

TERM DEPOSITS INTEREST RATES

document in force starting with: **01.08.2016**

Deposit 5.000*

Fixed interest rate (%/year)

No. of days	RON	EUR	USD
30	0,20%	0,05%	0,10%
90	0,30%	0,10%	0,20%
180	0,50%	0,15%	0,30%
365	0,75%	0,25%	0,40%
<i>Minimum balance</i>	<i>RON 5,000</i>	<i>EUR 5,000</i>	<i>USD 5,000</i>

* Automatic renewal option available for Deposit 5.000– with interest capitalization or interest payment on term (based on customer option). Renewal date interest rate is applied at renewal.

Interest at sight (%/year)

0% p.y., applicable to current accounts and current accounts packages as well as for term deposits liquidated before maturity.

Term Deposits* in stock

Variable interest rate (%/year)

No. of days	RON	EUR		USD		GBP
		Standard	PREMIUM	Standard	PREMIUM	
30	0,05%	0,01%	0,03%	0,05%	0,10%	0,05%
60	0,05%	-	-	-	-	-
90	0,05%	0,03%	0,05%	0,05%	0,10%	0,05%
180	0,10%	0,05%	0,07%	0,10%	0,20%	0,10%
270	0,10%	0,07%	0,09%	0,20%	0,30%	0,20%
365**	0,10%	0,10%	0,12%	0,20%	0,40%	0,20%
<i>Minimum deposit balance</i>	<i>Established by each group determined by its own activity and also for its subunits</i>	<i>EUR 7500</i>	<i>EUR 50,000</i>	<i>USD 10 000</i>	<i>EUR 50,000</i>	<i>GBP 15,000</i>

* Automatic renewal option available, expressly requested by customer when opening the term deposit. For automatic renewal option, the interest will be paid at expiration time of the deposit capitalization, whereas for the term deposits with no capitalization, the interest will be paid on deposit expiration date.

** Including interest rate for accounts opened for employees cash deposit guarantees.

*** The collateral deposits will have interest rates of 0.1% no matter the tenor or currency.