

| LOCAL CURRENCY TERM DEPOSIT | | | | | | |
|---|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Deposit type: | RSD term deposit | | | | | |
| Deposit currency: | RSD | | | | | |
| Indexing criteria: | No criteria | | | | | |
| Deposit amount: | Minimum amount 500.000 RSD | | | | | |
| Deposit term: | 1 month | 3 months | 6 months | 12 months | 24 months | 36 months |
| Nominal interest rate (p.a, fixed) | 0,50% | 1,00 % | 2,50% | 4,00% | 4,50% | 5,00% |
| EKS p.a* | 0,50% | 1,01% | 2,52% | 4,00% | 4,41% | 4,77% |
| Costs borne by the client, known in the moment of advertising this product, which are included in effective interest rate calculation | No additional costs | | | | | |
| Costs borne by the client, not known in the moment of advertising this product | No additional costs | | | | | |

*Calculated on November 10th 2017.

| REPRESENTATIVE EXAMPLE | | | |
|---|---------------------|----------------|----------------|
| Deposit type: | RSD term deposit | | |
| Deposit currency: | RSD | | |
| Indexing criteria: | No criteria | | |
| Deposit amount: | 500.000,00 RSD | | |
| Deposit period | 3 months | 6 months | 12 months |
| Total savings amount at maturity increased for the interest amount | 501.260,27 RSD | 506.198,63 RSD | 520.000,00 RSD |
| Nominal interest rate (p.a, fixed) | 1,00% | 2,50% | 4,00% |
| EKS p.a.* | 1,01% | 2,52% | 4,00% |
| Costs borne by the client, known in the moment of advertising this product, which are included in effective interest rate calculation | No additional costs | | |

*Calculated on November 10th 2017.

Other calculations regarding this product are available in bank's branch.

Bank is participating in the Mandatory Deposit Insurance System established in the Republic of Serbia.

| FOREIGN CURRENCY TERM DEPOSIT | | | | | | |
|---|---------------------------|--------------|--------------|--------------|--------------|--------------|
| Deposit type: | EUR term deposit | | | | | |
| Deposit currency: | EUR | | | | | |
| Indexing criteria: | No criteria | | | | | |
| Deposit amount: | Minimum amount 10.000 EUR | | | | | |
| Deposit period: | 1 months | 3 months | 6 months | 12 months | 25 months | 36 months |
| Nominal interest rate (p.a, fixed) | 0,00% | 0,00% | 0,30% | 1,20% | 1,60% | 1,90% |
| EKS p.a.* | 0,00% | 0,00% | 0,26% | 1,02% | 1,35% | 1,59% |
| Costs borne by the client, known in the moment of advertising this product, which are included in effective interest rate calculation | Tax obligation 15,00% | | | | | |
| Costs borne by the client, not known in the moment of advertising this product | No additional costs | | | | | |

*Calculated on December 5th 2017.

| REPRESENTATIVE EXAMPLE | |
|---|--|
| Deposit type: | Term deposit in EUR calculated with accrued interest at maturity |
| Deposit currency: | EUR |
| Indexing criteria | No criteria |
| Deposit amount: | 10.000 EUR |
| Deposit term: | 12 months |
| Total savings amount at maturity increased for the interest amount and decreased for tax obligation amount | 10.102,00 EUR |
| Nominal interest rate (p.a, fixed) | 1,20% |
| EKS, p.a.* | 1,02% |
| Costs borne by the client, known in the moment of advertising this product, which are included in effective interest rate calculation | Tax obligation 15,00% - 18,00 EUR |

*Calculated on December 5th 2017.

Other calculations regarding this product are available in bank's branch.

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