

Table of Premiums – English

With ABV home purchase saving schemes you can face the future with certainty:

ABV home purchase saving schemes offer you a whole range of advantages:

- ▶ No-risk high returns
- ▶ 3-8% state premium on home purchase savings, capital gains tax exempt
- ▶ Easy-to-understand lifespan
- ▶ Tailor-made deposit schemes - monthly, annual or lump sum
- ▶ Eligibility for secure, competitively priced home purchase loans

ABV home purchase savings – the basis for a secure financial future and capital growth

Income table – classic home purchase saving scheme

Monthly deposit	Minimum		Contract sum	Maximum	
	Balance after 6 years (after capital gains tax)	Balance after 6 years (before capital gains tax)		Balance after 6 years (after capital gains tax)	Balance after 6 years (before capital gains tax)
EUR 20	EUR 1.473	EUR 1.485	EUR 4.800	EUR 1.646	EUR 1.699
40	2.993	3.017	9.600	3.343	3.450
50	3.753	3.783	12.000	4.191	4.325
60	4.512	4.549	14.400	5.039	5.200
80	6.032	6.081	19.200	6.735	6.951
100	7.552	7.614	24.000	8.432	8.702

Annual deposit	Minimum		Contract sum	Maximum	
	Balance after 6 years (after capital gains tax)	Balance after 6 years (before capital gains tax)		Balance after 6 years (after capital gains tax)	Balance after 6 years (before capital gains tax)
EUR 1.200	EUR 7.588	EUR 7.662	EUR 24.000	EUR 8.542	EUR 8.853

Lump sum deposit: classic home purchase saving scheme

Lump sum deposit	Minimum		Contract sum	Maximum	
	Balance after 6 years (after capital gains tax)	Balance after 6 years (before capital gains tax)		Balance after 6 years (after capital gains tax)	Balance after 6 years (before capital gains tax)
EUR 7.200	EUR 7.843	EUR 8.006	EUR 24.000	EUR 9.147	EUR 9.690

Dynamic home purchase saving scheme: start small, add more later

	Monthly deposit				Minimum		Contract sum	Maximum	
	Year 1	Year 2	Year 3	Years 4-6	Balance after 6 years (after capital gains tax)	Balance after 6 years (before capital gains tax)		Balance after 6 years (after capital gains tax)	Balance after 6 years (before capital gains tax)
Model 10	EUR 10	EUR 20	EUR 30	EUR 40	EUR 2.220	EUR 2.234	EUR 6.500	EUR 2.460	EUR 2.522
Model 20	20	35	50	60	3.546	3.569	11.000	3.935	4.040
Model 30	30	50	70	90	5.247	5.281	16.000	5.817	5.971
Model 40	40	60	80	100	6.006	6.047	19.000	6.666	6.847

Basis of calculation:

Commencement of contract and interest date for initial deposit: 2 Jan 2012. Interest date for premium on home purchase savings: 31 Jan of following year. All figures quoted take into account annual transaction fees of €1 for 2012). Capital gains tax amounts to 25% of interest credited. According to §108 of Capital Gains Tax Law the percentage rate for calculation of the home purchase savings premium is established in November of any given year for the year following, and amounts to at least 3% and at most 8% of annual savings of a maximum of €1,200 per person. The indicator is the secondary market yields of 'issuers total'. For 2012 the home purchase savings premium will be calculated on the basis of 3% of savings.

Home purchase savings contributions are taxed according to §§9 and 10 of the General Conditions for Building Societies (ABB). At the next but one half-yearly closure of accounts, i.e. after 12 months at the latest, the initial fixed interest rate of 3.5% per annum is replaced by variable interest rates. The adjustment periods, calculation of the relevant interest rate with reference to an objective indicator and margins of fluctuation for interest rate changes are set out in detail in the General Conditions for Building Societies. Values given are therefore guidelines for information only, because adjustment to the percentage rate of the home purchase savings premium or variable interest rate can lead to divergences.

Termination before completion of the minimum period agreed for tax purposes may result in retrospective recalculation of the state premium and additional costs in accordance with the General Conditions for Building Societies.

MINIMUM VARIABLE		
Contract begins in each case on 2 Jan		
	Year 1	From year 2
Nominal interest rate p.a.	3.5%	1.0%
Premium	3.0%	3.0%
Capital gains tax 25%		
Actual interest rate at least 1.9% (before capital gains tax)		

MAXIMUM VARIABLE		
Contract begins in each case on 2 Jan		
	Year 1	From year 2
Nominal interest rate p.a.	3.5%	4.25%
Premium	3.0%	8.00%
Capital gains tax 25%		
Actual interest rate at least 6.7% (before capital gains tax)		

In accordance with §4 of the Building Societies Law, taking into account charges or account management fees and a total annual deposit of €1,200 up to the end of the year.

Special advantage for all under 25s – initial interest rate of 4% p.a.!