

Press Release



Citibank announces the interest rates for November 2009.

LENDING RATES IN EURO		
	OCTOBER	NOVEMBER
1. BUSINESS LOANS -REFERENCE RATES		
a. Citibank Minimum Base rate :	4,95%	4,92%
b. Citibank Base rate :	5,84%	5,81%
c. Citibank Prime rate :	4,84%	4,81%
d. Citibank Business rate :	8,34%	8,31%
2. BUSINESS LOANS -REFERENCE RATES IN FOREIGN CURRENCY:		
a. US DOLLARS:	2,76%	2,75%
b. YEN:	2,84%	2,81%
c. ENGLISH POUNDS:	3,12%	3,17%
d. SWISS FRANCS:	2,78%	2,75%
**The final business rates depend on the refence rate and the spread (0.5% - 3,5%) which is negotiable.		
3. SECURED MORTGAGE LOANS FOR PURCHASE / REPAIR:		
a. WITH VARIABLE INTEREST RATE (linked to 6 month Euribor) : from 15,000 – 1,000,000 euros (based on Loan to Value)	2,56%-3,16%	2,38%-2,98%
b. WITH VARIABLE INTEREST RATE (linked to 1 month Euribor) : from 15,000 – 1,000,000 euros (based on Loan to Value)	2,24%-2,84%	2,23%-2,83%
4. HOME EQUITY LOANS WITH VARIABLE INTEREST RATE (linked to Euribor) for amounts : from 10,000 – 100,000 euros		
	3,94%	3,93%
5.PERSONAL INSTALLMENT LOANS SECURED WITH TIME DEPOSITS (FOR AMOUNTS 20.000 – 500.000 euros & tenor 12 - 144 months) Variable interest rate (inked to 6 month Euribor)		
	2,76%	2,58%
"The above mentioned rates do not include the contribution of Law 128/75, which is to be added where necessary as provided by law."		

DEPOSITS

DEPOSIT TYPE (amounts in euro)

1. Citi Easy II (Current Account for card's payment)

Over 15.000	0,10%	0,10%
10.000-15.000	1,30%	1,00%
500-10.000	1,50%	1,00%
0-500	0,00%	0,00%

2. Easypay (Savings Account with tiered interest rate, monthly interest payments & two standard DEKO payments prerequisite)

Over 10.000	1,00%	1,00%
0-10.000	3,00%	2,50%