

## INTEREST RATES ON TERM DEPOSITS FOR PRIVATE INDIVIDUALS

In force as of 2<sup>nd</sup> February 2021.

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.

Term for time deposits in currencies HRK, EUR and AUD with one-time payment is **over 24 months** (24 months + 1 day).

Minimum term for time deposits in currency USD with a one-time or multiple payments is **over 12 months**, and maximum term 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 40,000.00	0.02	0.02	0.02	0.02	0.02

### 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 5,000.00	0.02	0.02	0.02	0.02	0.02

\*Interest rates for over 1 month term in currencies HRK and EUR are applicable to the time deposits contracted before 02/05/2017, to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 1 month, and shorter than 3 months, and to the time deposits with contracted clause of automatic renewal for these maturity.

\*\*Interest rates for over 3 and 6 months term in currencies HRK and EUR are applicable to the time deposits contracted before 01/07/2019, to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 3 or 6 months, and shorter than 6 or 12 months, and to the time deposits with contracted clause of automatic renewal for these maturity.

\*\*\*Interest rates for over 12 months term in HRK and EUR currencies are applicable to the time deposits contracted before 02/02/2021, to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 12 months, and shorter than 24 months, and to the time deposits with contracted clause of automatic renewal for these maturity.

### 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	0.02	0.02	0.02	0.10	0.10
Deposit with multiple payments***	From 450.00	0.02	0.02	0.02	0.10	0.10

\*\*\*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 **450.00 USD**.

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

## 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
<b>Deposit with one-time payment</b>	From 8,000.00	0.02	0.02	0.02	0.02	0.02

\*Interest rates for over 1 month term in currencies USD and AUD are applicable to the time deposits contracted before 02/05/2017, to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 1 month, and shorter than 3 months, and to the time deposits with contracted clause of automatic renewal for these maturity.

\*\*Interest rates for over 3 and 6 months term in currencies USD and AUD are applicable to the time deposits contracted before 07/09/2020, to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 3 and 6 months, and shorter than 6 or 12 months, and to the time deposits with contracted clause of automatic renewal for these maturities.

\*\*\*Interest rates for over 12 months term in currency AUD are applicable to the time deposits contracted before 02/02/2021 and to the time deposits with contracted clause of automatic renewal for this maturity.

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