THE DECISION ON THE LEVEL OF PASSIVE INTEREST RATES FOR CONSUMERS

October, 2026

1. GENERAL PROVISIONS

With this Decision, KentBank d.d. (farther: the Bank) determines the levels of passive interest rates in business with consumers.

2. FIXED INTEREST RATES FOR SAVINGS IN EUR

2.1 Regular interest rate for savings in EUR (regular offer)

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
Up to 1 mio. EUR	0,40%	0,50%	1,00%	1,00%	0,80%	0,70%	0,70%	0,70%
Above 1 mio. EUR	0,50%	0,60%	1,10%	1,10%	0,85%	0,75%	0,75%	0,75%

* minimum deposit amount EUR 100.00
* for larger amounts of term deposits, it is possible to agree on the incentive part of the interest rate

2.2 Action interest rate for savings in EUR (special offer)

- **Validity of the special offer until 30 November 2026**
- refers to new term deposits contracted until the last day of the special offer.
- automatic renewals of existing deposit agreements shall not be considered as new term deposits, in which case the regular interest rate referred to in point 2.1 of this Decision shall be calculated (regular offer)

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
Up to 1 mio. EUR	1,40%	2,10%	2,40%	2,60%	1,70%	0,40%	0,40%	0,40%
Above 1 mio. EUR	1,60%	2,30%	2,60%	2,80%	1,75%	0,45%	0,45%	0,45%

* minimum deposit amount EUR 100.00
* for larger amounts of term deposits, it is possible to agree on the incentive part of the interest rate

2. Interest rate for the product "Salary Plus Savings"

- applies to new and existing clients of the Bank who transfer their regular income for the entire term deposit period to an account opened with the Bank - refers to new term deposits contracted **from 18 February 2026**
- Automatic renewals of existing deposit agreements are not considered new term deposits, in which case the regular interest rate referred to in point 2.1 is calculated of this decision

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DEPOSIT CURRENCY	EUR	
MATURITY IN MONTHS	6	12
from 350,00 to 1 mio. EUR	2,15%	2,05%

DEPOSIT CURRENCY	USD	
MATURITY IN MONTHS	6	12
from 350,00 do 1 mio. USD	2,15%	2,05%

*the terms and conditions of the product "Salary Plus Savings" are described in detail in the document - General information on term savings "Salary Plus Savings"

2.4 The interest rate for earmarked term funds in EUR is 0.00%

3. FIXED INTEREST RATES FOR SAVINGS IN USD

3.1 Regular interest rate for savings in USD (regular offer)

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
Up to 1 mio. USD	0,05%	0,10%	0,55%	0,65%	0,75%	0,75%	0,75%	0,75%
From 1 mio. to 3 mio. USD	3,00%	3,00%	3,00%	3,00%	3,00%	3,00%	3,00%	3,00%
Above 3 mio. USD	3,00%	3,00 %	3,00%	3,00%	3,00%	3,00%	3,00%	3,00%

*minimum deposit amount USD 100.00

* for larger amounts of term deposits, it is possible to agree on the incentive part of the interest rate

3.2 Action interest rate for savings in USD (special offer)

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
Up to 1 mio. USD	1,40%	2,10%	2,40%	2,60%	0,75%	0,75%	0,75%	0,75%
Above 1 mio. USD	1,60%	2,30%	2,60%	2,80%	0,80%	0,80%	0,80%	0,80%

* minimum amount of term deposits 100,00 USD

* for larger amounts of term deposits, it is possible to agree on the incentive part of the interest rate

- **validity of the special offer until 30 November 2026**
- refers to new term deposits contracted until the last day of the special offer.
- automatic renewals of existing deposit agreements shall not be considered as new term deposits, in which case the regular interest rate referred to in point 3.1 of this Decision shall be calculated (regular offer)

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3.3 The interest rate for earmarked time deposits in USD is 0.00%

4. SAVINGS IN CHF

Savings in CHF contracted until 07.10.2015 with automatic renewal will, after the expiry of the first cycle, be extended at an interest rate of 0.06%.

5. CHILDREN'S SAVINGS IN EUR (regular offer)

MATURITY IN MONTHS	24	36
Regardless of the amount	0,45%	0,50%

*minimum deposit amount EUR 10.00

6. OPEN SAVINGS IN EUR (regular offer)

MATURITY IN MONTHS	3	6	12	24
Regardless of the amount	1,00%	1,00%	1,00%	0,80%
Bonus	10,00%	10,00%	10,00%	10,00%

*minimum deposit amount EUR 10.00

7. FIXED INTEREST RATES FOR SAVINGS IN EUR CONTRACTED USING INTERNET SERVICES (regular offer), valid from 18.03.2026.

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
Up to 1 mio. EUR	0,40%	0,50%	1,00%	1,00%	0,80%	0,70%	0,70%	0,70%

*minimum deposit amount EUR 100.00

* It is used for automatic renewals after the expiry of the initially agreed term for contracts concluded with action interest rates

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8. ACTION INTEREST RATES FOR SAVINGS IN EUR CONTRACTED USING DIGITAL SERVICES, valid to 30 November 2026

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
Up to 1 mio. EUR	1,60%	2,30%	2,60%	2,80%	1,90%	0,60%	0,60%	0,60%

*minimum deposit amount 100,00 EUR

9. FIXED INTEREST RATES FOR SAVINGS IN USD CONTRACTED USING DIGITAL SERVICES (regular offer), valid from 18 March 2026

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
Up to 1 mio. USD	0,05%	0,10%	0,55%	0,65%	0,75%	0,75%	0,75%	0,75%

* minimum deposit amount 100,00 USD

* It is used for automatic renewals after the expiry of the initially agreed term for contracts concluded with action interest rates

10. ACTION INTEREST RATES FOR SAVINGS IN USD CONTRACTED USING DIGITAL SERVICES, valid to 30 November 2026

MATURITY IN MONTHS	1	3	6	12	24	36	48	60
Up to 1 mio. USD	1,60%	2,30%	2,60%	2,80%	0,75%	0,75%	0,75%	0,75%

* minimum deposit amount 100,00 USD

11. OPEN SAVINGS IN EUR CONTRACTED USING DIGITAL SERVICES (regular offer)

MATURITY IN MONTHS	3	6	12	24
Regardless of the amount	1,00%	1,00%	1,00%	0,80%
Bonus	10%	10%	10%	10%

* minimum deposit amount 10,00 EUR

12. **SAVINGS AT SIGHT** – fixed interest rate

- 0,01% za EUR
- 0,01% za CHF
- 0,01% za USD

13. DEPOSIT INSURANCE

Deposits deposited with the Bank are insured with the Croatian Deposit Insurance Agency (HAOD). HAOD insures creditors' deposits in each credit institution up to and including the amount of EUR 100,000.00, regardless of the number of its bank accounts, the amount of funds under them, the currency and the place where these bank accounts are maintained.

14. OTHER PROVISIONS

14.1. Interest rates are expressed on an annual basis.
The effective interest rate (APR) is equal to the nominal interest rate reported.

14.2. The calculation and crediting of interest is done within the deadlines set by the contract or when closing the account, and the calculation is done for the actual number of days in the month / the actual number of days in the year, in such a way that the first day enters and the last day does not enter the calculation.

14.3. Term savings can be arranged with a monthly interest payment or interest payment upon the expiry of the term deposit.

14.4. It is possible to agree on an interest rate different from the interest rate in the regular offer specified in this Decision. A decision on a higher or lower interest rate is made on the basis of a decision of the competent level prescribed by an internal act of the Bank.

14.5. Conditions for early termination of a general-purpose term deposit and the method of calculating interest rates:

- for term deposits from the Regular Offer or Special Offer or the "Salary Plus Savings" offer contracted in published currencies at which interest rates are expressed, and for which the maturity of less than 12 months and 1 day has been maintained at the time of early maturity of the term deposit, the interest rate for demand savings is recognized for the period from the date of conclusion to the date of termination of the contract.
- for term deposits from the Regular Offer or Special Offer contracted in published currencies at which interest rates are expressed, and for which at the time of early maturity of the term deposit the maturity longer than 12 months and 1 day has been held, interest on deposits is recognized for the first shorter term deposit period from the Bank's Regular Offer valid on the day of termination of the contract, i.e. for the period from the date of conclusion to the date of termination of the contract, unless the interest rate for the first shorter term deposit period is higher than the agreed interest rate, in which case the Bank calculates the agreed interest rate.
- if, at the time of early maturity, even the shortest term deposit period from the Regular Offer or the Special Offer or the "Salary Plus Savings" offer has not expired, interest is calculated at the interest rate for demand savings.

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- if the contract approves an incentive supplement to the interest rate from the Regular Offer or the Special Offer or the "Salary Plus Savings" offer, in the event of early termination of the contract, the depositor is not entitled to the calculation and payment of the incentive supplement.
- for time deposits contracted in other currencies for which the interest rate is not stated in this Decision, but it is determined by the contract, interest at the interest rate for demand savings shall be recognized for early term deposits, unless otherwise prescribed by the contract itself.
- in accordance with the individual term deposit agreement concluded with the depositor.

14.6. In the event of early termination of a term deposit in the following cases, the Bank may grant the depositor the agreed interest rate (including the incentive supplement):

- when the newly contracted term deposit increases the principal of the term deposit in relation to the amount of the terminated contract (condition: at least the same maturity period as in the case of the terminated contract)
- when the maturity of the newly contracted term deposit is longer than the maturity of the terminated contract (condition: at least the same amount of principal as in the case of the terminated contract)
- in the case of conversion from a non-purpose to a special-purpose term deposit, provided that an addendum to the term deposit agreement is signed, which determines the conversion of the deposit
- in the case of early final repayment of the loan from the funds of the deposit that was collateral, unless the contract stipulates otherwise
- after the final repayment of the loan, for which the funds of the deposit that was collateral were not used, unless the contract stipulates otherwise.

14.7. Interest tax (capital income tax) is calculated on the total paid/imputed interest and premium in accordance with the Income Tax Act.

14.8. The fee for early termination of deposits is charged in accordance with the Decision on Fees in Consumer Business, unless otherwise agreed, as follows:

- the fee for early termination of a deposit, which is a collateral instrument, is charged in accordance with the Decision on Fees in Consumer Transactions
- in the case of auto-renewal deposits, the fee is charged only when the depositor terminates the first term deposit cycle early; If he terminates the deposit after the first term deposit cycle has expired, no fee is charged
- No fee is charged when the deposit is terminated with the aim of increasing the deposit amount (provided that the term deposit period is the same or longer than originally agreed) or to extend the term deposit period (provided that the deposit amount remains the same or increases from the originally agreed amount).
- No fee is charged in the event that the depositor has passed away.

15. FINAL PROVISIONS

This Decision shall enter into force on the day of its adoption and shall apply from 30 October 2026.

Management KentBank d.d.

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