

# Interest Rate Sheet Girobank N.V.

These new Interest Rates have entered into effect on November 30, 2009

## ANG

### Savings Account (Corporate)

Product	First Deposit	Rate %	Accrual Frequency
Interest Checking Account	≥ 25	0.10	Daily (on balances > 100,000)
Regular Savings Corporate	≥ 25	0.75	Monthly (on minimum balance)

### Savings Account (Personal)

Product	First Deposit	Monthly deposits	Rate %	Accrual Frequency
Regular Savings Individual	≥ 25	-	1.25	Monthly (on minimum balance)
Super Savings	≥ 25	-	1.25	Daily
OINKI	≥ 10 - ≤ 1,000	≥ 25 - ≤ 250	2.50	Daily
Student Savings	≥ 25	-	1.50	Daily
Senior Savings	≥ 25	-	1.25	Daily
Non-Resident Savings Account	≥ 1,000	≥ 100	0.75	Monthly (on average balance)

### SAM Accounts (Personal)

Product	Monthly deposit	Rate %	Accrual Frequency	Premium %
1 YEAR	≥ 25 - ≤ 1,000	1.75	Daily	1.00
2 YEARS	≥ 25 - ≤ 1,000	2.00	Daily	1.25
3 YEARS	≥ 25 - ≤ 1,000	2.25	Daily	1.50
4 YEARS	≥ 25 - ≤ 1,000	2.50	Daily	1.75
5 YEARS	≥ 25 - ≤ 1,000	2.50	Daily	2.00

### Savingsplan (Personal)

Product	Monthly deposit	Rate %	Accrual Frequency
1 YEAR	≥ 25	2.00	Daily
2 YEARS	≥ 25	2.00	Daily
3 YEARS	≥ 25	2.25	Daily
4 YEARS	≥ 25	2.25	Daily
5 YEARS	≥ 25	2.50	Daily

### Time Deposit (Corporate & Personal)

Product	Amount		
	≥ 5,000 <100,000	≥ 100,000 <1,000,000	≥1,000,000
6 months	0.50%	0.75%	1.00%
1 YEAR	1.00%	1.50%	1.75%
2 YEARS	1.25%	1.75%	2.00%
3 YEARS	1.50%	2.00%	2.25%
5 YEARS	1.75%	2.25%	2.50%

Deviation from time deposit rates as stated above will need approval of Treasury Committee or Managing Board.

## EUR

### Savings Account (Corporate)

Product	First Deposit	Rate %	Accrual Frequency
Corporate Savings EURO	≥ 25	0.125	Monthly (on min. balance >150 ≤100,000)
Corporate Savings EURO	≥ 25	0.250	Monthly (on min. balance >100,000)

### Savings Account (Personal)

Product	First Deposit	Rate %	Accrual Frequency
Personal Savings EURO	≥ 25	0.125	Monthly (on min. balance ≤100,000)
Personal Savings EURO	≥ 25	0.250	Monthly (on min. balance >100,000)

### CD Accounts (Corporate & Personal)

Product	Amount		
	≥ 5,000 <100,000	≥ 100,000 <1,000,000	≥1,000,000
CD EUR (30/59 days)	0.30%	0.40%	0.50%
CD EUR (60/89 days)	0.35%	0.50%	0.60%
CD EUR (80/120 days)	0.40%	0.60%	0.70%

Deviation from time deposit rates as stated above will need approval of Treasury Committee or Managing Board.

## USD

### Savings Account (Corporate)

Product	First Deposit	Rate %	Accrual Frequency
Savings USD	≥ 25	0.125	Monthly (on min. balance)

### Savings Account (Personal)

Product	First Deposit	Rate %	Accrual Frequency
Savings USD	≥ 25	0.125	Monthly (on min. balance)

### CD Accounts (Corporate & Personal)

Product	Amount		
	≥ 5,000 <100,000	≥ 100,000 <1,000,000	≥1,000,000
CD USD (1-12 months)	0.25%	0.25%	0.50%
CD USD (13-24 months)	0.25%	0.50%	0.75%
CD USD (25-36 months)	0.75%	1.00%	1.25%

Deviation from time deposit rates as stated above will need approval of Treasury Committee or Managing Board.