1 - 15 : 4.924 % Remaning loan period : 7.81 % | Up to 2-year grace period | No file fees No bank commission Expert fees: \$ 100 | Exemption of mortgage fees if loan amount { \$ 120.000 and if loan period - 7 years free pre-approved revolving credit card with a min. limit of \$ 1,000 Pre approved Consumer loan (to be reimbursed during the Housing Loan grace period) with an amount, depending on the applicant financial status |
| BBAC | No limit | Resident: 25 % Non-Resident : 40 % | 15 years | First year : 4.20 % Afterwards : 4.924 % | Up to 4-year grace period | File fees : 0.5% of loan amount No bank commission Expert fees: LL 225,000 | None |

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| <u>BLC Bank Housing Loan Light</u> <u>BLC Bank Housing Loan Ballon Regular</u> <u>BLC Bank BDL Housing Loan Regular</u> | No limit | Starting 20 % | 30 years after Grace period, divided in 2 phases: phase 1 (15 years): client settles a % of loan amount (min. 50%) Phase II (up to 15 years): client settles the remaining % | Phase I : LL : First year : 3.90 % afterwards: 4.424 % USD: 5.34 % Phase II : 0 % Phase I : LL: First year : 3.90 % Afterwards: 4.424 % USD : 5.34 % Phase II: LL: 7.81 % USD: 8.34 % (Cost of Fund + 5 %) | 6-48 months grace period decided on a case by case basis | No file fees No bank commission Expert fees: \$ 150 | Financing of the life insurance premium for the housing loan light: up to 50 % discounts on interest paid: a deposit of 10% of the original loan amount is required to allow the customer to benefit from 0% interest during the phase II. The 10 % can be financed partially or fully through a loan. |
| BML (bank Misr Liban) | LL 3 billion | 20% | 15 years | 4.92% | Up to 1 year grace period for finished appartens and up to 2 years for houses under construction | None | None |

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| Blom Bank | No limit | Resident: 10 % Non-Resident : 20 % | 15 years | 4.88% | 6-months grace period | File fees : 0.5% of loan amount No bank commission Expert fees: \$100-\$150 | None |
| Societe Nouvelle de la Banque de Syria et du Liban | No limit | 20% | 15 years | First year : 4.5 % Afterwards: 4.924 % | Up to 1-year grace period | No File fees No bank commission No Expert fees | None |
| Byblos Bank | No limit | 20%-30% | 15 years | First 18- months repayment: 4.48 % Afterwards: 4.924% | Up to 6- months grace period | No File fees No bank commission Expert fees: \$100-\$200 | None |
| Credit Bank | No limit | 20% | 15 years | First year : 4.424 % Afterwards: 4.924 % | 6-48 months grace period apart from loan period | No File fees No bank commission No Expert fees | None |
| Credit Libanis | No limit | 15% | 15 years | 4.92% | 6-48 months grace period | No File fees No bank commission Expert fees: LL 250,000 | None |
| Emirates Lebnaon Bank | No limit | 30% | 15 years | LL : 4.924% USD :5.30 % | Up to 4-years grace period | File fees: 1% of loan amount, min. \$ 50 max. \$ 1,000 No bank commission Expert fees: \$100-\$150 | None |

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| First National Bank | LL 500 million | Resident: 20 % Non-Resident : 50 % | 15 years | 4.92% | Up to 2-years grace period | No File fees No bank commission Expert fees: \$150 | None |
| Fransa-bank | No limit | Finished house: 25 % Under construction: 20 % | 15 years (excluding grace period) | USD: cost of fund + 2% LL:4.924% | Up to 4-years grace period | No File fees No bank commission Expert fees: LL 150,000 - LL 225.000 | Free pre-approved credit card In addition to basic, salary, monthly transportation is taken into consideration |
| IBL Bank | No limit | 15% | 15 years | 4.92% | Up to 4-years grace period | No File fees No bank commission No Expert fees | None |
| Lebanon & Gulf Bank | LL 1.5 billion | 30% | 15 years | First year : 4.92 % Afterwards : 4.924 % | Up to 4-years grace period | No File fees No bank commission Expert fees: \$ 200 | Ability to buy a finished house or under construction |
| Lebanese Swiss Bank | No limit | Resident : 25 % Non-Resident : 35 % | 15 years | 4.92% | 6-48 months grace period apart from loan period | No File fees No bank commission No Expert fees | None |
| SGBL | No limit | 15% | 25 years | In 2011: 3.5 % Afterwards: Phase 1:4.924% Phase 2 : 9.44 % | 6 months grace period | File fees : (0.5 % of amount Phase 2), min. LL 750,000 payable at the beginning of Phase 2 No bank commission Expert fees: LL 225,000 | None |

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| SGBL | No limit | Resident : 25 % Non-Resident : 35 % | 15 years | In 2011 : 3.5 % Afterwards : 4.924 % | 6-24 months grace period | No File fees No bank commission Expert fees: LL 225,000 | Possibility to finance furniture during grace period. Terms and conditions apply |
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