

Belgrade, 27 December 2024

**Weighted average interest rates on current account overdrafts
in %, annually**

Bank		Authorised overdraft	Unauthorised overdraft
		November 2024	
1	3 BANKA A.D. Novi Sad	24,95	
2	Alta banka A.D.- Beograd	20,27	24,18
3	API Bank A.D. Beograd	26,82	39,23
4	Addiko Bank A.D. Beograd	33,45	45,02
5	Adriatic Bank A. D. Beograd	19,36	
6	AIK banka A.D. Beograd	27,00	33,43
7	Banca Intesa A.D. Beograd	26,74	28,38
8	Banka Poštanska Štedionica A.D.- Beograd	29,53	24,32
9	Erste Bank A.D.- Novi Sad	31,36	13,75
10	Eurobank Direktna A.D.- Beograd	30,86	38,44
11	Halkbank A.D. Beograd	21,11	14,84
12	Mirabank A.D. Beograd	23,40	
13	NLB Komercijalna banka A.D.- Beograd	28,57	28,99
14	OTP Banka Srbija a.d. Novi Sad	30,67	31,29
15	ProCredit Bank A.D. Beograd	11,48	9,56
16	Raiffeisen banka A.D. Beograd	28,45	17,29
17	Srpska banka A.D. Beograd	26,00	39,00
18	Unicredit Bank Srbija A.D. Beograd	22,75	15,68
19	Yettel Bank A.D. Beograd	30,40	33,11
TOTAL		28,36	26,04

The household sector includes natural persons, entrepreneurs and NPISH.

The Table shows weighted average rates at the annual level (annualised contracted interest rate or narrow defined interest rate) in accordance with the Methodology for Calculating Interest Rates on Bank Loans and Deposits.