

INTEREST RATES ON SIGHT DEPOSITS FOR PRIVATE INDIVIDUALS

in force as of 1st January, 2023

Interest rates in the tables below are presented on an annual basis. Interest rates on assets in Current, Giro Multi-currency Current and Multi-currency Giro accounts and *a vista* Savings Accounts are calculated by the proportional method.

Variable interest rates on sight deposits

Current, Giro, Multi-currency Current and Multi-currency Giro Account	
EUR	OTHER CURRENCIES
0.01	0.01

Products no longer in offer

<i>A vista</i> Savings Account		
Account balance in EUR	NIR	EIR
To 1.327,23	0.02	0.02
From 1.327,24 to 33.180,70	0.02	0.02
From 33.180,71 to 66.361,40	0.02	0.02
From 66.361,41	0.02	0.02

NIR = nominal interest rate

EIR = effective interest rate

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.