

PUBLIC ANNOUNCEMENT

on the deposit rates applicable to the forint accounts of domestic and foreign middle-sized and large companies

I. Sight deposits ⁽¹⁾	Interest rate (% p.a.)	EBKM (% p.a.) ⁽²⁾
1. Current accounts and other HUF sight accounts		
a.) Companies and other account-holders	0.10 %	0.10 %
b.) Foundations and other donations for public purposes	0.10 %	0.10 %
c.) Convertible HUF accounts	0.10 %	0.10 %
d.) Employer's home deposits	0.10 %	0.10 %
e.) Own funds for E-loans	0.10 %	0.10 %
f.) Other deposits and reserve for the coverage of import L/C	0.10 %	0.10 %
2.) HUF savings account for companies (tiered interest⁽³⁾)		0.00 % - 3.00 %
Amount of the end-of-the day balance:		
HUF 0 – 4,999,999	0.00 %	
HUF 5,000,000 – 9,999,999	1.00 %	
HUF 10,000,000 – 29,999,999	2.25 %	
HUF 30,000,000 – 49,999,999	2.75 %	
from HUF 50,000,000	3.00 %	
3.) KAPCSOLAT Savings account in HUF for medium-sized companies having KAPCSOLAT account package (tiered interest⁽³⁾)		0.00 % - 3.50 %
Amount of the end-of-the day balance:		
HUF 0 – 2,499,999	0.00 %	
HUF 2,500,000 – 4,999,999	0.10 %	
HUF 5,000,000 – 14,999,999	1.50 %	
HUF 15,000,000 – 24,999,999	2.50 %	
from HUF 25,000,000	3.50 %	

II. Term deposits	Interest rate (% p.a.) ^{(4) (5) (6)}				
1. Variable-rate HUF deposits⁽⁷⁾⁽⁸⁾	HUF 100,000 – HUF 999,999	HUF 1,000,000 – HUF 4,999,999	HUF 5,000,000 – HUF 9,999,999	HUF 10,000,000 – HUF 29,999,999	From HUF 30,000,000
7-30 days	-	-	-	-	-
31-60 days	0.80 %	2.05 %	2.25 %	2.40 %	2.55 %
61-90 days	0.80 %	2.05 %	2.25 %	2.40 %	2.55 %
91-120 days	0.75 %	2.00 %	2.20 %	2.35 %	2.50 %
121-180 days	0.70 %	1.95 %	2.15 %	2.30 %	2.45 %
7-8-9 months	0.70 %	1.95 %	2.15 %	2.30 %	2.45 %
10-11-12 months	0.70 %	1.95 %	2.15 %	2.30 %	2.45 %
over 1 year	0.70 %	1.95 %	2.15 %	2.30 %	2.45 %
2. Fixed-rate HUF deposits⁽⁷⁾⁽⁹⁾	HUF 100,000 – HUF 999,999	HUF 1,000,000 – HUF 4,999,999	HUF 5,000,000 – HUF 9,999,999	HUF 10,000,000 – HUF 29,999,999	From HUF 30,000,000
7-14 days	-	1.20 %	1.40 %	1.55 %	1.70 %
15-30 days	-	1.50 %	1.70 %	1.85 %	2.00 %
31-60 days	-	2.05 %	2.25 %	2.40 %	2.55 %
61-90 days	-	2.05 %	2.25 %	2.40 %	2.55 %
91-120 days	-	2.00 %	2.20 %	2.35 %	2.50 %
121-180 days	-	1.95 %	2.15 %	2.30 %	2.45 %
7-8-9 months	-	-	-	-	-
10-11-12 months	-	-	-	-	-
over 1 year	-	-	-	-	-

III. OTP 'Etap' deposit ⁽¹⁰⁾	Interest rate (% p.a.)	EBKM ⁽²⁾ (% p.a.)	Interest rate (% p.a.)	EBKM ⁽²⁾ (% p.a.)
1. Term 90 days	HUF 10,000,000 – HUF 29,999,999		From HUF 30,000,000	
1-15 days	0.10 %	0.10 %	0.10 %	0.10 %
16-30 days	0.25 %	0.18 %	0.25 %	0.18 %
31-45 days	2.50 %	0.95 %	2.75 %	1.03 %
46-60 days	3.00 %	1.46 %	3.25 %	1.59 %
61-75 days	4.00 %	1.97 %	4.25 %	2.12 %
76-90 days	5.00 %	2.48 %	5.25 %	2.64 %
2. Term 120 days	HUF 10,000,000 – HUF 29,999,999		From HUF 30,000,000	
1-20 days	0.10 %	0.10 %	0.10 %	0.10 %
21-40 days	0.25 %	0.18 %	0.25 %	0.18 %
41-60 days	2.75 %	1.03 %	3.00 %	1.12 %
61-80 days	3.25 %	1.59 %	3.50 %	1.71 %
81-100 days	4.25 %	2.12 %	4.50 %	2.27 %
101-120 days	5.25 %	2.64 %	5.50 %	2.81 %
3. Term 180 days	HUF 10,000,000 – HUF 29,999,999		From HUF 30,000,000	
1-30 days	0.10 %	0.10 %	0.10 %	0.10 %
31-60 days	0.25 %	0.18 %	0.25 %	0.18 %
61-90 days	3.00 %	1.12 %	3.25 %	1.20 %
91-120 days	3.50 %	1.71 %	3.75 %	1.84 %
121-150 days	4.50 %	2.27 %	4.75 %	2.42 %
151-180 days	5.50 %	2.81 %	5.75 %	2.98 %

- (1) Sight interest on HUF savings accounts is credited on the last working day of the month.
- (2) EBKM (unified deposit interest rate index) set on the basis of Government Decree 41/1997. (III.5.)
- (3) In the case of tiered interest, the interest rate set on the basis of the end-of-the day amount pertains to the entire sight balance.
- (4) Interest on time deposits is credited at maturity in the case of time deposits with less than one year's maturity, and after 12 months from the date of deposit fixing in the case of time deposits with over one year's maturity.
- (5) In the case of time deposits, the EBKM set pursuant to Government Decree 41/1997. (III.5.) is identical with the announced interest rate applicable to forint deposits.
- (6) The interruption or termination of the deposit means the termination of the entire amount of the deposit. Interest rate in the case of breaking a deposit: 0 %
- (7) Forint deposits can be fixed for 7, 8, 9, 10, 11 or 12 months on a 7 to 12-month horizon, and for 15, 18, 21, 24, 36, 48 or 60 months on a time horizon of over 1 year.
- (8) Minimum HUF amount of variable rate time deposits is HUF 100,000; available manners of fixing: one-off, renewed, compound renewed.
- (9) Minimum HUF amount of fixed-rate time deposits is HUF 1,000,000; available manners of fixing: one-off, renewed, compound renewed.
- (10) OTP 'Etap' is a tier-hold deposit with fix interest rate which consists of several interest rate periods. The interest rate of the term deposit is fixed during the term. In case of change in interest rate, the new interest rate comes into force on the first day of the following interest period. The amount of earned interest depends on the number of periods from the beginning of the term. Accrued interest is calculated at the end of each period. Accrued interest is credited on the account at the end of term. If term of deposit end before maturity interest is paid only on completed periods. If deposit is terminated in the first interest period before maturity 0% interest is credited. Interest rate defined for an interest period is realized only if termination of deposit is after the previous interest period. Minimum amount of the deposit is HUF 10,000,000. Type of deposit: one-off or renewed. Placement of OTP 'Etap' is possible in branches or via OTPdirekt telephone – banking service.