

| LOCAL CURRENCY TERM DEPOSIT   |                     |              |              |              |
|---|---------------------|--------------|--------------|--------------|
| Deposit type:   | RSD term deposit    |              |              |              |
| Deposit currency:   | RSD                 |              |              |              |
| Indexing criteria:  | No criteria         |              |              |              |
| Deposit term:   | 3 month             | 6 months     | 12 months    | 25 months    |
| Nominal interest rate (p.a, fixed)  | 2,50 %              | 3,00%        | 4,00%        | 4,50%        |
| <b>EKS p.a.*</b>  | <b>2,52%</b>        | <b>3,02%</b> | <b>4,00%</b> | <b>4,40%</b> |
| 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 23<sup>rd</sup>, 2022.

| 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  | 503.150,68 RSD      | 507.438,36 RSD | 520.000,00 RSD |
| Nominal interest rate ( p.a, fixed)   | 2,50%               | 3,00%          | 4,00%          |
| <b>EKS p.a.*</b>  | <b>2,52%</b>        | <b>3,02%</b>   | <b>4,00%</b>   |
| 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 23<sup>rd</sup>, 2022.

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 period:   | 3 months              | 6 months     | 12 months    | 25 months    |
| Nominal interest rate (p.a, fixed)  | 0,50%                 | 1,00%        | 2,00%        | 2,50%        |
| <b>EKS p.a.*</b>  | <b>0,43%</b>          | <b>0,85%</b> | <b>1,70%</b> | <b>2,10%</b> |
| 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 November 23<sup>rd</sup>, 2022.

| 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                            | 10,170,00 EUR  |
| Nominal interest rate (p.a, fixed)  | 2,00%  |
| <b>EKS, p.a.*</b>   | <b>1,70%</b>   |
| 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% - 30,00 EUR                                |

\* Calculated on November 23<sup>rd</sup>, 2022.

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

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