

PIRAEUS BANK



## Deposit Accounts Interest Rates



## A. Deposit Accounts in EURO

### 1. Savings Accounts

Product	Account Balance	Credit Interest Rate	TARR
<b>Agricultural Savings Account</b> (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> (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> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,01% basic 0,10% privileged	0,009% 0,086%
<b>DIPLO Savings Account</b> (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> (Tiered-whole balance, annual interest payment)	€0,01 and over	0,01% basic 1,00% privileged	0,009% 0,862%

### 2. Current Accounts

Product	Account Balance	Credit Interest Rate	TARR
<b>Current Account</b> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
<b>Personal Banking Account</b> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
<b>Private Banking Account</b> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
<b>SIGMA Private Account</b> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
<b>Agricultural Current Account</b> (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
<b>Payroll Account</b> (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> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
<b>Sight Account</b> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
<b>Public Entities Sight Account</b> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,00%
<b>FX CONVERT Sight Account</b> (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> (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,00%	0,000%
<b>Group Deals Sight Account</b> (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> <b>Politeknon Savings Account</b> <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 and over	0,00%	0,000%
<b>Savings Account</b> <small>(Tiered-split balance, semiannual interest payment)</small>	€0,01 and over	0,00%	0,00%
<b>Premium Savings Account</b> <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 and over	0,00%	0,00%
<b>Payroll Account - Pensioners &amp; Civil Servants</b> <small>(Tiered-split balance, monthly interest payment)</small>	€0 - €1.000,00	0,05%	0,043%
	€1.000,01 and over	0,01%	0,009%
<b>Pension Savings Account</b> <b>Payroll Savings Account</b> <small>(Tiered-split balance, semiannual interest payment)</small>	€0 - €1.000,00	0,05%	0,043%
	€1.000,01 and over	0,01%	0,009%
<b>Payroll Account (Whole Balance)</b> <small>(Tiered-whole balance, semiannual interest payment)</small>	€0 - €1.000,00	0,05%	0,043%
	€1.000,01 and over	0,01%	0,009%
<b>Payroll Account - Special Public Relations</b> <b>Payroll Account - Educators</b> <small>(Tiered-whole balance, semiannual interest payment)</small>	€0 - €1.000,00	0,05%	0,043%
	€1.000,01 and over	0,01%	0,009%
<b>PRODEVO Savings Accounts</b> <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 and over	0,05%	0,043%
<b>Winbank Direct Account</b> <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 and over	0,01% basic	0,009%
		0,10% privileged	0,086%
<b>Cash Manager Account</b> <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 and over	0,00%	0,000%
<b>Stock Clearing Current Account</b> <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 and over	0,00%	0,000%
<b>Stock Clearing Sight Account</b> <b>Overdraft Sight Account</b> <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 and over	0,00%	0,00%
<b>Monthly Interest Sight Account</b> <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 and over	0,00%	0,00%
<b>OSA VAT Return Sight Account</b> <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 and over	0,00%	0,00%
<b>OPAP Agents Account</b> <b>Professional Multi-Account</b> <small>(Tiered-whole balance, semiannual interest payment)</small>	€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> (Tiered-whole balance, semiannual interest payment)	USD	0,21% (BSR USD+0,20%)	0,181%

### 2. Current Accounts

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