

Belgrade, 2 April 2014

**Weighted average interest rates on current account overdrafts
in %, annually**

Bank		Authorised overdraft	Unauthorised overdraft
		February 2014	
1	Agroindustrijska komercijalna banka "AIK banka" A.D.	26,58	35,98
2	Alpha Bank Srbija A.D.- Beograd	26,23	31,00
3	Banca Intesa A.D.- Beograd	37,86	39,70
4	Banka Poštanska štedionica A.D.- Beograd	36,36	47,31
5	Credit agricole banka Srbija A.D.- Novi Sad	32,53	47,54
6	Dunav banka A.D.- Beograd	20,19	28,50
7	Erste Bank A.D.- Novi Sad	31,65	17,57
8	Eurobank A.D.- Beograd	38,42	39,11
9	Findomestic banka A.D.- Beograd	35,57	45,00
10	Hypo Alpe-Adria Bank A.D.- Beograd	26,18	39,98
11	JUBMES banka A.D.- Beograd	22,70	26,41
12	Jugobanka Jugbanka A.D.- Kosovska Mitrovica	25,34	25,24
13	KBC banka A.D.- Beograd	23,95	57,60
14	KBM Banka A.D. Kragujevac	28,87	58,48
15	Komercijalna banka A.D.- Beograd	30,86	54,67
16	Marfin banka A.D.- Beograd	25,30	26,67
17	NLB banka A.D.- Beograd	29,88	31,27
18	OTP banka Srbija A.D.- Novi Sad	33,43	55,04
19	Opportunity banka A.D.- Novi Sad	33,18	42,00
20	Piraeus Bank A.D.- Beograd	29,90	30,63
21	ProCredit Bank A.D.- Beograd	31,64	42,86
22	Raiffeisen banka A.D.- Beograd	34,99	24,64
23	Sberbank Srbija A.D.- Beograd	32,39	28,10
24	Societe Generale banka Srbija A.D.- Beograd	34,76	78,36
25	Srpska banka A.D.- Beograd	34,49	51,11
26	Unicredit Bank Srbija A.D.- Beograd	32,05	18,45
27	VTB Banka a.d. Beograd	29,04	45,00
28	Vojvođanska banka A.D.- Novi Sad	27,28	34,38
29	Čačanska banka A.D.	34,31	62,84

The household sector includes natural persons, entrepreneurs and NPISH.

The Table shows weighted average rates at the annual level (annualised contracted interest rate or narrow defined interest rate) in accordance with the Methodology for Calculating Interest Rates on Bank Loans and Deposits.