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## PREGLED KAMATNIH STOPA NA DEPOZITE / OVERVIEW OF INTEREST RATES ON DEPOSITS

### KLIJENTI MALOG BIZNISA / SMALL BUSINESS CLIENTS

OROČENI DEPOZIT / TERM DEPOSIT				
RSD				
1 MESEC / 1 MONTH	2 MESECA / 2 MONTHS	3 MESECA / 3 MONTHS	6 MESECI / 6 MONTHS	12 MESECI / 12 MONTHS
Fiksna godišnja kamatna stopa koja je jednaka vrednosti Referentne kamatne stope na dan zaključenja ugovora minus 0.75% godišnje / Fixed annual interest rate that is equal to the value of the Key policy rate on the contract concluding day minus 0.75% p.a.	Fiksna godišnja kamatna stopa koja je jednaka vrednosti Referentne kamatne stope na dan zaključenja ugovora minus 0.5% godišnje / Fixed annual interest rate that is equal to the value of the Key policy rate on the contract concluding day minus 0.5% p.a.	Fiksna godišnja kamatna stopa koja je jednaka vrednosti Referentne kamatne stope na dan zaključenja ugovora minus 0.4% godišnje / Fixed annual interest rate that is equal to the value of the Key policy rate on the contract concluding day minus 0.4% p.a.	Fiksna godišnja kamatna stopa koja je jednaka vrednosti Referentne kamatne stope na dan zaključenja ugovora minus 0.3% godišnje / Fixed annual interest rate that is equal to the value of the Key policy rate on the contract concluding day minus 0.3% p.a.	Fiksna godišnja kamatna stopa koja je jednaka vrednosti Referentne kamatne stope na dan zaključenja ugovora minus 0.15% godišnje / Fixed annual interest rate that is equal to the value of the Key policy rate on the contract concluding day minus 0.15% p.a.
EUR				
3 MESECA / 3 MONTHS	6 MESECI / 6 MONTHS	12 MESECI / 12 MONTHS		
0,05% godišnje / 0,05% p.a.	0,075% godišnje / 0,075% p.a.	0,10% godišnje / 0,10% p.a.		
A VISTA DEPOZIT / A VISTA DEPOSIT				
SVE VALUTE / ALL CURRENCIES				
0% godišnje / 0% p.a.				

Metod obračuna kamate je proporcionalni 28-31/365-366. Kamata se obračunava i plaća po dospeću depozita. Banka može po posebnom aranžmanu, a na zahtev deponenta, odobriti isplatu kamate mesečno / Interest calculation method is proportional 28-31/365-366. Interest rate is calculated and paid upon maturity of the deposit. In case of special arrangements and at the deponent request, the Bank is entitled to approve the payment of interest on a monthly basis.

U slučaju povlačenja oročenog depozita pre isteka ugovorenog roka, u punom iznosu ili delimično, Banka će obračunati i isplatiti a vista kamatu. / In case of withdrawal of the time deposit before the expiration of the agreed term, in full or in part, the Bank will calculate and pay a vista interest.

Na depozite preko noći (overnight depozite) Banka ne plaća kamatu / The Bank does not pay interest on overnight deposits.

Banka ne plaća kamatu na namenski oročene depozite koji su položeni kao sredstvo obezbeđenja odobrenih plasmana (kredit, garancija, aval i sl.) i po transakcijama finansijskih derivata. Na ostale namenske depozite Banka plaća kamatu u skladu sa važećim uslovima depozita u zavisnosti od roka i iznosa / The Bank does not pay interest on special purpose term deposits placed for securing receivables (loan, guarantee, aval, etc.) and on transactions of financial derivatives. The Bank pays interest on other special purpose deposits in accordance with the applicable deposit conditions, depending on the term and amount.

Kamatne stope za RSD depozite za JLS (Jedinice lokalne samouprave), Autonomnu Pokrajinu, Republiku Srbiju - Eskontna stopa NBS. / Interest rates for RSD deposits for LGUs (Local Self-Government Units), Autonomous Province, Republic of Serbia - NBS Discount Rate.

Na depozite pravnih lica nerezidenata Banka plaća kamatu umanjenu za porez po odbitku u skladu sa domaćim poreskim propisima ukoliko ne postoji Ugovor o izbegavanju dvostrukog oporezivanja i potvrda o rezidentnosti deponenta / On deposits of non-resident legal entities the Bank pays interest decreased for withholding tax in accordance with domestic tax regulations if there is no Double Taxation Agreement and a certificate of residence of the deponent.