



ALPHA BANK

Transaction Terms: Deposit and Loan Interest Rates

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A. DEPOSIT INTEREST RATES

A.1. INDIVIDUALS

	ACCOUNT	INTEREST RATE	ANNUAL RETURN ¹	NOTES
1	Alpha Premier⁴			
	Above Euro 200,000	0.02%	0.0172%	▪ Minimum opening amount Euro 0
	Euro 150,000.01 up to 200,000	0.01%	0.0086%	
	Euro 100,000.01 up to 150,000			
	Euro 60,000.01 up to 100,000			
	Euro 30,000.01 up to 60,000			
	Euro 15,000.01 up to 30,000			
	Euro 3,000.01 up to 15,000			
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000			
2	Alpha Savings³			
	Above Euro 200,000	0.05%	0.0431%	▪ Minimum opening amount Euro 300
	Euro 150,000.01 up to 200,000	0.01%	0.0086%	
	Euro 100,000.01 up to 150,000			
	Euro 60,000.01 up to 100,000			
	Euro 30,000.01 up to 60,000			
	Euro 15,000.01 up to 30,000			
	Euro 3,000.01 up to 15,000			
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000			
3	Alpha Savings Plus⁴			
	Above Euro 200,000	0.30%	0.2587%	▪ Minimum opening amount Euro 300
	Euro 150,000.01 up to 200,000	0.02%	0.0172%	
	Euro 100,000.01 up to 150,000	0.01%	0.0086%	
	Euro 60,000.01 up to 100,000			
	Euro 30,000.01 up to 60,000			
	Euro 15,000.01 up to 30,000			
	Euro 3,000.01 up to 15,000			
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000			
4	Alpha Payroll²			
	Above Euro 3,000	0,03%	0,0259%	▪ Minimum opening amount Euro 0
	Euro 1,000.01 up to 3,000	0,75%	0,6482%	
	Up to Euro 1,000	0,75%	0,6482%	
5	Alpha Save Smart⁴			
	Above Euro 50,000	0.30%	0.2587%	▪ Minimum opening amount Euro 0
	Up to Euro 50,000	0.45%	0.3883%	
	The interest rate of each scale is applied during a period of interest, provided that during this period, the Beneficiaries do not make more than one charges on the account.			
	Irrespective of scale	0.01%	0.0086%	
	The interest rate is applied during a period of interest, in case that during this period, the Beneficiaries make more than one charges on the account.			



A. DEPOSIT INTEREST RATES

A.1. INDIVIDUALS

	ACCOUNT	INTEREST RATE	ANNUAL RETURN ¹	NOTES
6	Alpha 1 2 3 Youth Line²			
	▪ For Children			▪ Minimum opening amount Euro 0
	Above Euro 5,000	0.75%	0.6476%	
	Euro 500.01 up to 5,000	0.25%	0.2156%	
	Up to Euro 500	0.15%	0.1293%	
	▪ For Teenagers			
	Above Euro 7,500	0.75%	0.6476%	
	Euro 750.01 up to 7,500	0.25%	0.2156%	
	Up to Euro 750	0.15%	0.1293%	
	▪ For Young Adults			
	Above Euro 10,000	0.75%	0.6476%	
	Euro 1,000.01 up to 10,000	0.25%	0.2156%	
	Up to Euro 1,000	0.15%	0.1293%	
7	Term Deposits			
			Negotiable	▪ Minimum opening amount Euro 5.000
8	Alpha Double²			No longer available
	Above Euro 200,000	0.05%	0.0431%	
	Euro 50,000.01 up to 200,000			
	Euro 10,000.01 up to 50,000	0.01%	0.0086%	
	Up to Euro 10,000			
9	Alpha Payroll Savings²			No longer available
	Above Euro 3,000	0,03%	0,0259%	
	Euro 1,000.01 up to 3,000	0,75%	0,6476%	
	Up to Euro 1,000	0,75%	0,6476%	

**A. DEPOSIT INTEREST RATES****A.2. BUSINESSES**

	ACCOUNT	INTEREST RATE	ANNUAL RETURN ¹	NOTES
1	Alpha 500^{2,5}			
	Above Euro 150,000	0.02%	0.0172%	
	Euro 100,000.01 up to 150,000			
	Euro 30,000.01 up to 100,000	0.01%	0.0086%	
	Euro 10,000.01 up to 30,000			
	Up to Euro 10,000			
2	Alpha Cash Management²			
	Above Euro 150,000	0.02%	0.0172%	
	Euro 100,000.01 up to 150,000			
	Euro 30,000.01 up to 100,000	0.01%	0.0086%	
	Euro 10,000.01 up to 30,000			
	Up to Euro 10,000			
3	Alpha Smart Management²			
	Above Euro 150,000	0.02%	0.0172%	
	Euro 100,000.01 up to 150,000			
	Euro 30,000.01 up to 100,000	0.01%	0.0086%	
	Euro 10,000.01 up to 30,000			
	Euro 3,000.01 up to 10,000	0.00%	0.0000%	
	Up to Euro 3,000	0.20%	0.1701%	
	Up to Euro 10,000			
4	Alpha 290 (Sight Deposit Account)			
			Negotiable	
5	Alpha Premier Farmers Account²			
	Above Euro 10,000	0.50%	0.4255%	
	Up to Euro 10,000	0.20%	0.1701%	
6	Tied up Deposits			
		0.01%	0.0086%	
7	Sight Deposits 2005 Foreign Residents			
	Above Euro 150,000	1.50%	1.2976%	
	Up to Euro 150,000	0.00%	0.0000%	
8	Term Deposits			
			Negotiable	▪ Minimum opening amount Euro 5.000

General Notes on Deposits

- Total Annual Net Return: the marked Total Annual Net Return is calculated on the basis of the nominal rate after the deduction of taxes (currently 15%), provided that the amount and the interest rate of the account remain the same for one year and that the interest resulting from the intermediate interest compoundings is not withdrawn.
- The interest rate of each tier is applied to the entire balance of the account and calculated on the daily available balance.
- The interest is calculated on the amount that corresponds to each scale with the applicable rate. Interest is calculated based on the six-month available balance.
- The interest is calculated on the amount that corresponds to each scale with the applicable rate. Interest is calculated based on the daily available balance.
- Respective interest rates are applied to accounts "Flexible Contractual Entrepreneurship Programs" and "Agro-Carta"

**B. LOAN INTEREST RATES****B.1. HOUSING LOANS**

	PRODUCT	INTEREST RATE	NOTES
1	Alpha Residence		
	A. With floating interest rate based on the Euribor 3M, plus margin, financing:		
	▪ Up to 60% of the estimated property value, for loan amount		
	- Above Euro 300,000	3.70%	
	- Euro 100,000.01 up to Euro 300,000	3.90%	
	- Up to Euro 100,000	4.10%	
	▪ From 60% up to 75% of the estimated property value, for loan amount		
	- Above Euro 300,000	3.90%	- For the financing of property for professional use, interest rates (fixed and floating) shall be increased by 0.60%.
	- Euro 100,000.01 up to Euro 300,000	4.10%	
	- Up to Euro 100,000	4.30%	
	▪ Over 75% of the estimated property value, for loan amount		- Fixed interest rates shall be increased by 0.30% when financing over 60% of the commercial value of the property.
	- Above Euro 300,000	4.10%	
	- Euro 100,000.01 up to Euro 300,000	4.30%	
	- Up to Euro 100,000	4.50%	
	B. Fixed interest rate		
	- for 3 years	5.30%	
	- for 5 years	5.70%	
	- for 10 years	6.20%	
	- for 15 years	6.40%	
	After the expiry of the fixed period, there is a fixed or floating interest rate option, based on the Euribor 3M plus the respective margin of the product.		
2	Alpha Home Renovation		
	Floating interest rate, based on the Euribor 3M , plus margin, depending on collateral:		
	▪ with mortgage prenotation	4.00%	
	▪ without mortgage prenotation	7.00%	
3	Alpha Cash Collateral		
	A. Floating interest rate, based on the Euribor 3M, plus margin, as follows:		
	- Above Euro 300,000	3.70%	
	- Euro 100,000.01 up to Euro 300,000	3.90%	
	- Up to Euro 100,000	4.10%	
	B. Fixed interest rate		
	- for 3 years	5.30%	
	- for 5 years	5.70%	
	- for 10 years	6.20%	
	- for 15 years	6.40%	
4	Alpha Green Solutions - Energy Saving Home		
	A. Floating interest rate based on the Euribor 3M, plus margin	3.70%	According to the property's energy category is offered reduction on the margin of variable interest rate, as follows: B+ -0,20% A -0,40% A+ -0,60%
	B. Fixed interest rate		
	- for 3 years	5.30%	
	- for 5 years	5.70%	
	- for 10 years	6.20%	
	- for 15 years	6.40%	

**B. LOAN INTEREST RATES****B.1. HOUSING LOANS**

	PRODUCT	INTEREST RATE	NOTES
5	Other Existing Housing Loans with Floating Interest Rate		
	Floating interest rate based on the European Central Bank (ECB) interest rate, plus margin 3.25%.	ECB + 3.25%	
6	Basic Rate of Housing Loans of the former Emporiki Bank		
	Floating interest rate based on the Euribor 3M , plus margin 3.30%.	Euribor 3M + 3.30%	

General Notes on Housing Loans

1. The interest for housing loans is calculated with the compound method taking the current interest rate of the loan, plus the Contribution under Law 128/75 as applicable, on the basis of a 365-day year.
2. Contribution under Law 128/75: 0.12% (0.60% for non-residential property).
3. Overdue Interest Rate: 2.5 percentage points over any contractual interest rate.

**B. LOAN INTEREST RATES****B.2. CONSUMER CREDIT LOANS**

	PRODUCT	INTEREST RATE		NOTES
1	Alpha Metron Ariston	Fixed	11.75%	
2	Alpha Metron Ariston for payroll customers	Fixed	10.75%	
3	Alpha Metron Ariston with mortgage prenotation	Floating	Euribor 3M + margin 5.75%	
4	Alpha Metron Ariston with cash collateral	Floating	Euribor 3M + margin 4.75%	
5	Alpha All in 1	Fixed	12.75%	Consolidation of debts from Alpha Bank personal / consumer loans and credit cards
6	Alpha All in 1 with mortgage prenotation	Floating	Euribor 3M + margin 5.75%	Consolidation of debts from Alpha Bank personal / consumer loans and credit cards
7	Alpha Green Solutions	Fixed	9.00%	
8	Alpha Epipleon			Overdraft Programme
	▪ For Alpha Premier payroll account holders	Floating	11.75%	
	▪ For Alpha Payroll account holders			
	▪ Up to Euro 200	Floating	0.00%	
	▪ Above Euro 200	Floating	11.25%	
9	Educational Loan	Fixed	9.75%	
10	Home Equipment Loan	Fixed	10.75%	
11	Consumer Loans through Merchants			Depending on the merchant

**B. LOAN INTEREST RATES****B.3. CARDS**

	PRODUCT	INTEREST RATES (floating, plus the Contribution under Law 128/75)		NOTES
		FOR PURCHASES	FOR CASH ADVANCE	
1	Platinum Bonus Mastercard	13,75%	18,00%	
2	American Express Gold	13,75% (*)	18,00%	(*) flexible credit line / No longer available
3	American Express	13,75% (*)	18,00%	
4	Alpha Bank Bonus Visa Gold	15,75%	18,00%	
5	Alpha Bank Bonus Mastercard Gold	17,50%	19,00%	See General Terms, Term 3
6	Bonus Premium American Express	17,50%	19,00%	No longer available
7	Alpha Bank Bonus American Express	17,50%	19,00%	No longer available
8	Alpha Bank Bonus Visa	17,75%	19,00%	
9	Alpha Bank Bonus Mastercard	17,75%	19,00%	
10	Blue by American Express	17,50%	19,00%	No longer available
11	Dynamic American Express	17,50%	18,50%	No longer available
12	Aegean Bonus Visa	17,75%	19,00%	
13	notosplus Visa	17,50%	19,00%	
14	Vodafone Bonus Visa/ American Express (No longer available)	17,25%	19,00%	
15	Vodafone Bonus Mastercard	17,75%	19,00%	
16	Affinity Mastercard	19,20%	21,45%	See General Terms, Term 3
17	Energy Mastercard	19,20%	21,45%	See General Terms, Term 3
18	notosgalleries Bonus American Express	17,25%	19,00%	No longer available
19	Diners Club	18,60%	20,85%	See General Terms, Term 3
20	Diners Club Vodafone	18,60%	20,85%	See General Terms, Term 3
21	Diners Club Prestige	13,75%	18,00%	
22	Diners Club Prestige Vodafone	13,75%	18,00%	
23	Flex Program	11,25% - 19,20%		

General Notes on Consumer Credit (Consumer Loans, Personal Loans, Credit Cards)

- Contribution under Law 128/75: 0,60%
- Overdue Interest Rate: 2.5 percentage points over any contractual interest rate
- Particularly for the issuance of cards with an application submission date at 3.9.2018 and after, the following apply:
 - Alpha Bank Bonus Mastercard Gold: interest rate for purchases 15,75% and interest rate for cash advance 18,00%
 - Affinity Mastercard, Energy Mastercard, Diners Club and Diners Club Vodafone: interest rate for purchases 17,75% and interest rate for cash advance 19,00%

PREPAYMENT OF FREE INTEREST INSTALLMENTS

The discount reate is determined according to the maximum number of installments agreed with the merchant.

Maximum number of installements	Discount rate*
6	Euribor 3M, + spread 7,60%
12	Euribor 6M, + spread 7,60%
>12	Euribor 12M, + spread 7,60%

(* + fees v. 128/75, currently 0,6%)



B. LOAN INTEREST RATES

B.4. BUSINESSES

	BUSINESS LOANS INTEREST RATES	INTEREST RATE	NOTES
1	Minimum Lending Rate (MLR)		
	<ul style="list-style-type: none"> ▪ For Working Capital ▪ For mid-term and long-term loans 	7.89% + margin	The applicable margin is subject to negotiation
2	Alpha Preferential Rate for Businesses (APRB)		
	<ul style="list-style-type: none"> ▪ For Working Capital ▪ For mid-term and long-term loans 	5.90% + margin	The applicable margin is subject to negotiation
3	Prime Financing Rate (PFR) of the former Emporiki Bank		
	<ul style="list-style-type: none"> ▪ For Working Capital ▪ For mid-term and long-term loans 	7.89% + margin	The applicable margin is subject to negotiation
4	Prime Loan Rate (PLR) - Mid-to-long term of the former Emporiki Bank		
	<ul style="list-style-type: none"> ▪ For mid-term and long-term loans 	3.74% + margin	The applicable margin is subject to negotiation

B.4.1. BUSINESSES WITH ANNUAL TURNOVER UP TO EURO 2.5 MILLION AND PROFESSIONALS

	PRODUCT	INTEREST RATE	NOTES	
1	Alpha Business Line of Credit		No longer available	
	Floating interest rate	MLR + margin 1.00% - 4.00%	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.	
2	Alpha 600			
	Working Capital	MLR + margin 1.00% - 3.25%	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.	
3	Alpha Cash Management			
	Floating interest rate	MLR + margin 1.00% - 4.00%	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.	
4	Alpha Smart Management		Maximum credit limit Euro 20,000	
	Floating interest rate	MLR + margin 4.00%	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.	
5	My Alpha POS Credit Line			
	Working Capital, depending on the provided collateral, a choice can be made between:			
	-Floating interest rate	Euribor 1M/3M/6M + margin 6.60% -7.60%	Interest is calculated monthly or quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.	
	-Floating interest rate	MLR + margin -1.00% - 3.00%		
6	Alpha Development			
	Depending on the provided collateral, a choice can be made between:			
	▪ 1 st choice			
	- Floating interest rate	Euribor 3M + margin 7.00%	New disbursements are exclusively based on the Minimum Lending Rate (MLR) and/or fixed rates.	
	- Fixed interest rate for 2 years	9.00%		
	- Fixed interest rate for 4 years	9.75%		
	▪ 2 nd choice			
	- Floating interest rate	MLR + margin 0% - 4.00%		
	- Fixed interest rate for 2 years	9.75%		
	- Fixed interest rate for 4 years	10.50%		
7	Alpha Exports Development			
	Floating interest rate	Euribor maturity length coincides with loan's duration + margin 3.40% - 3.90%		

**B. LOAN INTEREST RATES****B.4.1. BUSINESSES WITH ANNUAL TURNOVER UP TO EURO 2.5 MILLION AND PROFESSIONALS**

	PRODUCT	INTEREST RATE	NOTES		
8	Alpha Equipment				
	Depending on the provided collateral, a choice can be made between:				
	<ul style="list-style-type: none"> ▪ 1st choice <ul style="list-style-type: none"> - Floating interest rate - Fixed interest rate for 3 years - Fixed interest rate for 5 years ▪ 2nd choice <ul style="list-style-type: none"> - Floating interest rate - Fixed interest rate for 3 years - Fixed interest rate for 5 years 	<ul style="list-style-type: none"> Euribor 1M or 3M + margin 4.00% - 7.00% 9.25% 10.25% MLR + margin 0% - 4.00% 10.25% 10.75% 	New disbursements are exclusively based on the Minimum Lending Rate (MLR) and/or applicable fixed rates.		
9	Alpha Commercial Mortgage				
	<ul style="list-style-type: none"> ▪ Floating interest rate ▪ Floating interest rate ▪ Fixed interest rate for 3 years ▪ Fixed interest rate for 5 years ▪ Fixed interest rate for 10 years ▪ Fixed interest rate for 15 years 	<ul style="list-style-type: none"> MLR + margin 0% - 4.00% Euribor 1M or 3M + margin 3.50% - 7.00% 9.00% 9.75% 10.00% 10.50% 		New disbursements are exclusively based on the Minimum Lending Rate (MLR) and/or applicable fixed rates.	
10	Flexible Contractual Entrepreneurship Programs				
	<ul style="list-style-type: none"> ▪ Floating interest rate 	Euribor 6M + margin 5.00% - 6.50%			Interest is calculated bi-annually and on the basis of a 360-day year.
11	Agro-Carta				
	<ul style="list-style-type: none"> ▪ Floating interest rate 	Euribor 6M + margin 4.50% - 6.00%	Interest is calculated bi-annually and on the basis of a 360-day year.		
12	TAXI Vehicles Professionals		No longer available.		
	Depending on the provided collateral, a choice can be made between:				
	<ul style="list-style-type: none"> ▪ Floating interest rate ▪ 1st choice <ul style="list-style-type: none"> - Fixed interest rate for 2 years - Fixed interest rate for 4 years ▪ 2nd choice <ul style="list-style-type: none"> - Fixed interest rate for 2 years - Fixed interest rate for 4 years 	<ul style="list-style-type: none"> MLR + margin 0% - 4.00% 9.00% 9.50% 9.75% 10.50% 	Purchase of - a new TAXI vehicle - a TAXI license - a TAXI vehicle and a license.		
13	Public Transport Bus Owners				
	<ul style="list-style-type: none"> ▪ Fixed interest rate for 8 years ▪ Floating interest rate <ul style="list-style-type: none"> - 1st choice - 2nd choice ▪ Fixed interest for the 1st year, and then <ul style="list-style-type: none"> - Fixed interest rate for 7 years - Floating interest rate <ul style="list-style-type: none"> • 1st choice • 2nd choice 	<ul style="list-style-type: none"> 10.50% MLR + margin 0% - 4.00% Euribor 3M + margin 5.00% - 7.00% 8.75% 9.50% MLR + margin 0% - 4.00% Euribor 3M + margin 5.00% - 7.00% 		Purchase of - a Public Transport Bus - a Public Transport Bus license.	

**B. LOAN INTEREST RATES****B.4.1. BUSINESSES WITH ANNUAL TURNOVER UP TO EURO 2.5 MILLION AND PROFESSIONALS**

	PRODUCT	INTEREST RATE	NOTES
14	Public Use Touring Coaches Professionals		No longer available.
	<ul style="list-style-type: none"> ▪ Floating interest rate ▪ Fixed interest rate for 2 years ▪ Fixed interest rate for 4 years 	MLR + margin 4.00% 9.00% 9.50%	Replacement of Public Use Touring Coaches
15	Alpha Green Solutions - Eco Business		
	Depending on the provided collateral, a choice can be made between:		
	<ul style="list-style-type: none"> ▪ Floating interest rate ▪ Floating interest rate 	MLR + margin 0% - 4.00% Euribor 1M or 3M + margin 4.00% - 7.00%	New disbursements are exclusively based on the Minimum Lending Rate (MLR)
16	Loan for Photovoltaic Stations		No longer available. Granted exclusively to customers already coming under the provisions of Investment
	<ul style="list-style-type: none"> ▪ Floating interest rate ▪ Floating interest rate 	MLR + margin 0% - 4.00% Euribor 1M or 3M + margin 4.50% - 7.00%	New disbursements are exclusively based on the Minimum Lending Rate (MLR)
17	Alpha Eco Business		No longer available.
	<ul style="list-style-type: none"> ▪ Floating interest rate 	Euribor 3M + margin 3.00% - 5.50%	Plus 0.58% Interest Rate Cap
18	Easy Liquidity		No longer available.
	<ul style="list-style-type: none"> ▪ Fixed interest rate for 2 years ▪ Fixed interest rate for 4 years ▪ Floating interest rate 	9.00% or 9.75% 9.75% or 10.50% PFR + margin 0% - 4.00%	<ul style="list-style-type: none"> - For fixed interest rate products, the price is determined on the basis of the provided collateral. - For fixed interest rate loans, after the expiry of the fixed period, either a floating interest rate based on the PFR plus margin or the effective fixed rate applies.
19	Easy Equipment		No longer available.
	<ul style="list-style-type: none"> ▪ Fixed interest rate for 3 years ▪ Fixed interest rate for 5 years ▪ Floating interest rate 	9.25% or 10.25% 10.25% or 10.75% PFR + margin 0% - 4.00%	<ul style="list-style-type: none"> - For fixed interest rate products, the price is determined on the basis of the provided collateral. - For fixed interest rate loans, after the expiry of the fixed period, either a floating interest rate based on the PFR plus margin or the effective fixed rate applies.
20	Easy Business Premises		No longer available.
	<ul style="list-style-type: none"> ▪ Fixed interest rate for 3 years ▪ Fixed interest rate for 5 years ▪ Fixed interest rate for 10 years ▪ Floating interest rate 	9.00% 9.75% 10.00% PFR + margin 0% - 4.00%	For fixed interest rate loans, after the expiry of the fixed period, either a floating interest rate based on the PFR plus margin or the effective fixed rate applies.
21	Easy Ecologiko		No longer available.
	<ul style="list-style-type: none"> ▪ Floating interest rate 	PFR + margin 0% - 4.00%	
22	Emporiki Ecologiko Business Loan		No longer available.
	<ul style="list-style-type: none"> ▪ Floating interest rate 	Euribor 3M + margin 3.00% - 5.50%	Euribor 3M will be readjusted every calendar quarter and specifically every 1/1, 1/4, 1/7 and 1/10.
23	Working Capital in Euro (Open account)		No longer available.
	<ul style="list-style-type: none"> ▪ Floating interest rate 	PFR + margin 1.00% up to - 3.00%	

**B. LOAN INTEREST RATES****B.4.2. SUBSIDISED INVESTMENT PROGRAMMES**

	PRODUCT	INTEREST RATE	NOTES
1	Programme E.T.E.AN. S.A.¹		
1.1	Action "BUSINESS FINANCING-ENTREPRENEURSHIP FUND II"		
	<ul style="list-style-type: none"> Floating interest rate 	Euribor 3M + margin 5,00% - 6,00% A.P.R.B. + margin 0% - 4,00% M.L.R. + margin 0,25% - 4,00%	Due to the interest-free contribution in the loan's principal by the Entrepreneurship Fund II by 40%, the interest rate is applied to the 60% of the loan.
2	JEREMIE² - Co-Financing Loans		No longer available
2.1	JEREMIE I - Investment and Expansion Loans up to Euro 250,000 (FRSP)		
	<ul style="list-style-type: none"> Floating interest rate 	APRB + margin 0% - 2,50%	Due to the JEREMIE - Co-financing the interest rate is applied to the 50% of the loan, not exceeding overall 3.75% for secured or 3.95% for unsecured loans.
2.2	JEREMIE II - Investment and Expansion Loans up to Euro 25,000 (Microfinance)		
	<ul style="list-style-type: none"> Floating interest rate 	APRB + margin 1,75% - 5,00%	Due to the JEREMIE - Co-Financing the interest rate is applied to the 50% of the loan.
2.3	JEREMIE III - Investment and Expansion Loans up to Euro 500,000 (ICT)		
	<ul style="list-style-type: none"> Floating interest rate 	APRB + margin 0% - 4,00%	Due to the JEREMIE - Co-Financing the interest rate is applied to the 50% of the loan.
2.4	JEREMIE IV- Investment and Expansion Loans up to Euro 2,000,000 (FRSP)		
	<ul style="list-style-type: none"> Floating interest rate 	APRB + margin 0% - 5,00%	Due to the JEREMIE - Co-financing the interest rate is applied to the 50% of the loan,
3	INNOVFIN SME GUARANTEE FACILITY		
3.1	Investment and Expansions Loans		
	Working Capital		Interest is calculated quarterly or semi-annually and on the basis of a 360-day year
	<ul style="list-style-type: none"> Floating interest rate 	Euribor 3M + margin 2,00% - 6,50%	
4	COSME LGF/DIRECT GUARANTEE		
4.1	Investment and Expansions Loans		
	Working Capital		Interest is calculated quarterly or semi-annually and on the basis of a 360-day year
	<ul style="list-style-type: none"> Floating interest rate 	Euribor 3M + margin 3,50% - 5,50% APRB + margin 0% - 4,00%	

¹ Hellenic Fund for Entrepreneurship and Development² Joint European Resources for Micro to Medium Enterprises



B. LOAN INTEREST RATES

B.4.2.1 OTHER FINANCING ASSOCIATED WITH INVESTMENT PROGRAMMES

	PRODUCT	INTEREST RATE	NOTES
1	Short-term financing through subsidy assignment		
	Floating interest rate	PFR + margin 0% + 4,00%	Financing provided against subsidy of an approved investment plan which has been included in State- or EU-aided programmes. Interest is calculated quarterly or bi-annually (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.



B. LOAN INTEREST RATES

B.4.3. BUSINESSES WITH ANNUAL TURNOVER ABOVE EURO 2.5 MILLION

	PRODUCT	INTEREST RATE		NOTES	
1	Alpha 500				
	Overdraft Interest Rate	Floating	MLR + margin	<ul style="list-style-type: none"> - Interest is calculated quarterly or bi-annually (30/6, 31/12) subject to the agreement between the Customer and the Bank (loan contract). - The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans). 	
2	Alpha 600				
	Working Capital without maturity	Floating	MLR + margin	<ul style="list-style-type: none"> - Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year. - The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans). 	
3	Alpha 605				
	Working Capital in USD, GBP, JPY, CHF	Floating	Foreign Exchange MLR+ margin	The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).	
4	Alpha 620				
	Working Capital for 3 years	Fixed	7,25%	No longer available.	
5	Alpha 630				
	Working Capital for a specific period	Interbank Market Rate		The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).	
6	Alpha 650				
	Working Capital	Floating	Euribor 1M + margin	<ul style="list-style-type: none"> - Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year. - The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans). 	
7	Alpha 651				
	Working Capital	Floating	Euribor 3M + margin		
8	Alpha 652				
	Working Capital	Floating	Euribor 6M + margin		
9	Alpha 670				
	Current Premier	Floating	APRB + margin		

**B. LOAN INTEREST RATES****B.4.3. BUSINESSES WITH ANNUAL TURNOVER ABOVE EURO 2.5 MILLION**

	PRODUCT	INTEREST RATE		NOTES
10	Alpha 671			- Interest is calculated quarterly or bi-annually (30/6, 31/12) subject to the agreement between the Customer and the Bank (loan contract). - The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).
	Lending Premier	Floating	APRB + margin	
11	Loan for Fixed Assets Installations			
		Floating	MLR + margin	
12	Alpha 810			
	Commercial Mortgage Loan			No longer available.
	<ul style="list-style-type: none"> ▪ Floating interest rate 		MLR + margin 1,00%	
	<ul style="list-style-type: none"> ▪ Fixed for 3 years (For acquisition, repair and construction of commercial building) 		6,50%	
13	Sight Deposits 2005 Foreign Residents			
		Floating		Based on the Central Banks' interest rates

General Notes on Loans	
1. Contribution under Law 128/75:	<ul style="list-style-type: none"> ▪ 0.60% for business loans ▪ 0.12% for mortgage loans (for professional use property, interest rates are increased by 0,60%) and loans to farmers.
2. Overdue Interest Rate:	2.5 percentage points over any contractual interest rate.
3. Overdue interest rate on Letter of Guarantee forfeiture:	on the basis of the Minimum Lending Rate (MLR), plus a 3,25% margin, plus a 2,5% increase, plus Contribution under Law 128/75 (currently) at 0,6%