## INTEREST RATES PRESENTED AT ANNUAL LEVEL FOR DD/MM/YY

		D AT ANNUAL LEVEL FOR DD/MM	<u> </u>	Danit and a	KDOOMMINING	a NOVE	
Average interest rates a	re on annual level, in pe Sector	ercentage with three decimal places		Bank code: KBGGMMNNNNMFS: New business during the reporting		2-NOVI Outstanding business at the end of the	
Instrument		Category	Original maturity or period of fixation (IRF)		onth		onth
				Average interest		Average interest	
Deposits in KM and deposits indexed to foreign currency	Households 1)  Non-financial corporations 2)	Overnight (transferable) deposits		rates	Business volumes	rates	Business volumes
			up to 1 year maturity				
		Deposits with agreed maturity  Overnight (transferable) deposits	over 1 and up to 2 years maturity over 2 years maturity				
			up to 1 year maturity				
		Deposits with agreed maturity	over 1 and up to 2 years maturity over 2 years maturity				
Deposits in foreign currency (in EUR excluded)	Hausahalda 1)	Overnight (transferable) deposits	Over 2 years maturity				
	Households 1)	Deposits with agreed maturity					
	Non-financial corporations 2)	Overnight (transferable) deposits					
Deposits in EUR		Deposits with agreed maturity Overnight (transferable) deposits					
	Households 1)	Deposits with agreed maturity	up to 1 year maturity over 1 and up to 2 years maturity				
		Overnight (transferable) deposits	over 2 years maturity				
	Non-financial corporations 2)		up to 1 year maturity				
		Deposits with agreed maturity	over 1 and up to 2 years maturity over 2 years maturity				
Loans in KM	Households 1)	revolving loans and overdrafts, convenience and extended credit card credit convenience credit card credit					
		extended credit card credit	floating rate and up to 1 year initial rate fixation				
		for consumption1	hereof with original maturity over 1 year				
			over 1 and up to 5 years initial rate fixation over 5 years initial rate fixatio				
		for house purchase1	floating rate and up to 1 year initial rate fixation hereof with original maturity over 1 year				
			over 1 and up to 5 years initial rate fixation				
			over 5 years initial rate fixatio over 10 years initial rate fixation floating rate and up to 4 years initial rate fixation				
		for other purposes1	floating rate and up to 1 year initial rate fixation hereof with original maturity over 1 year				
			over 1 and up to 5 years initial rate fixation over 5 years initial rate fixatio				
		revolving loans and overdrafts, convenience an convenience credit card cred	d extended credit card credit				
	Non-financial corporations 2)	extended credit card credit					
		up to an amount of EUR 0.25 million 3)	floating rate and up to 1 year initial rate fixation hereof with original maturity over 1 year				
			over 1 and up to 5 years initial rate fixation over 5 years initial rate fixatio				
		over an amount of EUR 0.25 million and up to	floating rate and up to 1 year initial rate fixation				
		EUR 1 million 3)	hereof with original maturity over 1 year over 1 and up to 5 years initial rate fixation				
		over an amount of EUR 1 million 3)	over 5 years initial rate fixation promjenljiva stopa i do 1 godine IPFKS				
			sa orginalnim dospijećem preko 1 godine over 1 and up to 5 years initial rate fixation				
			over 5 years initial rate fixatio				
Loans indexed to foreign currency		revolving loans and overdrafts, convenience an convenience credit card cred	it				
		extended credit card credit	floating rate and up to 1 year initial rate fixation				
		for consumption1	hereof with original maturity over 1 year over 1 and up to 5 years initial rate fixation				
		for house purchase1	over 5 years initial rate fixatio				
			floating rate and up to 1 year initial rate fixation hereof with original maturity over 1 year				
			over 1 and up to 5 years initial rate fixation over 5 years initial rate fixatio				
			over 10 years initial rate fixation floating rate and up to 1 year initial rate fixation				
		for other purposes1	hereof with original maturity over 1 year				
			over 1 and up to 5 years initial rate fixation over 5 years initial rate fixatio				
	Non-financial corporations 2)	revolving loans and overdrafts, convenience an convenience credit card cred					
		extended credit card credit	floating rate and up to 1 year initial rate fixation				
		up to an amount of EUR 0.25 million 3)	hereof with original maturity over 1 year over 1 and up to 5 years initial rate fixation				
			over 5 years initial rate fixatio				
		over an amount of EUR 0.25 million and up to	floating rate and up to 1 year initial rate fixation hereof with original maturity over 1 year				
		EUR 1 million 3)	over 1 and up to 5 years initial rate fixation over 5 years initial rate fixatio				
		over an amount of EUR 1 million 3)	floating rate and up to 1 year initial rate fixation hereof with original maturity over 1 year				
			over 1 and up to 5 years initial rate fixation over 5 years initial rate fixatio				
		revolving loans and overdrafts, convenience an	d extended credit card credit				
		convenience credit card credit extended credit card credit					
		for consumption1	floating rate and up to 1 year initial rate fixation hereof with original maturity over 1 year	<b>-</b>			
			over 1 and up to 5 years initial rate fixation				
		for house purchase1	over 5 years initial rate fixatio floating rate and up to 1 year initial rate fixation				
			hereof with original maturity over 1 year over 1 and up to 5 years initial rate fixation				
			over 5 years initial rate fixatio over 10 years initial rate fixation		1		
		for other purposes1	floating rate and up to 1 year initial rate fixation				
Loans in foreign			hereof with original maturity over 1 year over 1 and up to 5 years initial rate fixation				
curreny	Non-financial corporations 2)	revolving loans and overdrafts, convenience an					
		convenience credit card credit extended credit card credit					
			floating rate and up to 1 year initial rate fixation hereof with original maturity over 1 year				
		up to an amount of EUR 0.25 million 3)	over 1 and up to 5 years initial rate fixation				
			over 5 years initial rate fixatio floating rate and up to 1 year initial rate fixation				
		over an amount of EUR 0.25 million and up to EUR 1 million 3)	hereof with original maturity over 1 year over 1 and up to 5 years initial rate fixation				
		,	over 5 years initial rate fixatio  floating rate and up to 1 year initial rate fixation				
		over an amount of EUR 1 million 3)	hereof with original maturity over 1 year				
			over 1 and up to 5 years initial rate fixation over 5 years initial rate fixatio	Contact person:			
1) In hpuseholds are	hpuseholds are included: households, sole proprietors and non-profit institutions offering services to households						

<sup>|</sup> Jover 5 years initial rate its
| Jin hpuseholds are included: households, sole proprietors and non-profit institutions offering services to households
| Jin non-financial corporations are included; public non-financial corporations and private non-financial corporations
| Jin this category - excluding revolving loans and overdrafts, convenience and extended credit card credit

Contact person: Report is submited by: Contact phone: