

## DEPOSIT RATES

Account	Amounts in EUR (€)	Rate	A.A.T.R. (*)	Features
<b>Tamieftirio Tamieftirio 2000 Current Account with right to overdraft Current Account Green</b>	0.01 - 20.000,00	0.10%	0.090%	<ul style="list-style-type: none"> <li>• Six-month compounding (30/06 and 31/12)</li>   <li>• Unlimited number of transactions free of charge</li> </ul>
	20.000,01 - 60.000,00	0.35%	0.315%	
	60.000,01 - 100.000,00	0.60%	0.541%	
	100.000,01 - 200.000,00	0.95%	0.857%	
	200.000,01 - 300.000,00	1.15%	1,038%	
	300.000,01 - over	1.35%	1,219%	
<b>Tamieftirio Plus</b>	0.01 - 10.000,00	0.15%	0.135%	
	10.000,01 - 60.000,00	0.50%	0.451%	
	60.000,01 - 150.000,00	1.00%	0.902%	
	150.000,01 - 200.000,00	1.55%	1,400%	
	200.000,01 - 300.000,00	1.95%	1,763%	
	300.000,01 - over	2.35%	2,126%	
<b>Apotamievo</b>	Minimum initial deposit amount <b>30€</b>			
	The interest rate is 3.55%, which is equal to the interest rate on a 1-month time deposit for an amount of € 50,000, plus an additional 0.50% Mandatory monthly payments can range from € 30 to € 300 <b>Interest is computed monthly</b>			
<b>Megalono</b>	Minimum initial deposit amount <b>50€</b>			
		2.00%	1,808%	
<b>Tamieftirio Spoudon</b>	Minimum initial deposit amount <b>30€</b>			
	Mandatory monthly payments can be made by standing order / insurance available for parents <span style="float: right;">Free</span>			
		2,00%	1,808%	
<b>Tamieftirio 18 Plus</b>	Minimum initial deposit amount <b>50€</b>			
	0.01 - 10.000,00	1.00%	0.902%	
	10.000,01 - 60.000,00	0.50%	0.451%	
	60.000,01 - 150.000,00	1.00%	0.902%	
	150.000,01 - 200.000,00	1.55%	1,400%	
	200.000,01 - 300.000,00	1.95%	1,763%	
<b>TT Mithodosia Plus with right to overdraft</b>	0,01 - 3.000,00	5.00%	4,551%	
	3.000,01 - 10.000,00	0.15%	0.135%	
	10.000,01 - 60.000,00	0.50%	0.451%	
	60.000,01 - 150.000,00	1.00%	0.902%	
	150.000,01 - 200.000,00	1.55%	1,400%	
	200.000,01 - 300.000,00	1.95%	1,763%	
<b>Deposits 3-month Notice</b>	Minimum initial deposit amount <b>1,500€</b>			
		1.90%	1,717%	
<b>Standard Sight</b>	0.01 - 10.000,00	0.00%	0.000%	
	10.000,01 - 30.000,00	0.10%	0.090%	
	30.000,01 - 100.000,00	0.20%	0.180%	
	100.000,01 - 150.000,00	0.40%	0.360%	
	150.000,01 - over	0.60%	0.541%	
<b>Sight, Cash Management</b>	No minimum initial deposit required	Based on the ECB rate		
<b>Deposits in FX</b>	No minimum initial deposit required	<b>Currency</b>	<b>Rate</b>	
		USD	0.20%	
		CAD	0.20%	
		AUD	3.50%	
		GBP	0.40%	
		CHF	0.00%	
		DKK	1.00%	
		SEK	0.20%	
NOK	0.50%			
JPY	0.00%			
<b>IPER - Apodosi</b>	Minimum initial deposit amount <b>5.000€</b>			
		ECB rate → 1.00%		

(\*) The Annual Actual Total Return (A.A.T.R) was calculated on the assumption that for one (1) year the amount of deposit and the rate will remain unchanged and no six-month interest is withdrawn. As a result, AATR arises after taxation of interest at 10% and 6-month compounding.

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Account	Amounts in EUR (€)	Rate				Features				
<b>Anevaino 3M</b> (Time deposit)		1st month	4,00%							
		2nd month	5,00%							
		3rd month	6,00%							
		Average annualised interest rate: 5.00%. Total APR 4.50%								
<b>Anevaino Extra 6M</b> (Time deposit)		1st month	4.00%	4th month	4.75%					
		2nd month	4.25%	5th month	6.00%					
		3rd month	4.50%	6th month	7.00%					
		Average annualised interest rate: 5.08%. Total APR 4.58%								
<b>Anevaino 9M</b> (Time deposit)		1st month	4.00%	6th month	4.50%					
		2nd month	4.10%	7th month	6.50%					
		3rd month	4.20%	8th month	6.90%					
		4th month	4.30%	9th month	7.00%					
		5th month	4.40%							
		Average annualised interest rate: 5.10%. Total APR 4.59%								
<b>Anevaino 12M</b> (Time deposit)	Minimum initial deposit amount €20.000	1st month	4.00%	7th month	5.40%					
		2nd month	4.10%	8th month	5.50%					
		3rd month	4.20%	9th month	5.60%					
		4th month	4.30%	10th month	6.00%					
		5th month	4.40%	11th month	6.50%					
		6th month	4.50%	12th month	7.00%					
		Average annualised interest rate: 5.13%. Total APR 4.61%								
<b>Anevaino Extra 15M</b> (Time deposit)		1st month	4.00%	9th month	5.10%					
		2nd month	4.10%	10th month	5.20%					
		3rd month	4.20%	11th month	5.40%					
		4th month	4.30%	12th month	6.00%					
		5th month	4.40%	13th month	6.50%					
		6th month	4.50%	14th month	7.00%					
		7th month	4.70%	15th month	7.50%					
		8th month	4.90%							
Average annualised interest rate: 5.19%. Total APR 4.67%										
<b>Time Deposits in EUR (€)</b>			1 month	2 month	3 month	5 months	6 months	9 months	12 months	12 months with monthly payment of interest
		5.000,00 - 10.000,00	2.55%	2.65%	2.75%	3.10%	3.00%	3.10%	3.20%	3.15%
		10.000,01 - 30.000,00	2.75%	2.85%	2.95%	3.40%	3.20%	3.30%	3.50%	3.44%
		30.000,01 - 50.000,00	3.05%	3.10%	3.15%	3.55%	3.30%	3.40%	3.60%	3.54%
		50.000,01 - 100.000,00	3.20%	3.25%	3.30%	3.60%	3.45%	3.55%	3.65%	3.59%
<b>Negotiable rate and term for amounts €100,000</b>										
<b>Time Deposits in FX</b>	Minimum initial deposit amount equivalent to €3.000	Rates are negotiable Term: Monthly, 2-month, 3-month, 6-month, 12-month								

- ECB = European Central Bank rate (currently 1.00%).
- Basis of compounding calculation: 365 days.
- The rates of accounts "Tamieftirio", "Tamieftirio 2000", "Current Account", "Tamieftirio Plus", "Tamieftirio 18Plus", "TT Misthodosia Plus" and "Standard Sight" are escalating (the rate of each scale applies to the respective portion of the amount).
- The rates of Time Deposits are escalating (the relevant rate applies to the entire account balance).
- In case of early liquidation of a time deposit (only total early liquidation permitted), customers are charged as follows:  

$$[(1,7\% \times \text{Capital prepaid} \times (\text{Difference of days from date of total early liquidation to initial time deposit maturity}) / 365)]$$
 The above amount may not exceed the total of net interest payable to the customer from time deposit inception until the date on which the order for total early liquidation is submitted; in any case, the capital remains unchanged. Early partial liquidation is not permitted.
- The above charge does not apply in case of early settlement of "Anevaino Extra 3M, 6M, 9M, 12M, 15M", when accrued interest for current period is paid in full.
- A 10% tax on the amount of credit interest is withheld and paid to the Greek State.
- Taxes shall be withheld from the winnings of the draw for the accounts "Megalolo" and "Tamieftirio 18 Plus", according to the applicable laws, as the case may be.
- For dates on which the account credit/debit amounts are available, please see the Basic Operations & Services Invoice.
- The maximum limit of the prize per weekly draw for each beneficiary of the account "Megalono" will account to €50,000 from the 1st of August 2011. In the annual draw in October, the maximum limit of the prizes shall remain €500,000.
- In the case of a "Tamieftirio Spoudon" account where the terms of the contract relating to uninterrupted monthly payments are not met, the premiums (as a percentage of the monthly payment) will be debited from the parent's account used to top up the child's account. Those premiums will be calculated as follows:  
 a) for minors aged 6 to 10 years old who hold such accounts, at 1.76%, b) for minors aged 11 to 14 years old, at 0.88% and c) for minors aged 15 to 18 years old, at 0.36%.
- Interest for the 'Apotamievo' savings account is calculated every month at a preferential interest rate on condition that the mandatory monthly payment is made and that no money is withdrawn over the course of that month, otherwise interest will not be calculated for the account for that specific month.