

Interest Rates Applied for Extension and Conversion of Canceled Deposit Types

1. The following deposit types, according to the terms of the agreement, at the end of the Deposit term, shall be transferred to the Demand Deposit rate, effective as of the Deposit term expiration date:
- Kazyna Package No. 1, Kazyna Package No. 2;
 - Eurasian Pension, opened from 11 August 2010;
 - VIP Package No. 1; VIP Package No. 2;
 - Kazyna Premium, opened before 5 March 2014.

2. For the Kazyna Premium deposit (all subtypes, including type No. 1 and type No. 2), opened from 5 March 2014:

Term	Nominal rates of return, % per annum				Maximal effective rates of return, % per annum			
	KZT	USD	EUR	RUR	KZT	USD	EUR	RUR
6 months	6.78%	0.1%	0.01%	1.0%	7.0%	0.1%	0.0%	1.0%
12 months	6.78%	0.1%	0.01%	1.0%	7.0%	0.1%	0.0%	1.0%
18 months	6.78%	0.1%	0.01%	1.0%	7.0%	0.1%	0.0%	1.0%
24 months	6.78%	0.1%	0.01%	1.0%	7.0%	0.1%	0.0%	1.0%

3. For the Eurasian Pension deposits, opened before 11 August 2010, Personal Account, Eurasian, Eurasian Saving, Pension, Eurasian VIP, VIP:

Term	Nominal rates of return, % per annum			Maximal effective rates of return, % per annum		
	KZT	USD	EUR	KZT	USD	EUR
up to 11 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
12 – 17 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
18 – 23 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
24 – 29 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
30 – 36 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
37 months and more	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%

4. For the Children's and Eurasian Children's Deposits:

Term	Nominal rates of return, % per annum			Maximal effective rates of return, % per annum		
	KZT	USD	EUR	KZT	USD	EUR
up to 12 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
13 – 36 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
37 months and more	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%

5. For the Kazyna Deposit:

Term	Nominal rates of return, % per annum			Maximal effective rates of return, % per annum		
	KZT	USD	EUR	KZT	USD	EUR
up to 6 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
7 – 12 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
13 – 18 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
19 – 24 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
25 – 36 months (including)	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%

37 months and more	6.78%	0.1%	0.01%	7.0%	0.1%	0.0%
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In tenge approved by the Decision of the Market Risk and Liquidity Management Committee of Eurasian Bank JSC No. KYPPuJI-2020-1-168 dated 26 May 2020, in US Dollars approved by the Decision of the Market Risk and Liquidity Management Committee of Eurasian Bank JSC No. KYPPuJI -2018-1-370 dated 23 May 2018 (the rates are effective from 8 June 2018), in Russian rubles approved by the Decision of the Market Risk and Liquidity Management Committee of Eurasian Bank JSC No. KYPPuJI -2017-1-804 from 14 November 2017 (effective from 1 December 2017); in euros approved by the Decision of the Market Risk and Liquidity Management Committee of Eurasian Bank JSC No. KYPPuJI-2019-2-201 from 24 July 2019 (effective from 20 August 2019). With a 0.01% nominal rate of return, the annual effective rate of return is 0.01%. According to p. 17 of the Resolution of the Management Board of the National Bank of the Republic of Kazakhstan dated 26 March 2012 No. 137 "On approval of the Rules for calculating rates of return in a reliable, annual, effective, comparable calculation (real value) for loans and deposits", if the received number has more than one decimal place at calculating the annual effective rate of return, it is subject to rounding to tenths as follows: 1) if the hundredth part is greater than or equal to 5, the tenth part is increased by 1, and all signs following it are excluded; 2) if the hundredth part is less than 5, the tenth part remains unchanged, all signs following it are excluded.