

DEPOSIT AND LOAN INTEREST RATES

We inform you that...

From the 13th of May 2009, deposit and loan interest rates that are calculated on the basis of ECB's intervention rate have been lowered by 0.25 points

EURO DEPOSITS RATES			
ACCOUNT TYPE	BALANCE in Euro	INTEREST RATE	TOTAL ANNUAL REAL RETURN
NBG SAVINGS - HOUSING SAVINGS - FAMILY FAST	0.01 – 10,000	0.10%	0.091%
	10,000.01-20,000	0.15%	0.137%
	20,000.01-60,000	0.20%	0.183%
	60,000.01-100,000	0.30%	0.274%
	100,000.01-200,000	0.40%	0.365%
	200,000.01-300,000	0.50%	0.457%
	over 300,000	0.75%	0.686%
EUROPEAN SAVINGS	0.01-10,000	0.10%	0.091%
	10,000.01-50,000	0.25%(1)	0.228%
	50,000.01-150,000	0.75%(1)	0.686%
	over 150,000	1.25%(2)	1.144%
The above rates for "European Savings" accounts apply from 21/1/2009 (1) and from 13/5/2009 (2) respectively, regardless the fact that ordinary rates were previously calculated on the following basis: i.e. for amounts of €10,000 - €50,000 the ECB's rate minus 2.25 points, for amounts of €50,000.01 - €150,000 the ECB's rate minus 1.75 points and for amounts of over €150,000 the ECB's rate minus 0.75 points.			
FLEXIBLE TIME (offered from through to 30/06/2010)	0.01 - 20,000	0%	0%
	20,000.01 – 50,000	0.25% (ECB's-0.75)	0.228%
	50,000.01 – 150,000	0.50% (ECB's-0.50)	0.457%
	Over 150,000	1.00% (ECB's)	0.915%
ETHNOACCOUNT	0,01-2,000	0%	0%
	over 2,000	0.30%	0.274%
CURRENT ACCOUNT	0.01-2,000	0%	0%
	over 2,000	0,30%	0.274%
SALARY PLUS / PROFESSIONAL PLUS/FARMERS PLUS	0.01 – 5,000	0.50%	0.457%
	5,000.01 – 60,000	0.70%	0.640%
	60,000.01 – 150,000	0.90%	0.823%
	over 150,000	1.00%	0.915%
NBG CHILDREN	0.01 – 10,000	0.25% (ECB's-0.75)	0.228%
	Over 10,000	1.00% (ECB's)	0.915%
STUDENT LIFE	0.01-5,000	0.50%	0.457%
	5,000.01-60,000	0.70%	0.640%
	60,000.01-150,000	0.90%	0.823%
	Over 150,000	1.00%	0.915%
NBG JUNIOR DEPOSIT ACCOUNT	0.01 – 10,000	0.25%	0.228%
	10,000.01-20,000	0.30%	0.274%
	20,000.01-60,000	0.35%	0.320%
	60,000.01-100,000	0.45%	0.411%
	100,000.01-200,000	0.55%	0.503%
	200,000.01-300,000	0.65%	0.594%
	over 300,000	0.90%	0.823%
SIGHT ACCOUNT / "FUNCTION" SIGHT ACCOUNT	Non-residents' sight deposit accounts earn the same interest rates as current deposit accounts above. Residents' sight deposit accounts are non-interest earning or interest earning, at a negotiable rate (amounts over 300,000 €), as the case may be.		

DEPOSIT AND LOAN INTEREST RATES

TIME DEPOSIT ACCOUNTS	Determined on the basis of the deposit level and term. Negotiable for funds over €330,000.
DEPOSITS IN EURO	
<ul style="list-style-type: none"> - Interest on interest-earning accounts is calculated on an actual/360 day basis and posted biannually (30 June & 31 December). - Interest on time deposits is calculated on a maturity date basis. Interest is subject to tax deduction 10% in favour of the Greek state. - Savings accounts' debit balances resulting from value date violations are subject to a charge based on the ECB's "marginal lending facility" intervention rate (1.00% as from 13.5.2009). - Total Annual Real Return (TARR) has been calculated on the assumption that the deposit amount and the interest rate remain unchanged for one (1) year and that the 6-month interest remains in the account; accordingly, the TARR rates quoted hereinabove have resulted from the application of 6-month compound interest and the relevant tax withholding (10%). 	

DEPOSITS IN FOREIGN EXCHANGE

CURRENCY	INTEREST RATE	EAIR (*)	
		After Tax Withholding	No Tax Withholding
SAVINGS ACCOUNTS			
US Dollar (USD)	0.10%	0.091%	0.101%
Swiss Franc (CHF)	0.05%	0.046%	0.051%
Canadian Dollar (CAD)	0.25%	0.228%	0.254%
Swedish Krona (SEK)	0.25%	0.228%	0.254%
Norwegian Krone (NOK)	1.00%	0.915%	1.017%
Danish Krone (DKK)	0.60%	0.548%	0.609%
S. African Rand (ZAR)	5.50%	5.011%	5.576%
Japanese Yen (JPY)	0.00%	0.00%	0.00%
Australian Dollar (AUD)	3.50%	3.219%	3.580%
British Pound (GBP)	0.25%	0.225%	0.250%
Hong Kong Dollar (HKD)	0.10%	0.090%	0.100%
Romanian Leu (RON)	3.50%	3.219%	3.580%
Turkish Lira (TRY)	6.00%	5.550%	6.176%
SIGHT ACCOUNTS			
US Dollar (USD)	0.10%	0.091%	0.101%
Swiss Franc (CHF)	0.05%	0.046%	0.051%
Canadian Dollar (CAD)	0.25%	0.228%	0.254%
Swedish Krona (SEK)	0.25%	0.228%	0.254%
Norwegian Krone (NOK)	1.00%	0.915%	1.017%
Danish Krone (DKK)	0.60%	0.548%	0.609%
S. African Rand (ZAR)	3.50%	3.175%	3.531%
Japanese Yen (JPY)	0.00%	0.00%	0.00%
Australian Dollar (AUD)	3.50%	3.219%	3.580%
British Pound (GBP)	0.25%	0.225%	0.250%
Hong Kong Dollar (HKD)	0.10%	0.090%	0.100%
Romanian Leu (RON)	3.50%	3.219%	3.580%
Turkish Lira (TRY)	4.50%	4.148%	4.615%

DEPOSITS IN FOREIGN EXCHANGE

(*) The Effective Annual Interest Rate (EAIR) has been calculated on the assumption that the amount deposited and the interest rate do not change during a 365-day year and the six-month interest is not withdrawn. Accordingly, as shown above, the EAIR reflects the rates after tax withholding, if any (where tax on interest is withheld, currently 10%), and after 6-month compounding.

Interest is calculated on the following basis:

A) For British Pound (GBP) and S. African Rand (ZAR): Actual/365 [i.e. the actual days of accrual divided by a calendar year of 365 days].

B) For all other currencies: Actual/360 [i.e. the actual days of accrual divided by a business year of 360 days].

DEPOSIT AND LOAN INTEREST RATES

CONSUMER CREDIT			
LOANS		INTEREST RATE	
FAST-ACCESS OPEN PERSONAL LOAN (floating rate)	0 - €15,000	13.95%	
	€15,000.01 - €20,000	12.95%	
	€20,000.01 - €25,000	11.95%	
	over €25,000	9.10%	
Note: Rates for due payments lasting beyond 30 days are surcharged with 1%			
PERSONAL LOAN "REWARD" - floating - fixed (at a discount of half a percentage point on your loan rate, applied on each semester, for every year your monthly instalments are paid on time)	12.50%		
	13.20%		
PERSONAL LOAN LOW START-UP - fixed for the first year - floating rate for the remaining loan term	6.00%		
	12.90%		
"NEW NEEDS" PERSONAL LOAN With obligatory 12-month interest-bearing grace period, and monthly interest payments. - fixed-rate for the first year - at the ECB intervention rate thereafter (plus 9.90% margin)	7.90%		
	1.00%		
GREEN LOAN - ECB intervention rate (+ 6.00% margin)	1.00%		
WEIGHT OFF YOUR SHOULDERS		INTEREST RATE	
WEIGHT OFF YOUR SHOULDERS with low instalment for the first year* - floating rate - fixed rate (*) offered with the option of 12 months grace period	8.50%		
	9.20%		
WEIGHT OFF YOUR SHOULDERS transfer of debt from NBG issued consumer loans	10.50%		
WEIGHT OFF YOUR SHOULDERS WITH SECURITIES - ECB's intervention rate (plus margin 1.75%)	1.00%		
SALARY PLUS – PROFESSIONAL PLUS		INTEREST RATE	
At a privileged rate 15% lower than the standard interest rates applicable to: - FAST ACCESS OPEN PERSONAL LOAN - PERSONAL LOAN "REWARD" (floating rate) - WEIGHT OFF YOUR SHOULDERS with low instalment for the first year (floating rate) - WEIGHT OFF YOUR SHOULDERS transfer of debt from NBG issued consumer loans			
FAST-ACCESS OPEN PERSONAL LOAN (floating rate)	0.01 - €15,000	11.86%	
	€15,000.01 - €20,000	11.01%	
	€20,000.01 - €25,000	10.16%	
	over €25,000	7.74%	
PERSONAL LOAN "REWARD" - floating At a discount of half a percentage point on your loan rate, on each semester, for every year your monthly instalments are paid on time	10.63%		
WEIGHT OFF YOUR SHOULDERS with low instalment for the first year - floating rate	7.23%		
WEIGHT OFF YOUR SHOULDERS transfer of debt from NBG issued consumer loans - floating rate	8.93%		

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STUDENT LIFE	INTEREST RATE	
PERSONAL LOAN "STUDENT LIFE" - floating rate - fixed rate Option offered: 12-month interest-bearing grace period, and monthly interest payments	9.95% 10,65%	
LOANS of pension plan "PENSION PLUS" and investment programme "PROVIDING"	INTEREST RATE	
NBG LOAN "PENSION PLUS" / "PROVIDING" (fixed rate)	4.30%	
NBG LOAN "PENSION PLUS" / "PROVIDING" - ECB's intervention rate (plus margin 1.50%)	1.00%	
CAR LOANS VIA NBG BRANCHES	INTEREST RATE	
NEW CAR PURCHASE LOAN - ECB's intervention rate plus margin 6.00%	1.00%	
USED CAR PURCHASE LOAN - ECB's intervention rate plus margin 8.50%	1.00%	
OTHER LOANS	INTEREST RATE	
LOAN AGAINST PLEDGED SECURITIES (fixed rate)	10.75%	
DIRECT, CREDIT CARD-BASED PREPAYMENT OF INTEREST- FREE INSTALMENTS (floating rate)	8.60%	
OVERDRAFT FACILITIES	INTEREST RATE	
CURRENT ACCOUNT (floating)	13.00%	
ETHNOACCOUNT (floating)	11.70%	
SALARY PLUS & PROFESSIONAL PLUS (floating)	11.05%	
STUDENT LIFE (floating) Non interest earning debit balance up to €500 for the first 4 years.	11.00%	
FARMERS PLUS (floating) (plus margin 5.75%)	1M Euribor	
CREDIT CARDS	INTEREST RATE (*)	
	PURCHASES	CASH WITHDRAWALS
GO MASTERCARD / GO VISA	16.17%	17.67%
GO GOLD MASTERCARD	15.62%	17.12%
PLATINUM MASTERCARD	13.12%	14.12%
AB VISA	14.92%	15.92%
AB VISA ELECTRON	15.46%	16.46%
VISA ELECTRON / SMART CARD VISA PAROUSIASI / MY CLUB CARD VISA (IASO)	16.67%	17.67%
EASY BUY ELECTRONIKI ATHINON / BE EXPERT/ ELECTRONET DEAL	17.27%	
CASH WITHDRAWAL CARD "MY CASH"		14,07%
TRANSFER OF BALANCES OF CREDIT CARDS ISSUED BY OTHER BANKS TO NBG CREDIT CARDS (applies to transfers from 1/10/2008) floating	6.90%	

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(*) The conventional interest rates for credit cards, applying as the case may be (for purchases and cash withdrawals), are floating and are set out in the relevant Additional Deeds. The Bank will adjust these interest rates every month in line with the change in the average monthly Euribor of the previous month, rounded to two (2) decimal places. The new interest rates will apply as of the 15th calendar day of every month, commencing on 15/11/2009. Euribor is a reference rate that can easily be accessed at www.euribor.org, the BoG Bulletin of **Conjunctural** Indicators on the website of the Bank of Greece, www.bankofgreece.gr, and on NBG's website, www.nbg.gr. Historical rates are quoted in www.euribor.org.

- The beneficiaries of **"SALARY PLUS"**, **"PROFESSIONAL PLUS"** and **"FARMERS PLUS"** account as well as any members of their families, provided with an additional credit card, are entitled to a discount of 1 percentage point on the interest rates of credit cards (GO MASTERCARD/ GO GOLD MASTERCARD/ GO VISA/ VISA ELECTRON/ "MY CASH").
- The beneficiaries of **"STUDENT LIFE"** account are entitled to a discount of 1,25 percentage points on the interest rates of credit card VISA ELECTRON and 1 percentage point on the interest rates of cash withdrawal card "MY CASH".
- The beneficiaries of **"FAMILY FAST"** account are entitled to a discount of 1 percentage point on the interest rates of credit cards GO MASTERCARD/ GO VISA / VISA ELECTRON / "MY CASH".

CONSUMER LOANS & CREDIT CARDS

- **Charge under law 128/75:** Interest rates for consumer loans, credit cards and "MY CASH" cash card are subject to charge under law 128/75 (0.60%). Excepted are consumer loans and credit cards to residents of islands with population less than 3,100 (as per Law 2703/99) and farmers.
- **Overdue debt:** in principal, interest and charges is subject to the highest default rate, as applicable, (currently 2.5 points higher than the contractual rate applicable), plus charges under law 128/75 (currently 0.60% annually).

MORTGAGE CREDIT NON SUBSIDIZED LOANS	
FIXED INITIAL RATE	INTEREST RATE
ESTIA 3 PRIVILEGED (10-40 years term) <ul style="list-style-type: none"> - fixed rate for 3 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) 	4.50% 3M Euribor
ESTIA 5 PRIVILEGED (5-40 years term) <ul style="list-style-type: none"> - fixed rate for 5 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) 	4.90% 3M Euribor
ESTIA 5 LOW START-UP PRIVILEGED (10 – 40 years term) Payment of interest-only instalments during fixed rate period. <ul style="list-style-type: none"> - fixed rate for the first 5 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) 	4.90% 3M Euribor
ESTIA 1+3 PRIVILEGED (10 – 40 years term) <ul style="list-style-type: none"> - fixed rate for first year - fixed rate for the next 3 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) 	3.60% 4.90% 3M Euribor
ESTIA 1+5 PRIVILEGED (10 – 40 years term) <ul style="list-style-type: none"> - fixed rate for first year - fixed rate for the next 5 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) 	3.60% 4.90% 3M Euribor
ESTIA 10 PRIVILEGED (10-40 years term) <ul style="list-style-type: none"> - fixed rate for 10 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) 	5.40% 3M Euribor
ESTIA 15 PRIVILEGED (15- 40 years term) <ul style="list-style-type: none"> - fixed rate for 15 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) 	5.60% 3M Euribor

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ESTIA 20 PRIVILEGED (20- 40 years term) - fixed rate for 20 years - floating rate for the remaining loan term (plus fixed margin from 2.50%)	5.80% 3M Euribor
LOANS FOR RESTORATION OF HERITAGE/CONSERVATION BUILDINGS ESTIA 3M (25 years term) - fixed rate for 3 years - floating rate for the remaining loan term (plus fixed margin from 2.50%)	4.50% 3M Euribor
FLOATING RATE	INTEREST RATE
ESTIA – MIXED (10-40 years) - floating (plus fixed margin from 2.50%) Provides instalment protection from the 2 nd to the 6 th year of the loan and the option, from the second year onwards, to postpone payment of an instalment (there must be an intervening period of 11 months between 2 postponed instalments).	3M Euribor
ESTIA PRIVILEGED (1-40 years term) - floating rate for the remaining loan term (plus fixed margin from 2.50%)	3M Euribor
ESTIA FREE PRIVILEGE (5-40 years term) - floating rate (plus fixed margin from 4.75%)	3M Euribor
ESTIA LOW START-UP PRIVILEGED (loan term 5-40 years) With option for payment of interest-only instalments for 1/3 of the loan term, subject to a maximum of 5 years. - floating rate (plus fixed margin from 2.50%)	3M Euribor
ETHNOHOUSING - floating rate	5.15%
HOUSING SAVINGS LOANS ESTIA 3M - floating rate (plus fixed margin from 2.50%)	3M Euribor

MORTGAGE CREDIT SUBSIDIZED LOANS	
FIXED INITIAL RATE	INTEREST RATE
ESTIA 1 PRIVILEGED, SUBSIDIZED BY THE GREEK STATE (16-40 years term) - fixed rate for the 1 st year - floating rate (ECB's intervention rate) for the remaining loan term (plus margin from 2.50%)	4.00% 3M Euribor
ESTIA 10 PRIVILEGED, SUBSIDIZED BY THE GREEK STATE (20-40 years term) - fixed rate for 10 years - floating rate (ECB's intervention rate) for the remaining loan term (plus margin from 2.50%)	5.40% 3M Euribor
ESTIA 10 FOR FARMERS Fixed Rate (20-40 years term) - for the first 10 years fixed interest rate - for the remaining loan term floating rate (plus margin from 2.50%)	5.40% 3M Euribor
LOANS FOR RESTORATION OF HERITAGE/CONSERVATION BUILDINGS ESTIA 3M - fixed rate for 3 years - floating rate for the remaining loan term (plus fixed margin from 2.50%)	4.50% 3M Euribor
FLOATING RATE	INTEREST RATE
FARMERS ESTIA SUBSIDIZED BY THE GREEK STATE (20-40 years term) - floating (plus margin from 2.50%)	3M Euribor

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HOUSING SAVINGS LOANS SUBSIDIZED BY THE GREEK STATE ESTIA 3M - floating rate (plus fixed margin from 2.50%)	3M Euribor
SUBSIDIZED LOANS BY THE GREEK STATE AND W.H.O.* (2005) CAT. A - floating ECB's intervention rate (plus margin 1.40%)	1.00%
SUBSIDIZED LOANS BY THE GREEK STATE AND W.H.O.* (2005) CAT. B - floating ECB's intervention rate (plus margin 1.40%)	1.00%
SUBSIDIZED LOANS BY W.H.O.* (2005) CAT. C - floating ECB's intervention rate (plus margin 1.40%)	1.00%
SUBSIDIZED LOANS BY W.H.O.* (2005) CAT. D - floating ECB's intervention rate (plus margin 1.40%)	1.00%

(*) W.H.O.: Worker's Housing Organisation

MORTGAGE CREDIT
<ul style="list-style-type: none"> - 3M Euribor: The three-month interbank rate in Euro, as it stands 2 business days before commencement of the interest-posting period for each installment. If 3M Euribor is lower than ECB's intervention rate, then ECB's intervention rate applies - Floating E.C.B. rate: intervention rate set by the European Central Bank - Charge under law 128/75: Interest rates of all loans are subject to charge under law 128/75 (currently 0.12%), except for ESTIA FREE PRIVILEGE which is subject to a corresponding charge of 0.60%.

HOUSING LOANS IN CHF NON SUBSIDIZED	
FIXED RATES	INTEREST RATE
ESTIA 1+3 CHF (10-30 years) - fixed rate for first year - fixed rate for the next 3 years - floating rate for the remaining loan term (plus fixed margin from 2.50%)	2.95% 4.00% CHF 1M-Libor
ESTIA 1+5 CHF (10-30 years) - fixed rate for first year - fixed rate for the next 5 years - floating rate for the remaining loan term (plus fixed margin from 2.50%)	2.95% 4.30% CHF 1M-Libor
ESTIA 1+3 CHF PROTECTION (10-30 years) - fixed rate for first year - fixed rate for the next 3 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) Protection of payment instalment level The loan instalment level is protected from charges in the CHF/euro exchange rate the first 4 years of repayment.	3.15% 4.20% CHF 1M-Libor
ESTIA 1+5 CHF PROTECTION (10-30 years) - fixed rate for first year - fixed rate for the next 5 years - floating rate for the remaining loan term (plus fixed margin from 2.50%) Protection of payment instalment level The loan instalment level is protected from charges in the CHF/euro exchange rate the first 6 years of repayment.	3.15% 4.50% CHF 1M-Libor



DEPOSIT AND LOAN INTEREST RATES

FLOATING RATE	INTEREST RATE
ESTIA CHF - FLOATING RATE (10-30 years) - floating rate (plus fixed margin from 2.50%)	CHF 1M-Libor
ESTIA CHF PROTECTION - FLOATING RATE (10-30 years) - floating rate for the <u>first 4 years</u> (plus fixed margin from 2.50%) plus additional cost – today 0.20%) - floating rate for the <u>remaining loan term</u> (plus fixed margin from 2.50%)	CHF 1M-Libor CHF 1M-Libor
Protection of payment instalment level The loan instalment level is protected from charges in the CHF/euro exchange rate the first 4 years of repayment.	
CHF 1M – Libor: The one-month interbank rate in CHF, as it stands 2 business days before commencement of the interest-posting period for each instalment	

BUSINESS CREDIT	
PROFESSIONALS AND SMEs	
FINANCING FOR WORKING CAPITAL	INTEREST RATE
OPEN BUSINESS PLAN - floating rate as applicable to financing for working capital	6.85%
FINANCING FOR WORKING CAPITAL - floating rate	6.85%
OVERDRAFT FINANCING - floating rate, as applicable to financing for working capital	6.85%
FINANCING FOR LONGER TERM WORKING CAPITAL - floating rate, as applicable to financing for working capital - fixed rate for 3 years	6.85% 5.75%
FINANCING FOR FIXED INSTALLATIONS AND EQUIPMENT	INTEREST RATE
FINANCING FOR FIXED INSTALLATIONS AND EQUIPMENT - floating rate, as applicable to financing for fixed installations - fixed rate for 3 years	6.85% 5.75%
BUSINESS MULTILOAN "DEVELOPMENT" - floating rate, as applicable to financing for fixed installations	6.85%
BUSINESS MULTILOAN / NBG DEVELOPMENT LOAN-3 - fixed rate for 3 years	5.75%
BUSINESS MULTILOAN / NBG DEVELOPMENT LOAN-5 - fixed rate for 5 years	5.85%
BUSINESS MULTILOAN / NBG DEVELOPMENT LOAN-7 - fixed rate for 7 years	5.95%



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BUSINESS MULTILOAN "DEVELOPMENT" - floating rate for 1 month - floating rate for 3 months - floating rate for 6 months (For loans over €100.000 secured by collateralisation of realty or chattel i.e. pledged funds)	1M Euribor* 3M Euribor* 6M Euribor*
DIRECT, CREDIT CARD-BASED PREPAYMENT OF INTEREST- FREE INSTALMENTS - floating rate (without margin)	8.60%
LARGE ENTERPRISES	
FINANCING FOR WORKING CAPITAL	INTEREST RATE
FINANCING FOR WORKING CAPITAL - floating rate	7.50%
OVERDRAFT FACILITIES - floating rate, as applicable to financing for working capital	7.50%
FINANCING FOR FIXED INSTALLATIONS AND EQUIPMENT	INTEREST RATE
FINANCING FOR FIXED INSTALLATIONS AND EQUIPMENT - floating rate	7.75%

BUSINESS CREDIT
<ol style="list-style-type: none"> 1. Interest rate margins: Interest rates of loans for businesses & SMEs are surcharged with an interest rate margin up to 4.75%. Interest rates for Large Enterprises are surcharged with negotiable margins. No interest rate margin is applied for "Direct Credit Card-Based Prepayment of Interest-Free Installments". 2. Charges under law 128/75: Loan rates are subject to charges under law 128/75, as the case may be. 3. Interest posting: Loan interest is posted biannually (30 June, 31 December), unless otherwise agreed. 4. Calculation of interest: Interest on non-amortized loans is calculated on an actual /360 day basis. 5. Overdue interest rate: The default rate is determined pursuant to the Bank of Greece Governor's Act 2393/96 and applicable as of the first day a loan is in arrears. Interest is posted biannually. <p>* 1M/ 3M/ 6M Euribor: The one/three/six-months interbank rates respectively in Euro, as they stand 2 business days before commencement of the interest-posting period for each instalment. If any of the above mentined rates is lower than ECB's intervention rate, then ECB's intervention rate applies</p>