

ANNOUNCEMENT
On Deposits and Other Savings for Individuals

1. TERM DEPOSITS

1.1. Special offers

1.1.1. GRÁNIT Gift deposit, for 2 months

Special offer from 1 February 2017 until 6 March 2017
Interest period 2 months



| Type of deposit | Annual interest rate | AER | Deposable amount | Condition |
|------------------------------|----------------------|-------|--|---|
| GRÁNIT Stable deposit | 3.00% | 3.00% | Minimum: HUF 50,000 Maximum: HUF 20,000,000 | Available only for new money AND Regular monthly income (e.g. wage, pension) credited to the account of the term deposit at least once during the deposit period. AND HUF 10,000 purchase with the digitalized or plastic debit card(s) required per month. The total purchase of HUF 20,000 with the digitalized or plastic debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions. |

AER in case of fulfilment of all conditions for deposits above HUF 20,000,000 1.00%

AER in case of non-fulfilment of the conditions 0.50%

Annual interest rate and AER in case of early withdrawal 0.10%

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

The Bank deems new money the difference between the client's aggregated day-end closing balance and that on 27th January 2017 which is the deposit reference day. The aggregated balance is the client's total day-end closing balance on all the GRANIT current accounts, on fixed terms, on saving accounts and on long-term saving accounts. The balance in other currencies accounts than HUF will be converted to HUF on the officially registered GRANIT Bank exchange rate on the reference day of the deposit.

Those deposits which start on the effective day of current Announcement or later and the condition contains new money requirement reduce the daily balance of new money.

From 1st February 2017 for Gift deposits one client is entitled to keep a maximum HUF 20,000,000 amount in Gift deposit. The amount is calculated with the deposits deposited from 1st February 2017. If the client exceeds this limit, the interest and AER is 1.00% for the total amount of this deposit if the deposit fulfils all criteria.

The fulfilment of the GRÁNIT Gift deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover). Based on the deposit conditions the actually performed interest rate is shown on GRÁNIT NetBank, before one day of the deposit expiry, after 6pm.

In case of automatic rollover, after the first period of the GRÁNIT Gift deposit, the savings will be rolled over in a 2 month Simple term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.1.2. GRÁNIT Pay deposit, for 3 months

Special offer from 07 November 2016 until **6 March 2017**
Interest period 3 months



| Type of deposit | Annual interest rate | AER | Minimum amount | Condition |
|---------------------------|----------------------|-------|----------------|---|
| GRÁNIT Pay deposit | 2.35% | 2.35% | HUF 50,000 | HUF 10,000 GRÁNIT Pay mobile purchase with the digitalized debit card(s) required per month. The total purchase of HUF 30,000 with the debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions. |

| | |
|--|--|
| AER in case of non-fulfilment of the condition | 0.50% |
| Annual interest rate and AER in case of early withdrawal | 0.10% |
| Payment of interest | Interest is credited on the current account on the date of maturity or at rollover |

The fulfilment of the GRÁNIT Pay deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover).

In case of automatic rollover, after the first period of the GRÁNIT Pay deposit, the savings will be rolled over in a 3 month Simple term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

1.2. Term deposits with extra conditions

1.2.1 Gránit Triple3 deposit, for 3 months

Special offer from 3 June 2014 until cancellation
Interest period 3 months



| Type of deposit | Annual interest rate | AER | Minimum amount | Condition |
|-------------------------------|----------------------|-------|----------------|--|
| GRÁNIT Triple3 deposit | 2.25% | 2.25% | HUF 50,000 | HUF 10,000 purchase with the digitalized or plastic debit card(s) required per month. The total purchase of HUF 30,000 with the debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions. |

| | |
|--|--|
| AER in case of non-fulfilment of the condition | 0.50% |
| Annual interest rate and AER in case of early withdrawal | 0.10% |
| Payment of interest | Interest is credited on the current account on the date of maturity or at rollover |

The fulfilment of the GRÁNIT Triple3 deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover).

In case of automatic rollover, after the first period of the GRÁNIT Triple3 deposit, the savings will be rolled over in a 3 month Simple term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

1.2.2 GRANIT Platinum deposit, for 12 months

Interest period 12 months



| Type of deposit | Annual interest rate | AER | Minimum amount | Condition |
|--|----------------------|-------|----------------|--|
| GRANIT Platinum deposit for 12 months | 2.25% | 2.25% | HUF 50,000 | The client has GRANIT Platinum or Platinum Plus debit card connected to the account of the term deposit during the whole interest period. AND HUF 10,000 purchase with the debit card(s) per month. The total purchase of HUF 120,000 with the debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions. |

AER in case of non-fulfilment of the condition **0.50%**

Annual interest rate and AER in case of early withdrawal 0.10%

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

The fulfilment of the GRÁNIT Stable deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover).

The Bank takes in consideration those GRANIT Platinum or Platinum Plus debit cards as a fulfilment of the condition which have been ordered no later than the beginning of interest period and activated before the bank's control.

In case of automatic rollover, after the first period of the GRANIT Platinum deposit, the savings will be rolled over in a 12 month Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

1.2.3 GRANIT Premium deposit

Interest period 6 months



| Type of premium deposit | Annual basic interest rate | Annual premium interest rate above the base rate | Condition of the premium interest rate | AER |
|---|----------------------------|--|--|-------|
| GRANIT Premium deposit – „Debit card purchase” | 1.00% | 1.00% | HUF 10,000 purchase with the debit card(s) required per month. The total purchase of HUF 60,000 with the debit card connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions. | 2.00% |

AER in case of non-fulfillment of the condition on premium interest rate **1.00%**

| | |
|--|--|
| Annual interest rate and AER in case of early withdrawal | 0.10% |
| Payment of interest | Interest is credited on the current account on the date of maturity or at rollover |
| Minimum amount | HUF 50,000 |

The fulfilment of the 2 month - GRANIT Platinum deposit conditions examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover). If the condition is not fulfilled the Bank pays the basic interest rate defined in this Announcement.

In case of automatic rollover, after the first period of the GRANIT Premium deposit, the savings will be rolled over in a 6 month Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

1.2.4 GRANIT Uplifting deposit for 24 months

Interest period 24 months



| | Annual interest rate in the given month of the period | AER in case of withdrawal on the last day of given month of the period | Condition |
|---------------------------------------|---|--|--|
| 1 st month of the period: | 1.25% | 1.25% | HUF 240,000 purchase with the debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions. |
| 2 nd month of the period: | 1.25% | 1.25% | |
| 3 rd month of the period: | 2.05% | 1.52% | |
| 4 th month of the period: | 2.05% | 1.65% | |
| 5 th month of the period: | 2.40% | 1.80% | |
| 6 th month of the period: | 2.40% | 1.90% | |
| 7 th month of the period: | 2.60% | 2.00% | |
| 8 th month of the period: | 2.60% | 2.08% | |
| 9 th month of the period: | 2.60% | 2.13% | |
| 10 th month of the period: | 2.60% | 2.18% | |
| 11 th month of the period: | 2.60% | 2.22% | |
| 12 th month of the period: | 2.60% | 2.25% | |
| 13 th month of the period: | 2.60% | 2.27% | |
| 14 th month of the period: | 2.60% | 2.30% | |
| 15 th month of the period: | 2.60% | 2.31% | |
| 16 th month of the period: | 2.60% | 2.33% | |
| 17 th month of the period: | 2.60% | 2.34% | |
| 18 th month of the period: | 2.60% | 2.35% | |
| 19 th month of the period: | 2.60% | 2.36% | |
| 20 th month of the period: | 2.60% | 2.37% | |
| 21 th month of the period: | 2.60% | 2.38% | |
| 22 th month of the period: | 2.60% | 2.39% | |
| 23 th month of the period: | 2.60% | 2.39% | |
| 24 th month of the period: | 2.60% | 2.40% | |

Annual interest rate in case of early withdrawal

in case of an early withdrawal interest will be paid based

on the number of past calendar days if meet the purchase requirement pro rata temporis as well

| | |
|---|--|
| Annual interest rate and AER in case of non-fulfilment of the condition | 0.50% |
| Payment of interest | Interest is credited on the current account on the date of maturity or at rollover |
| Minimum amount | HUF 50,000 |

On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover), in case of early withdrawal the fulfilment of the deposit is examined on the day of withdrawal. You can meet the purchase requirement pro rata temporis, if the average monthly purchase amount up to HUF 10,000 on every started deposit periods. The purchase requirement pro rata temporis can be performed by 1 purchase transaction. If the condition is not fulfilled the Bank pays the basic interest rate defined in this Announcement.

In case of automatic rollover, after the first period of the GRÁNIT Uplifting deposit, the savings will be rolled over in a 24 month Uplifting term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.2.5 GRÁNIT Uplifting deposit for 12 months

Interest period 12 months



| | Annual interest rate in the given month of the period | AER in case of withdrawal on the last day of given month of the period | Condition |
|---------------------------------------|---|--|--|
| 1 st month of the period: | 0.40% | 0.40% | To have an activated debit card on the connected account of the deposit. |
| 2 nd month of the period: | 0.65% | 0.53% | |
| 3 rd month of the period: | 0.90% | 0.65% | |
| 4 th month of the period: | 1.15% | 0.78% | |
| 5 th month of the period: | 1.40% | 0.90% | |
| 6 th month of the period: | 1.80% | 1.05% | |
| 7 th month of the period: | 2.20% | 1.21% | |
| 8 th month of the period: | 2.60% | 1.39% | |
| 9 th month of the period: | 3.00% | 1.57% | |
| 10 th month of the period: | 3.40% | 1.75% | |
| 11 th month of the period: | 3.80% | 1.94% | |
| 12 th month of the period: | 5.10% | 2.20% | |

Annual interest rate in case of early withdrawal in case of an early withdrawal interest will be paid based on the number of past calendar days

| | |
|---|--|
| Annual interest rate and AER in case of non-fulfilment of the condition | 0.50% |
| Payment of interest | Interest is credited on the current account on the date of maturity or at rollover |
| Minimum amount | HUF 50,000 |

The fulfilment of the GRÁNIT Uplifting deposit conditions is examined in five days before maturity date (or rollover). If the condition is not fulfilled the Bank pays the basic interest rate defined in this Announcement.

In case of automatic rollover, after the first period of the GRÁNIT Uplifting deposit, the savings will be rolled over in a 12 month Uplifting term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.2.6 GRANIT Uplifting deposit for 6 months

Interest period 6 months



| | Annual interest rate in the given month of the period | AER in case of withdrawal on the last day of given month of the period | Condition |
|--------------------------------------|---|--|--|
| 1 st month of the period: | 0.65% | 0.65% | To have an activated debit card on the connected account of the deposit. |
| 2 nd month of the period: | 1.05% | 0.85% | |
| 3 rd month of the period: | 1.45% | 1.05% | |
| 4 th month of the period: | 2.05% | 1.30% | |
| 5 th month of the period: | 2.45% | 1.53% | |
| 6 th month of the period: | 3.75% | 1.90% | |

Annual interest rate in case of early withdrawal in case of an early withdrawal interest will be paid based on the number of past calendar days

 Annual interest rate and AER in case of non-fulfilment of the condition **0.50%**

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

Minimum amount HUF 50,000

The fulfilment of the GRANIT Uplifting deposit conditions is examined in five days before maturity date (or rollover). If the condition is not fulfilled the Bank pays the basic interest rate defined in this Announcement.

In case of automatic rollover, after the first period of the GRANIT Uplifting deposit, the savings will be rolled over in a 6 month Uplifting term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.2.7 GRANIT Flexible deposit

Interest period 6 months



| | Annual interest rate in the actual month of the period | AER in case of withdrawal on the last day of actual month of the period | Condition |
|--------------------------------------|--|---|--|
| 1 st month of the period: | 0.55% | 0.55% | To have an activated debit card on the connected account of the deposit. |
| 2 nd month of the period: | 1.00% | 0.78% | |
| 3 rd month of the period: | 1.45% | 1.00% | |
| 4 th month of the period: | 1.90% | 1.23% | |
| 5 th month of the period: | 2.35% | 1.45% | |
| 6 th month of the period: | 2.95% | 1.70% | |

Annual interest rate in case of early withdrawal in case of an early withdrawal interest will be paid based on the number of past calendar days

 Annual interest rate and AER in case of non-fulfilment of the condition **0.50%**

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

Minimum amount HUF 50,000

The fulfilment of the GRANIT Flexible deposit conditions is examined in five days before maturity date (or rollover). If the condition is not fulfilled the Bank pays the basic interest rate defined in this Announcement.

In case of automatic rollover, after the first period of the GRÁNIT Flexible deposit, the savings will be rolled over in a 6 month Flexible term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.3. Term deposits without extra conditions

1.3.1 GRANIT Changing deposit for 1 year

Interest period 12 months



| Type of deposit | Annual interest rate | AER | Minimum amount |
|--------------------------------|------------------------------|---|----------------|
| GRÁNIT Changing deposit | actual NBH base rate + 1.10% | 2.00% (calculated with the NBH based rate valid on 05/12/2016) | HUF 50,000 |

Annual interest rate and AER in case of early withdrawal NBH base rate - 1.00% on the date of withdrawal, minimum: 0.10%
(calculated with the NBH based rate valid on 05/12/2016: 0.10%)

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

Type of interest changing

Interest calculation daily, by the NBH base rate on the date of interest calculation

In case of automatic rollover, after the first period of the GRÁNIT Changing deposit, the savings will be rolled over in a 12 month Changing term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.3.2 GRANIT Simple term deposit



| Term | Annual interest rate | AER |
|----------|----------------------|-------|
| 1 month | 0.95% | 0.95% |
| 2 months | 0.95% | 0.95% |
| 3 months | 1.00% | 1.00% |
| 4 months | 0.95% | 0.95% |

Annual interest rate and AER in case of early withdrawal 0.10%

Payment of interest interest is credited on the current account at maturity date or at rollover

Minimum amount HUF 50,000

In case of automatic rollover, after the first period of the GRÁNIT Simple deposit, the savings will be rolled over in a Simple term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals with the same term as the first term.

1.3.3 GRANIT Easy HUF term deposit

| Term | Annual interest | AER |
|-----------|-----------------|-------|
| 1 month | 0.25% | 0.25% |
| 3 months | 0.35% | 0.35% |
| 6 months | 0.40% | 0.40% |
| 9 months | 0.45% | 0.45% |
| 12 months | 0.50% | 0.50% |

| | |
|--|--|
| Annual interest rate and AER in case of early withdrawal | 0.10% |
| Payment of interest | Interest is credited on the current account on the date of maturity or at rollover |
| Minimum amount | HUF 50,000 |

In case of automatic rollover, after the first period of the GRÁNIT Easy deposit, the savings will be rolled over in a Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals with the same term as the first term.

1.3.4 GRANIT Easy EUR term deposit

| Term | Annual interest | AER |
|----------|-----------------|-------|
| 1 month | 0.01% | 0.01% |
| 3 months | 0.01% | 0.01% |
| 6 months | 0.01% | 0.01% |

| | |
|--|--|
| Annual interest rate and AER in case of early withdrawal | 0.01% |
| Payment of interest | Interest is credited on the current account on the date of maturity or at rollover |
| Minimum amount | EUR 350 |

In case of automatic rollover, after the first period of the GRÁNIT Easy deposit, the savings will be rolled over in a Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals with the same term as the first term.

1.3.5 GRANIT Easy USD term deposit

| Term | Annual interest | AER |
|----------|-----------------|-------|
| 1 month | 0.01% | 0.01% |
| 3 months | 0.01% | 0.01% |
| 6 months | 0.01% | 0.01% |

| | |
|--|--|
| Annual interest rate and AER in case of early withdrawal | 0.01% |
| Payment of interest | Interest is credited on the current account on the date of maturity or at rollover |
| Minimum amount | USD 500 |

In case of automatic rollover, after the first period of the GRÁNIT Easy deposit, the savings will be rolled over in a Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals with the same term as the first term.

1. GRANIT SAVINGS ACCOUNT

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|--|---|
| Monthly account maintenance fee | HUF 100 |
| Annual sight interest rate for the share of balance up to HUF 500,000 | current NBH base rate - 2% (but at least 0.50%) (calculated with the NBH based rate valid on 05/12/2016: 0.50%) |
| Annual sight interest rate for the share of balance over HUF 500,000 | current NBH base rate - 1% (but at least 1.40%) (calculated with the NBH based rate valid on 05/12/2016: 1.40%) |
| AER (annual equivalent rate) of the share of balance up to HUF 500,000 | 0.50% (calculated with the NBH based rate valid on 05/12/2016) |
| AER (annual equivalent rate) of the share of balance over HUF 500,000 | 1.36% (calculated with the NBH based rate valid on 05/12/2016) |
| Type of interest | variable |
| Payment of interest | monthly, credited on Savings account |
| Interest calculation | calculated on a daily basis, the extent is adjusted to the NBH base rate |

Granit Savings account can be required for all existing HUF account packages, - for savings with limited functions. The restrictions of the Savings account:

- no overdraft facility
- debit card cannot be required to the Saving account
- standing order cannot be fulfilled
- direct debit cannot be fulfilled
- cannot be used as a settlement account of a loan
- the positive balance cannot be deposited
- one-off transfer cannot be fulfilled
- cash withdrawal is not allowed
- any kind of credit can be transferred from the connected current accounts

Bank at its own discretion may set out different conditions for the benefit of the client from the amount of HUF 2 million or from the value worth HUF 2 million denominated in EUR or USD.

In case of any discrepancy between the English and the Hungarian Announcements, the Hungarian Announcement shall prevail.

Amendments of the Announcement are indicated with red. The reasons for changes are: start the sales of GRÁNIT Gift deposit, extend the sales of GRÁNIT Tripla3, modify the interest of 24 month Uplifting deposit and annual interest rate and AER in case of non-fulfilment of the condition(s).

Effective from 1th February 2017
Budapest, 31st January 2017