

EXTRACT FROM THE DECISION ON INTEREST RATES OF RAIFFEISENBANK AUSTRIA D.D.
RETAIL BANKING OFFER

 Applicable as of 15th April 2022

| No. | Type of loan | Currency | Interest rate | Type of interest rate* | Applicable as of |
|-------------------------------|--|----------|---------------|---|------------------|
| 2. RETAIL LOANS | | | | | |
| 2.1. HOUSING LOANS | | | | | |
| 2.1.1. | Housing loans for purchase, construction, completion, construction of additional annex, reconstruction and refinancing | EUR | 3.00% | fixed first 60 mth, then variable (12M EURIBOR+3.70%) | 01.02.2022 |
| | | EUR | 3,70% | fixed first 120 mth, then floating (12M Euribor+3,70%) | 01.02.2022 |
| | | EUR | 3,80% | fixed first 180 mth, then floating (12M Euribor+3,70%) | 01.02.2022 |
| | | EUR | 4,45% | fixed 60 mth – for loans in repayment, contracted in 2002 and 2003 and with the option of selecting a fixed interest rate every 5 years | 1/7/2017 |
| 2.1.2. | Housing loans for reconstruction | EUR | 3,00% | fixed first 60 mth, then variable (12M EURIBOR+4.59%) | 01.02.2022 |
| | | EUR | 3,70% | fixed first 120 mth, then floating (12M Euribor+3,70%) | 01.02.2022 |
| | | EUR | 3,80% | fixed first 180 mth, then floating (12M Euribor+3,70%) | 01.02.2022 |
| 2.1.3. | Subsidized mortgage loans according to Mortgage Loan Subsidy Act | EUR | 1,99% | fixed for the entire period of subsidy duration + 2 years, than floating (12M EURIBOR+2,86%) | 23.02.2022. |
| | | HRK | 2,49% | fixed for the entire period of subsidy duration + 2 years, than floating (12M TZMF+2,98%) | 23.02.2022. |
| 2.2. NON-PURPOSE LOANS | | | | | |
| 2.2.1. | Non-purpose loans – regular offer | | | | |
| 2.2.1.1. | Non-purpose loans in HRK – primary clients/ clients in the process of routing their income to an RBA account | | | | |
| | Non-purpose loans with term 36-120 mth | HRK | 5,66%-6,10% | Fixed | 15.02.2022 |
| 2.2.1.2. | Non-purpose loans in HRK – other clients | | | | |
| | Non-purpose loans with term 36-84 mth | | 5,96%-6,40% | fixed | 15.02.2022 |

| | | | | | |
|-------------|--|------------|--|-------|-------------|
| 2.2.1.3. | Non-purpose loans in EUR – primary clients/ clients in the process of routing their income to an RBA account | | | | |
| | Non-purpose loans with term 36-120 mth | EUR | 5,66%-6,10% | fixed | 7.3.2022. |
| 2.2.1.4. | Non-purpose loans in EUR – other clients | | | | |
| | Non-purpose loans with term 36-84 mth | EUR | 5,96%-6,40% | fixed | 7.3.2022. |
| 2.2.2. | Non-purpose loans in EUR – special offer | | | | |
| 2.2.2.1. | Non-purpose loans in EUR – primary clients/ clients in the process of routing their income to an RBA account | | | | |
| | Non-purpose loans with term 36-120 mth | EUR | 4,80% | Fixed | 01.02.2022 |
| 2.2.2.2. | Non-purpose loans in EUR – other clients | | | | |
| | Non-purpose loans with term 36-84 mth | EUR | 5,30% | Fixed | 01.02.2022 |
| 2.2.3. | Lombard loan based on pledge of savings deposit | EUR USD | 250 bps higher than the interest rate on deposit | fixed | 1/2/2016 |
| 2.2.4. | Lombard loan based on pledge of securities for Private banking clients | EUR | 3,00% | fixed | 1/7/2017 |
| | | HRK | 4,00% | | |
| 2.2.5. | Non-purpose loan – model for pensioners | | | | |
| 2.2.5.1. | Non-purpose loan – model for pensioners - primary clients and other clients | HRK | 5,66%-6,10% | fixed | 15.02.2022. |
| 2.3. | TOURIST LOANS | EUR | 4,00% | fixed | 15.04.2022. |

NOTES

The following parameters are used to calculate floating interest rate:

- for loans in EUR, applied parameter 12M EURIBOR quoted on 30.12.2021 at -0.50 p.b.
- for subsidized mortgage loan - 12M TZMF quoted on 18/01/2022 at 0.01% and 12M EURIBOR quoted on 20/1/2022. at -0,46%.

INTEREST RATE BONUS

To a client who route their regular income to an RBA account, the Bank may approve a bonus on the housing loans interest rate (items 2.1.1. and 2.1.2.). From 1st of July 2017 the bonus system is also applied to 5 year fixed interest rates, for loans in repayment contracted in 2002 and 2003, and with the option of selecting a fixed interest rate every 5 years.

The Bank may also approve other types of bonuses for an individual loan agreement.

In case the Bank approve a bonus, it shall be valid for one reference period.

2.6. TACIT OVERDRAFTS UNDER FLEXI CURRENT ACCOUNTS AND FLEXI PLUS AND PREMIUM PACKAGES

2.6.1. Tacit overdrafts under Flexi current accounts:

| 2.6.1.1. Tacit overdraft under Flexi current accounts for payment of salary | | | | 8,24% |
|---|--|--|-----------------------|------------------|
| 2.6.1.2. Tacit overdraft under Flexi current accounts for payment of pension | | | | 8,24% |
| 2.6.2. Tacit overdrafts under FlexiPLUS and Premium packages: | | | | |
| 2.6.2.1. Tacit overdrafts under FlexiSTART, FlexiIDEAL, FlexiFIT, FlexiGOLD, FlexiPREMIUM, FlexiPREMIUM PLUS, FlexiLINK, FlexiSPECIJAL, FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM packages for payment of salaries and pensions | | | | 8,24% |
| 2.6.2.2. Tacit overdrafts under FlexiSENIOR packages for payment of pensions | | | | 8,24% |
| 2.7. Frame facilities under Flexi current accounts and FlexiPLUS and Premium packages | | | | |
| 2.7.1. Frame facilities under Flexi retail current accounts | | | | |
| 2.7.1.2. Frame facilities under other types of Flexi retail current accounts | | | | 7,20% |
| 2.7.1.3. Frame facilities under Flexi current accounts of pension beneficiaries | | | | 7,20% |
| 2.7.2. Frame facilities under FlexiPLUS and Premium packages | | | | |
| 2.7.2.2. Frame facilities under FlexiSTART. FlexiIDEAL. FlexiFIT, FlexiSENIOR. FlexiGOLD. Flexi PREMIUM, FlexiPREMIUM PLUS, FlexiLINK, FlexiSPECIJAL and FlexiSPECIJAL PLUS, PremiumSILVER, PremiumGOLD and PremiumPLATINUM packages | | | | 7,20% |
| No. | Type of loan | Interest rate | Type of interest rate | Applicable as of |
| 2.8. | Use of RBA Personal revolving credit cards - Mastercard and Visa | | | |
| 2.8.1. | Interest on the remaining debt | 7,25% | fixed | 01/01/2022 |
| 2.9. | Interest for instalment purchase by RBA personal credit cards | | | |
| 2.9.1. | Instalment purchase with RBA personal credit cards | Interest-free | | |
| 2.10. | Credit Card Micro Loan Interest | | | |
| 2.10.1. | Micro loan on credit card | 7,20% | fixed | 01/01/2022 |
| 4. INTEREST AT MATURITY | | | | |
| On due, disputed and doubtful claims in kuna and foreign currency and non-purpose loan utilization | | In the amount of the legal default interest rate | | |
| 5. INTERCALATE INTEREST | | | | |
| In the amount of the regular interest rate for the respective loan type from this Extract. | | | | |
| 6. INTEREST ON INTEREST | | | | |
| In retail banking operations the default interest calculation basis consisted of the principal due and the regular interest until 31.12.2005. and afterwards only by the principal. whereas in other credit financing areas the default interest calculation basis consists of the principal and other expenses. The calculated interest is clearly registered for the doubtful claims (until the payment day or the dispute settlement day.) | | | | |
| INTEREST RATES ON SAVINGS OF DOMESTIC AND FOREIGN PRIVATE INDIVIDUALS | | | | |
| 1.1. Sight assets of domestic and foreign private individuals | | | Interest rate | |
| 1.1.1. | Kuna sight savings deposits (kuna savings book) As of 01/01/2015 it is not possible to contract kuna sight savings deposit. | | 0.01% | |
| 1.1.2. | Kuna sight saving account | | | |
| | Amount in HRK | | | |
| | To 10,000.00 | | 0.02% | |
| | From 10,000.01 to 250,000.00 | | 0.02% | |
| | From 250,000.01 to 500,000.00 | | 0.02% | |
| | From 500,000.01 | | 0.02% | |

| | |
|--|----------------------|
| As of 26/04/2021 it is not possible to contract kuna sight saving account. | |
| 1.1.3. Assets in current and kuna giro account | 0.01% |
| 1.1.4. Foreign currency sight savings deposit (FX savings book) As of 01/01/2015 it is not possible to contract foreign currency sight savings deposit. | All currencies 0.01% |
| 1.1.5. Foreign currency account and giro account | All currencies 0.01% |

2.1. Time savings deposits of domestic and foreign private individuals

As of 01/09/2013 the PI time savings deposits will be contracted only at a fixed interest rate and the savings deposit will be agreed for a term of 36 months at most with regard to the time deposit currency.

If a non-purpose savings deposit with multiple down-payments or a savings deposit with premium was agreed at a fixed interest rate. then for all the down-payments to the respective savings deposit fixed interest rates will apply.

If a non-purpose savings deposit with multiple down-payments or a savings deposit with premium was agreed at a variable interest rate (time deposited before 01/09/13). then for all the down-payments made by the due date to the respective savings deposit variable interest rates will apply.

For time savings deposits made before 01/09/13. at a variable interest rate with automatic renewal. upon renewal the fixed interest rate valid as on the date of the time savings deposit agreement renewal will be applied for the agreed term with regard to the time deposit currency, term and amount.

Calculation of time deposit term:

- over 1 month: calendar 1 month + 1 day
- over 3 months: calendar 3 months + 1 day
- over 6 months: calendar 6 months + 1 day
- over 12 months: calendar 12 months + 1 day
- over 24 months: calendar 24 months + 1 day
- over 36 months: calendar 36 months + 1 day

RULES FOR EARLY TERMINATION OF NON-PURPOSE FIXED-TERM SAVINGS DEPOSIT

A time deposit can be terminated early.

In case of early termination of **a non-purpose term savings deposit with variable interest rate and one-time payment option**. with or without the agreed automatic renewal of term period, regardless of whether the early termination is done in the first agreed period or after the automatic prolongation of the term period. the following is approved:

- a vista interest rate, depending on term savings deposit currency, for assets in the current, giro and FX account, valid as on the day of time deposit termination. in case the realized time deposit term is less than 6 months
- interest for the achieved term period if the achieved term period is over 6 months

In case of early termination of **a non-purpose term savings deposit with fixed interest rate and one-time payment option**, with or without the agreed automatic renewal of term period, the following is approved:

- a vista interest rate, depending on term savings deposit currency, for assets in the current. giro and FX account, valid on the termination date, if the achieved term period is less than 6 months, regardless of whether the early termination is done in the first agreed period or after the automatic prolongation of the term period
- if the achieved term period exceeds 6 months and the early termination is done in the first agreed period. the fixed interest rate on non-purpose term savings deposits with one time payment for the achieved term period, which is valid on the day of time deposit termination, if the said interest rate is lower than the agreed fixed interest rate, i.e. the agreed fixed interest rate. if the fixed interest rate on term savings deposits for the achieved term period, valid on the day of time deposit termination, exceeds the agreed fixed interest rate;
- if the achieved term period exceeds 6 months. and the savings deposit contains an automatic prolongation of term period and the early termination is done after the automatic term prolongation. the fixed interest rate on time deposits for the achieved term period which was valid on the day of time deposit termination, shall be approved, if the said interest rate is lower than the agreed fixed interest rate, i.e. the agreed fixed interest rate if the fixed interest rate on time deposits for the achieved term period, valid on the day of time deposit termination. exceeds the agreed fixed interest rate.

For savings deposit **in currencies for which the Decision on Interest Rates does not define the interest rate**, in case of an early termination of time deposit, a vista interest rate valid on the termination date of savings deposit will be approved.

In case of early termination of a **non-purpose fixed-term savings deposit with multiple payment option**, apply the same rules as for early termination of the savings deposit with one-time payment **for every individual payment separately**.

The achieved term/payment period means the period from the date of making the fixed-term savings deposit/payment until the early termination date, i.e. from the date of the last non-purpose fixed-term savings deposit/payment renewal, if the deposit was extended. until the early termination date.

In case of early termination of **non-purpose term savings deposit with premium** (new premium savings which shall be arranged as of 01/04/2011), apply the same rules for approving the interest rate and charging the fee as for early termination of term savings deposit with multiple payment option.

In case of early termination of **non-purpose term savings deposit with premium made prior to 01/04/2011:**

- if the time deposit is in **HRK**, the interest is approved in the amount of interest rate on non-purpose time deposits in HRK, made with variable interest rate to a period exceeding 10 days, i.e. a vista interest, established for current and giro account in HRK, if the achieved term period is 10 days or shorter;
- if the savings deposit is **in HRK with currency clause tied to EUR**, the interest is approved in the amount of variable interest rate on non-purpose time deposits in HRK with currency clause tied to EUR, valid for the first interest rate bucket (lowest term amount) and the lowest term amount, i.e. a vista interest established for FX savings account in EUR, if the achieved term period is 30 days or shorter;
- if the savings deposit is **in EUR and USD**, the interest is approved in the amount of variable interest rate on non-purpose time deposits in USD and EUR, valid for the first interest rate bucket (the lowest term amount) and the lowest term amount, i.e. a vista interest established for the FX savings account in EUR and USD, if the achieved term period is 30 days or shorter.

In case of early termination of term savings deposit with premium, the premium is not recognised (this refers to all agreed premium savings deposits regardless of when they were contracted).

The early time savings deposit termination fee is not charged when the Client's a vista interest rate is recognised in case of early termination.

In case of early termination of deposit, when the interest for the achieved term period is approved to the client, the fee is paid in accordance with the Decision on Service Fees.

The fee for early termination of the savings deposit with multiple payments shall not be charged if the a vista interest is approved for the first payment.

In case of early termination of the savings deposit with multiple payments. when the interest for the achieved fixed-term period is approved to the client on the occasion of making the first payment, the fee is paid in accordance with the Bank Decision on Service Fees.

In case of early termination of the guarantee deposit and the time deposit for purpose savings, the interest rate established in the Bank's Decision on Interest Rates is approved. The fee for early termination of the time deposit is paid according to the Decision on Service Fees. In case of early termination of the time deposit, the agreed bonus of the interest rate is not approved.

In case of early termination of **the deposit amount from the savings and insurance package «Osigurane kombinirke»**, the client shall lose the right to the fixed bonus on the interest rate, and the same rules for approving the interest and collection of fee shall be applied as for the early termination of the savings deposit with a one-time payment option.

In case of early termination of **the deposit amount from the savings and insurance package «Moderne kombinirke»**, the client shall lose the right to the fixed bonus on the interest rate, and the same rules for approving the interest and collection of fee shall be applied as for the early termination of the savings deposit with a one-time payment option.

In case of early termination of **the deposit amount from the savings and investment package «Srebrne kombinirke»**, the client shall lose the right to the fixed bonus on the interest rate, and the same rules for approving the interest and collection of fee shall be applied as for the early termination of the savings deposit with a one-time payment option.

If annuity interest rate payment was agreed for the term savings deposit which is terminated early (payment of the interest rate before the term savings deposit maturity date), upon the early termination correction/recalculation of the interest rate will be made. If the amount of the annuity interest rate payment is higher than the amount of the interest rate which is recognised, the principal of the term savings deposit will be reduced for the difference in the interest rate amounts.

2.1.1. KUNA TERM SAVINGS DEPOSITS MADE FOR A FIXED PERIOD WITHOUT A SPECIAL PURPOSE

The possible period for contracting time deposits in kuna with a fixed interest rate is over 24 months. The HRK savings deposits at a fixed interest rate cannot be arranged with the option of automatic renewal of the time deposit agreement.

In case the savings deposit in kuna with fixed interest rate has been agreed upon with the option of automatic renewal of time deposit agreement, at the moment of agreement renewal applies the fixed interest rate for the respective maturity in keeping with terms and conditions which are effective at the moment of agreement renewal.

In case the savings deposit was agreed earlier with a fixed interest rate for a period of over 36 months with the option of automatic renewal of the time deposit agreement, at the moment of renewal a fixed interest rate for a period of 24 months will be applied in accordance with the conditions valid at the moment of the renewal.

Deposits at the fixed interest rate with one-time payment

| Savings deposit amount in kuna | over 10 to 30 days* | over 1 mth. ** | over 3 mth. *** | over 6 mth. *** | over 12 mth.**** | over 24 mth. |
|--------------------------------|---------------------|----------------|-----------------|-----------------|------------------|--------------|
| From 40,000.00 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |

*as of 01/03/2011 this maturity cannot be arranged

** as of 02/05/2017 this maturity cannot be arranged

*** as of 01/07/2019 this maturity cannot be arranged

****as of 02/02/2021 this maturity cannot be arranged

*Interest rates for over 1 month term are applicable to the time deposits contracted before 02/05/2017 and to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 1 month, and shorter than 3 months.

***Interest rates for over 3 and 6 months term are applicable to the time deposits contracted before 01/07/2019 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

****Interest rates for over 12 months term are applicable to the time deposits contracted before 02/02/2021 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

Minimum amount for the first payment is HRK 40.000.00

Possible fixed-term period is **over 24 months**.

2.1.2. Foreign currency term savings deposits made for a fixed period and without a special purpose

Foreign currency term savings deposits are agreed at a **fixed interest rate**. Term savings deposits can be contracted for a fixed term without possibility of automatic rollover of the agreement.

The **possible period** for contracting the term savings deposits at a fixed interest rate in currencies EUR and AUD is over **24** months.

The **minimum period** for contracting the term savings deposits at a fixed interest rate in currency USD is over **12** months.

The **maximum period** for contracting the term savings deposits at a fixed interest rate in currency USD is **36** months.

In case the savings deposit in kuna with fixed interest rate has been agreed upon with the option of automatic renewal of time deposit agreement, at the moment of agreement renewal applies the fixed interest rate for the respective maturity in keeping with terms and conditions which are effective at the moment of agreement renewal.

For the foreign currency term savings deposits arranged earlier at a fixed interest rate for a period of over 24 months with the option of automatic time deposit agreement renewal, at the moment of renewal, the interest rates equal to the fixed interest rates for the foreign currency non-purpose term savings deposit for the same currency, amount and maturity of over 24 months will be applied, in accordance with the terms and conditions valid at the moment of renewal.

DEPOSITS WITH ONE-TIME PAYMENT

| | FIXED INTEREST RATES | | | | |
|-------------------------------|----------------------|-----------------|-----------------|------------------|--------------|
| Savings deposit amount in EUR | Over 1 mth. * | over 3 mth. ** | over 6 mth. ** | over 12 mth.**** | over 24 mth. |
| From 5,000.00 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| Savings deposit amount in USD | over 1 mth. * | over 3 mth. *** | over 6 mth. *** | over 12 mth. | over 24 mth. |
| From 870.00 | 0.02 | 0.02 | 0.02 | 0.10 | 0.10 |
| Savings deposit amount in AUD | over 1 mth. * | over 3 mth. *** | over 6 mth. *** | over 12 mth.**** | over 24 mth. |
| From 8,000.00 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |

*Interest rates for over a 1 month term are applicable to time savings deposits contracted before 02/05/2017 and to the existing deposits with the automatic agreement renewal clause for the specified term.

**as of 01/07/2019 this maturity cannot be arranged for EUR currency time deposits

Interest rates for over 3 and 6 months term in EUR currency are applicable to the time deposits contracted before 01/07/2019 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

***as of 07/09/2020 this maturity cannot be arranged for USD and AUD currencies time deposits

Interest rates for over 3 and 6 months term in USD and AUD currencies are applicable to the time deposits contracted before 07/09/2020 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

****as of 02/02/2021 this maturity cannot be arranged for EUR and AUD currencies time deposits

Interest rates for over 12 months term in EUR and AUD currencies are applicable to the time deposits contracted before 02/02/2021 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

DEPOSITS WITH MULTIPLE PAYMENTS

| | FIXED INTEREST RATES | | | | |
|-------------------------------|--|----------------|----------------|--------------|--------------|
| Savings deposit amount in USD | over 1 mth. * | over 3 mth. ** | over 6 mth. ** | over 12 mth. | over 24 mth. |
| From 450.00 | 0.02 | 0.02 | 0.02 | 0.10 | 0.10 |
| | Interest rates for subsequent payments | | | | |

*Interest rates for over a 1 month term are applicable to time savings deposits contracted before 02/05/2017 and to the existing deposits with the automatic agreement renewal clause for the specified term.

**as of 07/09/2020 this maturity cannot be arranged for USD currency time deposits

Interest rates for over 3 and 6 months term in USD currency are applicable to the time deposits contracted before 01/07/2019 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

Every separate payment into deposit has its own interest rate, which is defined by the period remaining until the deposit maturity and the total deposit amount. Minimum amount for the first payment is **450.00 USD**.

2.1.3. Non-purpose term guarantee deposit of private individuals

| | Interest rates |
|--|----------------|
| | |

| | |
|---|---|
| 2.1.3.1. Term guarantee deposit for obtaining a loan for housing purposes or for purchase of business premises: a) in EUR b) in USD c) in HRK | 0.05% 0.50% 0.10% |
| 2.1.3.2. Early termination of term guarantee deposit for obtaining a loan for housing purposes or for purchase of business premises | Interest rate on sight assets valid for the deposit currency on the termination date. i.e. the agreed interest rate if the interest rate on sight assets is higher than the agreed interest rate |
| 2.1.3.3. Term guarantee deposit for obtaining a non-purpose lombard loan with pledge of the savings deposit | Interest rate for non-purpose fixed-term savings deposits, in keeping with this Decision |
| 2.1.3.4. Early termination in full and/or in part) of term guarantee deposit from item 2.1.3.3. hereof | Agreed interest rate for the achieved term period |
| 2.1.3.5. Term guarantee deposit with currency clause in EUR for obtaining a loan for purchase of house/flat and house construction with fixed interest rate for 5 years | 0.5% fixed |
| 2.1.3.6. Early termination of term guarantee deposit with currency clause in EUR for obtaining a loan for purchase of house/flat and house construction with fixed interest rate for 5 years | Interest rate on sight assets valid for the deposit currency on the termination date. i.e. the agreed interest rate if the interest rate on sight assets is higher than the agreed interest rate |
| 2.1.3.7. Guarantee deposit for limit approval on personal credit card | depending on the currency and amount of the deposit as well as term period |
| 2.1.3.8. Early termination of term guarantee deposit for limit approval on personal credit card | Interest rate in keeping with terms and conditions from the Decision on non-purpose fixed-term savings deposits |
| 2.1.3.9. Guarantee deposit for other transactions and purposes | In keeping with special decisions made for every transaction separately |
| 2.1.3.10. Early termination of term guarantee deposit for other transactions and purposes | In keeping with special decisions for every separate transaction (if this has not been defined by a special decision. it will be operated in accordance with terms and conditions from the Decision on non-purpose fixed-term savings deposits whereby the approved interest rate cannot be higher than the agreed interest rate) |
| 2.1.3.11. Termination of guarantee deposit from item 2.1.3.1, 2.1.3.3. and 2.1.3.5. after the loan has been regularly settled. and the time deposit has been made for the period which ends after the maturity of the last annuity of the loan referred to in item 2.1.3.1, 2.1.3.3. and 2.1.3.5. | Interest rate agreed for the achieved term period |
| 2.1.3.12. Partial termination of guarantee deposit from item 2.1.3.1, 2.1.3.3. and 2.1.3.5. at the request of Credit Risk Management Division. to settle overdue debts on credit from the point 2.1.3.1, 2.1.3.3. and 2.1.3.5. | Interest rate agreed for the achieved term period |

2.1.4. Term savings deposits of private individuals which are no longer in the offer

2.1.4.1. Term Savings Deposits with Variable Interest Rate (agreed before 01/09/2013)

The mentioned interest rates are applied for the existing term savings deposits at a variable interest rate and for early termination of term savings deposits, when, in accordance with the rules for early termination stipulated herein, a variable interest rate for non-purpose term savings deposits is recognised.

Interest rates refer to the term savings deposits with no automatic renewal since 01/09/2013.

At the moment of renewing a term savings deposit that was agreed before 01/09/2013 with a variable interest rate and automatic renewal, the fixed interest rate valid as on the day of the term savings deposit renewal for the agreed term, depending on the currency, term and amount, is applied.

Term savings deposits in kuna with variable interest rate with one-time payment

As of 01/01/2011 it is not possible to contract a kuna savings deposit at a variable interest rate.

To savings deposits which have been agreed upon prior to 01/01/2011 at variable interest rate apply the following interest rates:

- over 10 days 1.50%
- over 1 month 2.10%
- over 3 months 2.70%
- over 6 months 3.35%
- over 12 months 3.70%

To deposits which have been agreed upon earlier at variable interest rate on the period of over 12 months, apply the interest rates for the maturity over 12 months.

Term savings deposits in foreign currency with variable interest rate

As of 01/09/2013 it is not possible to contract savings deposit at a variable interest rate.

For savings deposits agreed before 01/09/2013 at a variable interest rate. the following interest rates will be applied:

SAVINGS DEPOSITS WITH ONE-TIME PAYMENT

| | variable interest rates | | | | | |
|-------------------------------|-------------------------|-------------|-------------|--------------|-------------|--------------|
| Savings deposit amount in EUR | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 1,000.00 to 2,500.00 | 1.00 | 1.90 | 2.20 | 2.45 | 2.55 | 2.55 |
| From 2,500.01 to 5,000.00 | 1.20 | 2.00 | 2.30 | 2.55 | 2.65 | 2.65 |
| From 5,000.01 to 10,000.00 | 1.30 | 2.05 | 2.40 | 2.65 | 2.75 | 2.75 |
| From 10,000.01 to 25,000.00 | 1.40 | 2.10 | 2.55 | 2.75 | 2.85 | 2.85 |
| From 25,000.01 to 50,000.00 | 1.50 | 2.20 | 2.60 | 2.80 | 2.90 | 2.90 |
| From 50,000.01 | 1.70 | 2.30 | 2.65 | 2.85 | 2.95 | 2.95 |
| Savings deposit amount in USD | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 870.00 to 8,700.00 | 1.20 | 1.60 | 1.85 | 1.95 | 2.10 | 2.10 |
| From 8,700.01 to 43,500.00 | 1.50 | 1.80 | 2.15 | 2.20 | 2.25 | 2.25 |
| From 43,500.01 | 1.60 | 1.90 | 2.40 | 2.40 | 2.45 | 2.45 |
| Savings deposit amount in CHF | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 1,500.00 to 37,000.00 | 0.20 | 0.30 | 0.40 | 0.60 | 0.70 | 0.70 |
| From 37,000.01 to 74,000.00 | 0.25 | 0.35 | 0.45 | 0.90 | 1.00 | 1.00 |
| From 74,000.01 | 0.30 | 0.40 | 0.50 | 1.00 | 1.10 | 1.10 |
| Savings deposit amount in AUD | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 1,600.00 to 80,000.00 | 2.25 | 2.25 | 2.25 | 2.25 | 2.25 | 2.25 |
| From 80,000.01 | 2.50 | 2.50 | 2.50 | 2.50 | 2.50 | 2.50 |
| Savings deposit amount in CAD | over | over | over | over | over | over |

| | 1 mth. | 3 mth. | 6 mth. | 12 mth. | 24mth. | 36 mth. |
|--|--|-------------|-------------|--------------|-------------|--------------|
| From 1,500.00 to 75,000.00 | 0.60 | 0.70 | 0.95 | 1.25 | 1.35 | 1.45 |
| From 75,000.01 | 0.75 | 0.80 | 1.00 | 1.30 | 1.40 | 1.55 |
| Savings deposit amount in GBP | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 700.00 to 34,000.00 | 0.30 | 0.40 | 0.50 | 0.75 | 1.00 | 1.10 |
| From 34,000.01 | 0.35 | 0.45 | 0.55 | 0.85 | 1.10 | 1.20 |
| SAVINGS DEPOSITS WITH MULTIPLE PAYMENTS | | | | | | |
| | variable interest rates | | | | | |
| Savings deposit amount in EUR | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 1,000.00 to 2,500.00 | 1.00 | 1.90 | 2.20 | 2.45 | 2.55 | 2.55 |
| From 2,500.01 to 5,000.00 | 1.20 | 2.00 | 2.30 | 2.55 | 2.65 | 2.65 |
| From 5,000.01 to 10,000.00 | 1.30 | 2.05 | 2.40 | 2.65 | 2.75 | 2.75 |
| From 10,000.01 to 25,000.00 | 1.40 | 2.10 | 2.55 | 2.75 | 2.85 | 2.85 |
| From 25,000.01 to 50,000.00 | 1.50 | 2.20 | 2.60 | 2.80 | 2.90 | 2.90 |
| From 50,000.01 | 1.70 | 2.30 | 2.65 | 2.85 | 2.95 | 2.95 |
| | Interest rates for subsequent payments | | | | | |
| Savings deposit amount in USD | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 870.00 to 8,700.00 | 1.20 | 1.60 | 1.85 | 1.95 | 2.10 | 2.10 |
| From 8,700.01 to 43,500.00 | 1.50 | 1.80 | 2.15 | 2.20 | 2.25 | 2.25 |
| From 43,500.01 | 1.60 | 1.90 | 2.40 | 2.40 | 2.45 | 2.45 |
| | Interest rates for subsequent payments | | | | | |
| Savings deposits with premium and variable interest rate | | | | | | |
| (Children's term savings deposits with premium applying from 01/04/2011) | | | | | | |
| The minimum term for term savings deposits with a premium at a variable interest rate, which were available until 1 September 2013. was 12 months. | | | | | | |
| | variable interest rates | | | | | |
| Savings deposit amount in kuna | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 100.00 to 10,000.00 | 2.60 | 3.20 | 3.60 | 3.80 | 3.80 | 3.80 |
| From 10,000.01 to 50,000.00 | 2.80 | 3.40 | 3.80 | 4.00 | 4.00 | 4.00 |
| From 50,000.01 to 200,000.00 | 2.90 | 3.50 | 3.90 | 4.10 | 4.10 | 4.10 |
| From 200,000.01 | 3.00 | 3.60 | 4.00 | 4.20 | 4.20 | 4.20 |
| Premium on interest | Interest rates for subsequent payments | | | 25% | 25% | 25% |
| Savings deposit amount in EUR | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24mth. | over 36 mth. |
| From 15.00 to 2,500.00 | 1.60 | 2.00 | 2.50 | 3.00 | 3.00 | 3.00 |
| From 2,500.01 to 5,000.00 | 1.70 | 2.20 | 2.70 | 3.10 | 3.10 | 3.10 |

| | | | | | | |
|-----------------------------|--|------|------|------|------|------|
| From 5,000.01 to 10,000.00 | 1.80 | 2.40 | 3.00 | 3.30 | 3.30 | 3.30 |
| From 10,000.01 to 25,000.00 | 1.90 | 2.50 | 3.10 | 3.60 | 3.60 | 3.60 |
| From 25,000.01 | 2.00 | 2.60 | 3.20 | 3.80 | 3.80 | 3.80 |
| Premium on interest | Interest rates for subsequent payments | | | 25% | 25% | 25% |

2.1.4.2. Kuna term savings deposit with foreign currency clause

Interest rates for HRK non-purpose term savings deposits with a currency clause agreed before 1 December 2010 with a currency clause in EUR, or before 15 February 2008 with a currency clause in USD, are defined as follows:

Term savings deposits in HRK with a currency clause in EUR

For the HRK term savings deposits with an EUR currency clause agreed before 1 December 2010. the amount of interest rates for non-purpose time deposits with a single payment and at a variable interest rate in EUR from item 2.1.4.1. herein will be applied.

Term savings deposits in HRK with a currency clause in USD

For the HRK term savings deposits with a USD currency clause agreed before 15 February 2008. the amount of interest rates for non-purpose time deposits with a single payment and at a variable interest rate in USD from item 2.1.4.1. herein will be applied.

For the HRK term savings deposits with an EUR and a USD currency clause, agreed at a variable interest rate with automatic renewal, the fixed interest rate for non-purpose time deposits with single down-payment in EUR and USD from the item 2.1.2. of the Decision shall be applied, valid as on the date of the term savings deposit agreement renewal for the contracted term, with respect to the currency, term and amount of the term savings deposit.

2.1.4.3. Savings deposit with premium agreed upon prior to 01/04/2011

Savings deposits with premium in kuna

To kuna term savings deposit with premium which have been agreed upon prior to 01/04/2011 apply the following interest rates and premium:

| | INTEREST RATE: | PREMIUM ON INTEREST: |
|-----------------|----------------|----------------------|
| • over 24 mths. | 4.20% | 10% |
| • over 36 mths. | 4.20% | 15% |
| • over 60 mths. | 4.20% | 20% |

The minimum amounts of single payments in the term savings deposit with a premium for adult domestic and foreign private individuals are:

- monthly HRK 400.00
- quarterly HRK 1.200.00
- semi-annually HRK 2.400.00

The minimum amounts of single payments in the term savings deposit with a premium for minor domestic and foreign private individuals are:

- monthly HRK 100.00
- quarterly HRK 300.00
- semi-annually HRK 600.00

2.1.4.4. Term savings deposits with fixed interest rates which are no longer in the offer

Term savings deposits with foreign currency clause

As of 01/02/2016 it is not possible to contract savings deposit in currencies CHF, CAD and GBP. For savings deposits agreed before 01/02/2016 in CHF, CAD and GBP with automatic renewal, the following interest rates will be applied:

| Savings deposit amount in CHF | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24 mth. |
|-------------------------------|-------------|-------------|-------------|--------------|--------------|
| From 1,500.00 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| Savings deposit amount in CAD | over | over | over | over | over |

| | 1 mth. | 3 mth. | 6 mth. | 12 mth. | 24 mth. |
|--------------------------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| From 1,500.00 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| Savings deposit amount in GBP | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24 mth. |
| From 700.00 | 0.02 | 0.02 | 0.05 | 0.05 | 0.05 |

As of 01/09/2019 it is not possible to contract savings deposit in currencies NOK and SEK.

For savings deposits agreed before 01/09/2019 in NOK and SEK with automatic renewal, the following interest rates will be applied:

| Savings deposit amount in NOK | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24 mth. |
|--------------------------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| All amounts | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| Savings deposit amount in SEK | over 1 mth. | over 3 mth. | over 6 mth. | over 12 mth. | over 24 mth. |
| All amounts | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |

2.1.4.5. Savings and investment package «Srebrne kombinirke» - term savings deposit in EUR with fixed interest rate and fixed bonus on interest rate

To clients who arrange savings deposit in EUR with fixed interest rate. and invest a portion of their available funds. apart from RBA non-purpose term savings, in Raiffesien Voluntary Pension Fund. the Bank shall allow to arrange a fixed bonus.

Term savings deposit which is a part of the package «Srebrne kombinirke» can be arranged only for the period of **6 months + 1 day or 12 months + 1 day.**

The minimum term savings deposit amount is EUR 1.000.00, and the maximum term savings deposit amount is **EUR 18,000.00.**

The interest rate amount for a certain term category and term period is determined in keeping with terms and conditions for term savings deposits in EUR at fixed interest rate with a one-time payment.

The fixed bonus depends on the time deposit term which has been agreed upon with the Bank:

- if the client makes a time deposit for the period of 6 months + 1 day. he/she will be entitled to the fixed bonus of 0.75%.
- if the client makes a time deposit for the period of 12 months + 1 day. he/she will be entitled to the fixed bonus of 0.60%.

The minimum amount of the first payment in Raiffeisen Voluntary Pension Fund is **HRK 800.00.**

Fixed bonus of Savings and investment package «Srebrne kombinirke» is summed up with a bonus interest rate for Clients holding an account with the Bank to which account they route their regular income.

Fixed bonus of Savings and investment package «Srebrne kombinirke» and bonus interest rate for Clients holding an account with the Bank to which account they route their regular income will be applicable on the agreed period of 6 months + 1 day or 12 months + 1 day.

2.1.4.6. Time savings deposits at a fixed interest rate for the currencies HRK, EUR, USD and AUD which are not available since 02/05/2017, 01/07/2019, 07/09/2020 and 02/02/2020

Since 02/05/2017 contracting of a time savings deposit in the currencies HRK, EUR, USD and AUD for a term exceeding 1 month is not possible.

Interest rates for a term exceeding 1 month apply to time savings deposits contracted before 02/05/2017 and to the subsequent payments for time savings deposits with multiple payments with term-to-maturity longer than 1 month and shorter than 3 months. The interest rates are as follows:

- for the currency HRK : over 1 month 0.02%
- for the currency EUR : over 1 month 0.02%
- for the currency USD : over 1 month 0.05%
- for the currency AUD : over 1 month 0.05%

Since 01/07/2019 contracting of a time savings deposit in the currencies HRK and EUR for a term exceeding 3 or 6 months is not possible.

Interest rates for a term exceeding 3 or 6 months apply to time savings deposits contracted before 01/07/2019 and to the subsequent payments for time savings deposits with multiple payments with term-to-maturity longer than 3 or 6 months and shorter than 12 months, and to the existing time savings deposits with the automatic agreement renewal clause for the specified term. The interest rates are as follows:

- for the currency HRK: over 3 months 0,02%
over 6 months 0,02%
- for the currency EUR: over 3 months 0,02%
over 6 months 0,02%

Since 07/09/2020 contracting of a time savings deposit in the currencies USD and AUD for a term exceeding 3 or 6 months is not possible.

Interest rates for a term exceeding 3 or 6 months apply to time savings deposits contracted before 07/09/2020 and to the subsequent payments for time savings deposits with multiple payments with term-to-maturity longer than 3 or 6 months and shorter than 12 months, and to the existing time savings deposits with the automatic agreement renewal clause for the specified term. The interest rates are as follows:

- for the currency USD: over 3 months 0,02%
over 6 months 0,02%
- for the currency AUD: over 3 months 0,02%
over 6 months 0,02%

Since 02/02/2021 contracting of a time savings deposit in the currencies HRK, EUR and AUD for a term exceeding 3 or 6 months is not possible.

Interest rates for a term exceeding 12 months apply to time savings deposits contracted before 02/02/2021 and to the subsequent payments for time savings deposits with multiple payments with term-to-maturity longer than 12 months and shorter than 36 months, and to the existing time savings deposits with the automatic agreement renewal clause for the specified term. The interest rates are as follows:

- for the currency HRK: over 12 months 0,02%
- for the currency EUR: over 12 months 0,02%
- for the currency AUD: over 12 months 0,02%

2.1.4.7. Savings deposits with premium with multiple payments in kuna

Since 02/02/2021 contracting of savings deposit with premium with multiple payments in kuna is not possible.

Time savings deposit with premium can be agreed only in the name of a minor domestic and foreign private individual. The HRK term savings deposit with premium is agreed at a fixed interest rate for the minimum period of over 12 months and the maximum period of 35 months + 1 day (for monthly payment dynamics).

Every separate payment into deposit has its own interest rate, which is defined by the period remaining until the deposit maturity.

The premium is calculated upon the expiry of the agreement maturity date at the percentage corresponding to the respective agreement maturity date, on the total calculated interest rate amount.

Automatic agreement renewal for the savings deposit with a premium is not possible.

FIXED INTEREST RATES

| Savings deposit amount in kuna | over 1 mth. * | over 3 mth. * | over 6 mth. * | over 12 mth.* | over 24 mth.* |
|--------------------------------|---|---------------|---------------|---------------|---------------|
| From 100.00 | 0.02 | 0.02 | 0.02 | 0.10 | 0.10 |
| Premium on interest | *Interest rates for subsequent payments | | | 10% | 10% |

Minimum amount of payment for the savings deposit with premium of domestic and foreign minor private individuals:

- monthly HRK 100.00

- quarterly HRK 300.00
- semi-annually HRK 600.00

2.1.4.8. Savings deposits with premium with multiple payments in foreign currency

Since 02/02/2021 contracting of savings deposit with premium with multiple payments in foreign currency is not possible.

Time savings deposit with premium can be agreed only in the name of a minor domestic and foreign private individual. Savings deposits with a premium can be agreed in EUR. Foreign currency term savings deposits with a premium are arranged at a fixed interest rate for the minimum period of over 12 months and the maximum period of 35 months + 1 day.

Every separate payment into deposit has its own interest rate, which is defined by the period remaining until the deposit maturity.

The premium is calculated upon the expiry of the agreement maturity date at the percentage corresponding to the respective agreement maturity date, on the total calculated interest rate amount.

Automatic agreement renewal for the savings deposit with a premium is not possible.

FIXED INTEREST RATES

| Savings deposit amount in EUR | over 1 mth.* | over 3 mth.* | over 6 mth.* | over 12 mth.* | over 24 mth.* |
|-------------------------------|---|--------------|--------------|---------------|---------------|
| From 15.00 | 0.02 | 0.02 | 0.02 | 0.02 | 0.05 |
| Premium on interest | *Interest rates for subsequent payments | | | 10% | 10% |

Minimum amount for the first payment is EUR 15.00.

Minimum amount of payment for the savings deposit with premium of domestic and foreign minor private individuals:

- monthly EUR 15.00
- quarterly EUR 45.00
- semi-annually EUR 90.00

2.1.4.9. Term deposits at the fixed interest rate with multiple payments

Since 02/02/2021 contracting of term deposits at the fixed interest rate with multiple payments is not possible.

Every periodic payment to a deposit has its own pertaining interest rate, which is defined by the remaining term-to-maturity.

| Savings deposit amount in HRK | over 1 mth* | over 3 mth. ** | over 6 mth. ** | over 12 mth.*** | over 24 mth.*** |
|-------------------------------|-------------|----------------|----------------|-----------------|-----------------|
| From 1,000.00 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |

*Interest rates for over 1 month term are applicable to the time deposits contracted before 02/05/2017 and to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 1 month, and shorter than 3 months.

**as of 01/07/2019 this maturity cannot be arranged

Interest rates for over 3 and 6 months term are applicable to the time deposits contracted before 01/07/2019 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

***as of 02/02/2021 this maturity cannot be arranged

Interest rates for over 12 and 24 months term are applicable to the time deposits contracted before 02/02/2021 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

| Savings deposit amount in EUR | over 1 mth* | over 3 mth. ** | over 6 mth. ** | over 12 mth.*** | over 24 mth.*** |
|-------------------------------|-------------|----------------|----------------|-----------------|-----------------|
| From 500.00 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |

*Interest rates for over 1 month term are applicable to the time deposits contracted before 02/05/2017 and to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 1 month, and shorter than 3 months.

**as of 01/07/2019 this maturity cannot be arranged

Interest rates for over 3 and 6 months term are applicable to the time deposits contracted before 01/07/2019 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

***as of 02/02/2021 this maturity cannot be arranged

Interest rates for over 12 and 24 months term are applicable to the time deposits contracted before 02/02/2021 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

The Bank may define a higher or lower interest rate as compared to those specified in the Decision on Interest Rates. The respective Decision shall be made by the Bank Management Board.

Applicable as of 15th April 2022