

"CLASSIC" time bank deposit

Rates are in force since December 30, 2025

IN RUBLES

| TIME OF DEPOSIT | | | | | |
|----------------------------------|----------|----------|----------|----------|-----------|
| | 1 months | 3 months | 6 months | 9 months | 12 months |
| from 30 000 to 1 000 000 | 14,95 | 15,80 | 14,50 | 13,35 | 13,35 |
| from 1 000 000 to 5 000 000 | 15,55 | 15,90 | 14,50 | 13,35 | 13,35 |
| from 5 000 000 to 100 000 000 | 15,85 | 16,20 | 14,60 | 13,45 | 13,45 |
| from 100 000 000 | 15,95 | 16,25 | 14,65 | 13,50 | 13,50 |

IN US DOLLARS

| TIME OF DEPOSIT | | | | | |
|-----------------|----------|----------|----------|----------|-----------|
| | 1 months | 3 months | 6 months | 9 months | 12 months |
| from 1 000 | 0,01 | 0,01 | 0,01 | 0,01 | 0,01 |

IN EURO

| TIME OF DEPOSIT | | | | | |
|-----------------|----------|----------|----------|----------|-----------|
| | 1 months | 3 months | 6 months | 9 months | 12 months |
| from 1 000 | 0,01 | 0,01 | 0,01 | 0,01 | 0,01 |

PARAMETERS OF "CLASSIC" TIME BANK DEPOSIT

| | |
|-----------------------------|---|
| Interest payment procedure: | AT THE END OF THE DEPOSIT TERM |
| Capitalization of interest: | AT THE END OF THE DEPOSIT TERM WHEN THE DEPOSIT IS REEMPLOYED FOR A NEW PERIOD |
| Automatic reemployment: | POSSIBLE |
| Deposit replenishment: | N/A |
| Minimum initial amount: | 30 000 rubles/ 1 000 US dollars/ 1 000 euros (depending on the currency of the deposit account) |
| Partial Deposit withdrawal: | N/A |
| Minimum deposit amount: | N/A |
| Early termination terms: | AT THE RATE OF "ON-DEMAND" DEPOSIT |

"ACCUMULATION DEPOSIT" time bank deposit

Rates are in force since December 30, 2025

The interest rate effective as of the agreement date shall remain unaltered for the whole deposit period for this deposit type.

IN RUBLES

| | TIME OF DEPOSIT | |
|-----------------------------|-----------------|-----------|
| Amount of the down payment | 6 months | 12 months |
| up to 1 000 000 | 11,00 | 10,75 |
| from 1 000 000 to 5 000 000 | 11,50 | 10,85 |
| more than 5 000 000 | 12,00 | 10,95 |

IN US DOLLARS

| | TIME OF DEPOSIT | |
|----------------------------|-----------------|-----------|
| Amount of the down payment | 6 months | 12 months |
| from 3 000 | 0,01 | 0,01 |

IN EURO

| | TIME OF DEPOSIT | |
|----------------------------|-----------------|-----------|
| Amount of the down payment | 6 months | 12 months |
| from 3 000 | 0,01 | 0,01 |

PARAMETERS OF "ACCUMULATION DEPOSIT" TIME BANK DEPOSIT

| | |
|---|--|
| Interest payment procedure: | AT THE END OF THE DEPOSIT TERM |
| Capitalization of interest: | AT THE END OF THE DEPOSIT TERM WHEN THE DEPOSIT IS REEMPLOYED FOR A NEW PERIOD |
| Automatic reemployment: | No more than twice after the Deposit amount and the accrued interest are paid back to the Depositor |
| Minimum initial deposit: | For RUB deposits: 100,000 rubles; For USD deposits: 3,000 US dollars; For EUR deposits: 3,000 euro. |
| Minimum additional lodgment: | For RUB deposits: 30,000 rubles; For USD deposits: 1,000 US dollars; For EUR deposits: 1,000 euro. |
| Procedure for acceptance of additional lodgments: | - as concerns the deposits with the period of 181–270 days (6 months) the Bank stops accepting any additional lodgments 60 (sixty) days before the expiry of the deposit period stipulated in the agreement (the deposit period stipulated when the deposit is reemployed); - as concerns the deposits with the period of 366/367 days (in a leap year) and above (12 months) the Bank stops accepting any lodgments 90 (ninety) days before the expiry of the deposit period stipulated in the agreement (the deposit period stipulated when the deposit is reemployed). |
| Partial Deposit withdrawal: | N/A |
| Minimum deposit amount: | N/A |
| Early termination terms: | AT THE RATE OF "ON-DEMAND" DEPOSIT |

“MONTHLY INCOME” time bank deposit

Rates are in force since December 30, 2025

| | | TIME OF DEPOSIT | |
|----------|-----------------------------|-----------------|-----------|
| Currency | | 6 months | 12 months |
| RUB | from 2 500 000 to 5 000 000 | 12,10 | 10,75 |
| RUB | from and over 5 000 000 | 12,20 | 10,85 |
| USD | | 0,01 | 0,01 |
| EUR | | 0,01 | 0,01 |

PARAMETERS OF “MONTHLY INCOME” TIME BANK DEPOSIT

| | |
|---|---|
| Interest payment procedure: | MONTHLY |
| Capitalization of interest: | N/A |
| Automatic reemployment: | POSSIBLE |
| Minimum initial deposit: | For RUB deposits: 2,500,000 rubles; For USD deposits: 100,000 US dollars; For EUR deposits: 100,000 euro. |
| Minimum additional lodgment: | N/A |
| Procedure for acceptance of additional lodgments: | N/A |
| Partial Deposit withdrawal: | N/A |
| Minimum deposit amount: | N/A |
| Early termination terms: | AT THE RATE OF “ON-DEMAND” DEPOSIT |

"INDIVIDUAL" DEPOSIT

Rates are in force since December 30, 2025

| TIME OF DEPOSIT | | | | |
|---|-----------------|------------------|-------------------|-----------------------|
| Currency/ Minimum amount of initial payment | 31 days-90 days | 91 days-180 days | 181 days-270 days | 271 days-366/367 days |
| Rubles | | | | |
| From 1 000 000 | 14,00 | 13,50 | 12,75 | 12,75 |

PARAMETERS OF "INDIVIDUAL" TIME BANK DEPOSIT

| | |
|---|------------------------------------|
| Interest payment procedure: | AT THE END OF THE DEPOSIT PERIOD |
| Capitalization of interest: | N/A |
| Automatic reemployment: | N/A |
| Minimum initial deposit: | 1,000,000 rubles; |
| Minimum additional lodgment: | N/A |
| Procedure for acceptance of additional lodgments: | N/A |
| Partial Deposit withdrawal: | N/A |
| Minimum deposit amount: | N/A |
| Early termination terms: | AT THE RATE OF "ON-DEMAND" DEPOSIT |

For this type of deposit, the ending date of the deposit (only Bank working days, weekends and non-working holidays cannot be the ending date of the deposit) is determined by the Depositor independently when celebrating a bank deposit agreement within the time limits set by the Bank.

“Your MIR” bank deposit

Rates are in force since December 30, 2025

| СРОК ВКЛАДА | | |
|---|----------|-----------|
| Currency/ Minimum amount of initial payment | 6 months | 12 months |
| Rubles | | |
| from 500 000 to 2 500 000 | 11,85 | 10,60 |
| from 2 500 000 to 5 000 000 | 12,10 | 10,75 |
| from 5 000 000 | 12,20 | 10,85 |

PARAMETERS OF DEPOSIT

| | |
|---|-------------------------------------|
| Interest payment procedure: | MONTHLY TO CARD ACCOUNT |
| Capitalization of interests: | NOT PROVIDED |
| Automatic replacement: | PROVIDED |
| Minimum amount of initial payment: | 500 000 rubles |
| Minimum amount of additional payment/minimum amount of expense transaction: | NOT PROVIDED |
| Acceptance of additional payments/partial return procedure: | NOT PROVIDED |
| Claim of partial return: | NOT PROVIDED |
| Irreducible minimum balance: | NOT PROVIDED |
| Early termination conditions: | AT THE RATE OF THE DEPOSIT "DEMAND" |

"PRIVILEGE" DEPOSIT

Rates are in force since December 30, 2025

A term deposit with possibility to perform revenue and expense transactions with irreducible minimum balance and payment of interests at the deposit term's end

| TIME OF DEPOSIT | | |
|---|----------|-----------|
| Currency/ Minimum amount of initial payment | 6 months | 12 months |
| Rubles | | |
| From 100 000 rubles | 7,50 | 6,25 |
| From 300 000 rubles | 8,00 | 6,75 |
| From 500 000 rubles | 8,50 | 7,25 |
| From 1 000 000 rubles | 9,00 | 7,75 |
| From 5 000 000 rubles | 9,50 | 8,25 |

PARAMETERS OF DEPOSIT

| | |
|---|--|
| Interest payment procedure: | AT THE DEPOSIT TERM'S END; |
| Capitalization of interests: | AT THE DEPOSIT TERM'S END IN CASE OF DEPOSIT REPLACEMENT; |
| Automatic replacement: | PROVIDED; |
| Minimum amount of initial payment: | RUBLE DEPOSIT: 100 000 RUB., 300 000 RUB., 500 000 RUB., 1 000 000 RUB. OR 5 000 000 RUB., AT THE DEPOSITOR'S CHOICE; |
| Minimum amount of additional payment/minimum amount of expense transaction: | NO LIMITS |
| Acceptance of additional payments/partial return procedure: | NO LIMITS, EXCEPT THE IRREDUCIBLE MINIMUM BALANCE |
| Claim of partial return: | A PARTIAL RETURN IS PROVIDED (THE MINIMUM DEPOSIT AMOUNT, IN THE AMOUNT OF IRREDUCIBLE MINIMUM BALANCE). IN CASE OF EARLY CLAIM OF PARTIAL RETURN (BEFORE EXPIRING THE DEPOSIT TERM PROVIDED BY THE CONTRACT/DEPOSIT TERM ESTABLISHED AT THE DEPOSIT REPLACEMENT) INTERESTS FOR THE CORRESPONDING TERM SHALL BE EARNED ON THE BASIS OF THE ACTUAL DEPOSIT TERM |
| Irreducible minimum balance: | 100 000 RUB., 300 000 RUB., 500 000 RUB., 1 000 000 RUB. OR 5 000 000 RUB. (ACCORDINGLY TO THE MINIMUM AMOUNT OF INITIAL PAYMENT) |
| Early termination conditions: | AT THE RATE OF THE CALL DEPOSIT |