

**PART 1  
INDIVIDUALS and FIRMS**

<b>A DEPOSIT ACCOUNTS</b>		<b>Interest rate</b>	<b>Realized yield</b>
<b>A.1</b>	<b>SAVING ACCOUNT</b>		
	€ 0,01 - 5.000	<b>0,25%</b>	<b>0,23%</b>
	€ 5.000,01 - 15.000	<b>0,30%</b>	<b>0,27%</b>
	€ 15.000,01 - 30.000	<b>0,40%</b>	<b>0,36%</b>
	€ 30.000,01 - 50.000	<b>0,45%</b>	<b>0,41%</b>
	€ 50.000,01 - 100.000	<b>0,50%</b>	<b>0,45%</b>
	€ 100.000,01 - 150.000	<b>0,60%</b>	<b>0,54%</b>
	€ 150.000,01 - and up	<b>1,00%</b>	<b>0,90%</b>
<b>A.3</b>	<b>RETURN SAVING ACCOUNT</b>		
	€ 0,01 - 5.000	<b>0,00%</b>	<b>0,00%</b>
	€ 5.000,01 - 15.000	<b>0,40%</b>	<b>0,36%</b>
	€ 15.000,01 - 30.000	<b>0,45%</b>	<b>0,41%</b>
	€ 30.000,01 - 50.000	<b>0,50%</b>	<b>0,45%</b>
	€ 50.000,01 - 100.000	<b>0,60%</b>	<b>0,54%</b>
	€ 100.000,01 - 150.000	<b>0,80%</b>	<b>0,72%</b>
	€ 150.000,01 - 300.000	<b>1,05%</b>	<b>0,95%</b>
	€ 300.000,01 - and up	<b>1,10%</b>	<b>0,99%</b>
<b>A.3</b>	<b>GENIKI SAVING PLUS</b>		
	Minimum first deposit: no minimum exists	up to 1 debit transaction	<b>1,00%</b>
	All balances bear interest	more than 1 credit transaction	<b>0,40%</b>
	Interest type: Floating	(valid for the current month)	
<b>A.4</b>	<b>SAVING ACCOUNT IN FOREIGN CURRENCY</b>		
	Minimum first deposit: no minimum exists	€ 0,01 - and up	
	All balances bear interest		
	Interest type: Floating		
<b>A.5</b>	<b>GENIKI XTRA SAVING</b>		
	Minimum first deposit: 1 credit per month only through standing order (€ 50 - € 300)	no debit movements per semester	<b>3,00%</b>
	All balances bear interest	≥ 1 debit movements per semester	<b>0,40%</b>
	Interest type: Floating	(valid for the current semester)	<b>2,72%</b>
<b>A.6</b>	<b>GENIKI EVROAPODOSI</b>		
	Minimum first deposit: no minimum exists	€ 0,01 - 5.000	<b>0,00%</b>
	No interest for average monthly balances < € 5.000	€ 5.000,01 - 50.000	<b>ECB - 0,7%</b>
	Interest type: Floating	€ 50.000,01 - 100.000	<b>ECB - 0,5%</b>
		€ 100.000,01 - and up	<b>ECB - 0,3%</b>
<b>A.7</b>	<b>STUDENT ACCOUNT GENIKI NEON (WITH OVERDRAFT PRIVILEGE)</b>		
	Minimum first deposit: no minimum exists	up to €3000	<b>ECB - 0,70%</b>
	Interest type: Floating	to 27 years old bonus 1%	
		from €3000 and above	<b>ECB - 1,00%</b>
		to 27 years old bonus 1%	

Actual interest rate is determined according to the conditions of the Market

A	DEPOSIT ACCOUNTS continue	Interest rate	Realized yield
<b>A.8</b>	<b>PAYROLL ACCOUNT GENIKI 3PLUS</b>		
Minimum first deposit: no minimum exists	€ 0,01 - 3.000	<b>3,00%</b>	<b>2,72%</b>
All balances bear interest	€ 3.000,01 - and up	<b>0,25%</b>	<b>0,23%</b>
Interest type: Floating			
<b>A.9</b>	<b>PAYROLL ACCOUNT GENIKI SUPER PLUS</b>		
Minimum first deposit: no minimum exists	€ 0,01 - 5.000	<b>3,00%</b>	<b>2,72%</b>
All balances bear interest	€ 5.000,01 - and up	<b>0,25%</b>	<b>0,23%</b>
Interest type: Floating			
<b>A.10</b>	<b>PAYROLL ACCOUNT XTRA PAYROLL FOR PUBLIC OFFICIALS</b>		
Minimum first deposit: no minimum exists	€ 0,01 - 1.000	<b>5,00%</b>	<b>4,56%</b>
All balances bear interest	€ 1.000,01 - and up	<b>0,25%</b>	<b>0,23%</b>
Interest type: Floating			
<b>A.11</b>	<b>CURRENT ACCOUNT</b>		
Minimum first deposit: no minimum exists	€ 0,01 - and up	<b>0,25%</b>	<b>0,23%</b>
All balances bear interest			
Interest type: Floating			
<b>A.12</b>	<b>SIGHT ACCOUNT LINKED TO ECB</b>		
Minimum first deposit: no minimum exists	€ 0,01 - 50.000	<b>0,00%</b>	
No interest for average monthly balances < € 50.000	€ 50.000,01 - 100.000	<b>ECB - 0,75%</b>	
Interest type: Floating	€ 100.000,01 - 500.000	<b>ECB - 0,65%</b>	
	€ 500.000,01 - 1.000.000	<b>ECB - 0,50%</b>	
	€ 1.000.000 - 3.000.000	<b>ECB - 0,40%</b>	
	€ 3.000.000,01-and up	<b>ECB - 0,30%</b>	
<b>A.13</b>	<b>PREMIUM SIGHT ACCOUNT</b>		
Minimum first deposit € 5.000	€ 0,01 - and up	<b>1,00%</b>	<b>0,90%</b>
Interest type: Floating			
<b>A.14</b>	<b>PREMIUM SIGHT ACCOUNT FOR LARGE CORPORATIONS</b>		
Minimum first deposit: no minimum exists	€ 0,01 - 50.000	<b>0,00%</b>	<b>0,00%</b>
No interest for average monthly balances < € 50.000	€ 50.000,01 - and up	<b>1,00%</b>	<b>0,90%</b>
Interest type: Floating			
<b>A.15</b>	<b>GENIKI ABT</b>		
Minimum first deposit € 50	€ 0,01 - 10.000	<b>2,50%</b>	<b>2,26%</b>
All balances bear interest	€ 10.000,01 - 20.000	<b>1,50%</b>	<b>1,36%</b>
Interest type: Floating	> €20.000,01	<b>0,50%</b>	<b>0,45%</b>
<b>NOTES</b>			
1. Scales refer to average semester balances			
2. Interest rate in each scale is applied at the corresponding part of the balance			
3. Accrued and capitalized interest per semester (30/6 and 31/12), except for Geniki Euroapodosi where interest payment is done monthly, based on 360 year. Interest tax rate is 10%			
4. Floating Interest: Total interest is determined according to the corresponding interest-rates of each scale			
5. Scaling interest rate: The total interest-rate is applied on the total amount according to the highest scale			
6. Interest Bearing Date (value date) for depositing foreign currency b/ns is four working days			
7. Realised Yield is calculated taking into account interest tax rate			
8. A bonus of 1% is added to student Account Geniki Neon interest rate, which is offered until the 27th year of age of the student.			
9. Referential interest rate 1% of the GENIKI Savings Plus & Premium Sight Account is valid until 30/6/2012			
10. Referential interest rate 3% of the GENIKI Xtra Savings is valid until 30/6/2012			

B	CONSUMER CREDIT	Interest rate			
		Variable	Fixed		
	Amount	Duration (months)			
B.1	GENIKI Fixed Consumer	€ 1,500 - € 15,000	12-72	16,00%	
B.2	GENIKI Floating	€ 1,500 - € 15,000	12-72	14,00%	
B.3	Overdraft			14,50%	
B.4	GENIKI Special privileges (OLKES 11)	€ 1.500- € 8.000	12-72	9,95%	
B.5	GENIKI Special privileges (OLKES 12)	€ 8.001- € 15.000	12-96	10,95%	
B.6	GENIKI Balance Transfer (OLKES)	€ 8.000- € 15.000	12-96	10,95%	

**NOTES**

(a) Plus 0,6% according to L. 128/75 for all loan categories  
 (b) For GENIKI Floating, the privileged interest rate 14% is valid as long as the client is performing.  
 If there is a delay of the monthly installment, then it changes automatically to 16%.

Γ	HOUSING CREDIT	Housing Credit		Housing / Repair Loans with Repair Progrss	Notes
		Up to 100,000€	100,000€ and above		
		Επιτόκιο		Επιτόκιο	
Γ1.	Housing loan	Fixed rate			
		3 years	7,50%	7,75%	(α) (β) (γ) (δ) (ε)
		5 years	7,90%	8,40%	(α) (β) (γ) (δ) (ε)
		10 years	8,00%	9,10%	(α) (β) (γ) (δ) (ε)
		15 years	8,50%	9,65%	(α) (β) (γ) (δ) (ε)

**NOTES**

(a) Housing interest rates are charged with a contribution of 0,12% according to L. 128/75. Housing interest rates concerning business housing are charged with a contribution of 0,60% according to L. 128/75.  
 (β) At the expiration of the fixed rate period there is the option between the floating connected to ECB or the fixed rate of 3,5,10,15,20 or 25 years that will apply at that time, as long as the remaining loan period allows so.  
 (γ) Repair Loans without progress are offered up to 70.000€  
 (δ) Fixed rate Housing Loans' interest rate concerning business housing to integers of L.2238/94, is 1% plus.

**Overdue Debts**  
 Interest on overdue debts is calculated increasing the contractual interest by 2,5 percentage points. They are adapted from the first day they are overdue till the day of the total repayment. Overdue for payments more than 3 months make the loan exigible

Δ		INVESTMENT PRODUCTS
A.1	Time Deposits	1. Duration of deposit up to 1 year. Min amount is € 1.000. 2. Interest calculation by the end of the period. Tax 10% on interest. 3. In premature withdrawal part of the interest is retained, if approved.
	Up to € 45.000	Based on Daily Report Negotiable
	from € 45.000 and above	
A.2	REPOS	1. Duration until 1 year 2. Tax 10% on interest
	€ 150.000 and up	

E	CREDIT CARDS	Interest rate	
		Purchases	Withdrawals
E.1	GENIKI VISA (Classic )	19,40% *	22,00% *
E.2	GENIKI VISA Neon		
E.3	GENIKI VISA GOLD	19,40%*	22,00%
E.4	GENIKI VISA Business Card		
E.5	GENIKI MASTERCARD	19,40%	22,00%*

**NOTES**

1) Interest on overdue debts is calculated increasing the contractual interest by 2,5 percentage points.  
 2) GENIKI VISA Business Card: Full payment of account balance as shown in the Monthly card statement is obligatory  
 \* Additional charge of 0,6% according to L. 128/75

**PART 2  
FIRMS**

ΣΤ	SIGHT ACCOUNTS	Interest rate	Realized yield
<b>ΣΤ.1 INTEREST BEARING SIGHT ACCOUNTS</b>	€ 0,01 - 30.000 € 30.000,01 - 100.000 € 100.000,01 - 150.000 € 150.000,01 - and up	0,00% 0,25% 0,50% 0,75%	0,00% 0,23% 0,45% 0,68%
<b>ΣΤ.2 SIGHT ACCOUNTS ECB LINKED</b>	€ 0,01 - 50.000 € 50.000 - 100.000 € 100.000 - 500.000 € 500.000 - 1.000.000 € 1.000.000 - 3.000.000 € 3.000.000 and up	0,00% ECB - 0,75% ECB - 0,65% ECB - 0,50% ECB - 0,40% ECB - 0,30%	
<b>ΣΤ.3 PREMIOUM SIGHT ACCOUNT</b>	€ 5.000 and up	1,00%	0,90%
<b>NOTES</b>			
1. Scales refer to average semester balances			
2. Interest rate in each scale is applied at the corresponding part of the balance			
3. Accrued and capitalized interest per semester (30/6 and 31/12) based on a 360 year. Interest tax rate is 10%			
4. Premium interest rate 1% of the Premium Sight Account is valid until 30/6/2012			
<b>Minimum first deposit amount: For cli For clients with/ without financial products</b>		€ 0	

Z	FINANCING	BASIC INTEREST RATE	INTEREST RATE MARGIN	NOTES
<b>G.1 Financing for working capital:</b>				
<b>Geniki Working Capital in €</b>		<b>9,50%</b>		(1), (2)
<b>Geniki Working Capital in €</b>			έως 8%	(3),(α),(β)
<b>Geniki Open Account (M259Overdraft)</b>		<b>9,50%</b>		
<b>Factoring</b>		<b>9,50%</b>		(4)
<b>G. 2 Financing for Fixed Assets in C:</b>				
<b>Geniki financing for Fixed Assets</b>				(1), (β)
Basic Floating interest rate		<b>9,50%</b>		(2),(3)
Basic fixed interest rate		<b>6,45%</b>		
" 1 year		<b>6,00%</b>		(γ)
" 3 years		<b>5,75%</b>		
" 5 years		<b>5,75%</b>		
" 7 years		<b>5,75%</b>	έως 8%	
" 10 years		<b>5,75%</b>		
" 15 years		<b>5,75%</b>		
" 20 years		<b>5,75%</b>		

**NOTES**

1) The interest rate of financing are charged of a contribution according to L. 128/75

2) Financing are also beared interest of 8% (PRONOMIAKO)

3) The use of EKT, EURIBOR 1 month (everyday varried), 3 months and 6 months is offered

4) The use of EURIBOR 1 month is also offered.

**References**

(α) The computation and the calculation of interest rates is quarterly based (31/3,30/6,30/9,31/12) on the calendar year (360 days)

(β) Payment in monthly, quarterly, semiannually amortization instalments. In case of interest-only installment, computation is according to note a.

In case of capital and interest installment computation is matching loan duration.

(γ)

**Overdue Debts**

Interest on overdue debts is calculated increasing the contractual interest by 2,5 percentage points. They are adapted from the first day they are overdue till the day of the total repayment.

H	FACTORING	Basic Interest rate
<b>H1. Basic Interest rate BEX</b>		<b>9,50%</b>
<b>H2. Premium Interest rate ΠEX</b>		<b>8,00%</b>
<b>H3. Euribor 1M Floating</b>		
<b>H4. Premium Interest rate MVD (ΠEX MVD)</b>		<b>5,00%</b>
<b>NOTES</b>		
* Exclusively for the factoring product MVD invoice discounting without recourse		

**SPECIFICATION OF VALID DATE (VALEUR)  
Transfer of Credit**

**INCOMING CREDIT TRANSFER**

Within the framework of 3862/2010 (currencies from EU countries despite the country) D same day

Outside the framework of 3862/2010 ( Other currencies) D+2 working days

**OUTGOING CREDIT TRANSFER**

Within the framework of 3862/2010 (euro within EU countries) D+1 working day

Outside the framework of 3862/2010 (euro outside EU and foreign currency) D+2 working days

**NOTES**

- A. For Outgoing money order where D is the order date that the customer applies for the money order.  
 B. For the incoming money orders where D is the date valeur that is written on the message (date of our Bank account credit).  
 Γ. Countries in the framework of 3862/2010: Austria, Belgium, Boulgaria, France (French Gouiana, Gouadeloupi, Martinika, Reunion)  
 Germany, Denmark, Greece,  
 Estonia, United Kingdom (plus Gibraltartar), Irland, Island, Spain, Itlay, Cyprus, Letonia, Lithouania, Lixtenstain, Lugembourg, Malta, Norway,  
 Holland, Hungary, Polonia, Portugal, Rumania, Slovakia, Slovenia, Sweden, Tsechia and Finland  
 Δ. Currencies in the framework of 3862/2010: Euro, the currencies of 11 countries members of EU that haven adopted the euro and the currencies of 3 countries (Island, Lixtenstain and Norway). Analytically:

Countries	Currencies
Boulgaria	BGN
Denmark	DKK
United Kingdom	GBP
Norway	NOK
Hungary	HUF
Polonia	PLN
Rumania	RON
Sweden	SEK
Tsechia	CZK
Estonia	EEK
Island	ISK
Letonia	LVL
Lithouania	LTL
Lixtenstain	CHF

- E. Special Aggrements with the customers of the Bank are excluded from the above rules.

**SPECIFICATION OF VALID DATE (VALEUR)  
for amounts (in Euro or other currency) coming from check deposit to bank account**

**MONEY DEPOSIT**

deposit to interest free account : same day  
 deposit to interest bearing account : same day

**CHECKS IN EURO**

**GENIKI BANK PRIVATE CHECKS AND BANK CHECKS**

deposit to interest free account : same day  
 deposit to interest bearing account : after date of deposit after date of deposit

**OTHER BANKS CHECKS**

**BANK CHECKS**

**issuing from domestic bank branch**  
 in the same city : 1 working day after date of deposit  
 in another city : 1 working day after date of deposit

**issuing from bank branch abroad**  
 EC countries : 10 working days after date of deposit  
 countries outside EC : 12 working days after date of deposit

**PRIVATE CHECKS**

**drawn on domestic bank branch**  
 of the same or other city : 3 working days after date of deposit  
 propossing outside DISSE under the condition that no set-off office and no : 5 working days after date of deposit

**drawn on bank branch abroad**  
 EC countries : 10 working days after date of deposit  
 countries outside EC : 12 working days after date of deposit

**GENIKI BANK PRIVATE CHECKS AND BANK CHECKS**

deposit to interest free or interest bearing account 2 working days after date of deposit

**OTHER BANKS CHECKS**

**BANK CHECKS**

**issuing from bank branch abroad** 12 working days after date of deposit  
**issuing from domestic bank branch**  
 branch within Athens, Piraeus area 5 working days after date of deposit  
 branch within other area 8 working days after date of deposit

**PRIVATE CHECKS**

**drawn on bank branch abroad**  
 Acceptable as values for collection  
**drawn on domestic bank branch**  
 branch within Athens, Piraeus area 5 working days after date of deposit  
 branch within other area 8 working days after date of deposit

**NOTES**

- A. No commission collected on chek deposited to bank account under above mentiond valeur.  
 B. Checks drawn on bank branches abroad to be purchased from clients familiar to the branch staff.