

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)	1,50%	3,50%	4,00%	3,80%
EKS p.a.*	1,51%	3,53%	4,00%	3,72%
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 January 29th, 2025

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	501.849,32 RSD	508.678,08 RSD	520.000,00 RSD
Nominal interest rate (p.a, fixed)	1,50%	3,50%	4,00%
EKS p.a.*	1,51%	3,53%	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 January 29th, 2025

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%	2,75%	2,50%	2,10%
EKS p.a.*	0,43%	2,35%	2,13%	1,77%
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 January 29th, 2025

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	10.212,50 EUR
Nominal interest rate (p.a, fixed)	2,50%
EKS, p.a.*	2,13%
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% - 37,50 EUR

* Calculated on January 29th, 2025.

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