

## Deposits interest rates tables

### Versions:

ANX218.3EN/14-04-2021  
ANX218.4EN/11-03-2022  
ANX218.5EN/14-03-2022  
ANX218.6EN/30-03-2022  
ANX218.7EN/27-04-2022  
ANX218.8EN/09-05-2022  
ANX218.9EN/24-05-2022  
ANX218.10EN/08-06-2022  
ANX218.11EN/14-06-2022  
ANX218.12EN/20-06-2022  
ANX218.13EN/01-07-2022  
ANX218.14EN/11-07-2022  
ANX218.15EN/25-07-2022  
ANX218.16EN/23-08-2022  
ANX218.17EN/19-09-2022  
ANX218.18EN/10-10-2022  
ANX218.19EN/24-10-2022  
ANX218.20EN/04-11-2022  
ANX218.21EN/21-11-2022  
ANX218.22EN/13-12-2022  
ANX218.23EN/19-12-2022  
ANX218.24EN/13-01-2023  
ANX218.25EN/07-02-2023  
ANX218.26EN/21-02-2023  
ANX218.27EN/02-03-2023  
ANX218.28EN/08-03-2023  
ANX218.29EN/16-03-2023  
ANX218.30EN/17-03-2023  
ANX218.31EN/06-04-2023  
ANX218.32EN/03-05-2023  
ANX218.32EN/04-07-2023  
ANX218.33EN/10-07-2023  
ANX218.34EN/01-08-2023  
ANX218.35EN/07-09-2023  
ANX218.36EN/09-11-2023  
ANX218.37EN/22-11-2023  
ANX218.38EN/18-12-2023  
ANX218.39EN/13-02-2024  
ANX218.40EN/28-02-2024

*The present is subject to periodic review.*

## 1. Current accounts in euro

Product	Account balance	Interest rate	Total Annual Real Return (TARR)	Interest payment	Lending rate
Optima current account	No interest	0.00%	0.00%	-	ECB <sup>(6)</sup> + 8.75%
Optima business account	No interest	0.00%	0.00%	-	ECB <sup>(6)</sup> + 8.75%
Sight account "Axia"	No interest	0.00%	0.00%	-	ECB <sup>(6)</sup> + 8.75%
Cash collateral account	No interest	0.00%	0.00%	-	-
Basic payments account (Law 4465/2017)	No interest	0.00%	0.00%	-	-

## 2. Current accounts in foreign currency

Available foreign currencies: SD, CHF, GBP, CAD, AUD, SEK, DKK, NOK, JPY

Product	Account balance	Interest rate	Total Annual Real Return (TARR)	Interest payment	Lending rate
Optima current account	No interest	0.00%	0.00%	-	-
Optima business account	No interest	0.00%	0.00%	-	RFR <sup>(7)</sup> + 4%
Sight account "Axia"	Whole balance	USD 0.01%	0.01%	Semiannually	RFR <sup>(7)</sup> + 4%
		No interest for other available foreign currencies	0.00%	-	-

### 3. Time deposits

Product	Currency	Duration	Interest Rate per amount scale Total Annual Real Return (TARR)			
			5,000-49,999.99	50,000-99,999.99	100,000-299,999.99	>300,000
Time deposit	EUR, USD, CHF, GBP, CAD, AUD, SEK, DKK, NOK, JPY	1 day to 12 months	Negotiable			
Optima welcome	EUR	10 months	Negotiable			
e-time deposit	EUR	1, 3 months	0.70% 0.60%	1.10% 0.94%	1.20% 1.02%	1.30% 1.11%
		6 months	1.20% 1.02%	1.40% 1.19%	1.70% 1.45%	1.80% 1.53%
		12 months	1.40% 1.19%	1.60% 1.36%	1.80% 1.53%	2.00% 1.70%
e-time deposit	USD	1 month	3.80% 3.23%	3.90% 3.32%	4.00% 3.40%	4.10% 3.49%
		3 months	4.00% 3.40%	4.10% 3.49%	4.20% 3.57%	4.30% 3.66%
		6 months	4.00% 3.40%	4.10% 3.49%	4.20% 3.57%	4.30% 3.66%
		12 months	3.70% 3.15%	3.80% 3.23%	3.90% 3.32%	4.00% 3.40%

## Notes

1. Interest earned on natural persons who do not have their tax domicile in the country as well as on legal entities or legal entities that do not have their tax domicile and do not maintain a permanent establishment in Greece, are taxed at a rate of 15%, subject to all are provided for in their Double Taxation Contracts.
2. The Total Annual Real Return (TARR) is calculated on the assumption that for one (1) year (365 days), the deposit amount and the interest rate remain unchanged and the interest is not assumed during the year. The TARR is calculated after the taxation of interest (15%) and the interest capitalization) generated within the year.
3. Lending rate includes levy of L.28/75, today 0.60%.
4. Interest calculation basis for deposit accounts: Year of 365 days. Interest payment is semiannual, on the 30-06 and 31-12 of each year, unless other dates are agreed upon or announced, based on the type of the deposit account. Whole balance interest rate: the interest rate applies to the total balance of the account.
5. Interest calculation basis for time deposits: month of actual days 28-31/365 days (year). The start date of the time deposit is the start date of interest calculation. Interest is calculated until one day prior to the termination / maturity date.
6. ECB intervention rate (ECB), is the rate for short-term main refinancing operations by the European Central Bank and is adjusted after an ECB decision. Indicative price 29-12-2023 4.5000%.
7. Risk Free Rates (RFR): overnight reference rates that measure the cost of borrowing in interbank market. Each one of the major jurisdictions (US, UK, Switzerland, Japan and the Eurozone) have identified alternative reference rates (Risk-Free Rates). The rates on 29-12-2023 were for USD, SOFR 5.3800%, for GBP, SONIA 5.1869%, for CHF SARON 1.695237% and for JPY TONAR -0.039%.
8. A statement is available for deposit accounts at least every quarter.
9. At any time, you can request the full early redemption of the e-time deposit. In case of early repayment, you will be charged an early redemption fee. The cost will be calculated on the basis of an early redemption rate of 2.00% on the capital taking into account the days remaining until maturity. The early redemption fee will not affect the respective capital and will never exceed the amount of interest you are entitled to receive until the date of early redemption.
10. In the cases period of interest payment is indicated and the account is interest free bearing, the interest refers to the lending rate.