



Press Release

NEW INTEREST RATES BY ALPHA BANK

Alpha Bank, following the decrease of the European Central Bank's base rate, cuts:

- its Minimum Lending Rate for Business Loans by 0.25%,
- its Credit Cards floating interest rates by up to 0.50%,
- its Deposit interest rates by up to 0.50%.

It is highlighted that housing loan interest rates and lending interest rates to businesses, which are based on the European Central Bank's base rate or on the interbank interest rates Euribor and Libor are automatically readjusted.

More specifically, Alpha Bank's interest rates as of 21.4.2009 are adjusted as follows:

1. INTEREST RATES FOR INDIVIDUALS

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

A. Housing Loans

Alpha Fixed	- with fixed interest rate for 3 years	5.25%
	- with fixed interest rate for 5 years	5.45%
	- with fixed interest rate for 7 years	5.80%
	- with fixed interest rate for 10 years	6.10%
	- with fixed interest rate for 15 years	6.30%
	Following the maturity of the fixed interest rate period and for the remaining period of the loan the interest rate may change to floating based on the interest rate 3-month Euribor plus margin as depending on the margins as of Alpha Euro Rate.	
	The above fixed interest rates are increased by 0.30%, when the amount of the loan exceeds 80% of the estimated value of the property.	
	For the financing of property for professional use the above rates are increased by 0.15%.	
	The above loans are also granted with the subsidy of the Greek State to beneficiaries who fulfil the subsidy's prerequisites.	



Alpha Protection	- with fixed interest rate for 3 years	5.60%
	For the remaining period with floating interest rate plus margin depending on the duration of the interest protection period as follows:	
	- for 10 years	3-month Euribor + 2.10%
	- for 15 years	3-month Euribor + 2.20%
	- for 20 years	3-month Euribor + 2.30%
	Following the maturity of the protection period and for the remaining period of the loan the interest rate changes to floating with the same margin.	
	The above margins are increased by 0.15%, when the amount of the loan exceeds 75% of the estimated value of the property.	
	For the financing of property for professional use the above rates are increased by 0.15%.	

Alpha Cash Collateral	- with floating interest rate	3-month Euribor + 1.60%
	- with fixed interest rate for 3 years	5.25%
	- with fixed interest rate for 5 years	5.45%
	- with fixed interest rate for 7 years	5.80%
	- with fixed interest rate for 10 years	6.10%
	- with fixed interest rate for 15 years	6.30%

Alpha Euro Rate Housing Loan	With floating interest rate based on the loan amount and financing percentage, as follows:	
	<i>Financing up to 60% of the estimated value of the property</i>	
	- for an amount of loan above Euro 300,000	3-month Euribor + 1.60%
	- for an amount of loan above Euro 100,001 up to Euro 300,000	3-month Euribor + 1.80%
	- for an amount of loan up to Euro 100,000	3-month Euribor + 1.90%
	<i>Financing from 60% up to 75% of the estimated value of the property</i>	
	- for an amount of loan above Euro 300,000	3-month Euribor + 1.80%
	- for an amount of loan above Euro 100,001 up to Euro 300,000	3-month Euribor + 2.00%
	- for an amount of loan up to Euro 100,000	3-month Euribor + 2.10%
	<i>Financing above 75% of the estimated value of the property</i>	
	- for an amount of loan above Euro 300,000	3-month Euribor + 2.00%
	- for an amount of loan above Euro 100,001 up to Euro 300,000	3-month Euribor + 2.20%
	- for an amount of loan up to Euro 100,000	3-month Euribor + 2.30%
	The above loans are also granted with the subsidy of the Greek State to beneficiaries who fulfil the subsidy's prerequisites.	
	For the financing of property for professional use the above rates are increased by 0.15%.	



Alpha Repair Housing Loan	- with fixed interest rate for 3 years	6.25%
	- with fixed interest rate for 5 years	6.45%
	- with fixed interest rate for 7 years	6.80%
	- with fixed interest rate for 10 years	7.10%
	- with fixed interest rate for 15 years	7.30%
	- with floating interest rate based on the interest rate 3-month Euribor plus margin as depending on the margins as of Alpha Euro Rate, plus margin 1.00%.	
	For the financing of property for professional use the above rates are increased by 0.15%.	

Subsidised Housing Loans by the Workers' Housing Organisation	Floating interest rate based on the interest rate of the European Central Bank, plus margin 1.40%.	2.65%
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Other Existing Floating Interest Rate Housing Loans	Floating interest rate based on the interest rate of the European Central Bank, plus margin 3.25%.	4.50%
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Alpha Housing Loan in Swiss Francs (CHF)	- with fixed interest rate for 3 years	4.50%
	- with floating interest rate linked to the LIBOR 3M (CHF) plus margin, as follows:	
	- financing up to 60%	margin 1.80%
	- financing from 60% to 80%	margin 2.00%
	For the financing of property for professional use the above rates are increased by 0.15%.	

B. Consumer Credit Loans

Product	Description	Fixed	Floating
Alpha All in One	- loans and credit cards transfer programme from other banks	9.25%	9.25%
	- loans and credit cards transfer programme from Alpha Bank	11.25%	10.75%
	- for payroll accounts	9.25%	8.25%
Alpha Epipleon			12.25%
	- for payroll accounts		10.25%
Alpha X12 Personal Loan		10.95%	
Alpha Revolving Loan	With floating rate based on the customer's outstanding balance		
	- above Euro 25,000		9.50%
	- Euro 12,000.01 to Euro 25,000		11.75%
	- Euro 6,000.01 to Euro 12,000		12.25%
	- up to Euro 6,000		13.50%
	For payroll accounts		
	- above Euro 25,000		8.00%
	- Euro 12,000.01 to Euro 25,000		10.25%
	- Euro 6,000.01 to Euro 12,000		10.75%
	- up to Euro 6,000		12.00%



	With fixed rate		
	- for 3 years	10.50%	
	- for more than 3 years	12.50%	
Alpha 700			13.50%
Alpha Natural Gas and Maintenance Loan			9.75%
Alpha Personal Loan		12.95%	
Alpha Consumer Loan	- for new car purchase	9.25%	

Product	Description	Fixed	Floating
Alpha Initial Installation Expenses Personal Loan	- granted only with housing loans	8.50%	
Alpha House Expenses Consumer Loan	Floating interest rate based on the interest rate 3-month Euribor plus margin 2.25%.		
Alpha Portfolio Utilisation	Floating interest rate plus margin depending on the nominal value of the portfolio being pledged.		
	- above Euro 600,000.01	3-month Euribor + 1.40%	
	- Euro 200,000.01 to Euro 600,000	3-month Euribor + 1.65%	
	- Euro 60,000.01 to Euro 200,000	3-month Euribor + 2.15%	
Alpha 1 2 3	Loan for student expenses and for post-graduated studies with fixed rate.	10.50%	

C. Credit Cards

	Floating
Alpha Bank Visa Gold	11.00%
Alpha Bank Bonus Visa	17.00%
Alpha Bank Bonus MasterCard	17.00%
Alpha Bank Bonus American Express	16.75%
Blue American Express	16.75%
WIND Bonus American Express Classic and WIND Bonus Visa	17.00%
WIND Bonus American Express Gold	17.00%
Fokas Bonus American Express	17.00%
Olympic American Express and Olympic American Express Gold	17.00%
Gold and Platinum Kalogirou Luxury Cards American Express	17.00%
American Express Green (flexible credit line interest rate)	13.00%
American Express Gold (flexible credit line interest rate)	13.00%
Alpha 1 2 3 Visa for parents	16.25%
Alpha 1 2 3 Visa for young adults	16.50%
Dynamic American Express and Dynamic Visa	16.75%
Nutriclub Card, Amway Card, Gratsias Autocard, Jet n'Go	17.00%



Cash Advance

	Floating
Alpha Bank Visa Gold	11.50%
Alpha Bank Bonus Visa	18.25%
Alpha Bank Bonus MasterCard	18.25%
Alpha Bank Bonus American Express	18.25%
Blue American Express	18.25%
WIND Bonus American Express and WIND Bonus Visa	18.25%
WIND Bonus American Express Gold	18.25%
Fokas Bonus American Express	18.25%
Olympic American Express and Olympic American Express Gold	18.25%
Gold and Platinum Kalogirou Luxury Cards American Express	18.25%
Alpha 1 2 3 Visa for parents	17.25%
Alpha 1 2 3 Visa for young adults	17.50%
Dynamic American Express and Dynamic Visa	17.50%
Flexible Credit Line	
American Express Green (flexible credit line interest rate)	17.25%
American Express Gold (flexible credit line interest rate)	17.25%
Corporate Credit Cards	
Corporate American Express	17.25%
Alpha Bank Visa Business (Silver and Gold)	18.25%

D. Other Personal Loans

Alpha Premier (Overdraft)	10.65%
Alpha Payroll (Overdraft)	
- above Euro 2,000	9.75%
- Euro 1,000.01 to Euro 2,000	9.24%
- Euro 100.01 to Euro 1,000	8.72%
- up to Euro 100	0.00%
Loan for the purchase of stock shares	11.00%
Loan for the payment of fiscal and insurance obligations	
- guaranteed by A' class collateral	7.25%
- partially or not guaranteed by A' class collateral	12.50%
If included in a mortgage loan, the corresponding interest rate is applied	



DEPOSIT ACCOUNTS

1. Alpha Premier¹	
- above Euro 200,000	2.00%
- Euro 150,000.01 to Euro 200,000	1.45%
- Euro 100,000.01 to Euro 150,000	1.25%
- Euro 60,000.01 to Euro 100,000	0.80%
- Euro 30,000.01 to Euro 60,000	0.80%
- Euro 15,000.01 to Euro 30,000	0.80%
- Euro 3,000.01 to Euro 15,000	0.70%
- Euro 1,000.01 to Euro 3,000	0.65%
- up to Euro 1,000	0.55%

2. Alpha Savings²	
- above Euro 200,000	1.00%
- Euro 150,000.01 to Euro 200,000	0.75%
- Euro 100,000.01 to Euro 150,000	0.75%
- Euro 60,000.01 to Euro 100,000	0.60%
- Euro 30,000.01 to Euro 60,000	0.25%
- Euro 15,000.01 to Euro 30,000	0.25%
- Euro 3,000.01 to Euro 15,000	0.15%
- Euro 1,000.01 to Euro 3,000	0.15%
- up to Euro 1,000	0.15%

3. Alpha Savings Plus¹	
- above Euro 200,000	2.25%
- Euro 150,000.01 to Euro 200,000	1.25%
- Euro 100,000.01 to Euro 150,000	1.15%
- Euro 60,000.01 to Euro 100,000	0.90%
- Euro 30,000.01 to Euro 60,000	0.90%
- Euro 15,000.01 to Euro 30,000	0.85%
- 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	0.45%

4. Alpha 1 2 3 Youth Line¹	
<i>For Children</i>	
- above Euro 5,000	2.50%
- Euro 500.01 to Euro 5,000	2.00%
- up to Euro 500	1.75%



<i>For Teenagers</i>	
- above Euro 7,500	2.50%
- Euro 750.01 to Euro 7,500	2.00%
- up to Euro 750	1.75%
<i>For Young Adults</i>	
- above Euro 10,000	2.50%
- Euro 1,000.01 to Euro 10,000	2.00%
- up to Euro 1,000	1.75%

5. Alpha Payroll	
- up to Euro 1,000	4.25%
- Euro 1,000.01 to Euro 10,000	2.10%
- Euro 10,000.01 to Euro 15,000	1.10%
- above Euro 15,000	1.00%

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)		7.40%
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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	
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% 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) *		7.40%
Alpha 600 Working Capital without time limits*		7.40%
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*		7.40%
Alpha 810 Commercial Mortgage Loan*	6.50% for 3-years	7.40%

* Plus the appropriate spread.



DEPOSIT ACCOUNTS

1. Alpha 500 (Business)	
- above Euro 150,000	0.50%
- Euro 100,000.01 to Euro 150,000	0.50%
- Euro 30,000.01 to Euro 100,000	0.50%
- Euro 10,000.01 to Euro 30,000	0.40%
- 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	0.50%
- Euro 100,000.01 to Euro 150,000	0.50%
- Euro 30,000.01 to Euro 100,000	0.50%
- Euro 10,000.01 to Euro 30,000	0.40%
- 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	1.00%
5. Repos	Negotiable

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