CrediaBank

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# DEPOSIT / LENDING RATES

Date of issue: 05/10//2026

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1. Bank deposits, in any currency, are covered by the Hellenic Deposit and Investment Guarantee Fund (TEKE), up to the statutory limits, in accordance with Law 4370, Government Gazette A 37-07/03/2016, as in force from time to time.
2. The interest rates on Deposit, Savings, Current and Sight accounts are subject to periodic review depending on market conditions. Rates are valid from the publication date indicated in the press and are linked to the Bank's Base Savings Rate (BSR), as in force from time to time.
3. Interest on deposits is subject to applicable tax.
4. Net Annual Return (NAR) is the annual return on the Account (after tax), assuming that principal and interest rate remain unchanged and interest remains in the account and is compounded.
5. Time basis for calculating interest on euro deposits: 360-day year.
6. Time basis for calculating interest on foreign-currency deposits: 360-day year (except GBP, calculated on a 365-day year).
7. Time basis for calculating interest on retail loans: 365-day year; for business loans: 360-day year.
8. No debit balance may be created on deposit accounts due to overdraft or any other cause.
9. Key benchmark interest rates for loan products are reviewed periodically in line with market conditions and published in the press.
10. Lending rates are reviewed periodically in line with market conditions, published in the press, and increased by an interest margin determined by the Bank. Default interest rate: +2.5% over the applicable contractual rate. Creditors are charged the levy under Law 128/75 for each relevant product, payable to the Bank of Greece.
11. If EURIBOR becomes negative, it value shall be deemed to be zero.

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## 1. DEPOSIT RATES IN EURO

| AMOUNT OF DEPOSIT (AVERAGE BALANCE TIERS) | INTEREST | NET ANNUAL RETURN | NOTES |
|---|---|---|---|
| **Base Savings Rate (BSR)** | 0.01 % | 0.0086 % | |
| **CrediaBank my account** | | | |
| € 0.01 – € 5,000 | 0.02 % | 0.0172 % | The account balance earns interest at the rate corresponding to the tier in which the balance falls. |
| € 5,000.01 and above | 0.05 % | 0.0431 % | |
| **CrediaBank my account plus** | | | |
| € 0.01 – € 10,000 | 0.10 % | 0.0862 % | • Minimum Initial Deposit: € 2,000<br>• Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| € 10,000.01 and above | 0.20 % | 0.1725 % | |
| **CrediaBank Agro** | | | |
| € 0,01 - € 50.000 | 1,15% | 0,9775 % | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| € 50.000,01 and above | 0.50 % | 0.425 % | |
| **CrediaBank Prime Savings** | | | |
| € 0,01 - € 50.000 | 1,15% | 0,9775% | • The account is available exclusively for new funds to the Bank, as defined below (see notes).<br>• Minimum Initial Deposit: €5,000<br>• The balance of the account is interest-bearing on a tiered basis, meaning that each portion of the balance accrues interest at a different rate, in accordance with the interest rate tiers of the product. |
| € 50.000,01 and above | 0,50% | 0,425% | |
| **Savings Account for ETAA Insured and Employees** (Not available as of 12/05/2026) | | | |
| € 0.01 – € 5,000 | 0.03 % | 0.0259 % | The account balance earns interest at the rate corresponding to the tier in which the balance falls. |
| € 5,000.01 and above | 0.07 % | 0.0603 % | |
| **Super Savings Account for ETAA Insured and Employees** (Not available as of 12/05/2026) | | | |
| All amounts | 0.15 % | 0.1293 % | Minimum Initial Deposit: €2,000 |
| **Payroll** | | | |
| € 0.01 – € 1,500 | 0.85 % | 0.7339 % | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| € 1,500.01 and above | 0.15 % | 0.1293 % | |
| **Payroll Plus** | | | |
| € 0.01 – € 3,000 | 1,25% | 1,0625% | |

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## 1. DEPOSIT RATES IN EURO

| AMOUNT OF DEPOSIT (AVERAGE BALANCE TIERS) | INTEREST | NET ANNUAL RETURN | NOTES |
|---|---|---|---|
| € 3.000,01 and above | 0.50 % | 0.4250 % | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| **Engineers Payroll** (Not available as of 12/05/2026) | | | |
| € 0.01 – € 1,500 | 0.95 % | 0.8075 % | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| €1,500.01 and above | 0.20 % | 0.1725 % | |
| **Pension** | | | |
| €0.01 – €1,500 | 0.80 % | 0.6906 % | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| €1,500.01 and above | 0.10 % | 0.0862 % | |
| **Pension ETAA** (Not available as of 12/05/2026) | | | |
| €0.01 – €1,500 | 0.85% | 0.7339% | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| €1,500.01 and above | 0.15% | 0.1293% | |
| **Public Employees' / Pensioners' Payroll Savings** (Not available as of 21/05/2021) | | | |
| €0.01 – €1,500 | 0.80% | 0.6906% | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| €1,500.01 and above | 0.10% | 0.0862% | |
| **ETAA Public Employees' / Pensioners' Payroll Savings** (Not available as of 21/05/2021) | | | |
| € 0.01 – € 1,500 | 0.85 % | 0.7339 % | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| € 1,500.01 and above | 0.15 % | 0.1293 % | |
| **Private-Sector Employees' Payroll Savings** (Not available as of 21/05/2021) | | | |
| € 0.01 – € 1,500 | 0.60 % | 0.5178 % | Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| € 1,500.01 and above | 0.10 % | 0.0862 % | |
| **Savings Account** (Not available as of 16/12/2019) | | | |
| € 0.01 – € 5,000 | 0.02 % | 0.0172 % | The account balance earns interest at the rate corresponding to the tier in which the balance falls. |
| € 5,000.01 and above | 0.05 % | 0.0431 % | |
| **Attica Super Savings Account with monthly interest** (Not available as of 16/12/2019) | | | |
| All amounts | 0.10% | 0.0862% | |
| **Ex PCB Savings Account** (Not available as of 08/09/2025) | | | |

## 1. DEPOSIT RATES IN EURO

| AMOUNT OF DEPOSIT (AVERAGE BALANCE TIERS) | INTEREST | NET ANNUAL RETURN | NOTES |
|---|---|---|---|
| € 0.01 – € 10,000 | 0.02 % | 0.0172 % | The account balance earns interest at the rate corresponding to the tier in which the balance falls. |
| € 10,000.01 – € 30,000 | 0.10 % | 0.0862 % | |
| € 30,000.01 – € 100,000 | 0.20 % | 0.1725 % | |
| € 100,000.01 – € 200,000 | 0.30 % | 0.255 % | |
| € 200,000 and above | 0.40 % | 0.340 % | |
| **Current Account (Retail)** | 0.01% | 0.0086% | |
| All amounts | 0.01 % | 0.0086 % | |
| **Increased-Rate Current Account** | | | |
| € 0.01 – € 5,000 | 0.02 % | 0.0172 % | • Minimum Initial Deposit: €5,000<br>• Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| € 5,000.01 and above | 0.05 % | 0.0431 % | |
| **Increased-Rate Current Account for ETAA Insured and Employees** (Not available as of 12/05/2026) | | | |
| € 0.01 – € 5,000 | 0.03 % | 0.0259 % | • Minimum Initial Deposit: € 5,000<br>• Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| € 5,000.01 and above | 0.07 % | 0.0603 % | |
| **Sight Account** | | | |
| | Interest-free | 0.0000 % | Negotiable rate on a case-by-case basis, depending on amount, term, and interbank market rates |
| **Tiered Interest-Bearing Sight Account** | | | |
| € 0.01 – € 5,000 | 0.02 % | 0.0172 % | • Minimum Initial Deposit: €1,500<br>• The account balance earns interest at the rate corresponding to the tier in which the balance falls. |
| € 5,000.01 and above | 0.05 % | 0.0431 % | |
| **Tiered Interest-Bearing Current Account - Engineers** | | | |
| All amounts | 1,15% | 0,9775% | - |
| **Tiered Interest-Bearing Sight Account for ETAA Insured and Employees** (Not available as of 12/05/2026) | | | |
| € 0.01 – € 5,000 | 0.07 % | 0.0603 % | • Minimum Initial Deposit: €1,500<br>• The account balance earns interest at the rate corresponding to the tier in which the balance falls. |
| € 5,000.01 and above | 0.10 % | 0.0862 % | |
| **Tiered Interest-Bearing Current Account - CrediaBank Prime Business** | | | |

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## 1. DEPOSIT RATES IN EURO

| AMOUNT OF DEPOSIT (AVERAGE BALANCE TIERS) | INTEREST | NET ANNUAL RETURN | NOTES |
|---|---|---|---|
| € 0,01 - € 50.000 | 1,15% | 0,9775% | • The account is available exclusively for funds qualifying as new to the Bank, as defined below (see notes).<br>• Minimum Initial Deposit: € 5.000<br>• Interest on account balance is applied on a tiered basis, meaning that each tier of the balance earns interest at the rate applicable to that tier. |
| € 50.000,01 and above | 0,50% | 0,425% | |

**NOTES**

- Interest Posting: Interest on interest-bearing accounts is posted semi-annually (30/6 & 31/12), except for CrediaBank My account plus, Super Savings Account for ETAA (not available) Insured and Employees and Attica Super Savings Account with monthly interest (no longer available) where interest is posted monthly.
- Preferential payroll/pension account rates apply only while payroll/pension is credited.
- For the CrediaBank Prime Savings and CrediaBank Prime Business Accounts, new funds shall mean funds which cumulatively meet the following conditions (1, 2 and 3): 1) they were not held with CrediaBank as at 31.03.2026 2) they result in an equivalent increase in the customer's total deposit balance compared to 31.03.2026 and 3) they are credited to one or more of the customer's accounts by means of, either individually or in combination: a) cash deposit b) incoming transfer from another bank and c) deposit of a cheque drawn on another credit institution.
- For CrediaBank My account plus, Super Savings Account for ETAA (not available) Insured and Employees and Attica Super Savings Account with monthly interest (not available), if withdrawals/debits exceed three per calendar month, the interest rate for that month is reduced to the current Base Savings Rate (BSR). Normal rates on a tiered basis resume the following month if the above conditions are met. Withdrawals/debits include all possible entries, i.e. debit movements (withdrawals) at the Bank's counters, ATMs, automatic charges (e.g. commissions for withdrawals from other banks' ATMs, creation of a term deposit, repayment of loan instalments, VISA, etc.), Internet Banking charges, etc. Exemptions: debit interest entries, withholding tax on deposit interest, and payment of standing orders (direct debits) for Companies / Organisations listed in the SPECIAL TERMS FOR DEBT PAYMENTS of these Special Terms and Conditions for Banking Operations (e.g. PPC, OTE, EYDAP, EYATH, etc.)
- Debit balances: Any debit balances on deposit accounts are charged as follows, depending on the type of the account and the origin of such balances (value date violation, overdraft, etc.):
    - Savings Accounts: up to the Base Savings Rate (BSR) + Levy under Law 128/75
    - Current and Sight Accounts: up to the Minimum Lending Rate (MLR) + Default interest Rate (2.5%) + Levy under Law 128/75
    - CrediaBank Prime Current Account: Base Savings Rate (BSR) + Default interest Rate (2.5%) + Levy under Law 128/75

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## 2. TERM DEPOSITS IN EURO

| PRODUCT / CURRENCY | INTEREST | | NET ANNUAL RETURN | NOTES |
|---|---|---|---|---|
| **Term Deposits (simple)** | Negotiable rate, depending on deposit amount, term, and interbank market rates | | - | - |
| **CrediaBank Prime – 3, 6, 12month fixed rate Term Deposit**, interest paid at maturity | | | | The CrediaBank Prime term deposit is offered exclusively for new funds placed with the Bank, as defined below (see notes) |
| € 20,000 – € 50.000 | 1,90% | | 1,615% | |
| € 50.000,01 and above | 2,00% | | 1,70% | |
| **CrediaBank Long –** 18 month Term Deposit | 1,60% | | 1,36% | Minimum Deposit: € 5,000 |
| **CrediaBank Long –** 24 month Term Deposit | 1,65% | | 1,403% | Minimum Deposit: € 5,000 |
| **CrediaBank Plus 12-month Time Deposit with a tiered quarterly interest rate** and monthly interest payment | 1st quarter | 1,00 % | 1,29 % | Minimum Deposit: € 10,000 |
| | 2nd quarter | 1,35 % | | |
| | 3rd quarter | 1,70 % | | |
| | 4th quarter | 2,00 % | | |
| | 12-month Weighted Average Interest Rate | 1,51 % | | |

**NOTES**

- Time basis for calculating interest on term deposits: 360-day year.
- Early Repayment of Euro Term Deposit (Penalty):
  Early withdrawal is not permitted, unless agreed and approved by the Bank. Where early repayment is approved, the amount withdrawn prematurely will accrue interest at the Bank's current Base Savings Rate (BSR) on an annual basis (currently 0,01 %). No early-repayment charge will be applied for the period from the start date of the term deposit up to the day preceding the early repayment. In no event shall any advance repayment reduce the principal amount of the initial deposit.
- The CrediaBank Plus Term Deposit does not allow early partial repayment. Total withdrawal is permitted at the end of each monthly interest period without charge. The customer will receive the term deposit principal plus the accrued interest for this period, after deduction of the applicable tax in favour of the Greek State. In the event of early full repayment on any other day within the monthly interest period, the customer will receive the principal plus the accrued interest for the current month, calculated at an annual interest rate of 0.01%.
- For the CrediaBank Prime term deposit, funds are considered "new funds" provided they cumulatively meet the following conditions (1 & 2 & 3): 1. They did not exist in CrediaBank prior to 30.06.2026., 2. They result in an equivalent increase in the customer's total deposit balance compared to 30.06.2026 and 3. They are credited to one or more of the customer's accounts by means of, either individually or in combination: a) cash deposit b) incoming transfer from another bank and c) deposit of a cheque drawn on another bank.
- In the CrediaBank Plus Time Deposit, the 12-month weighted average interest rate and the net annualized return have been calculated on the assumption that each calculation period numbers an equal amount of days

## 3. FOREIGN CURRENCY DEPOSIT RATES

| PRODUCT / CURRENCY | INTEREST | NET ANNUAL RETURN | NOTES |
|---|---|---|---|
| **Savings Account in Foreign Currency:** | | | |
| US Dollar (USD) | 0.05 % | 0.0431 % | - |
| Pound Sterling (GBP) | 0.05 % | 0.0431 % | - |
| Swiss Franc (CHF) | 0.00 % | 0.0000 % | - |
| Krona (SEK) | 0.00 % | 0.0000 % | - |
| Norwegian Krone (NOK) | 0.05 % | 0.0431 % | - |
| Canadian Dollar (CAD) | 0.05 % | 0.0431 % | - |
| Australian Dollar (AUD) | 0.05 % | 0.0431 % | - |
| Japanese Yen (JPY) | 0.00 % | 0.0000 % | - |
| Hong Kong Dollar (HKD) | 0.00 % | 0,0000 % | - |
| United Arab Emirates Dirham (AED) | 0,00 % | 0,0000 % | - |
| Turkish Lira (TRY) | 0,00 % | 0,0000 % | - |
| South African Rand (ZAR) | 0,00 % | 0,0000 % | - |
| Polish Złoty (PLN) | 0,00 % | 0,0000 % | - |
| Chinese Yuan (CNY) | 0,00 % | 0,0000 % | - |
| Singapore Dollar (SGD) | 0,00 % | 0,0000 % | - |
| **Interest-Bearing Sight Account in Foreign Currency:** | | | |
| US Dollar (USD) | 0.05 % | 0.0431 % | - |
| Pound Sterling (GBP) | 0.05 % | 0.0425 % | - |
| Swiss Franc (CHF) | 0.00 % | 0.0000 % | - |
| Krona (SEK) | 0.00 % | 0.0000 % | - |
| Norwegian Krone (NOK) | 0.05 % | 0.0431 % | - |
| Canadian Dollar (CAD) | 0.05 % | 0.0431 % | - |
| Australian Dollar (AUD) | 0.05 % | 0.0431 % | - |
| Japanese Yen (JPY) | 0.00 % | 0.0000 % | - |
| Hong Kong Dollar (HKD) | 0,00 % | 0,0000 % | - |
| United Arab Emirates Dirham (AED) | 0,00 % | 0,0000 % | - |
| Turkish Lira (TRY) | 0,00 % | 0,0000 % | - |
| South African Rand (ZAR) | 0,00 % | 0,0000 % | - |
| Polish Złoty (PLN) | 0,00 % | 0,0000 % | - |
| Chinese Yuan (CNY) | 0,00 % | 0,0000 % | - |
| Singapore Dollar (SGD) | 0,00 % | 0,0000 % | - |

**NOTES**

- Time basis for calculating interest on foreign-currency deposits: 360-day year (except GBP, calculated on a 365-day year).
- The creation of a debit balance due to overdraft or any other cause is not permitted.

## 4. TERM DEPOSITS IN FOREIGN CURRENCY

| PRODUCT / CURRENCY | INTEREST | NET ANNUAL RETURN | NOTES |
|---|---|---|---|
| **Term Deposits in Foreign Currency (simple)** | - | Negotiable rate, depending on deposit amount, term, and interbank market rates. | - |
| **CrediaBank Prime 3 or 6-month fixed rate Term Deposit in USD**, interest paid at maturity | | | The CrediaBank Prime term deposit is offered exclusively for new funds placed with the Bank, as defined below (see notes) |
| $ 20,000 – $ 100,000 | 3,50 % | 2,975 % | Minimum Deposit: $ 20,000 |
| $ 100,000.01 and above | 3,60 % | 3,06 % | |
| **CrediaBank Prime 12-month fixed rate Term Deposit in USD**, interest paid at maturity | | | The CrediaBank Prime term deposit is offered exclusively for new funds placed with the Bank, as defined below (see notes) |
| $20,000 – $100,000 | 3,60 % | 3,06 % | Minimum Deposit: $ 20,000 |
| $100,000.01 and above | 3,70 % | 3,145 % | |

**NOTES**

- Time basis for calculating interest on foreign-currency term deposits: 360-day year (except GBP, calculated on a 365-day year).
- For the CrediaBank Prime term deposit, funds are considered “new funds” provided they cumulatively meet the following conditions (1 & 2 & 3): 1. They did not exist in CrediaBank prior to 30.06.2026., 2. They result in an equivalent increase in the customer’s total deposit balance compared to 30.06.2026. και 3. They are credited to one or more of the customers’ accounts by means of, either individually or in combination: a) cash deposit b) incoming transfer from another bank and c) deposit of a cheque drawn on another bank.
- Early Repayment (Penalty) for Term Deposits in Foreign Currency:
  - i. Where early partial or full repayment is approved by the Bank, for deposits in US Dollars (USD), the depositor is entitled to accrued interest from the start of the term deposit up to the day before early repayment. An early-repayment deduction will be applied, calculated using an annual interest rate equal to the difference between the agreed interest rate and the corresponding TERM SOFR (TERM Secured Overnight Financing Rate), on the date of early-withdrawal notification, increased by 1.00% (TERM SOFR + 1.00%), applied to the prematurely withdrawn principal for the remaining term (from the early-repayment date until the contractual maturity). If the remaining term does not correspond exactly to an available TERM SOFR tenor, the TERM SOFR for the immediately longer available tenor will be used for the calculation of the early-repayment charge. If the TERM SOFR + 1.00% rate is lower than the agreed interest rate, the depositor is entitled to the full amount of accrued interest.
  - ii. Where early partial or full repayment is approved by the Bank in Pound Sterling (GBP), the depositor is entitled to accrued interest from the start of the term deposit up to the day before early repayment. An early-repayment deduction will be applied, calculated using an annual interest rate equal to the difference between the agreed interest rate and the corresponding TERM SONIA (Term Sterling Overnight Index Average), for the remaining term until maturity, increased by 1.00% (TERM SONIA + 1.00%), applied to the principal amount repaid early for the remaining term (from the early-repayment date until the maturity of the deposit). If the remaining term does not correspond exactly to an available TERM SONIA tenor, the TERM SONIA for the immediately longer available tenor will be used for the calculation of the early-repayment charge. If the TERM SONIA + 1.00% rate is lower than the agreed interest rate, no early-repayment charge will apply and the depositor will be entitled to the full amount of accrued interest.
  - iii. Where early partial or full repayment is approved by the Bank, for deposits in Japanese Yen (JPY), Swiss Francs (CHF), Swedish Krona (SEK), Australian Dollars (AUD) or Canadian Dollars (CAD), the depositor is entitled to accrued interest from the start of the term deposit up to the day before early repayment. An early-repayment deduction will be applied, calculated using an annual interest rate equal to the difference between the agreed interest rate and the corresponding current average Interbank Money Market rate (MID RATE) on the date and time of early-withdrawal notification, increased by 1.00%, applied to the prematurely withdrawn principal for the remaining term (from the early-repayment date until the contractual maturity). If the MID RATE +1.00% is lower than the agreed interest rate, the depositor is entitled to the full amount of accrued interest. For more information, please contact Branch staff.

## 5. LENDING RATES

| | INTEREST | NOTES |
|---|---|---|
| **I. Base Lending Rates** | | |
| Minimum Lending Rate (MLR) in Euro | 10.00 % | MLR is increased by up to 5.00 percentage points. |
| Preferential Short-Term Lending Rate (PSLR) in Euro | 9.15 % | PSLR s increased by up to 5.00 percentage points. |
| Minimum Lending Rate (MLR) for Mid-Term and Long-Term Loans | 6.50 % | MLR is increased by up to 4.00 percentage points. |
| Working Capital in Foreign Currency | Negotiable, based on the current LIBOR rate of the currency increased by up to 5 percentage points. | - |
| Base Margin Account Rate (BMAR) | 7.90 % | BMAR is increased between 2.15 to 4.15 percentage points. |
| **II. Freelancers and Small Businesses** | | |
| Interest Rate for Working Capital with Fixed Maturity | 3-month Euribor, plus, a spread of 3.50 % to 8.00 % | The loan is repaid in equal monthly or quarterly instalments plus interest. |
| Interest Rate for Business Equipment Loan | 3-month Euribor, plus, a spread of 3.50 % to 7.50 % | |
| Interest Rate for Amortised Loan for Professional Premises | 3-month Euribor, plus, a spread of 3.50 % to 7.10 % | |
| Interest Rate for the "New Start" Small Business Amortised Working Capital Loan | Fixed rate of 4.50 % | |
| Interest Rate for Working Capital with Fixed Maturity / Professional Equipment Loan / Professional Premises Loan/ Yacht Purchase Loan, fully secured by cash collateral | 3-month Euribor, plus 0.80 % spread | - |
| Interest Rate for "Liquidity Rebound" Working Capital Loans | Fixed 3.95% or 4.20% | The rate is determined based on the company's credit score. |
| Interest Rate for Small Business Working Capital Financing | 3-month Euribor, plus a spread of 3.50 % to 8.00 % | - |
| Interest Rate for POS Working Capital Financing | 3-month Euribor, plus a spread of 2.75 % to 7.90 % | - |
| Interest Rate of the "Advance funding of interest-free instalments" Product | 3-month Euribor, plus a spread of 2.65 % to 3.50 % | Financing interest is collected at the time of the advance funding of the interest-free instalments. |
| Working Capital Financing Rate for "Exoikonomo Professional" (or for Professionals) | 3-month Euribor, MLR plus spread 6.00 % | - |
| Interest Rates for "HOSPITALITY" Products<br>"Hospitality Operate"<br>"Hospitality Develop"<br>"Hospitality Sustain" | 3-month Euribor plus 3 % to 4 % spread | - |
| Loan Interest Rate for the Construction of Photovoltaic Power Plants up to 500 kW | 3-month Euribor plus 2.80 % spread | - |
| Loan Interest Rate for the Refinancing of an Existing Photovoltaic Power Plant up to 500 kW | 3-month Euribor plus 2.40 % spread | - |

## 5. LENDING RATES

| | INTEREST | NOTES |
|---|---|---|
| Loan Interest Rate for the Purchase of a Yacht for Chartering | 3-month Euribor plus 2.60% to 3.60% spread | |
| Equipment Leasing Interest Rate | 3-month Euribor plus 3.50 % to 8.50 % spread | - |
| Property Leasing Interest Rate | 3-month Euribor plus 3.50 % to 8.00 % spread | - |
| Loan Interest Rate "CrediaBank Grant Discounting" | Fixed interest rate from 3.90 % to 4.50 % for the first 6 months, followed by a floating interest rate based on the 3-month Euribor plus 2.50% to 3.10 % spread. | The maximum duration of the financing is 36 months. |
| Loan Interest Rate "CrediaBank Invest" | 3-month Euribor plus 2,10 % to 3,00 % spread | - |
| NSRF Interest Rate – Current Account | 3-month Euribor plus 3,50 % to 5,00 % spread | - |

**NOTES**

- The interest rates are annual nominal rates and are subject to Law 128/75 levy (currently 0.60%).
- The final financing rate is determined according to the company's credit rating, the financing amount, and the collateral provided. A default interest rate of +2.5% applies (over the applicable contractual rate).
- Interest is calculated using the compound-interest method at the applicable interest rate, based on a 360-day year.
- For the purposes of calculating the total contractual interest rate, the EURIBOR value cannot fall below zero.
- The amortised loan for Business Equipment is granted with a discount (spread reduction) of 0.40% on the above floating rates if the investment concerns the purchase of hybrid corporate vehicles or equipment related to Renewable Energy Sources (RES). This discount does not apply when cash collateral is provided, as pricing differs in such cases.
- The amortised loan for Professional Premises is granted with a discount (spread reduction) of 0.40% on the above floating rates for Energy Class A properties and 0.30% for Energy Class B properties. This discount does not apply when cash collateral is provided, as pricing differs in such cases.

| **III. Business Interest Rates** | | |
|---|---|---|
| - Interest Rate of the "Advance funding of interest-free instalments" Product | 3-month Euribor, plus a spread of 2.65% to 3.50% | Financing interest is collected at the time of the advance funding of the interest-free instalments. |
| - Equipment Leasing Interest Rate | 1-month or 3-month Euribor plus a spread of 5.00 % to 8.50 % | |
| - Property Leasing Interest Rate | 1-month or 3-month Euribor plus 5.00 % to 8.00 % spread | |
| - Interest Rate for "Liquidity Rebound" Working Capital Loans | Fixed 3.95 % or 4.20 % | The rate is determined based on the company's ICAP Rating. |
| Interest Rates for "HOSPITALITY" Products<br>"Hospitality Operate"<br>"Hospitality Develop"<br>"Hospitality Sustain" | 3-month Euribor plus spread | - |
| Interest Rate for "CrediaBank EXPORT" Working Capital Loans | 3-month Euribor plus 1.8 % to 2.9 % spread (depending on credit rating, up to CCC) | - |
| **IV. Subsidised / Co-financed Program** | | |
| Interest Rate for Working Capital Loans guaranteed by the Hellenic Development Bank Guarantee Fund -TMEDE (HDB) | 1-month or 3-month or 6-month Euribor plus 1.75% to 7.5% spread | The spread, due to the Fund's guarantee, is reduced compared to the spread that would otherwise apply to equivalent financing granted by the Bank to the borrower. The loan interest rate is subject to the levy under Law 128/75 (if applicable), as in |
| Interest rate on loans for financing investment projects (including | 1-month or 3-month or 6-month or 12-month Euribor plus 1.75% to 7.5% spread | |

## 5. LENDING RATES

| | INTEREST | NOTES |
|---|---|---|
| working capital) guaranteed by the Hellenic Development Bank (HDB) Innovation Guarantee Fund | | force from time to time, payable for the entire loan term. |
| Interest rate on loans through HDB's "TEPIX III Guarantee Fund" - "General Entrepreneurship" Sub-Fund with a partial 2-year interest subsidy of up to 3% per annum (subject to conditions) | 1-month or 3-month or 6-month Euribor plus spread reduced by at least 50 basis points compared to the interest rates that would be applied to equivalent financing by the Bank without public-fund support, provided that the final interest rate (EUR+spread) does not exceed the following values per credit rating category: 6.10% (AAA, AA, A), 6.20% (BBB, BB, B), 6.25% (CCC and below). | • The spread, due to the Fund's guarantee, is reduced compared to the spread that would otherwise apply to equivalent financing granted by the Bank to the borrower. The loan interest rate is subject to the levy under Law 128/75 (if applicable), as in force from time to time, payable for the entire loan term.<br>• For the first two (2) years of the loan, part of the interest rate is subsidised at a fixed 2% per annum (Attica and South Aegean regions) and at a fixed 3% per annum for all other regions (subject to conditions).<br>• Special Purpose Working Capital Loans may be provided as revolving credit for up to three (3) years, with automatic conversion into an amortizing/repayment loan for the next two (2) years (in the case of revolving credit, interest is not subsidised). |
| Interest rate on loans through HDB's "TEPIX III Guarantee Fund" - "Start-up Entrepreneurship" Sub-Fund with a partial 2-year interest subsidy of up to 3% per annum (subject to conditions) | 1-month or 3-month or 6-month Euribor plus spread reduced by at least 90 basis points compared to the interest rates that would be applied to equivalent financing by the Bank without public-fund support, provided that the final interest rate (EUR+spread) does not exceed the following values per credit rating category: 6.50% (AAA, AA, A) and 6.80% (BBB, BB, B). | |
| Interest rate on loans through HDB's "TEPIX III Loans Fund", applicable to 60% of the loan amount (40% is interest rate-free) with a partial 2-year interest subsidy of up to 3% per annum (subject to conditions for working capital financing) | 1-month or 3-month or 6-month Euribor plus spread reduced by at least 25 basis points compared to the interest rates that would be applied to equivalent financing by the Bank without public-fund support; maximum rate: 3.5 % | • The interest rate applies to 60% of the loan amount, as 40% of the loan financed by the TEPIX III Loans Fund is interest rate-free. The interest rate applied to 60% of the loan principal is subject to the levy under Law 128/75, as in force from time to time, payable for the entire loan term.<br>• A portion of the interest rate applied by the Bank to its capital, fixed at 3% per annum, is subsidised for the first two (2) years (subject to conditions). |
| Interest rate on loans through HDB's "Just Transition Loans Fund", applicable to 50% of the loan amount (50% is interest rate-free) with a partial 3-year interest subsidy of up to 3% per annum | 1-month or 3-month or 6-month Euribor plus spread reduced by at least 25 basis points compared to the interest rates that would be applied to equivalent financing by the Bank without public-fund support; maximum rate: up to **3.25% for SMEs** and up to **3.85% for small SBs** and freelancers. | • The interest rate applies to 50 % of the loan amount, as 50 % of the loan financed by the Just Transition Loans Fund is interest rate-free. The interest rate applied to 50% of the loan principal is subject to the levy under Law 128/75, as in force from time to time, payable for the entire loan term.<br>• A portion of the interest rate applied by the Bank to its capital, fixed at up to 3% per annum, is subsidised for the |

## 5. LENDING RATES

<table>
<tr><th></th><th>INTEREST</th><th>NOTES</th></tr>
<tr><td></td><td></td><td>first three (3) years (subject to conditions).</td></tr>
<tr><td>Interest rate on loans through HDB's "Just Transition Investment Loan Guarantee Fund" with a partial 2-year interest subsidy of 3% per annum (subject to conditions)</td><td>1-month or 3-month or 6-month Euribor plus spread reduced by at least 30 basis points compared to the interest rates that would be applied to equivalent financing by the Bank without public-fund support, provided that the final interest rate (EUR+spread) does not exceed the following values per credit rating category: 6.20% (AAA, AA, A), 6.50% (BBB, BB, B), 6.60% (CCC and below).</td><td>The spread, due to the Fund's guarantee, is reduced compared to the spread that would otherwise apply to equivalent financing granted by the Bank to the borrower. The loan interest rate is subject to the levy under Law 128/75 (if applicable), as in force from time to time, payable for the entire loan term.</td></tr>
<tr><td>V. Mortgage Credit</td><td></td><td></td></tr>
<tr><td>Base Reference Rates</td><td></td><td rowspan="3">The base interest rates are increased by a spread</td></tr>
<tr><td>Home Loan Base Rate (HLBR)</td><td>6.00%</td></tr>
<tr><td>Home Loan Base Rate for Professional Premises (HLBRPP)</td><td>7.20%</td></tr>
<tr><td>CrediaBank My Home (secured by a mortgage)</td><td></td><td></td></tr>
<tr><td>- Fixed Interest Rate for the first years and then floating; loan term up to 30 years</td><td>
LTV ≤ 60%
<table>
<tr><th>Duration of Fixed Interest Rate</th><th>Fixed Interest Rate</th><th>Euribor 3m plus spread</th></tr>
<tr><td>3 years</td><td>3.00%</td><td rowspan="7">1.60% to 2.60% spread</td></tr>
<tr><td>5 years</td><td>3.60%</td></tr>
<tr><td>10 years</td><td>4.00%</td></tr>
<tr><td>15 years</td><td>4.30%</td></tr>
<tr><td>20 years</td><td>4.50%</td></tr>
<tr><td>25 years</td><td>4.60%</td></tr>
<tr><td>30 years</td><td>4.70%</td></tr>
</table>
60 % <LTV≤ 80 %
<table>
<tr><th>Duration of Fixed Interest Rate</th><th>Fixed Interest Rate</th><th>Euribor 3m plus margin ranging</th></tr>
<tr><td>3 years</td><td>3,30%</td><td rowspan="7">from 1,70 % to 2,70 %</td></tr>
<tr><td>5 years</td><td>3,90%</td></tr>
<tr><td>10 years</td><td>4,20%</td></tr>
<tr><td>15 years</td><td>4,60%</td></tr>
<tr><td>20 years</td><td>4,70%</td></tr>
<tr><td>25 years</td><td>4,80%</td></tr>
<tr><td>30 years</td><td>4,90%</td></tr>
</table>
</td><td>
• The spread depends on the creditworthiness of the borrower, the LTV of the loan and the collateral provided, and is determined individually at the time of approval (financial pre-approval/final approval).<br>
• CrediaBank My Home is granted with a discount on the above floating rates (spread reduction). The percentage of the discount on the floating rate is valid until the end of the loan and depends on the type of collateral or the energy class of the financed property, based on the Energy Performance Certificate (EPC) submitted to the Bank. A 0.15% discount on the floating interest rate (spread reduction) applies where the loan is secured by a mortgage on a property of energy class A+, A, B+ or B.
</td></tr>
</table>

## 5. LENDING RATES

<table>
<tr><th></th><th>INTEREST</th><th>NOTES</th></tr>
<tr><td>- Floating Interest Rate; loan term up to 30 years</td><td>60%<LTV≤ 80%<br><br>LTV ≤ 60%<br>Euribor 3M plus 1.60 % to 2.60 % spread<br><br>60%<LTV≤ 80%<br>Euribor 3M plus 1.70 % to 2.70 % spread</td><td></td></tr>
<tr><td>“CrediaBank First Home” Home Loan</td><td></td><td></td></tr>
<tr><td>- Fixed interest rate for the first 2 or 5 years, followed by a variable rate; loan term up to 40 years.</td><td>LTV ≤ 60%<br><table><tr><td>Duration of Fixed Interest Rate</td><td>Fixed Interest Rate</td><td>Euribor 3m plus margin ranging</td></tr><tr><td>2 years</td><td>from 2,15 % to 2,60 %</td><td rowspan="2">1,60 %</td></tr><tr><td>5 years</td><td>from 2,50 % to 2,90 %</td></tr></table><br>60%<LTV≤ 90%<br><table><tr><td>Duration of Fixed Interest Rate</td><td>Fixed Interest Rate</td><td>Euribor 3m plus margin ranging</td></tr><tr><td>2 years</td><td>from 2,40 % to 2,80 %</td><td rowspan="2">2,00 %</td></tr><tr><td>5 years</td><td>from 2,70 % to 3,20 %</td></tr></table></td><td>• The fixed interest rate is determined based on the borrower’s creditworthiness, the LTV of the loan and the collateral provided. It is customized and established at the time of approval (financial pre-approval / final approval).<br>• The CrediaBank First Home product is offered with a discount (margin reduction) on the above-mentioned variable interest rates, as follows:<br>1. By 0.25%, provided that, at the time of application, the borrower is a parent of three or more children, or a parent of two children expecting a third child; or<br>2. By 0.15%, provided that the property, either at the time of purchase or upon completion of construction works, falls within energy efficiency class A+, A, B+ or B, according to the Energy Performance Certificate (EPC) submitted to the Bank. The discount applies exclusively for the duration of the variable interest rate period (margin reduction) and shall apply until loan maturity.<br>• It is noted that the above-described discounts are not cumulative. The maximum discount applicable to the product’s variable interest rate margin may amount to up to 0.25%</td></tr>
</table>

## 5. LENDING RATES

<table>
<tr><th></th><th>INTEREST</th><th>NOTES</th></tr>
<tr><td>New Start Home Loan</td><td></td><td></td></tr>
<tr><td>- Fixed Interest Rate for the first years and then floating; loan term up to 30 years</td><td>LTV ≤ 60%<br><table><tr><th>Duration of Fixed Interest Rate</th><th>Fixed Interest Rate</th><th>Euribor 3m plus spread</th></tr><tr><td>2 years</td><td>2.60 %</td><td rowspan="3">1.60 %</td></tr><tr><td>5 years</td><td>2,90 %</td></tr><tr><td>10 years</td><td>3.40 %</td></tr></table>60%<LTV≤ 80%<br><table><tr><th>Duration of Fixed Interest Rate</th><th>Fixed Interest Rate</th><th>Euribor 3m plus spread</th></tr><tr><td>2 years</td><td>2.80 %</td><td rowspan="3">2,00 %</td></tr><tr><td>5 years</td><td>3.20 %</td></tr><tr><td>10 years</td><td>3.60 %</td></tr></table></td><td>• The spread depends on the LTV of the loan.<br>• New Start Home Loan is granted with a discount on the above floating rates (spread reduction). The percentage of the discount on the floating rate is valid until the end of the loan and depends on the type of collateral or the energy class of the financed property, based on the Energy Performance Certificate (EPC) submitted to the Bank. A 0.15% discount on the floating interest rate (spread reduction) applies where the loan is secured by a mortgage on a property of energy class A+, A, B+ or B.</td></tr>
<tr><td>CrediaBank ECO Home (secured by a mortgage)</td><td></td><td></td></tr>
<tr><td>- Fixed Interest Rate for the first years and then floating; loan term up to 30 years</td><td><table><tr><th>Duration of Fixed Interest Rate</th><th>Fixed Interest Rate</th><th>Euribor 3m plus spread</th></tr><tr><td>3 years</td><td>3.30%</td><td rowspan="7">from 1.70% to 2.70%*</td></tr><tr><td>5 years</td><td>3.90%</td></tr><tr><td>10 years</td><td>4.20%</td></tr><tr><td>15 years</td><td>4.60%</td></tr><tr><td>20 years</td><td>4.70%</td></tr><tr><td>25 years</td><td>4.80%</td></tr><tr><td>30 years</td><td>4.90%</td></tr></table></td><td rowspan="2">• The spread depends on the creditworthiness of the borrower and the collateral provided, and is determined individually at the time of approval (financial pre-approval/final approval).<br>• CrediaBank Eco Home is granted with a discount on the above floating rates (spread reduction). The percentage of the discount on the floating rate is valid until the end of the loan and depends on the type of collateral or the energy class of the financed property, based on the Energy Performance Certificate (EPC) submitted to the Bank. A 0.15% discount on the floating interest rate (spread reduction) applies where the loan is secured by a mortgage on a property of energy class A+, A, B+ or B.</td></tr>
<tr><td>- Floating Interest Rate; loan term up to 30 years</td><td>Euribor 3m plus 1.70 % to 2.70 % spread</td></tr>
<tr><td>CrediaBank Premier Residence</td><td>Interest Rate</td><td>Financing Ratio (LTV)</td><td></td></tr>
<tr><td>- Fixed Interest Rate for 3 years and then floating</td><td>Fixed rate of 3.75 %<br>Euribor 3m + 3.00 %</td><td>≤50 %</td><td rowspan="3">The spread depends on the creditworthiness of the borrower, the LTV of the loan and the collateral provided, and is determined individually at the</td></tr>
<tr><td>- Fixed Interest Rate for 3 years and then floating</td><td>Fixed rate of 4.00 %<br>Euribor 3m + 3.20 %</td><td>≤70 %</td></tr>
<tr><td>- Floating Interest Rate</td><td>Euribor 3m + 3.00 %</td><td>≤50 %</td></tr>
</table>

## 5. LENDING RATES

<table>
<tr><th></th><th colspan="2">INTEREST</th><th>NOTES</th></tr>
<tr><td>- Floating Interest Rate</td><td>Euribor 3m + 3.20 %</td><td>≤70 %</td><td>time of approval (financial pre-approval/final approval).</td></tr>
<tr><td colspan="4">Home Improvement Loan CrediaBank Home Upgrade (without mortgage pre-notation)</td></tr>
<tr><td>Floating Interest Rate</td><td>Euribor 3m plus 4,50% spread</td><td>-</td><td>Discount on the interest rate spread of 0.50% for applicants who maintain a performing mortgage loan with CrediaBank.</td></tr>
<tr><td>CrediaBank Buy to Let (secured by a mortgage)</td><td colspan="2"></td><td></td></tr>
<tr><td>- Fixed Interest Rate for the first years and then floating; loan term up to 30 years</td><td colspan="2">LTV ≤ 60%<br><table><tr><th>Duration of Fixed Interest Rate</th><th>Fixed Interest Rate</th><th>Euribor 3m plus spread</th></tr><tr><td>3 years</td><td>3.10%</td><td rowspan="7">1.70 % to 2.70 % spread</td></tr><tr><td>5 years</td><td>3.70%</td></tr><tr><td>10 years</td><td>4.10%</td></tr><tr><td>15 years</td><td>4.40%</td></tr><tr><td>20 years</td><td>4.60%</td></tr><tr><td>25 years</td><td>4.70%</td></tr><tr><td>30 years</td><td>4.80%</td></tr></table><br>60%<LTV≤ 80%<br><table><tr><th>Duration of Fixed Interest Rate</th><th>Fixed Interest Rate</th><th>Euribor 3m plus spread</th></tr><tr><td>3 years</td><td>3.40 %</td><td rowspan="7">1.80 % to 2.80 % spread</td></tr><tr><td>5 years</td><td>4.00 %</td></tr><tr><td>10 years</td><td>4.30 %</td></tr><tr><td>15 years</td><td>4.70 %</td></tr><tr><td>20 years</td><td>4.80 %</td></tr><tr><td>25 years</td><td>4.90 %</td></tr><tr><td>30 years</td><td>5.00 %</td></tr></table></td><td rowspan="2"><ul><li>The spread depends on the creditworthiness of the borrower, the LTV of the loan and the collateral provided, and is determined individually at the time of approval (financial pre-approval/final approval).</li><li>CrediaBank Buy to Let is granted with a discount on the above floating rates (spread reduction). The percentage of the discount on the floating rate is valid until the end of the loan and depends on the type of collateral or the energy class of the financed property, based on the Energy Performance Certificate (EPC) submitted to the Bank. A 0.15% discount on the floating interest rate (spread reduction) applies where the loan is secured by a mortgage on a property of energy class A+, A, B+ or B.</li><li>The levy under Law 128/75 for the CrediaBank Buy to Let loan is 0.60%.</li></ul></td></tr>
<tr><td>Floating Interest Rate, loan term up to 30 years</td><td colspan="2">LTV ≤ 60%<br>Euribor 3m plus 1.70% to 2.70% spread*<br>60%<LTV≤ 80%<br>Euribor 3m plus 1.80% to 2.80% spread*</td></tr>
</table>

## 5. LENDING RATES

| | INTEREST | NOTES |
|---|---|---|
| CrediaBank My Home/Eco Home/Buy to Let (with full cash collateral) | Euribor 3m plus 0.80% spread | - |
| **"Spiti mou II" Program, Floating Interest Rate, loan term up to 30 years** | Euribor 3m plus 0.80 % to 2 % spread | The spread depends on the creditworthiness of the borrower, the LTV (Loan-to-Value) of the loan and the collateral provided, and is determined individually at the time of approval (financial pre-approval/final approval).<br>The loan is not subject to the levy under Law 128/75 |
| **"Anavathmizo to Spiti mou" Program, Fixed Interest Rate, loan term up to 7 years** | 5 % | A fixed rate of 5% is applied to 25.00% of the loan amount financed by the Bank, while a rate of 0% applies to 75.00% of the amount financed by the RRF Fund, resulting in a weighted average rate of 1.25%. Interest is subsidised at 100%, reducing the interest rate to zero for the borrower. The loan is not subject to the levy under Law 128/75. |
| **Fixed Interest Rate "EXOIKONOMO (2021) and (2023)"** | 6.50 % | - |
| **Fixed Interest Rate "EXOIKONOMO (2025)** | 7.50 % | - |
| **Fixed Interest Rate "EXOIKONOMO – ANAKAINIZO GIA NEOUS" for the "Exoikonomo" part** | 6.50 % | - |
| **Fixed Interest Rate "EXOIKONOMO – ANAKAINIZO GIA NEOUS" for the "Anakainizo" part** | 8.00 % | 50% of the fixed interest rate is subsidized by the Public Employment Service (DYPA), resulting in a net interest rate of 4% applicable to the beneficiary. The loan is subject to the statutory contribution in accordance with Law 128/75 |

**NOTES**

- The above rates refer to annual nominal rates.
- Home loans are repaid in continuous monthly instalments plus interest. The “CrediaBank Premier Residence” home loan is repaid in monthly or quarterly instalments.
- For the purposes of calculating the total contractual interest rate, the EURIBOR value cannot fall below zero.
- Levy under Law 128/75: The above interest rates are increased by the levy under Law 128/75 of 0.12% (0.60% for non-residential properties, CrediaBank Buy to Let loans, for the Home Improvement Loan CrediaBank Home Upgrade where the property is intended for investment purposes, and professional premises loans). For "EXOIKONOMO 2021", "EXOIKONOMO 2023", “EXOIKONOMO 2025» and "EXOIKONOMO – ANAKAINIZO GIA NEOUS" for the "Exoikonomo" and “Anakainizo” part, the levy under Law 128/75 of 0.12% is calculated on the total loan amount. In the "Spiti mou II" Program, the final rate does not include the levy of 0.12% under Law 128/75.
- Default: For principal, interest and charges, overdue debt is subject to the maximum permissible default rate, as applicable from time to time, currently 2.5 points over the contractual rate, including the levy under Law 128/75, where applicable.
- Interest on the home loan is calculated using the compound-interest method at the applicable interest rate, based on a 365-day year.

## 5. LENDING RATES

| | INTEREST | NOTES |
|---|---|---|
| - Loan to Value Ratio (LTV): Ratio of the loan amount to the estimated value of the asset. In CrediaBank My Home, CrediaBank Eco Home and CrediaBank Buy to Let amortised loans, if the loan is fully secured throughout its term by way of assignment and pledge of a deposit, the LTV may reach up to 100%.<br>- "EXOIKONOMO (2021), (2023)" and (2025) refer to a repair loan financed entirely from the Bank's funds. In the «EXOIKONOMO (2021)» and «EXOIKONOMO (2023)» programs a fixed rate of 6.5% applies to 100% of the loan amount, whereas in the «EXOIKONOMO (2025)» Program a fixed rate of 7.5% applies to 100% of the loan amount. The Programs provide for a 100% interest subsidy for the entire loan term, provided that the borrower is not in arrears for more than 90 days and all other contractual terms are met. In case of advance payment of the Loan, the interest is borne by the borrower and refunded to their deposit account held with the Bank, provided that after certification of project completion under the "EXOIKONOMO (2021), (2023)" and (2025) Program, the Technical Chamber of Greece (TEE) confirms that the energy target has been achieved and the borrower qualifies for the benefits.<br>- The "EXOIKONOMO – ANAKAINIZO GIA NEOUS" program refers to a repair loan financed entirely from the Bank's funds. A fixed rate of 6.5% applies to 100% of the loan amount. The Program provides for a 100% interest subsidy for the entire loan term, provided that the borrower is not in arrears for more than 90 days and all other contractual terms are met. In case of advance payment of the Loan, the interest is borne by the borrower and refunded to their deposit account held with the Bank, provided that after certification of project completion under the "EXOIKONOMO - ANAKAINIZO GIA NEOUS" Program, the Technical Chamber of Greece (TEE) confirms that the energy target has been achieved and the borrower qualifies for the benefits.<br>- The "Anakainizo" part of the «EXOIKONOMO – ANAKAINIZO GIA NEOUS» program, subsidizes renovation costs up to 30% and provides the option of a loan covering up to 70% of the approved budget. 50% of the loan amount is interest-free, while the remaining 50% bears interest at a preferential fixed interest rate.<br>- The interest rate in the co-financed "Spiti mou II" program applies to 50% of the loan amount granted by the Bank, while the remaining amount is financed interest-free by the RRF (Recovery and Resilience Fund). | | |

| **VI. Consumer Loans** | **INTEREST RATE / SPREAD** | **AMOUNT** | |
|---|---|---|---|
| **Base Consumer Credit Reference Rates**: | | | |
| Consumer Credit Base Rate (CCBR) | 8.25% | - | The base interest rates are increased by a spread. |
| Minimum Consumer Credit Rate via Collaborations (MCCRC) | 6.00% | - | |
| **NEW START** (amortised loan) 6 to 84 months | Fixed Interest Rate: 9.50% | € 1,000 - € 25,000 | - |
| **CONSUMER LOAN XL** (amortised loan with collateral) – 12 to 240 months | 3-Month Euribor plus 4.40% spread | € 10,000 - € 200,000 | - |
| **SPECIAL CREDIT** (amortised loan with collateral) – 36 to 120 months | 3-Month Euribor plus 0.80% spread | € 10,000 - € 200,000 | - |
| **CrediaBank Eco LYSEIS** (Amortised loan for residential energy upgrades and purchase and installation of domestic photovoltaic systems for net metering or own use – 12 to 84 months) | • Fixed interest rate 7.90%<br>• Fixed Interest Rate 6.90% when granted through partner companies. | € 1,500 - € 25,000 | Energy upgrade works include: replacement of frames, installation/upgrade of thermal insulation, heating/cooling system upgrade, Domestic Hot Water (DHW) system using RES. |
| **Green Move** (Amortised loan for purchase of eco-friendly car/electric motorcycle/electric car) | - | - | - |
| New eco-friendly car – 6 to 84 months | Fixed rate of 6.75% | € 1,000 - € 50,000 | A vehicle is considered eco-friendly if it is an electric car, hybrid car or small L-type vehicle. |
| Used eco-friendly car (up to 5 years old) – 6 to 60 months | Fixed rate of 9.75% | € 1,000 - € 25,000 | |

## 5. LENDING RATES

| | INTEREST | | NOTES |
|---|---|---|---|
| New electric motorcycle/bicycle – 6 to 60 months | Fixed rate of 6.75% | € 1,000 - € 20,000 | - |
| **AUTO ATHINA 2026** Amortised loan for the purchase of a new eco-friendly or conventional car for private use 6 to 84 months) | Fixed rate of 5.99% | € 1,000 - € 50,000 | Available exclusively to visitors of the AUTO ATHINA 2026 exhibition who complete the expression of interest form at CrediaBank's exhibition stand and submit a loan application to the Bank no later than 31.03.2027 |

**NOTES**

- The above rates refer to annual nominal rates.
- Consumer loans are repaid in continuous monthly instalments plus interest.
- For the purposes of calculating the total contractual interest rate, the EURIBOR value cannot fall below zero.
- **Levy under Law 128/75**: The above interest rates are increased by the levy under Law 128/75 (currently 0.60%).
- **Default**: For principal, interest and charges, overdue debt is subject to the maximum permissible default rate, as applicable from time to time, currently 2.5 points over the contractual rate, including the levy under Law 128/75, where applicable.
- Interest on the consumer loan is calculated using the compound-interest method at the applicable interest rate, based on a 365-day year.

| VII. Credit Card Interest Rates | Market Interest Rates | Cash Advance Interest Rates | Contribution Interest Rates | (1), (3), (4) |
|---|---|---|---|---|
| **Base Reference Rate:** Credit Card Base Rate (CCBR) | 13% | (2) | | |
| Visa Credit | 16.90% | 19% | - | (5) |
| Visa Credit Gold | 15% | 19% | - | (5) |
| Visa Credit Business | 17.50% | 19.50% | - | (6) |
| Visa Credit Payroll | 14.90% | 19% | - | (5), (7) |
| Visa Credit Gold Payroll Plus | 13% | 19% | - | (5), (7) |
| Technocard Visa Credit Gold | 13.50% | 19% | 11% | (5) |
| Md Visa Credit Gold | 14.50% | 19% | 11% | (5) |
| Lex Visa Credit Gold | 14.50% | 19.00% | 11.00% | (5) |

**NOTES**

(1) The above rates refer to annual floating nominal rates. Rates apply to cards issued after 01/07/2019.
(2) The base reference rate is reviewed periodically in line with market conditions, published in the press, and increased by an interest margin determined by the Bank depending on card type.
(3) **Levy under Law 128/75:** The above interest rates are increased by the levy under Law 128/75 (currently 0.60%).
(4) **Default:** For principal, interest and charges, overdue debt is subject to the maximum permissible default rate, as applicable from time to time, currently 2.5 points over the contractual rate, including the levy under Law 128/75, where applicable.
(5) The above purchase interest rates apply only when the total debt is partially repaid. If fully repaid, interest charge is zero.
(6) For the Visa Credit Business product, full debt repayment is mandatory
(7) The above rates apply as long as payroll is credited to a Payroll / Payroll Plus account. If payroll payments cease, the Bank may apply the current rates of the respective product (Visa Credit / Visa Credit Gold).

| VIII.Margin Account | | Provision of credit for stock-exchange transactions secured by collateral |
|---|---|---|
| Base Margin Account Rate (BMAR) | 7.90% | Increased by 2.15 to 4.15 percentage points. |