

SAVINGS IN RSD – TERM DEPOSITS WITH INTEREST PAYMENTS AFTER MATURITY

Deposit type	Dinar deposit with calculation and accrual of interest upon deposit maturity
Deposit currency	RSD
Calculation method	Composite
Indexing criteria	No indexing criteria present
Amount of funds deposited with the Bank	- the minimum amount is not limited for <i>A vista</i> deposits - the minimum amount for term deposits is 10,000 RSD

Deposit duration	Nominal interest rate (annually, fixed)	Effective interest rate (annually)
<i>A vista</i>	0,00%	0,00%
1 to 2 months	1,00%	1,00%
3 to 5 months	1,20%	1,20%
6 to 11 months	1,70%	1,70%
12 months	2,00%	2,00%

- Costs borne by beneficiaries, known at the time of publication and included in the calculation of effective interest rates: No additional costs
- Costs borne by beneficiaries, unknown at the time of publication: No additional costs
- Upon receiving deposited funds, the Bank opens both, a time deposit account and a dinar savings account for the client, and uses the latter for transfer of accrued interest and principal.

Representative example, calculation as of 14 August, 2019

Period	3 months	6 months	12 months
Deposit amount	10.000 RSD	10.000 RSD	10.000 RSD
NIR	1,20%	1,70%	2,00%
EIR	1,20%	1,70%	2,00%
Tax liability 0 %	0,00 RSD	0,00 RSD	0,00 RSD
Total savings upon maturity of the deposit period plus interest after tax liability	10.030,11 RSD	10.085,29 RSD	10.200,21 RSD