

# EXTRACT FROM 'THE COST OF CAPITAL OF NOVA KBM'

## For legal entities



The minimum amount of accrued and capitalized interest is €2.09, taking into account the total sum of interest on account balance in domestic as well as foreign currencies. The amount of interest added to the account balance is always in euros. Foreign currencies are translated into euro at the Bank of Slovenia exchange rate ruling on the day of capitalizing interest.

Accrued interest of less than €2.09 is neither calculated nor recognised.

### 1. Domestic currency demand deposits of legal entities

The Bank calculates interest on demand deposits of legal entities on a pro rata basis for a 360-day year. Interest on demand deposits of legal entities is calculated and deposited to the account on a monthly basis. The applicable interest rate is floating rate.

- residents

|                 | interest rate (%)<br>NIR* |
|-----------------|---------------------------|
| Current account | 0.01                      |

- non-residents

|                 | interest rate (%)<br>NIR*                         |
|-----------------|---|
| Current account | As from 1 January 2005 the interest rate is 0.00% |

### 2. Foreign currency demand deposits of legal entities

The Bank calculates interest on foreign currency demand deposits of legal entities on a pro rata basis for a 360-day year. Interest on foreign currency demand deposits of legal entities is calculated and deposited to the account on a monthly basis. The applicable interest rate is floating rate.

- residents

|                                  | interest rate (%)<br>NIR* |      |      |
|----------------------------------|---------------------------|------|------|
|                                  | USD                       | CHF  | GBP  |
| Foreign currency current account | 0.01                      | 0.01 | 0.01 |

- non-residents

|                 | interest rate (%)<br>NIR*                          |
|-----------------|--|
| Current account | As from 1 January 2005 the interest rate is 0.00%. |

### 3. Current account overdraft

The Bank calculates interest on current account overdraft on a pro rata basis for a 360-day year. Interest on current account overdraft is calculated and charged or capitalized on a monthly basis. The applicable interest rate is fixed rate.

|                    | interest rate (%)<br>NIR* |
|--------------------|---------------------------|
| Overdraft facility | 8.15                      |