

PIRAEUS BANK



Deposit Accounts Interest Rates



A. Deposit Accounts in EURO

1. Savings Accounts

Product	Account Balance	Credit Interest Rate	TARR
Agricultural Savings Account (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%
yellowkid Savings Account (Tiered-whole balance, annual interest payment)	€0,01 and over	0,10% or BSR 0,00%	0,086% or 0,000%
AXIZEI Savings Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,01% basic 0,10% privileged	0,009% 0,086%
DIPLO Savings Account (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%
BOPO Savings Account ⁸ (Tiered-whole balance, annual interest payment)	€0,01 and over	0,01% basic 0,40% privileged	0,009% 0,345%

2. Current Accounts

Product	Account Balance	Credit Interest Rate	TARR
Current Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
Personal Banking Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
Private Banking Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
SIGMA Private Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
Agricultural Current Account (Tiered-whole balance, semiannual interest payment)	€0,01 - €5.000,00	0,10%	0,086%
	€5.000,01 and over	0,01%	0,009%

3. Payroll Accounts

Product	Account Balance	Credit Interest Rate	TARR
Payroll Account (Tiered-split balance, semiannual interest payment)	€0 - €1.000,00	0,05%	0,043%
	€1.000,01 and over	0,01%	0,009%
Payroll Account - Pensioners & Civil Servants (Tiered-split balance, monthly 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
Business Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
Sight Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
Public Entities Sight Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
FX CONVERT Sight Account (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%
Margin Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
Group Deals Sight Account (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
Basic Savings Account Politeknon Savings Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
Savings Account (Tiered-split balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
Premium Savings Account (Tiered-whole balance, monthly interest payment)	€0,01 and over	0,00%	0,00%
Pension Savings Account Payroll Savings Account (Tiered-split balance, semiannual interest payment)	€0 - €1.000,00 €1.000,01 and over	0,05% 0,01%	0,043% 0,009%
PRODEVO Savings Accounts (Tiered-whole balance, monthly interest payment)	€0,01 and over	0,05%	0,043%
Payroll Account (Whole Balance) (Tiered-whole balance, semiannual interest payment)	€0 - €1.000,00 €1.000,01 and over	0,05% 0,01%	0,043% 0,009%
Payroll Account - Special Public Relations Payroll Account - Educators (Tiered-whole balance, semiannual interest payment)	€0 - €1.000,00 €1.000,01 and over	0,05% 0,01%	0,043% 0,009%
Winbank Direct Account (Tiered-whole balance, monthly interest payment)	€0,01 and over	0,01% basic 0,10% privileged	0,009% 0,086%
Cash Manager Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
Stock Clearing Current Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
Stock Clearing Sight Account Overdraft Sight Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
Monthly Interest Sight Account (Tiered-whole balance, monthly interest payment)	€0,01 and over	0,00%	0,00%
OSA VAT Return Sight Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
OPAP Agents Account Professional Multi-Account (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.



B. Deposit Accounts in Foreign Currency

1. Savings Accounts

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

2. Current Accounts

Product	Currency	Credit Interest Rate	TARR
Current Account Foreign Currency (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
Business Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currencies	0,00%	0,000%
Sight Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currencies	0,00%	0,000%
Public Entities Sight Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currencies	0,00%	0,000%
Margin Account Foreign Currency (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
Savings Account Foreign Currency (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%
Stock Clearing Current Account (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%
Stock Clearing Sight Account (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currencies	0,00%	0,000%
Overdraft Sight Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currencies	0,00%	0,000%
Monthly Interest Sight Account Foreign Currency (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.