



Press Release

NEW INTEREST RATES BY ALPHA BANK

Alpha Bank readjusts its interest rates effective from Monday, August 10, 2009 as follows:

- decreases its Credit Cards interest rates up to 0.50%,
- decreases its Housing Loan fixed rates up to 0.50%,
- decreases its Deposit interest rates accounts Alpha Savings, Alpha Savings Plus, Alpha Premier, Alpha 1|2|3 for children, teenagers and young adults up to 0.50%.

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

A. Housing Loans

Alpha Fixed	- with fixed interest rate for 3 years	4.80%
	- with fixed interest rate for 5 years	5.20%
	- with fixed interest rate for 7 years	5.25%
	- with fixed interest rate for 10 years	5.35%
	- with fixed interest rate for 15 years	5.35%
	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 Cash Collateral	- with floating interest rate	3-month Euribor + 1.60%
	- with fixed interest rate for 3 years	4.80%
	- with fixed interest rate for 5 years	5.20%
	- with fixed interest rate for 7 years	5.25%
	- with fixed interest rate for 10 years	5.35%
	- with fixed interest rate for 15 years	5.35%



Alpha Repair Housing Loan	- with fixed interest rate for 3 years	5.80%
	- with fixed interest rate for 5 years	6.20%
	- with fixed interest rate for 7 years	6.25%
	- with fixed interest rate for 10 years	6.35%
	- with fixed interest rate for 15 years	6.35%
	- 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%.	

B. 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	16.50%
WIND Bonus American Express Gold	16.50%
Fokas Bonus American Express	16.50%
Olympic American Express and Olympic American Express Gold	16.75%
Gold and Platinum Kalogirou Luxury Cards American Express	16.75%
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%
Aegean Bonus	16.50%
Nutriclub Card, Amway Card, Gratsias Autocard, Jet n'Go	16.50%

DEPOSIT ACCOUNTS

A. Interest rates for Individuals

1. Alpha Premier¹	
- above Euro 200,000	1.50%
- Euro 150,000.01 to Euro 200,000	1.20%
- Euro 100,000.01 to Euro 150,000	1.00%
- Euro 60,000.01 to Euro 100,000	0.55%
- Euro 30,000.01 to Euro 60,000	0.55%
- Euro 15,000.01 to Euro 30,000	0.55%
- Euro 3,000.01 to Euro 15,000	0.45%
- Euro 1,000.01 to Euro 3,000	0.40%
- up to Euro 1,000	0.30%



2. Alpha Savings²	
- above Euro 200,000	0.75%
- Euro 150,000.01 to Euro 200,000	0.50%
- Euro 100,000.01 to Euro 150,000	0.50%
- Euro 60,000.01 to Euro 100,000	0.35%
- 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	1.75%
- Euro 150,000.01 to Euro 200,000	1.00%
- Euro 100,000.01 to Euro 150,000	0.90%
- Euro 60,000.01 to Euro 100,000	0.65%
- Euro 30,000.01 to Euro 60,000	0.65%
- Euro 15,000.01 to Euro 30,000	0.60%
- Euro 3,000.01 to Euro 15,000	0.40%
- Euro 1,000.01 to Euro 3,000	0.35%
- up to Euro 1,000	0.20%

4. Alpha 1 2 3 Youth Line¹	
<i>For Children</i>	
- above Euro 5,000	2.00%
- Euro 500.01 to Euro 5,000	1.75%
- up to Euro 500	1.50%
<i>For Teenagers</i>	
- above Euro 7,500	2.00%
- Euro 750.01 to Euro 7,500	1.75%
- up to Euro 750	1.50%
<i>For Young Adults</i>	
- above Euro 10,000	2.00%
- Euro 1,000.01 to Euro 10,000	1.75%
- up to Euro 1,000	1.50%



5. Alpha Payroll³	
- 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 to the whole amount of the deposit based on:

¹ the amount of the daily balance.

² the amount of the six-month balance.

³ the amount of the three-month balance.

B. Interest rates for Businesses

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	0.75%
5. Repos	Negotiable

Athens, August 7, 2009