

**INTEREST LIST REGARDING CURRENT ACCOUNTS, SAVING ACCOUNTS  
AND ECONOMY PLANS**  
valid from 15<sup>th</sup> of January 2021

<b>CURRENT ACCOUNT</b>			
	<b>LEI</b>	<b>EUR</b>	<b>USD</b>
<b>Annual interest rate (%)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>CURRENT ACCOUNT INCLUDED ÎN "DOAR OPORTUNITATI"</b>			
	<b>LEI</b>	<b>EUR</b>	<b>USD</b>
<b>Interest rates applicable to the account balance</b>	<b>Annual interest rate (%)</b>		
<b>Balance between 0- 2.000 lei</b>	<b>0.75</b>	-	-
<b>Balance exceeding 2.000 lei</b>	<b>0.05</b>	-	-

<b>SAVING ACCOUNT "IDEAL" for private individuals</b>			
	<b>LEI</b>	<b>EUR</b>	<b>USD</b>
<b>Rata anuală de dobândă (%) *</b>	<b>0.40</b>	<b>0.03</b>	<b>0.01</b>

<b>SAVING PLAN "PLAN DE VIITOR" for underage private individuals</b>			
	<b>LEI</b>	<b>EUR</b>	<b>USD</b>
<b>Mandatory monthly minimum amount</b>	<b>42</b>	<b>10</b>	<b>15</b>
<b>Annual interest rate (%)</b>	<b>1.00</b>	<b>0.25</b>	<b>0.30</b>
<b>Annual bonus (%)**</b>	<b>15.00</b>		

\* It also applies for "Conturile de economii Echilibru" opened as part of "Ofertei Echilibru" (special offer valid until 15.01.2010)

\*\* The annual bonus is granted subject to compliance with the minimum criteria according to the contract concluded and will not exceed 600 RON

The annual interest rate for current accounts, saving accounts and saving plans with unauthorized debtor balance is 17% la RON and 12% la EUR, USD, GBP, CHF, HUF, JPY, CAD, SEK.