

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

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	5.75%	fixed first 48 mth, then variable (12mth EURIBOR+5.50 b.p.)	01/07/2015
		HRK	6.05%	variable (12M TZMF+4.55%)	01/07/2015
2.1.2.	Housing loans for reconstruction	EUR	6.25%	fixed first 48 mth, then variable (12mth EURIBOR+6.00 b.p.)	01/07/2015
		HRK	6.55%	variable (12M TZMF+5.05%)	01/07/2015
2.1.3.	Flexi Green housing loans – all purposes - energy efficient residential buildings	EUR	5.35%	fixed first 48 mth, then variable (12mth EURIBOR+5.10 b.p.)	01/07/2015
		HRK	5.65%	variable (12M TZMF+4.15%)	01/07/2015
2.1.4.	Housing loans granted to co-owners of residential buildings for financing residential building regular maintenance costs	EUR	7.05%	variable (12M EURIBOR+6.89%)	01/07/2015
2.1.5.	Housing loans for purchase, construction, completion, construction of additional annex, reconstruction and refinancing – offer for the clients / clients in the process of routing their income to an RBA account	HRK	5.95%	fixed	01/07/2015
2.2. NON-PURPOSE LOANS					
2.2.1.	Non-purpose loans with currency clause in EUR and USD**				
2.2.1.1.	Non-purpose loans with currency clause in EUR and USD** – primary clients/ clients in the process of routing their income to an RBA account				
	Non-purpose loans with term 24-48 mth	EUR/USD**	6.54%-7.20%	variable (12M EURIBOR+6.88%-7.54%/12M USD LIBOR+6.29%-6.95%)	01/07/2015
	Non-purpose loans with term 49-84 mth	EUR/USD**	7.49%-8.15%	variable (12M EURIBOR+7.83%-8.49%/12M USD LIBOR+7.24%-7.90%)	01/07/2015
	Non-purpose loans with term 85-120 mth	EUR/USD**	8.15%-8.45%	variable (12M EURIBOR+8.49%-8.79%/12M USD LIBOR+7.90%-8.20%)	01/07/2015

2.2.1.2.	Non-purpose loans with currency clause in EUR and USD** – other clients				
	Non-purpose loans with term 24-48 mth	EUR/USD**	7.04%-7.70%	variable (12M EURIBOR+6.88%-7.54%/12M USD LIBOR+6.29%-6.95%)	01/07/2015
	Non-purpose loans with term 49-84 mth	EUR/USD**	7.99%-8.65%	variable (12M EURIBOR+7.83%-8.49%/12M USD LIBOR+7.24%-7.90%)	01/07/2015
2.2.2.	Non-purpose loans in HRK				
2.2.2.1.	Non-purpose loans in HRK – primary clients/ clients in the process of routing their income to an RBA account				
	Non-purpose loans with term 24-48 mth	HRK	7.25%-7.55%	variable (12M TZMF+6.25%-6.55%)	01/07/2015
	Non-purpose loans with term 49-84 mth	HRK	8.15%-8.30%	variable (12M TZMF+7.15%-7.30%)	01/07/2015
	Non-purpose loans with term 85-120 mth	HRK	8.50%-8.65%	variable (12M TZMF+7.50%-7.65%)	01/07/2015
	Non-purpose loans with term 24-48 mth	HRK	7.98%-8.05%	Fixed	01/07/2015
	Non-purpose loans with term 49-84 mth	HRK	8.73%-8.80%	Fixed	01/07/2015
	Non-purpose loans with term 85-120 mth	HRK	9.08%-9.15%	Fixed	01/07/2015
2.2.2.2.	Non-purpose loans in HRK – other clients				
	Non-purpose loans with term 24-48 mth	HRK	7.75%-8.05%	variable (12M TZMF+6.25%-6.55%)	01/07/2015
	Non-purpose loans with term 49-84 mth	HRK	8.65%-8.80%	variable (12M TZMF+7.15%-7.30%)	01/07/2015
2.2.3.	Non-purpose loans with pledge on real estate	EUR	8.25%	variable (12M EURIBOR+8.09%)	01/07/2015
2.2.5.	Lombard loan based on pledge of savings deposit	EUR USD	4%-4.5% depending on the interest rate on deposit	Fixed	09/01/2013
2.2.6.	Lombard loan based on pledge of life insurance policy	EUR	7.50%	variable (12M EURIBOR+7.34%)	01/07/2015
2.2.8.	Non-purpose loan – model for pensioners				
2.2.8.1.	Non-purpose loan – model for pensioners - primary clients	EUR	6.54%-7.20%	variable (12M EURIBOR+6.88%-7.54%)	01/07/2015
2.2.8.2.	Non-purpose loan – model for pensioners - other clients	EUR	7.04%-7.70%	variable (12M EURIBOR+6.88%-	01/07/2015

				7.54%	
--	--	--	--	-------	--

2.3. TOURIST LOANS

2.3.1.	Loans for accommodation capacities quality improvement and expansion	EUR	6,20%	variable (12M EURIBOR+ 6.04%)	01/07/2015
--------	--	-----	-------	-------------------------------	------------

NOTES

*The following parameters are applied to calculate variable interest rate:

- for EUR-denominated loans - 12M EURIBOR quoted on 28/05/2015 at 0.16 b.p.
- for USD-denominated loans - 12M USD LIBOR quoted on 28/05/2015 at 0.75 b.p.
- for HRK loans - 12M TZMF quoted on 26/05/2015 at 1.50 p.b.

**loans with currency clauses in USD are approved only in special business co-operations, and if defined under an agreement.

BONUS ON INTEREST RATE

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., 2.1.2. and 2.1.3.) and on the non-purpose loan interest rate (item: 2.2.3.).

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.

2.7. ALLOWED OVERDRAFTS AND FRAME FACILITIES UNDER FLEXI AND FLEXI PLUS RETAIL CURRENT ACCOUNTS

2.7.1. Allowed overdrafts under Flexi current accounts

2.7.1.1. Allowed overdraft under Flexi current accounts for payment of salary, to regular and special categories of customers, and for payments made by standing order from private individuals' giro accounts, for four basic models:	
<ul style="list-style-type: none"> • allowed overdraft of 50% • allowed overdraft of 100% • allowed overdraft of 200% • allowed overdraft of 300% 	<p>9,70%</p> <p>9,70%</p> <p>9,70%</p> <p>9,70%</p>

2.7.1.4. Allowed overdrafts under Flexi current accounts for payment of pension for four basic models:	
<ul style="list-style-type: none"> • allowed overdraft of 50% • allowed overdraft of 100% • allowed overdraft of 200% • allowed overdraft of 300% 	<p>9,70%</p> <p>9,70%</p> <p>9,70%</p> <p>9,70%</p>

2.7.2. Allowed overdrafts under Flexi PLUS current accounts

2.7.2.1. Allowed overdrafts under Flexi START, Flexi IDEAL, Flexi SENIOR, Flexi GOLD, FlexiPREMIUM, Flexi PREMIUM PLUS and Flexi LINK current accounts for payment of salaries and pensions, to regular and special categories of customers, for four basic models:	
<ul style="list-style-type: none"> • allowed overdraft of 50% • allowed overdraft of 100% • allowed overdraft of 200% • allowed overdraft of 300% 	<p>9,70%</p> <p>9,70%</p> <p>9,70%</p> <p>9,70%</p>

2.7.2.3. Allowed overdrafts under Flexi FIT current accounts for payment of salaries and pensions, to regular and special categories of customers, for four basic models:	
<ul style="list-style-type: none"> • allowed overdraft of 50% • allowed overdraft of 100% • allowed overdraft of 200% • allowed overdraft of 300% 	<p>9,70%</p> <p>9,70%</p> <p>9,70%</p> <p>9,70%</p>

2.7.2.4. Allowed overdrafts under Extra Flexi FIT current accounts for two basic models:	
<ul style="list-style-type: none"> • allowed overdraft of 200% • allowed overdraft of 300% 	<p>9,70%</p> <p>9,70%</p>

2.7.3. Frame facilities under Flexi retail current accounts				
2.7.3.3. Frame facilities under Flexi current accounts of pension beneficiaries				9,70%
2.7.3.2. Frame facilities under other types of Flexi retail current accounts				9,70%
2.7.4. Frame facilities under Flexi PLUS retail current accounts				
2.7.4.2. Frame facilities under Flexi START, Flexi IDEAL, Flexi SENIOR, Flexi GOLD, Flexi PREMIUM and Flexi LINK retail current accounts				9,70%
2.7.4.4. Frame facilities under Flexi FIT retail current accounts				9,70%
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	10,14%	fixed	01/08/2015
2.8.2.	Cash withdrawal interest	10,14%	fixed	01/08/2015
2.9.	Interest for instalment purchase by RBA personal credit cards			
2.9.1.	Instalment purchase with RBA personal credit cards	Interest-free		
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 From 10,000.01 to 50,000.00 From 50,000.01 to 250,000.00 From 250,000.01 to 500,000.00 From 500,000.01			0,05% 1.00% 1.25% 1.50% 1.75%	
1.1.3. Assets in current and kuna giro account			0,05%	
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 saving account and giro account			All currencies 0,05%	
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.

In addition to the regular interest rate, approval of a bonus interest rate (i.e. stimulating addition to the interest rate) is possible for time deposits. If the bonus interest rate was contracted for the time deposits, as well as the option of automatic renewal, the decision on the approval and the amount of the bonus interest rate is made again at the time of renewal.

The Clients holding an account with the Bank to which account they route their regular income (salary or pension income) and contracting a one-time payment deposit or a time deposit with the option of multiple payments in branch outlet, shall have the right to a **bonus interest rate:**

- **0.50 bp** on the HRK time deposit interest rates
- **0.50 bp** on the EUR time deposit interest rates.

The mentioned bonus interest rate will be applied for the terms of over 1 month to 36 months, without the option of automatic renewal of the time deposit agreement.

In the event of early termination of the time savings deposit, the bonus interest rate will not be recognised.

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 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 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 for assets in the current, giro and FX account 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 a vista interest rate valid at the moment of termination shall be approved on the client's deposit amount, and the Bank shall charge the Client an early termination fee.

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 maximum period for contracting time deposits in kuna with a fixed interest rate is equal to 36 months. The HRK savings deposits at a fixed interest rate can be arranged with or without 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.
Od 2.000,00	1,20	1,30	2,00	2,35	2,70	2,90

*as of 01.03.2011 this maturity cannot be arranged

Deposits at the fixed interest rate with multiple payments

Savings deposit amount in kuna	Over 1 mth*	Over 1 mth.	Over 6 mth.	Over 12 mth.	Over 24 mth.
Od 1.000,00	1,30	2,00	2,35	2,70	2,90

* Interest rates for the period over 1 month apply to separate payments with deposit maturity period shorter than 3 months. Every separate payment into deposit has its own interest rate, which is defined by the period remaining until the deposit maturity.

Minimum amount for the first payment is HRK 1,000.00.

Minimum fixed-term period is **over 3 months**.

2.1.2. Savings deposits with premium with multiple payments in kuna

Savings deposit with premium of domestic and foreign private individuals:

It is not possible to arrange savings deposit with premium for domestic and foreign private individuals of age.

Savings deposit with premium of domestic and foreign minor private individuals:

Savings deposit amount in kuna	over 1 mth.*	over 3 mth.*	Over 6 mth.*	Over 12 mth.	Over 24 mth.
From 100.00 to 10,000.00	2,30	2,90	3,30	3,50	3,50
From 10,000.01 to 50,000.00	2,50	3,10	3,50	3,70	3,70
From 50,000.01 to 200,000.00	2,60	3,20	3,60	3,80	3,80
From 200,000.01	2,70	3,30	3,70	3,90	3,90
Premium on interest	*Interest rates for subsequent payments			25%	25%

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 and the total deposit amount.

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

2.1.3. 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** and can be contracted with or without the option of automatic time deposit agreement renewal.

The **maximum period** for contracting the term savings deposits at a fixed interest rate 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 EUR 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 EUR non-purpose term savings deposit for the same 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	Over 1 mth.	Over 3 mth.	Over 6 mth.	Over 12 mth.	Over 24 mth.
EUR					
From 1.000,00 to 10.000,00	0,05	0,60	1,05	1,45	1,50
From 10.000,01 to 50.000,00	0,20	0,75	1,10	1,55	1,60
From 50.000,01	0,25	0,80	1,15	1,65	1,70
USD					
From 870.00 to 8,700.00	0,60	0,90	1,10	1,60	1,80
From 8,700.01 to 43,500.00	0,90	1,20	1,45	1,70	1,90
From 43,500.01	1,00	1,40	1,60	1,80	2,05
CHF					
From 1,500.00 to 37,000.00	0,10	0,20	0,30	0,40	0,50
From 37,000.01 to 74,000.00	0,15	0,25	0,35	0,45	0,55
From 74,000.01	0,20	0,30	0,40	0,50	0,60
AUD					
From 1,600.00 to 80,000.00	0,75	1,00	1,30	1,50	1,50
From 80,000.01	1,00	1,50	1,50	1,75	1,75
CAD					
From 1,500.00 to 75,000.00	0,30	0,50	0,70	0,80	1,00
From 75,000.01	0,40	0,60	0,80	1,00	1,20

Savings deposit amount in GBP	Over 1 mth.	Over 3 mth.	Over 6 mth.	Over 12 mth.	Over 24 mth.
From 700.00 to 34,000.00	0,20	0.40	0,60	0,80	1.00
From 34,000.01	0,20	0,40	0,60	0,80	1,00

DEPOSITS WITH MULTIPLE PAYMENTS

FIXED INTEREST RATES

Savings deposit amount in EUR	Over 1* mth.	Over 3 mth.	Over 6 mth.	Over 12 mth.	Over 24 mth.
From 500.00 to 10,000.00	0,05	0,60	1,05	1,45	1,50
From 10,000.01 to 50,000.00	0,20	0,75	1,10	1,55	1,60
From 50,000.01	0,25	0,80	1,15	1,65	1,70

Interest rates for subsequent payments

Savings deposit amount in USD	Over 1* mth.	over 3 mth.	over 6 mth.	over 12 mth.	over 24 mth.
From 450.00 to 8,700.00	0,60	0,90	1,10	1,60	1,80
From 8,700.01 to 43,500.00	0,90	1,20	1,45	1,70	1,90
From 43,500.01	1,00	1,40	1,60	1,80	2,05

Interest rates for subsequent payments

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 **EUR 500.00/450.00 USD**. **Minimum fixed-term** period is over 3 months and **maximum fixed-term** period is 36 months.

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

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 and the total deposit amount.

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 INTERETS RATES

Savings deposit amount in EUR	over 1* mth.	over 3 mth.	over 6 mth.	over 12 mth.	over 24 mth.
From 15.00 to 2,500.00	0,75	1,25	1,75	2,15	2,15
From 2,500.01 to 5,000.00	0,85	1,35	1,95	2,25	2,25
From 5,000.01 to 10,000.00	0,95	1,55	2,15	2,45	2,45
From 10,000.01 to 25,000.00	1,05	1,65	2,25	2,75	2,75
From 25,000.01	1,15	1,75	2,35	2,95	2,95
Premium on interest	Interest rates for subsequent payments			25%	25%

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

2.1.5. Savings and insurance package «Osigurane kombinirke» – term savings deposits in EUR with fixed interest rate and fixed bonus on interest rate

To clients who arrange term savings deposit in EUR with fixed interest rate, and invest a portion of their available funds, apart from RBA non-purpose term savings deposit, in UNIQA single payment life insurance (MOPO tariff), the Bank shall allow to arrange a fixed bonus.

The interest rate amount for a particular 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 amount of the fixed bonus depends on the ratio of term savings deposit amount and insurance premium (the amount invested in insurance). There are three possible ratios of savings deposit and insurance amount, as shown below:

Life insurance	Savings deposit	Fixed bonus
15%	85%	0.30%
25%	75%	0.50%
50%	50%	0.75%

Term savings deposit which is a part of the savings and insurance package can be agreed upon only for the period of 12 months + 1 day. The life insurance is arranged to the minimum period of 5 years, and the minimum premium amount is EUR 2,500.00.

The minimum disposable amount which is a condition for arranging the savings and insurance package is EUR 5,000.00.

2.1.6. 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 Raiffeisen 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 27,000.00.

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 0.2%,
- 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 0.1%.

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

2.1.7. Non-purpose term guarantee deposit of private individuals	
	Interest rates
2.1.7.1. Term guarantee deposit for obtaining a loan for housing purposes or for purchase of business premises: a) in EUR b) in USD c) in CHF d) in HRK	0.50% 0.50% 0.30% 0.50%
2.1.7.2. 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
2.1.7.3. Term guarantee deposit for obtaining a non-purpose lombard loan with pledge of the savings deposit	1.5% - 2%, in keeping with the RBA Management Board's Decision on granting lombard loans with pledge of the savings deposit
2.1.7.4. Early termination in full and/or in part) of term guarantee deposit from item 2.1.7.3. hereof	Agreed interest rate for the achieved term period
2.1.7.5. Term guarantee deposit with currency clause in EUR for obtaining a loan for purchase of house/flat and house construction with fixed interest rates for 5 years	0.5% fixed
2.1.7.6. 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 rates 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
2.1.7.7. Guarantee deposit for personal revolving credit card of a private individual	depending on the currency and amount of the deposit as well as term period
2.1.7.9. Early termination of term guarantee deposit for personal revolving credit card of a private individual	Interest rate in keeping with terms and conditions from the Decision on non-purpose fixed-term savings deposits
2.1.7.10. Guarantee deposit for other transactions and purposes	In keeping with special decisions made for every transaction separately
2.1.7.11. 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)
2.1.7.12. Termination of guarantee deposit from item 2.1.7.1., 2.1.7.3. and 2.1.7.5. 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 2.1.7.1., 2.1.7.3. and 2.1.7.5.	Interest rate agreed for the achieved term period
2.1.7.13. Partial termination of guarantee deposit from item 2.1.7.1., 2.1.7.3. and 2.1.7.5. at the request of Credit Risk Management Division, to settle overdue debts on credit from the point 2.1.7.1., 2.1.7.3. and 2.1.7.5.	Interest rate agreed for the achieved term period

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

2.1.8.1. Interest rates 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.

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

Savings deposit amount in EUR	variable interest rates					
	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 1 mth.	over 3 mth.	over 6 mth.	over 12 mth.	over 24mth.	over 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%

2.1.8.2. 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 2.1.8.1. 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 2.1.8.1. 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 2.1.3. 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.

Term savings deposits with a premium arranged in HRK with a currency clause in EUR by native and foreign individuals for a certain period

From 1 December 2010 it is no longer possible to contract a HRK premium savings deposit with a currency clause in EUR.

For a HRK term savings deposit with a premium with a EUR currency clause which was agreed previous to the above date, interest rates equalling the interest rates for a term savings deposit with a premium in EUR from item 2.1.8.3. will be applied.

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.

The minimum amount of the term savings deposit for an adult domestic and foreign private individual with the premium is:

- For monthly payments HRK counter value EUR=50.00
- For quarterly payments HRK counter value EUR=150.00
- For semi-annual payments HRK counter value EUR=300.00

The minimum amount of the term savings deposit for a minor native and foreign individual with the premium is:

- For monthly payments HRK counter value EUR=15.00
- For quarterly payments HRK counter value EUR=45.00
- For semi-annual payments HRK counter value EUR=90.00

The minimum amount of a single HRK payment for a HRK term savings deposit with a currency clause is paid in the HRK amount of EUR counter value at the Bank middle exchange rate on the day of the payment.

2.1.8.3. 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

Savings deposits with premium in foreign currency

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

Savings deposit with premium in EUR

	INTEREST RATE:	PREMIUM ON INTREST:
• over 24 months	3.80%	10%
• over 36 months	3.80%	15%
• over 60 months	3.80%	20%

Savings deposit with premium in USD

	INTEREST RATE:	PREMIUM ON INTREST:
• over 24 months	3.00%	10%
• over 36 months	3.30%	15%
• over 60 months	3.35%	20%

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

• monthly	EUR 50.00	USD 50.00
• quarterly	EUR 150.00	USD 150.00
• semi-annually	EUR 300.00	USD 300.00

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

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

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 01/08/2015.