



Press Release

NEW INTEREST RATES FROM ALPHA BANK

Alpha Bank taking into consideration the prevailing market conditions decreases its Minimum Lending Rate for Corporate Loans by 0.50% and its Deposit rates by up to 0.50%.

It is highlighted that lending interest rates to businesses and individuals (mortgage loans), which are based on the interest rate of the European Central Bank or on the interbank interest rates Euribor and Libor are automatically readjusted.

More specifically, the Bank's interest rates as of 16.2.2009 are adjusted as follows:

1. INTEREST RATES FOR INDIVIDUALS

DEPOSIT ACCOUNTS

1. Alpha Premier¹	
- above Euro 200,000	3.00%
- Euro 150,000.01 to Euro 200,000	2.20%
- Euro 100,000.01 to Euro 150,000	1.90%
- Euro 60,000.01 to Euro 100,000	1.30%
- Euro 30,000.01 to Euro 60,000	1.20%
- Euro 15,000.01 to Euro 30,000	1.15%
- Euro 3,000.01 to Euro 15,000	0.90%
- Euro 1,000.01 to Euro 3,000	0.80%
- up to Euro 1,000	0.65%

2. Alpha Savings²	
- above Euro 200,000	1.80%
- Euro 150,000.01 to Euro 200,000	1.25%
- Euro 100,000.01 to Euro 150,000	1.05%
- Euro 60,000.01 to Euro 100,000	0.90%
- Euro 30,000.01 to Euro 60,000	0.70%
- Euro 15,000.01 to Euro 30,000	0.60%
- Euro 3,000.01 to Euro 15,000	0.50%
- Euro 1,000.01 to Euro 3,000	0.40%
- up to Euro 1,000	0.35%



3. Alpha Savings Plus¹	
- above Euro 200,000	3.00%
- Euro 150,000.01 to Euro 200,000	1.75%
- Euro 100,000.01 to Euro 150,000	1.50%
- Euro 60,000.01 to Euro 100,000	1.35%
- Euro 30,000.01 to Euro 60,000	1.10%
- Euro 15,000.01 to Euro 30,000	1.05%
- Euro 3,000.01 to Euro 15,000	0.65%
- Euro 1,000.01 to Euro 3,000	0.60%
- up to Euro 1,000	0.50%

4. Alpha 1 2 3 Youth Line¹	
<i>For Children</i>	
- above Euro 5,000	3.15%
- Euro 500.01 to Euro 5,000	2.50%
- up to Euro 500	2.25%
<i>For Teenagers</i>	
- above Euro 7,500	3.15%
- Euro 750.01 to Euro 7,500	2.50%
- up to Euro 750	2.25%
<i>For Young Adults</i>	
- above Euro 10,000	3.15%
- Euro 1,000.01 to Euro 10,000	2.50%
- up to Euro 1,000	2.25%

5. Alpha Payroll	
- up to Euro 1,000	5.00%
- Euro 1,000.01 to Euro 10,000	2.75%
- Euro 10,000.01 to Euro 15,000	1.50%
- above Euro 15,000	1.25%

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

¹ the amount of the daily balance.

² the amount of the six-month balance.



2. INTEREST RATES FOR BUSINESSES

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

BUSINESS LOANS

Minimum Lending Rate (MLR)		8.15%
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Product	Fixed	Floating
Alpha Business Line of Credit		MLR plus margin from 0% to 2.00%
Alpha Fixed Rate Business Loan	7.25% for 1-year	
	7.75% for 2-years	
	8.00% for 3-years	
Alpha Cash Management		MLR plus margin from 1.00% to 2.00%
Alpha Development		
- guaranteed by A´ class collateral		3-month Euribor plus margin 3.00%
	7.75% for 2-years	
	8.50% for 4-years	
- partially or not guaranteed by A´ class collateral		MLR plus margin from 0% to 2.00%
	8.25% for 2-years	
	9.00% for 4-years	
Alpha Equipment		
Privileged 6.00% fixed interest rate for the first year		
- guaranteed by A´ class collateral		1-month Euribor or 3-month Euribor plus margin from 2.00% to 3.00%
	7.50% for 3-years	
	7.75% for 5-years	
- partially or not guaranteed by A´ class collateral		MLR plus margin from 0% to 1.00%
	7.75% for 3-years	
	8.25% for 5-years	
Alpha Commercial Margin	Privileged 6.00% fixed interest rate for the first year	
		1-month Euribor or 3-month Euribor plus margin from 1.70% to 3.50%
	6.75% for 3-years	
	7.25% for 5-years	
	7.75% for 10-years	
	8.00% for 15-years	



Product	Fixed	Floating
Taxi Vehicles Professionals		
Loan for the purchase of a new TAXI Vehicle, TAXI licence or both		
- guaranteed by A' class collateral		MLR
	7.25% for 2-years	
	7.50% for 4-years	
- partially or not guaranteed by A' class collateral		MLR
	7.25% for 2-years	
	7.75% for 4-years	
Public Transport Bus Owners		
Financing the purchase of Public Transport Bus and Public Transport Bus licence		
	- 6.00% for the 1 st year and for the remaining period (7 years) 7.50%	
	- 8.25% for 8-years	
		3-month Euribor plus margin 1.90%
Or with combination	6.00% fixed rate for the first year	3-month Euribor plus margin 2.10%
Public Use Touring Coaches Professionals		
Financing the replacement of public use Touring Coach		
		MLR plus margin 1.50%
	7.75% for 2-years	
	8.25% for 4-years	
Alpha Energy – Loan for Photovoltaic Stations		
		1-month Euribor or 3-month Euribor plus margin from 1.50% to 3.75%

Product	Fixed	Floating
Alpha 500 (Overdraft) *		8.15%
Alpha 600 Working Capital without time limits*		8.15%
Alpha 605 Working Capital * USD, GBP, JPY, CHF		Foreign Exchange MLR
Alpha 620 Working Capital	7.25% for 3-years	
Alpha 630 Working Capital with a fixed interest rate for a specific time period	Negotiable	
Alpha 650 Working Capital with floating rate*		1-month Euribor
Alpha 651 Working Capital with floating rate*		3-month Euribor
Alpha 652 Working Capital with floating rate*		6-month Euribor
Loan on fixed Assets Installations*		8.15%
Alpha 810 Commercial Mortgage Loan*	6.50% for 3-years	8.15%

* Plus the appropriate spread.

**DEPOSIT ACCOUNTS**

1. Alpha 500 (Business)	
- above Euro 150,000	1.00%
- Euro 100,000.01 to Euro 150,000	0.70%
- Euro 30,000.01 to Euro 100,000	0.60%
- Euro 10,000.01 to Euro 30,000	0.50%
- up to Euro 10,000	0.40%
The interest rate of each category is applied to the whole amount of the deposit based on the amount of the daily balance.	
2. Alpha Cash Management (Business)	
- above Euro 150,000	1.00%
- Euro 100,000.01 to Euro 150,000	0.70%
- Euro 30,000.01 to Euro 100,000	0.60%
- Euro 10,000.01 to Euro 30,000	0.50%
- up to Euro 10,000	0.40%
The interest rate of each category is applied to the whole amount of the deposit based on the amount of the daily balance.	
3. Alpha 290 (Sight Deposit Accounts for firms)	Negotiable
4. Tied up Deposits	1.80%
5. Repos	Negotiable

Athens, February 13, 2009