

## INTEREST RATES ON SIGHT DEPOSITS FOR PRIVATE INDIVIDUALS

in force as of 1<sup>st</sup> September, 2019.

Interest rates in the tables below are presented on an annual basis. Interest rates on assets in current, giro and foreign currency accounts and sight savings accounts in kunas are calculated by the proportional method and on savings a vista deposits (kuna and foreign exchange savings book) and time deposits are calculated by the compound method. By the compound method of interest rate calculation, effective interest rate (hereinafter: EIR) is equal to nominal interest rate (hereinafter: NIR).

### Variable interest rates on sight deposits

Current, giro and foreign exchange account	
HRK	OTHER CURRENCIES
0.01	0.01

Sight deposits (kuna and FX savings book)	
HRK	OTHER CURRENCIES
0.01	0.01

EIR is equal to NIR.

A vista savings account in kunas		
Account balance in HRK	NIR	EIR
To 10,000.00	0.02	0.02
From 10,000.01 do 250,000.00	0.02	0.02
From 250,000.01 do 500,000.00	0.02	0.02
From 500,000.01	0.02	0.02

EIR is calculated for marginal amounts up to which certain EIR is applied.

Private savings are insured with the Croatian Deposit Insurance Agency pursuant to the Deposit Insurance Act.