

INTEREST RATES ON TERM DEPOSITS FOR PRIVATE INDIVIDUALS

In force as of 03rd September, 2018.

Interest rates in the tables below are fixed, presented on annual basis. Interest rates on time deposits are calculated by the compound method. By the compound method of interest rate calculation, the effective interest rate is equal to the nominal interest rate.

Clients holding an account with the Bank to which they route their regular income (salary or pension) and from the day of 03/09/2018 contract at a Bank retail outlet a time deposit with a one-time or multiple payments will gain the right to a **bonus interest rate**:

In the currency HRK

- **0.10** bp on the term of over 3 months to 6 months.
- **0.15** bp on the term of over 6 months to 12 months.
- **0.20** bp on the term of over 12 months to 36 months.

In the currency EUR

- **0.03** bp on the term of over 3 months to 12 months.
- **0.05** bp on the term of over 12 months to 36 months.

Time deposit with bonus interest rate can only be agreed **without the option of automatic agreement renewal**. In the case of early time deposit agreement termination, the Depositor will lose their right to the bonus interest rate.

Minimum term for time deposits with a one-time or multiple payments is **over 3 months**, and maximum term for time deposits is **36 months**.

Fixed interest rates on non-purpose HRK time deposits

DEPOSIT TYPE	HRK Savings Deposit	*over 1 month	over 3 months	over 6 months	over 12 months	over 24 months
Deposit with one-time payment	From 2,000.00	0.05	0.10	0.20	0.40	0.50
Deposit with multiple payments**	From 1,000.00	0.05	0.10	0.20	0.40	0.50

Fixed interest rates on non-purpose HRK time deposits increased for the stimulus (for the clients routing their regular income to an account with the Bank)

DEPOSIT TYPE	HRK Savings Deposit	*over 1 month	over 3 months	over 6 months	over 12 months	over 24 months
Deposit with one-time payment	From 2,000.00	0.05	0.20	0.35	0.60	0.70
Deposit with multiple payments**	From 1,000.00	0.05	0.20	0.35	0.60	0.70

Fixed interest rates on non-purpose EUR time deposits

DEPOSIT TYPE	EUR Savings Deposit	*over 1 month	over 3 months	over 6 months	over 12 months	over 24 months
Deposit with one-time payment	From 1,000.00	0.02	0.02	0.02	0.05	0.10
Deposit with multiple payments**	From 500.00	0.02	0.02	0.02	0.05	0.10

Fixed interest rates on non-purpose EUR time deposits increased for the stimulus (for the clients routing their regular income to an account with the Bank)

DEPOSIT TYPE	EUR Savings Deposit	*over 1 month	over 3 months	over 6 months	over 12 months	over 24 months
Deposit with one-time payment	From 1,000.00	0.02	0.05	0.05	0.10	0.15
Deposit with multiple payments**	From 500.00	0.02	0.05	0.05	0.10	0.15

Fixed interest rates on non-purpose USD time deposits

DEPOSIT TYPE	USD Savings Deposit	*over 1 month	over 3 months	over 6 months	over 12 months	over 24 months
Deposit with one-time payment	From 870.00	0.05	0.10	0.15	0.25	0.30
Deposit with multiple payments**	From 450.00	0.05	0.10	0.15	0.25	0.30

Fixed interest rates on non-purpose AUD time deposits

DEPOSIT TYPE	AUD Savings Deposit	*over 1 month	over 3 months	over 6 months	over 12 months	over 24 months
Deposit with one-time payment	From 1,600.00	0.10	0.10	0.10	0.20	0.20

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

Every separate payment into a deposit has its own interest rate, which is defined by the period remaining until the deposit maturity. The minimum amount of the first payment is **1,000.00 HRK / 500.00 EUR / 450.00 USD.

Private savings are insured with the State Agency for Deposit Insurance and Bank Rehabilitation pursuant to the Deposit Insurance Act (official gazette NN 82/2015).