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OFFICE OF INTERNATIONAL  
CORPORATE FINANCE

# Press Release



## NEW INTEREST RATES FROM ALPHA BANK

# SUPPL

Alpha Bank, following a 0.25% rise of the European Central Bank's base rate, changes its interest rates as at 14.03.2006 as follows:

### DEPOSIT INTEREST RATES

- A. Interest rates for deposit and savings accounts (Alpha 400 and Alpha 410), rise by up to 0.25%.
- B. Interest rates for deposit accounts Alpha1|2|3 for children, teenagers and young adults rise by 0.25%.

### LOAN INTEREST RATES

- A. Alpha Bank's Minimum Lending Rate rises by 0.25%.
- B. Consumer credit fluctuating interest rates rise by up to 0.25%.

The loans and credit cards transfer programme "Alpha All in 1" interest rate remains unchanged.

- C. Housing loan fluctuating interest rates rise by 0.25%.

Finally, housing loan fixed interest rates fall from 4.90% to 4.50% fixed for 3 years, from 5.25%, 5.35% and 5.50% to 4.95% fixed for 5, 7 and 10 years respectively and from 5.75% to 5.10% fixed for 15 years, whereas the interest rate of "Alpha Protection" mortgage programme remains unchanged, being fixed at a discounted level of 3.95% for the first 3 years and thereafter fluctuating, linked to the European Central Bank's base rate plus margin, with a maximum increase capped at 2%.

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*[Handwritten signature]*  
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40 Stadiou Street  
GR-102 52 Athens

Tel.: +30 210 326 2431-2  
Fax: +30 210 326 2427  
E-mail: secretariat@alpha.gr

# 1. INDIVIDUALS as at 14.03.2006

## LOANS AND ADVANCES (plus the Contribution of Law 128/75)

### A. Housing Loans

#### 1. Alpha Fixed Rate

- with a fixed interest rate for 1 year	3.50%
- with a fixed interest rate for 3 years	4.50%
- with a fixed interest rate for 5 years	4.95%
- with a fixed interest rate for 7 years	4.95%
- with a fixed interest rate for 10 years	4.95%
- with a fixed interest rate for 15 years	5.10%
- with fluctuating interest rate based on the interest rate of the European Central Bank plus 3.25%.	5.75%

#### 2. Alpha Protection

- with a fixed interest rate for 3 years	3.95%
- after the first 3 years, with fluctuating interest rate based on the interest rate of the European Central Bank, plus margin, as depending on the term of the loan follows:	
2.25% for 10 years	4.75%
2.35% for 15 years	4.85%
2.45% for 20 years	4.95%

The above margins are increased by 0.15%, when the amount of the loan exceeds 80% of the estimated value of the property.

#### 3. Alpha Euro Rate Housing Loan

With fluctuating interest rate based on the interest rate of the European Central Bank, plus margin:

2.25% for an amount of loan up to Euro 150,000	4.75%
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1.70% for an amount of loan above Euro 150,000	4.20%
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The above loans are also granted with the subsidy of the Greek State to beneficiaries who fulfil the subsidy's prerequisites.

#### 4. Alpha Repair Housing Loan

- with a fixed interest rate for 3 years	5.50%
- with a fixed interest rate for 5 years	5.95%
- with a fixed interest rate for 7 years	5.95%
- with a fixed interest rate for 10 years	5.95%
- with a fixed interest rate for 15 years	6.10%
- with fluctuating interest rate based on the interest rate of the European Central Bank plus margin:	
-3.05% for an amount of loan up to Euro 75,000	5.55%
-3.00% for an amount of loan above Euro 75,000	5.50%

#### 5. Subsidised Housing Loans by the Workers' Housing Organisation

Fluctuating interest rate based on the interest rate of the European Central Bank, plus margin 2.15%	4.65%
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### **B. Consumer Credit Loans**

1. "Alpha All in 1" Loans and Credit Cards Transfer Programme	8.50%
2. Alpha x 5 Personal Loan	9.90%
3. Alpha Initial Installation Expenses Personal Loan (granted only with Housing Loans)	7.00%
4. Alpha 700 Open Credit Personal Loan	11.95%
5. Alpha 702 Personal Loan	11.75%
6. Alpha 710 Consumer Loan	
- contribution of customer from 0% to 25%	11.25%
- contribution of customer above 25%	10.00%
7. Alpha Coach Loan	4.90%
8. Alpha 1 2 3 Personal Loan	10.35%
9. Alpha 1 2 3 Consumer Loan	
- contribution of customer from 0% to 25%	9.56%
- contribution of customer above 25%	8.50%
10. Alpha 1 2 3 Loan for Post-graduated studies	
- contribution of customer from 0% to 25%	9.56%
- contribution of customer above 25%	8.50%
11. Alpha 1 2 3 for Student Expenses	8.75%
12. Alpha «Natural Gas and Maintenance» Credit Loan	9.00%

## C. CREDIT CARDS

1. Alpha Bank Visa Gold	9.25%
2. Alpha Bank Visa	15.50%
3. Alpha Bank Bonus Visa	15.50%
4. Alpha Bank Mastercard	15.50%
5. American Express Green and Gold Card (Charge Cards)* (flexible credit line interest rate)	11.25%
6. American Express Credit Card *	15.25%
7. Blue from American Express *	15.25%
8. Alpha Bank Bonus American Express *	15.50%
9. Dynamic Visa*	(for the first semester) 12.08% (after the first semester) 14.72%
10. Alpha 1 2 3 Visa for parents	14.50%
11. Alpha 1 2 3 Visa for young adults	14.75%
12. Store Cards (Kalogirou Silver & Gold, Nutriclub Card, Amway Card)	15.50%
13. BMW- American Express *	15.25%
14. Alpha Bank Electron Visa - Cinephile	15.50%

## D. OTHER LOANS FOR INDIVIDUALS

1. Alpha 100 (overdraft)	9.50%
2. Loans for purchase of shares	9.50%
3. Loans for the payment of fiscal and insurance obligations	
- guaranteed by A' class collateral	5.25%
- partially or not guaranteed by A' class collateral	11.50%
- If included in a mortgage loan, the corresponding interest rate	

## DEPOSIT ACCOUNTS

1. Alpha 100 <sup>1</sup>	
Above Euro 200,000	2.00%
Euro 100,000.01 to Euro 200,000	1.50%
Euro 15,000.01 to 100,000	1.00%
Euro 3,000.01 to 15,000	0.25%
Up to Euro 3,000	0.15%
2. Alpha 400 <sup>2</sup>	
Above Euro 200,000	1.35%
Euro 60,000.01 to 200,000	0.85%
Euro 15,000.01 to 60,000	0.55%
Up to Euro 15,000	0.15%

### 3. Alpha 410<sup>1</sup>

Above Euro 200,000	1.50%
Euro 60,000.01 to 200,000	0.85%
Euro 15,000.01 to 60,000	0.55%
Up to Euro 15,000	0.20%

### 4. Alpha 1|2|3 Youth Line <sup>1</sup>

For Children	For Teenagers	For Young Adults	
Above Euro 5,000	Above Euro 7,500	Above Euro 10,000	1.65%
Euro 500.01 to 5,000	Euro 750.01 to 7,500	Euro 1,000.01 to 10,000	1.25%
Up to Euro 500	Up to Euro 750	Up to Euro 1,000	1.00%

The interest rate of each category is applied on the whole amount of the deposit based on:

<sup>1</sup> the amount of the daily balance

<sup>2</sup> the amount of the six-month balance

(\*) cash advance +2% percentage points on the standard interest rate. Cash advance interest rate of the American Express Green and Gold Cards 14.75%.

## 2. INTEREST RATES FOR FIRMS as at 14.03.2006

### ALPHA LOANS FOR BUSINESSES LOANS AND OVERDRAFTS (plus the Contribution of Law 128/75)

PRODUCT	FIXED INTEREST RATE	VARIABLE INTEREST RATE
<b>A. Firms with annual turnover up to Euro 1,000,000</b>		
Alpha Business Line of Credit*		6.25%
Alpha Fixed Rate Business Loan	7.00% 1-year fixed interest rate	
	7.25% 2-year fixed interest rate	
	7.50% 3-year fixed interest rate	
Alpha Cash Management *		6.25%
Alpha Development *		6.25%
	8.00% 2-year fixed interest rate	
	8.50% 4-year fixed interest rate	
Alpha Commercial Mortgage*		3-month Euribor
	6.00% 3-year fixed interest rate	
	6.50% 5-year fixed interest rate	
	7.50% 10-year fixed interest rate	
	8.00% 15-year fixed interest rate	

Alpha Equipment *	4.90% fixed interest rate for the first year	
		6.25%
	7.00% 3-year fixed interest rate	
	7.50% 5-year fixed interest rate	

<b>B. TAXI Vehicles Professionals *</b>		
Loan for:		
- the purchase of a new TAXI Vehicle	6.50% 2-year fixed interest rate	6.25%
- the purchase of a TAXI licence		
- the purchase of a TAXI vehicle and licence	7.00% 4-year fixed interest rate	

<b>C. Public Use Touring Coaches Professionals *</b>		
Loan for financing the replacement of Public Use Touring Coaches		6.25%
	7.00% 2-year fixed interest rate	
	7.50% 4-year fixed interest rate	

<b>D. Public Transport Bus Owners *</b>		
Financing for:		
- the purchase of Public Transport Bus	6.50% 8-year fixed interest rate	3-month Euribor
- the purchase of Public Transport Bus licence	4.00% fixed for the first year and 6.75% fixed for the remaining 7 years	4.00% fixed for the first year and 3-month Euribor for the remaining 7 years

<b>E. Other Firms</b>		
Alpha 500 Overdraft *		6.25%
Alpha 600 Working Capital without time limitations*		6.25%
Alpha 605 Working Capital in USD, GBP, JPY, CHF *		Foreign Exchange Prime Rate
Alpha 620 Working Capital with a 3-year fixed interest rate	7.25% 3-year fixed interest rate	
Alpha 630 Working Capital with a fixed interest rate for a specific time period	Negotiable	
Alpha 650 Working Capital based on the current 1-month Euribor rate *		1-month Euribor
Loan for Fixed Assets Installations*		6.25%
Alpha 810 12year duration commercial mortgage loan with a fixed interest rate for the first 3 years	6.50% 3-year fixed interest rate	

\* Plus the current spread

## DEPOSIT ACCOUNTS

### Alpha 500 (Firms)

· Above Euro 150,000.01	1.00%
· From Euro 100,000.01 to 150,000	0.25%
· From Euro 30,000.01 to 100,000	0.15%
· From Euro 10,000.01 to 30,000	0.10%
· Up to Euro 10,000	0%

The interest rate of each category is applied to the whole amount of the deposit based on the amount of the daily balance.

### Alpha Cash Management (Firms)

· Above Euro 150,000.01	1.00%
· From Euro 100,000.01 to Euro 150,000	0.25%
· From Euro 30,000.01 to Euro 100,000	0.15%
· From Euro 10,000.01 to Euro 30,000	0.10%
· Up to Euro 10,000	0%

The interest rate of each category is applied to the whole amount of the deposit based on the amount of the daily balance.

### Alpha 290 (Sight Deposit Accounts for firms)

Negotiable

### Tied up deposits

1.35%

### Repos

Negotiable

Athens, March 10, 2006