

Belgrade, 26 September 2025

Weighted average interest rates on current account overdrafts of households - natural persons
in %, per annum

Banks		Authorised overdraft	Unauthorised overdraft
		August 2025	
1	Alta banka A.D.- Beograd	19,46	19,74
2	API Bank A.D. Beograd	18,50	14,93
3	Addiko Bank A.D. Beograd	18,10	16,81
4	Adriatic Bank A. D. Beograd	20,18	
5	AlKBank A.D. Beograd	18,25	14,81
6	Banca Intesa A.D. Beograd	18,32	16,97
7	Banka Poštanska Štedionica A.D.- Beograd	16,20	12,34
8	Erste Bank A.D.- Novi Sad	19,50	12,42
9	Halkbank A.D. Beograd	18,01	19,75
10	Mirabank A.D. Beograd		
11	NLB Komercijalna banka A.D.- Beograd	18,30	19,00
12	OTP Banka Srbija a.d. Novi Sad	19,12	19,45
13	ProCredit Bank A.D. Beograd	9,38	9,53
14	Raiffeisen banka A.D. Beograd	19,33	11,03
15	Srpska banka A.D. Beograd		9,66
16	Unicredit Bank Srbija A.D. Beograd	18,87	15,46
17	Yettel Bank A.D. Beograd	19,56	19,56
TOTAL		18,16	15,62

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.

The shown interest rates represent accounting categories that equalize the present value of all future and existing obligations (loan, principal repayment, interest payment), excluding other costs agreed between the bank and the client, and as such, they may be higher than the agreed interest rates.