

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

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

<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 phasell. 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 apartmens and up to 2 years for houses under construction	None	None

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

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

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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