



## **Deposit Accounts Interest Rates**

## A. Deposit Accounts in EURO

### 1. Savings Accounts

| Product  | Account Balance           | Credit Interest Rate | TARR             |
|--|---------------------------|----------------------|------------------|
| <b>Agricultural Savings Account</b><br>(Tiered-split balance, semiannual interest payment) | €0,01 - €100.000,00       | 0,01%                | 0,009%           |
|  | €100.000,01 - €200.000,00 | 0,05%                | 0,043%           |
|  | €200.000,01 and over      | 0,10%                | 0,086%           |
| <b>yellowkid Savings Account</b><br>(Tiered-whole balance, annual interest payment)        | €0,01 and over            | 0,10% or BSR 0,00%   | 0,086% or 0,000% |
| <b>AXIZEI Savings Account</b><br>(Tiered-whole balance, semiannual interest payment)       | €0,01 and over            | 0,01% basic          | 0,009%           |
|  |                           | 0,10% privileged     | 0,086%           |
| <b>DIPLO Savings Account</b><br>(Tiered-whole balance, monthly interest payment)           | €0 - €4.999,99            | 0,01%                | 0,009%           |
|  | €5.000,00 and over        | 0,05% or 0,10%       | 0,043% or 0,086% |
| <b>BOPO Savings Account<sup>8</sup></b><br>(Tiered-whole balance, annual interest payment) | €0,01 and over            | 0,01% basic          | 0,009%           |
|  |                           | 1,00% privileged     | 0,862%           |

### 2. Current Accounts

| Product  | Account Balance    | Credit Interest Rate            | TARR                              |
|--|--------------------|---------------------------------|-----------------------------------|
| <b>Current Account</b><br>(Tiered-whole balance, semiannual interest payment)              | €0,01 and over     | 0,00%                           | 0,000%                            |
| <b>Personal Banking Account</b><br>(Tiered-whole balance, semiannual interest payment)     | €0,01 and over     | 0,00%                           | 0,000%                            |
| <b>Private Banking Account</b><br>(Tiered-whole balance, semiannual interest payment)      | €0,01 and over     | 0,00%                           | 0,000%                            |
| <b>SIGMA Private Account</b><br>(Tiered-whole balance, semiannual interest payment)        | €0,01 and over     | 0,00%                           | 0,000%                            |
| <b>Agricultural Current Account</b><br>(Tiered-whole balance, semiannual interest payment) | €0,01 - €5.000,00  | 0,10%                           | 0,086%                            |
|  | €5.000,01 and over | 0,01%                           | 0,009%                            |
| <b>1 Fund Account</b><br>(Tiered-split balance, annual interest payment)                   | €0,01 - €5.000,00  | 0,01% basic or 3,00% privileged | 0,009% basic or 2,550% privileged |
|  | €5.000,01 and over | 0,01%                           | 0,009%                            |

### 3. Payroll Accounts

| Product   | Account Balance    | Credit Interest Rate | TARR   |
|---|--------------------|----------------------|--------|
| <b>Payroll Account</b><br>(Tiered-split balance, semiannual interest payment) | €0 - €1.000,00     | 0,05%                | 0,043% |
|   | €1.000,01 and over | 0,01%                | 0,009% |

## A. Deposit Accounts in EURO

### 4. Sight Accounts

| Product   | Account Balance     | Credit Interest Rate           | TARR             |
|---|---------------------|--------------------------------|------------------|
| <b>Business Account</b><br>(Tiered-whole balance, semiannual interest payment)              | €0,01 and over      | 0,00%                          | 0,00%            |
| <b>Sight Account</b><br>(Tiered-whole balance, semiannual interest payment)                 | €0,01 and over      | 0,00%                          | 0,00%            |
| <b>Public Entities Sight Account</b><br>(Tiered-whole balance, semiannual interest payment) | €0,01 and over      | 0,00%                          | 0,00%            |
| <b>FX CONVERT Sight Account</b><br>(Tiered-split balance, semiannual interest payment)      | €0,01 - €15.000,00  | 0,00% basic or 0,50% increased | 0,000% or 0,431% |
|   | €15.000,01 and over | 0,00%                          | 0,000%           |
| <b>Margin Account</b><br>(Tiered-whole balance, semiannual interest payment)                | €0,01 and over      | 0,00%                          | 0,000%           |
| <b>Group Deals Sight Account</b><br>(Tiered-whole balance, semiannual interest payment)     | €0,01 and over      | 0,00%                          | 0,00%            |

## A. Deposit Accounts in EURO

### 5. Accounts in EURO Not Available

| Product  | Account Balance    | Credit Interest Rate | TARR   |
|--|--------------------|----------------------|--------|
| <b>Basic Savings Account</b><br><b>Politeknon Savings Account</b><br>(Tiered-whole balance, semiannual interest payment)                       | €0,01 and over     | 0,00%                | 0,000% |
| <b>Savings Account</b><br>(Tiered-split balance, semiannual interest payment)  | €0,01 and over     | 0,00%                | 0,00%  |
| <b>Premium Savings Account</b><br>(Tiered-whole balance, monthly interest payment)   | €0,01 and over     | 0,00%                | 0,00%  |
| <b>Payroll Account - Pensioners &amp; Civil Servants</b><br>(Tiered-split balance, monthly interest payment)                                   | €0 - €1.000,00     | 0,05%                | 0,043% |
|  | €1.000,01 and over | 0,01%                | 0,009% |
| <b>Pension Savings Account</b><br><b>Payroll Savings Account</b><br>(Tiered-split balance, semiannual interest payment)                        | €0 - €1.000,00     | 0,05%                | 0,043% |
|  | €1.000,01 and over | 0,01%                | 0,009% |
| <b>Payroll Account (Whole Balance)</b><br>(Tiered-whole balance, semiannual interest payment)  | €0 - €1.000,00     | 0,05%                | 0,043% |
|  | €1.000,01 and over | 0,01%                | 0,009% |
| <b>Payroll Account - Special Public Relations</b><br><b>Payroll Account - Educators</b><br>(Tiered-whole balance, semiannual interest payment) | €0 - €1.000,00     | 0,05%                | 0,043% |
|  | €1.000,01 and over | 0,01%                | 0,009% |
| <b>PROODEVO Savings Accounts</b><br>(Tiered-whole balance, monthly interest payment)   | €0,01 and over     | 0,05%                | 0,043% |
| <b>Winbank Direct Account</b><br>(Tiered-whole balance, monthly interest payment)  | €0,01 and over     | 0,01% basic          | 0,009% |
|  |                    | 0,10% privileged     | 0,086% |
| <b>Cash Manager Account</b><br>(Tiered-whole balance, semiannual interest payment)   | €0,01 and over     | 0,00%                | 0,000% |
| <b>Stock Clearing Current Account</b><br>(Tiered-whole balance, semiannual interest payment)   | €0,01 and over     | 0,00%                | 0,000% |
| <b>Stock Clearing Sight Account</b><br><b>Overdraft Sight Account</b><br>(Tiered-whole balance, semiannual interest payment)                   | €0,01 and over     | 0,00%                | 0,00%  |
| <b>Monthly Interest Sight Account</b><br>(Tiered-whole balance, monthly interest payment)  | €0,01 and over     | 0,00%                | 0,00%  |
| <b>OSA VAT Return Sight Account</b><br>(Tiered-whole balance, semiannual interest payment)   | €0,01 and over     | 0,00%                | 0,00%  |
| <b>OPAP Agents Account</b><br><b>Professional Multi-Account</b><br>(Tiered-whole balance, semiannual interest payment)                         | €0,01 and over     | 0,00%                | 0,00%  |

#### Notes

- The credit interest rates of deposit accounts in Euro are gross, annualized and may change according to the Piraeus Bank pricing policy. Tax rate of 15% applies. Tax is deducted and paid over to the Greek State.
- The debit interest rate of deposit accounts in Euro is 13,10% (including 0,60% levy of Law 128/75).
- The Basic Savings Rate (BSR) in Euro is 0%.
- Tiered – whole balance interest rate: the interest rate varies according to the amount deposited and applies to the total balance.
- Tiered – split balance interest rate: the interest rate varies per scale of the amount deposited, and a different interest rate applies on the amount that corresponds to each scale.
- Interest calculation basis for Euro: Year of 360 days.
- TARR (Total Annual Real Return) is calculated after the deduction of deposit tax rate (today 15%), and based on the assumption that for one year both interest rate and balance of the account have not been modified and that the interest is compounded.
- The interest rates of BORO Savings Account are effective for accounts opening as of 14/02/2023. For accounts opening up to 13/02/2023 and until their next interest payment, a basic interest rate of 0,01% or a privileged rate of 0,40% is applied.

## B. Deposit Accounts in Foreign Currency

### 1. Savings Accounts

| Product  | Currency | Credit Interest Rate     | TARR   |
|--|----------|--------------------------|--------|
| <b>USA Pensioners Savings Account</b><br>(Tiered-whole balance, semiannual interest payment) | USD      | 0,21%<br>(BSR USD+0,20%) | 0,181% |

### 2. Current Accounts

| Product  | Currency | Credit Interest Rate | TARR   |
|--|----------|----------------------|--------|
| <b>Current Account Foreign Currency</b><br>(Tiered-whole balance, semiannual interest payment) | AUD      | 0,01%                | 0,009% |
|  | CAD      | 0,01%                | 0,009% |
|  | CHF      | 0,00%                | 0,000% |
|  | DKK      | 0,00%                | 0,000% |
|  | GBP      | 0,01%                | 0,009% |
|  | JPY      | 0,00%                | 0,000% |
|  | NOK      | 0,01%                | 0,009% |
|  | SEK      | 0,00%                | 0,000% |
|  | USD      | 0,01%                | 0,009% |

### 3. Sight Accounts

| Product  | Currency                 | Credit Interest Rate | TARR   |
|--|--------------------------|----------------------|--------|
| <b>Business Account Foreign Currency</b><br>(Tiered-whole balance, semiannual interest payment)              | Basic Foreign Currencies | 0,00%                | 0,000% |
| <b>Sight Account Foreign Currency</b><br>(Tiered-whole balance, semiannual interest payment)                 | Basic Foreign Currencies | 0,00%                | 0,000% |
| <b>Public Entities Sight Account Foreign Currency</b><br>(Tiered-whole balance, semiannual interest payment) | Basic Foreign Currencies | 0,00%                | 0,000% |
| <b>Margin Account Foreign Currency</b><br>(Tiered-whole balance, semiannual interest payment)                | Basic Foreign Currencies | 0,00%                | 0,000% |

## B. Deposit Accounts in Foreign Currency

### 4. Accounts in Foreign Currency Not Available

| Product  | Currency                 | Credit Interest Rate | TARR   |
|--|--------------------------|----------------------|--------|
| <b>Savings Account Foreign Currency</b><br>(Tiered-whole balance, semiannual interest payment)             | AUD                      | 0,01%                | 0,009% |
|  | CAD                      | 0,01%                | 0,009% |
|  | CHF                      | 0,00%                | 0,000% |
|  | DKK                      | 0,00%                | 0,000% |
|  | GBP                      | 0,01%                | 0,009% |
|  | JPY                      | 0,00%                | 0,000% |
|  | NOK                      | 0,01%                | 0,009% |
|  | SEK                      | 0,00%                | 0,000% |
|  | USD                      | 0,01%                | 0,009% |
| <b>Stock Clearing Current Account</b><br>(Tiered-whole balance, semiannual interest payment)               | AUD                      | 0,01%                | 0,009% |
|  | CAD                      | 0,01%                | 0,009% |
|  | CHF                      | 0,00%                | 0,000% |
|  | DKK                      | 0,00%                | 0,000% |
|  | GBP                      | 0,01%                | 0,009% |
|  | JPY                      | 0,00%                | 0,000% |
|  | NOK                      | 0,01%                | 0,009% |
|  | SEK                      | 0,00%                | 0,000% |
|  | USD                      | 0,01%                | 0,009% |
| <b>Stock Clearing Sight Account</b><br>(Tiered-whole balance, semiannual interest payment)                 | Basic Foreign Currencies | 0,00%                | 0,000% |
| <b>Overdraft Sight Account Foreign Currency</b><br>(Tiered-whole balance, semiannual interest payment)     | Basic Foreign Currencies | 0,00%                | 0,000% |
| <b>Monthly Interest Sight Account Foreign Currency</b><br>(Tiered-whole balance, monthly interest payment) | Basic Foreign Currencies | 0,00%                | 0,000% |

#### Notes

- The credit interest rates of deposit accounts in Foreign Currency are gross, annualized and may change according to the Piraeus Bank pricing policy. Tax rate of 15% applies. Tax is deducted and paid over to the Greek State.
- The debit interest rate of deposit accounts in Foreign Currency varies based on the Foreign Currency as follows: AUD:6,61%, CAD:6,61%, CHF:6,60%, DKK:6,60%, GBP:6,61%, JPY: 6,60%, NOK:6,61%, SEK:6,60%, USD:6,61% (including 0,60% levy of Law 128/75)
- The Basic Savings Rate in Foreign Currency (BSR) varies based on the Foreign Currency as follows: AUD:0,01%, CAD:0,01%, CHF:0,00%, DKK:0,00%, GBP:0,01%, JPY:0,00%, NOK:0,01%, SEK:0,00%, USD:0,01%
- Tiered – whole balance interest rate: the interest rate varies according to the amount deposited and applies to the total balance.
- Interest calculation basis: Year of 360 days for all foreign currencies except GBP with a year of 365 days.
- TARR (Total Annual Real Return) is calculated after the deduction of deposit tax rate (today 15%), and based on the assumption that for one year both interest rate and balance of the account have not been modified and that the interest is compounded.