



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 <sup>1</sup>	NOTES	
<b>1</b>	<b>Alpha Premier<sup>4</sup></b>				
	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				
<b>2</b>	<b>Alpha Savings<sup>3</sup></b>				
	Above Euro 200,000	0.02%	0.0172%	▪ 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				
<b>3</b>	<b>Alpha Savings Plus<sup>4</sup></b>			<b>No longer available</b>	
	Above Euro 200,000	0.02%	0.0172%	▪ 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	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				
<b>4</b>	<b>Alpha Payroll<sup>2</sup></b>				
	Above Euro 3,000	0.01%	0.0086%	▪ Minimum opening amount Euro 0	
	Euro 1,000.01 up to 3,000				
	Up to Euro 1,000				0.30%



## A. DEPOSIT INTEREST RATES

## A.1. INDIVIDUALS

	ACCOUNT	INTEREST RATE	ANNUAL RETURN <sup>1</sup>	NOTES
<b>5</b>	<b>Alpha Save Smart<sup>4</sup></b>			
	Above Euro 50,000	0.15%	0.1293%	<ul style="list-style-type: none"> <li>▪ Minimum opening amount Euro 0</li> </ul>
	Up to Euro 50,000	0.20%	0.1724%	
	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.			
<b>6</b>	<b>Alpha 1 2 3 Youth Line<sup>2</sup></b>			
	<ul style="list-style-type: none"> <li>▪ <b>For Children</b></li> </ul>			<ul style="list-style-type: none"> <li>▪ Minimum opening amount Euro 0</li> </ul>
	Above Euro 5,000	0.20%	0.1724%	
	Euro 500.01 up to 5,000	0.10%	0.0862%	
	Up to Euro 500	0.05%	0.0431%	
	<ul style="list-style-type: none"> <li>▪ <b>For Teenagers</b></li> </ul>			
	Above Euro 7,500	0.20%	0.1724%	
	Euro 750.01 up to 7,500	0.10%	0.0862%	
	Up to Euro 750	0.05%	0.0431%	
	<ul style="list-style-type: none"> <li>▪ <b>For Young Adults</b></li> </ul>			
	Above Euro 10,000	0.20%	0.1724%	
	Euro 1,000.01 up to 10,000	0.10%	0.0862%	
	Up to Euro 1,000	0.05%	0.0431%	
<b>7</b>	<b>Term Deposits</b>			
		Negotiable		<ul style="list-style-type: none"> <li>▪ Minimum opening amount Euro 5.000</li> </ul>
<b>8</b>	<b>Alpha Double<sup>2</sup></b>			<b>No longer available</b>
	Above Euro 200,000	0.02%	0.0172%	
	Euro 50,000.01 up to 200,000	0.01%	0.0086%	
	Euro 10,000.01 up to 50,000			
	Up to Euro 10,000			
<b>9</b>	<b>Alpha Payroll Savings<sup>2</sup></b>			<b>No longer available</b>
	Above Euro 3,000	0.01%	0.0086%	
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000	0.30%	0.2587%	

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

	ACCOUNT	INTEREST RATE	ANNUAL RETURN <sup>1</sup>	NOTES
<b>1</b>	<b>Alpha 500<sup>2,5</sup></b>			
	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			
<b>2</b>	<b>Alpha Cash Management<sup>2</sup></b>			<b>No longer available</b>
	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			
<b>3</b>	<b>Alpha Smart Management<sup>2</sup></b>			
	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			
<b>4</b>	<b>Alpha 290 (Sight Deposit Account)</b>			
		Negotiable		
<b>5</b>	<b>Alpha Premier Farmers Account<sup>2</sup></b>			
	Above Euro 10,000	0.50%	0.4255%	
	Up to Euro 10,000	0.20%	0.1701%	
<b>6</b>	<b>Tied up Deposits</b>			
		0.01%	0.0086%	
<b>7</b>	<b>Sight Deposits 2005 Foreign Residents</b>			
	Above Euro 150,000	1.50%	1.2976%	
	Up to Euro 150,000	0.00%	0.0000%	
<b>8</b>	<b>Term Deposits</b>			
		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
<b>1</b>	<b>Alpha Residence</b>		
	<b>A. With floating interest rate based on the <b>Euribor 3M, plus margin</b>, financing:</b>		
	▪ Up to 60% of the estimated property value, for loan amount		
	- Above Euro 300,000	3.30%	
	- Euro 100,000.01 up to Euro 300,000	3.40%	
	- Up to Euro 100,000	3.50%	
	▪ Over 60% of the estimated property value, for loan amount		- For the financing of property for professional use, interest rates (fixed and floating) shall be increased by 0.30%.
	- Above Euro 300,000	3.60%	
	- Euro 100,000.01 up to Euro 300,000	3.70%	
	- Up to Euro 100,000	3.80%	
	<b>B. Fixed interest rate</b>		- Fixed interest rates shall be increased by 0.20% when financing over 60% of the commercial value of the property.
	- for 5 years	2.80%	
	- for 10 years	3.00%	
	- for 15 years	3.20%	
	- for 20 years	3.40%	
	- for 25 years	3.60%	
	- for 30 years	3.80%	
	After the expiry of the fixed period, there is a fixed or floating interest rate option, based on the <b>Euribor 3M</b> plus the respective margin of the product.		
<b>2</b>	<b>Alpha Home Renovation</b>		
	Floating interest rate, based on the <b>Euribor 3M, plus margin</b> , depending on collateral:		
	▪ with mortgage prenotation	4.00%	
	▪ without mortgage prenotation	7.00%	
<b>3</b>	<b>Alpha Cash Collateral</b>		
	<b>A. Floating interest rate, based on the <b>Euribor 3M, plus margin</b>:</b>	2.70%	
	<b>B. Fixed interest rate</b>	2.90%	
<b>4</b>	<b>Alpha Green Solutions - Energy Saving Home</b>		
	<b>A. Floating interest rate based on the <b>Euribor 3M, plus margin</b></b>	3.50%	
	<b>B. Fixed interest rate</b>		
	- for 5 years	2.80%	
	- for 10 years	3.00%	
	- for 15 years	3.20%	
	- for 20 years	3.40%	
	- for 25 years	3.60%	
	- for 30 years	3.80%	
	After the expiry of the fixed period, there is a fixed or floating interest rate option, based on the <b>Euribor 3M</b> plus the respective margin of the product.		
			According to the property's energy category is offered reduction on the margin of variable interest rate, as follows:
			B+ -0.20%
			A -0.30%
			A+ -0.40%

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

	PRODUCT	INTEREST RATE	NOTES
<b>5</b>	<b>Other Existing Housing Loans with Floating Interest Rate</b>		
	Floating interest rate based on the European Central Bank (ECB) interest rate, plus margin 3.25%.	ECB + 3.25%	
<b>6</b>	<b>Basic Rate of Housing Loans of the former Emporiki Bank</b>		
	Floating interest rate based on the <b>Euribor 3M</b> , plus margin 3.30%.	<b>Euribor 3M</b> + 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	11.50%	
2	Alpha Metron Ariston for payroll customers	Fixed	10.50%	
3	Alpha Metron Ariston with mortgage prenotation	Floating	Euribor 3M + margin 5.50%	
4	Alpha Metron Ariston with cash collateral	Floating	Euribor 3M + margin 4.50%	
5	Alpha All in 1	Fixed	12.50%	Consolidation of debts from Alpha Bank personal / consumer loans and credit cards
6	Alpha All in 1 with mortgage prenotation	Floating	Euribor 3M + margin 5.50%	Consolidation of debts from Alpha Bank personal / consumer loans and credit cards
7	Alpha Green Solutions	Fixed	8.75%	
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	9.50%	
10	Home Equipment Loan	Fixed	10.50%	
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	Alpha Bank Bonus Visa Gold	15.75%	18.00%	
3	Alpha Bank Bonus Mastercard Gold	17.50%	19.00%	See General Terms, Term 3
4	Alpha Bank Bonus Visa	17.75%	19.00%	
5	Alpha Bank Bonus Mastercard	17.75%	19.00%	
6	Aegean Bonus Visa	17.75%	19.00%	
7	notosplus Visa	17.50%	19.00%	
8	Vodafone Bonus Visa	17.25%	19.00%	
9	Vodafone Bonus Mastercard	17.75%	19.00%	
10	Affinity Mastercard	19.20%	21.45%	See General Terms, Term 3
11	Energy Mastercard	19.20%	21.45%	See General Terms, Term 3
12	Diners Club	18.60%	20.85%	See General Terms, Term 3
13	Diners Club Vodafone	18.60%	20.85%	See General Terms, Term 3
14	Classic Luxury Card Kalogirou Bonus Mastercard	17.50%	19.00%	
15	Premium Luxury Card Kalogirou Bonus Mastercard.	17.50%	19.00%	
16	Diners Club Prestige	13.75%	18.00%	
17	Diners Club Prestige Vodafone	13.75%	18.00%	
18	Flex Program	11.25% - 19.20%		

<b>General Notes on Consumer Credit (Consumer Loans, Personal Loans, Credit Cards)</b>	
1.	Contribution under Law 128/75: 0.60%
2.	Overdue Interest Rate: 2.5 percentage points over any contractual interest rate
3.	Particularly for the issuance of cards with an application submission date at 3.9.2018 and after, the following apply: <ul style="list-style-type: none"> <li>- Alpha Bank Bonus Mastercard Gold: interest rate for purchases 15.75% and interest rate for cash advance 18.00%</li> <li>- Affinity Mastercard, Energy Mastercard, Diners Club and Diners Club Vodafone: interest rate for purchases 17.75% and interest rate for cash advance 19.00%</li> </ul>

**PREPAYMENT OF FREE INTEREST INSTALLMENTS**

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

Maximum number of installments	Discount rate*
6	<b>Euribor 3M, + spread 7.60%</b>
12	<b>Euribor 6M, + spread 7.60%</b>
>12	<b>Euribor 12M, + spread 7.60%</b>

(\* + fees v. 128/75, currently 0.6%)

**B. LOAN INTEREST RATES****B.4. BUSINESSES**

	BUSINESS LOANS INTEREST RATES	INTEREST RATE	NOTES
<b>1</b>	<b>Minimum Lending Rate (MLR)</b>		
	<ul style="list-style-type: none"> <li>▪ For Working Capital</li> <li>▪ For mid-term and long-term loans</li> </ul>	7.89% + margin	The applicable margin is subject to negotiation
<b>2</b>	<b>Alpha Preferential Rate for Businesses (APRB)</b>		
	<ul style="list-style-type: none"> <li>▪ For Working Capital</li> <li>▪ For mid-term and long-term loans</li> </ul>	5.90% + margin	The applicable margin is subject to negotiation
<b>3</b>	<b>Prime Financing Rate (PFR) of the former Emporiki Bank</b>		
	<ul style="list-style-type: none"> <li>▪ For Working Capital</li> <li>▪ For mid-term and long-term loans</li> </ul>	7.89% + margin	The applicable margin is subject to negotiation
<b>4</b>	<b>Prime Loan Rate (PLR) - Mid-to-long term of the former Emporiki Bank</b>		
	<ul style="list-style-type: none"> <li>▪ For mid-term and long-term loans</li> </ul>	3.56% + 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
<b>1</b>	<b>FINANCING PRODUCTS «ALPHA IN BUSINESS»</b>		
1.1	Alpha Smart Management		Account with overdraft limit up to Euro 20,000.
	Floating interest rate	MLR + maximum margin of 3.25%	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.
1.2	Alpha Liquidity		Revolving Credit Line for liquidity needs, pre-collection of checks, import payment needs
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0% - 4.50% (Depending on the Base Rate that it will be chosen)	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.
1.3	My Alpha POS Credit Line		Working Capital, depending on the amount of transactions made through My Alpha POS
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0% - 4.50% (Depending on the Base Rate that it will be chosen)	Interest is calculated monthly or quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.
1.4	Alpha Development		Working Capital Loan to cover one-off liquidity needs
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0.25% - 4.50% (Depending on the Base Rate that it will be chosen)	
1.5	Alpha Exports Development		
	Floating interest rate	Euribor maturity length coincides with loan's duration + margin 3.40% - 3.90%	

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

	PRODUCT	INTEREST RATE	NOTES
1.6	Alpha Equipment		Financing of Equipment and Transportation Means' needs.
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0% - 4.00% (Depending on the Base Rate that it will be chosen)	
1.7	Alpha Commercial Mortgage		Financing of Purchase / Construction / Renovation of Professional Property.
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0% - 5.50% (Depending on the Base Rate that it will be chosen)	
1.8	Alpha Green Solutions - Eco Business		
	Floating interest rate	Euribor 1M or 3M or MLR + margin 0% - 7.00% (Depending on the Base Rate that it will be chosen)	New disbursements are exclusively based on the Minimum Lending Rate (MLR).
<b>2</b>	<b>ALPHA AGRICULTURAL ENTREPRENEURSHIP</b>		
2.1	Flexible Contractual Entrepreneurship Programs		
	Floating interest rate	Euribor 6M + margin 5.00% - 6.50%	Interest is calculated biannually and on the basis of a 360-day year
2.2	Agro-Carta		
	Floating interest rate	Euribor 6M + margin 4.50% - 6.00%	Interest is calculated biannually and on the basis of a 360-day year.
<b>3</b>	<b>DEVELOPMENT PROGRAMMES</b>		
3.1	H.D.B. S.A. <sup>1</sup>		
3.1.1	Action "BUSINESS FINANCING-ENTREPRENEURSHIP FUND II"		Loans for Investment and Development Purposes.
	Sub-Programme 1 - Investment Loans Sub-Programme 2 - Working Capital Loans		
	Floating interest rate	Euribor 3M or A.P.R.B. or M.L.R. + margin 0% - 6.00% (Depending on the Base Rate that it will be chosen)	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.

<sup>1</sup> Hellenic Development Bank

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

	PRODUCT	INTEREST RATE	NOTES
3.1.2	Action "BUSINESS FINANCING-ENTREPRENEURSHIP FUND II"  Sub-Programme 3 - Subsidized Working Capital Loans Sub-Programme 4 - Subsidized Working Capital Loans		
	<ul style="list-style-type: none"> <li>▪ Fixed interest rate for the first two (2) years of loan</li> </ul>	3.00% - 8.00%	Fully subsidized by the Hellenic Development Bank.
	<ul style="list-style-type: none"> <li>▪ Floating interest rate for years 3 to 5 of loan</li> </ul>	Euribor 3M or A.P.R.B. or M.L.R. + margin 0.11% - 8.00% (Depending on the Base Rate that it will be chosen)	<p>Sub-Programme 3: 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.</p> <p>Sub-Programme 4: Due to the interest-free contribution in the loan's principal by the Entrepreneurship Fund II by 5%, the interest rate is applied to the 95% of the loan</p>
3.1.3	«BUSINESS GUARANTEE FUND COVID-19»  Working Capital Loans with the guarantee of Business Guarantee Fund COVID-19		The Bank ensures that the benefit of the Guarantee is passed on to the Enterprise by reducing the collateral requirement and/or reduced interest rate.
	<ul style="list-style-type: none"> <li>▪ Floating interest rate</li> </ul>	Euribor 3M + margin 0.00% - 6.00%	
3.2	INNOVFIN SME GUARANTEE FACILITY		<b>No longer available</b>
	Floating interest rate	Euribor 3M + margin 2.00% - 6.50%	Investment and Expansions Loans and Revolving Credit Line  In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.
3.3	COSME LGF/DIRECT GUARANTEE		Investment and Expansions Loans and Revolving Credit Lines
	Floating interest rate	Euribor 3M or A.P.R.B. + margin 0.75% - 5.50% (Depending on the Base Rate that it will be chosen)	In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.
3.4	EaSI MICROFINANCE		Investment and Expansions Loans and Revolving Credit Lines
	Floating interest rate	A.P.R.B. + margin 0.00% - 2.00%	In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.

**Note**

The final interest rate for businesses with annual turnover up to Euro 2.5. million and professionals is formed on a case-by-case basis, in accordance with the credit rating of the business and the collaterals offered.

**B. LOAN INTEREST RATES****B.4.2. BUSINESSES WITH ANNUAL TURNOVER ABOVE EURO 2.5 MILLION**

	PRODUCT	INTEREST RATE		NOTES
<b>1</b>	<b>Alpha 500</b>			
	Overdraft Interest Rate	Floating	MLR + margin	<ul style="list-style-type: none"> <li>- Interest is calculated quarterly or bi-annually (30/6, 31/12) subject to the agreement between the Customer and the Bank (loan contract).</li> <li>- The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).</li> </ul>
<b>2</b>	<b>Alpha 600</b>			
	Working Capital without maturity	Floating	MLR + margin	<ul style="list-style-type: none"> <li>- Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.</li> <li>- The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).</li> </ul>
<b>3</b>	<b>Alpha 605</b>			
	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).
<b>4</b>	<b>Alpha 620</b>			
	Working Capital for 3 years	Fixed	7.25%	<b>No longer available.</b>
<b>5</b>	<b>Alpha 630</b>			
	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).
<b>6</b>	<b>Alpha 650</b>			<ul style="list-style-type: none"> <li>- Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.</li> <li>- The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).</li> </ul>
	Working Capital	Floating	Euribor 1M + margin	
<b>7</b>	<b>Alpha 651</b>			
	Working Capital	Floating	Euribor 3M + margin	
<b>8</b>	<b>Alpha 652</b>			
	Working Capital	Floating	Euribor 6M + margin	
<b>9</b>	<b>Alpha 670</b>			
	Current Premier	Floating	APRB + margin	

**B. LOAN INTEREST RATES****B.4.2. BUSINESSES WITH ANNUAL TURNOVER ABOVE EURO 2.5 MILLION**

	PRODUCT	INTEREST RATE		NOTES
<b>10</b>	<b>Alpha 671</b>			- 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	
<b>11</b>	<b>Loan for Fixed Assets Installations</b>			
		Floating	MLR + margin	
<b>12</b>	<b>Alpha 810</b>			
	Commercial Mortgage Loan			<b>No longer available.</b>
	<ul style="list-style-type: none"> <li>▪ Floating interest rate</li> </ul>		MLR + margin 1.00%	
	<ul style="list-style-type: none"> <li>▪ Fixed for 3 years (For acquisition, repair and construction of commercial building)</li> </ul>		6.50%	
<b>13</b>	<b>Sight Deposits 2005 Foreign Residents</b>			
		Floating		Based on the Central Banks' interest rates

General Notes on Loans	
<b>1. Contribution under Law 128/75:</b>	<ul style="list-style-type: none"> <li>▪ 0.60% for business loans</li> <li>▪ 0.12% for mortgage loans (for professional use property, interest rates are increased by 0.60%) and loans to farmers.</li> </ul>
<b>2. Overdue Interest Rate:</b>	2.5 percentage points over any contractual interest rate.
<b>3. Overdue interest rate on Letter of Guarantee forfeiture:</b>	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%