“CLASSIC” time bank deposit

Rates are in force since October 19, 2026

IN RUBLES

TIME OF DEPOSIT					
	1 months	3 months	6 months	9 months	12 months
from 30 000 to 1 000 000	12,50	13,50	13,60	12,85	12,50
from 1 000 000 to 5 000 000	13,00	14,00	13,70	12,85	12,50
from 5 000 000 to 100 000 000	13,10	14,15	13,80	12,95	12,60
from 100 000 000	13,20	14,80	13,90	13,00	12,65

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 inicial 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 October 19, 2026

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	11,50	10,50
from 1 000 000 to 5 000 000	11,75	10,75
more than 5 000 000	12,00	11,00

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 August 31, 2026

Currency		TIME OF DEPOSIT	
		6 months	12 months
RUB	from 2 500 000 to 5 000 000	12,40	10,30
RUB	from and over 5 000 000	12,70	10,50
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

“PRIVILEGE” DEPOSIT

Rates are in force since October 19, 2026

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	7,75	6,25
From 300 000 rubles	8,25	6,75
From 500 000 rubles	8,75	7,25
From 1 000 000 rubles	9,25	7,75
From 5 000 000 rubles	9,75	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

“INDIVIDUAL” DEPOSIT

Rates are in force since October 19, 2026

	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	12,50	13,00	12,00	12,00

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 October 19, 2026

СРОК ВКЛАДА		
Currency/ Minimum amount of initial payment	6 months	12 months
Rubles		
from 500 000 to 2 500 000	12,20	10,00
from 2 500 000 to 5 000 000	12,40	10,30
from 5 000 000	12,70	10,50

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"

JSCB “MOSNARBANK”