

Representative example – dinar savings

Dinar deposit with the calculation and accrual of interest upon maturity of deposit						
Amount of deposit	600,000.00					
Period to which the Bank accepts the deposit	3 months	6 months	9 months	12 months	25 months	36 months
Currency of placed deposit	RSD					
Indexing criteria	No indexing criteria					
Nominal interest rate (per annum, fixed)	2.00%	4.50%	4.10%	4.00%	3.40%	3.40%
Effective interest rate (per annum)	2.00%	4.50%	4.10%	4.00%	3.40%	3.40%
Total amount the user will receive after the locked period	602,999.26	613,240.51	618,305.97	624,000.00	643,253.42	663,298.74
Expenses borne by the user that are factored into the calculation of the effective interest rate	-					
Tax liability - 0%	On the date of the calculation of interest, in accordance with the Law on Personal Income Tax, there is no obligation on the part of the User to pay the capital gains tax on dinar savings.					

Dinar deposit with the calculation and accrual of interest upon maturity of the deposit						
Amount of deposit	6,000,000.00					
Period to which the Bank accepts the deposit	3 months	6 months	9 months	12 months	25 months	36 months
Currency of placed deposit	RSD					
Indexing criteria	No indexing criteria					
Nominal interest rate (per annum, fixed)	2.00%	4.50%	4.30%	4.20%	3.60%	3.60%
Effective interest rate (per annum)	2.00%	4.50%	4.30%	4.20%	3.60%	3.60%
Total amount the user will receive after the locked period	6,029,992.56	6,132,405.09	6,191,942.45	6,252,000.00	6,458,464.81	6,671,337.70
Expenses borne by the user that are factored into the calculation of the effective interest rate	-					
Tax liability - 0%	On the date of interest calculation, in accordance with the Law on Personal Income Tax, there is no obligation on the part of the User to pay the capital gains tax on dinar savings.					

Representative example as of 01.01.2025.

