

Valid since: 28.11.2011

Progressive Deposit

Lei (>1,000 Lei)													Rate	
3 MONTHS	6.00	7.24	7.65											7.00%
6 MONTHS	6.00	6.25	6.50	6.70	7.00	7.50								6.75%
12 MONTHS	5.20	5.25	5.40	5.45	5.50	5.65	6.00	6.20	6.25	6.35	6.40	6.50		6.00%
Euro (> 250 Euro)														
3 MONTHS	3.23	3.50	3.75											3.50%
6 MONTHS	2.55	2.85	3.25	3.35	3.50	3.85								3.25%
12 MONTHS	1.90	2.10	2.25	2.30	2.45	2.55	2.65	2.90	3.00	3.25	3.50	3.70		2.75%

Flexi Fix Deposit

Lei (> 1,000 Lei)	Interest Rate
3 MONTHS	6.75%
6 MONTHS	6.50%
12 MONTHS	5.75%

Euro (> 250 EUR)	Interest Rate
3 MONTHS	2.75%
6 MONTHS	2.65%
12 MONTHS	2.25%

Tot Inainte Deposit

Lei (>2,000 Lei)	Nominal Interest Rate	Effective Interest Rate
3 MONTHS	7.390%	7.500%
6 MONTHS	6.808%	7.000%
12 MONTHS	6.496%	6.850%

Euro (>500Euro)	Nominal Interest Rate	Effective Interest Rate
3 MONTHS	3.970%	4.000%
6 MONTHS	3.694%	3.750%
12 MONTHS	3.166%	3.250%

Deposit of the Month - Annual Interest

Lei (no minimum amount)	
35 days	7.15%

Easter Holiday Deposit

Annual Interest rate for 120 days	
Lei	Euro
7.50%	4%

For Standard Deposits, Deposit of the Month, Tot Inainte, Flexi Fix, Progressive:

- 0% cash withdrawal fee (Euro and Lei) will apply at maturity date, both for individuals, legal entities and professionals

- Overdraft facility available at customer request up to 60% from deposit amount

Standard Deposits, Savings Accounts and Current Accounts - Annual Interest

Lei	Standard Deposits Individuals, Professionals and Legal Entities (Interest paid at maturity)		Standard Deposits Individuals (Interest paid monthly)	
	500 Lei minimum amount		500 Lei minimum amount	
1 MONTH	7.00		-	
3 MONTHS	7.50		6.40	
6 MONTHS	7.00		5.90	
12 MONTHS	6.85		5.75	
	Savings Account Individuals			
	> 500 Lei			
	3.00%			
Current account	Monthly paid interest		Monthly penalty interest*	
	0.25%		28.00%	
EUR	Standard Deposits Individuals, Professionals and Legal Entities (Interest paid at maturity)		Standard Deposits Individuals (Interest paid monthly)	
	250 Euro minimum amount		250 Euro minimum amount	
1 MONTH	3.25		-	
3 MONTHS	4.00		3.45	
6 MONTHS	3.75		3.20	
12 MONTHS	3.25		2.70	
	Savings Account Individuals			
	> 250 Euro			
	2.00%			
Current account	Monthly paid interest		Monthly penalty interest*	
	0.10%		17.00%	
USD	Standard Deposits Individuals, Professionals and Legal Entities (Interest paid at maturity)		Standard Deposits Individuals (Interest paid monthly)	
	250 - 50.000	> 50.000	250 - 50.000	> 50.000
Current account	0.10%			
	1 MONTH	2.65	2.75	-
3 MONTHS	3.15	3.25	1.80	1.90
6 MONTHS	2.90	3.00	1.55	1.65
12 MONTHS	2.40	2.50	1.05	1.15
	Savings Account Individuals			
	> 250 USD			
	0.50%			
Current account	Monthly paid interest		Monthly penalty interest*	
	0.10%		18.00%	

*The penalty interest represents the interest paid monthly to the Bank for any debit balance of a Customer account which does not represent a prior agreement with the Bank, for the entire period of time in which the account is debtor until the day the debit is covered.