VISTA BANK

Interest Rates – 2024

INTEREST RATES 1 MONTH	JANUARY 2024	FEBRUARY 2024	MARCH 2024	APRIL 2024	MAY 2024	JUNE 2024
30-day Average SOFR (USD)	5.34407%	5.33136%	5.31998%	5.3224%	5,32742%	5.32433%
INTEREST RATES 1 MONTH	JULY 2024	AUGUST 2024	SEPTEMBER 2024	OCTOBER 2024	NOVEMBER 2024	DECEMBER 2024
30-day Average SOFR (USD)	5.33643%	5.35116%	5.3465%			

INTEREST RATES 3 MONTHS	JANUARY 2024	FEBRUARY 2024	MARCH 2024	APRIL 2024	MAY 2024	JUNE 2024
EURIBOR	3.909%	3.897%	3.942%	3.902%	3.835%	3.788%
ROBOR	6.21%	6.10%	6,08%	6.05%	6.05%	6.04%
IRCC	5.97%	5.97%	5,97%	5.90%	5.90%	5.90%
LIBOR (USD)	5.59301%	5.56804%	5.60286%	5.57103%	5.58842%	5.60769%
LIBOR (GBP)	5.3246%	5.31910%	5.3291%	5.2999%	-	-
INTEREST RATES 3 MONTHS	JULY 2024	AUGUST 2024	SEPTEMBER 2024	OCTOBER 2024	NOVEMBER 2024	DECEMBER 2024
EURIBOR	3.695%	3.631%	3.505%			
ROBOR	6.01%	5.80%	5.56%			
IRCC	5.86%	5.86%	5.86%			
LIBOR (USD)	5.59317%	5.50929%	5.31879%			
LIBOR (GBP)	-	-	-			

INTEREST RATES 6 MONTHS	JANUARY 2024	FEBRUARY 2024	MARCH 2024	APRIL 2024	MAY 2024	JUNE 2024
EURIBOR	3.861%	3.836%	3.915%	3.858%	3.815%	3.759%
ROBOR	6.27	6.14%	6.11%	6.07%	6.07%	6.06%
LIBOR (USD)	5.58598%	5.57439%	5.71513%	5.65339%	5.73735%	5.75391%
INTEREST RATES 6 MONTHS	JULY 2024	AUGUST 2024	SEPTEMBER 2024	OCTOBER 2024	NOVEMBER 2024	DECEMBER 2024
EURIBOR	3.678%	3.585%	3.376%			
ROBOR	6.04%	5.85%	5.61%			
LIBOR (USD)	5.69121%	5.50748%	5.16884%			

SONIA (GBP) INDEX:

For the daily rates of the SONIA (GBP) Index, please access this link.

VISTA BANK

Interest Rates – 2023

INTEREST RATES 1 MONTH	JULY 2023	AUGUST 2023	SEPTEMBER 2023	OCTOBER 2023	NOVEMBER 2023	DECEMBER 2023
30-day Average SOFR (USD)	5.06528%	5.10145%	5.31135%	5.31663%	5.31998%	5.33074%

INTEREST RATES 3 MONTHS	JANUARY 2023	FEBRUARY 2023	MARCH 2023	APRIL 2023	MAY 2023	JUNE 2023
EURIBOR	2.132%	2.482%	2.716%	3.052%	3.25%	3.463%
ROBOR	7.56%	7.18%	6.97%	6.85%	6.70%	6.55%
IRCC	5.71%	5.71%	5.71%	5.98%	5.98%	5.98%
LIBOR (USD)	4.75386%	4.81357%	4.96243%	5.17657%	5.29914%	5.51671%
LIBOR (GBP)	3.8624%	4.12740%	4.31300%	4.41290%	4.6086%	4.88370%
INTEREST RATES 3 MONTHS	JULY 2023	AUGUST 2023	SEPTEMBER 2023	OCTOBER 2023	NOVEMBER 2023	DECEMBER 2023
EURIBOR	3.587%	3.725%	3.803%	3.955%	3.968%	3.964%
ROBOR	6.54%	6.41%	6.40%	6.40%	6.34%	6.25%
IRCC	5.94%	5.94%	5.94%	5.96%	5.96%	5.96%
LIBOR (USD)	5.53343%	5.63352%	5.67121%	5.65643%	5.63873%	5.63099%
LIBOR (GBP)	5.3838%	5.4989%	5.59790%	5.4168%	5.3704%	5.35130%

INTEREST RATES 6 MONTHS	JANUARY 2023	FEBRUARY 2023	MARCH 2023	APRIL 2023	MAY 2023	JUNE 2023
EURIBOR	2.693%	2.959%	3.242%	3.312%	3.618%	3.746%
ROBOR	7.81%	7.52%	7.31%	7.18%	6.84%	6.65%
LIBOR (USD)	5.13757%	5.09157%	5.27114%	5.27229%	5.38686%	5.64571%
LIBOR (GBP)	4.36420%	4.48630%	4.70140%	4.71890%	-	-
INTEREST RATES 6 MONTHS	JULY 2023	AUGUST 2023	SEPTEMBER 2023	OCTOBER 2023	NOVEMBER 2023	DECEMBER 2023
EURIBOR	3.892%	3.958%	3.956%	4.125%	4.109%	4.029%
ROBOR	6.63%	6.50%	6.50%	6.50%	6.43%	6.31%
LIBOR (USD)	5.73957%	5.87626%	5.90353%	5.89919%	5.86275%	5.76151%

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Interest Rates – 2022

INTEREST RATES 3 MONTHS	JANUARY 2022	FEBRUARY 2022	MARCH 2022	APRIL 2022	MAY 2022	JUNE 2022
EURIBOR	-0.573%	-0.550%	-0.528%	-0.464%	-0.438%	-0.338%
ROBOR	3.02%	3.05%	3.87%	4.60%	5.01%	5.99%
IRCC	1.17%	1.17%	1.17%	1.86%	1.86%	1.86%
LIBOR (USD)	0.21438%	0.31657%	0.52300%	0.96686%	1.28600%	1.61071%
LIBOR (GBP)	0.25150%	0.61380%	0.85380%	1.03430%	1.20720%	1.42470%
INTEREST RATES 3 MONTHS	JULY 2022	AUGUST 2022	SEPTEMBER 2022	OCTOBER 2022	NOVEMBER 2022	DECEMBER 2022
EURIBOR	-0.191%	0.267%	0.620%	1.160%	1.641%	1.973%
ROBOR	6.47%	8.01%	7.95%	7.92%	8.19%	7.78%
IRCC	2.65%	2.65%	2.65%	4.06%	4.06%	4.06%
LIBOR (USD)	2.27714%	2.78229%	3.08214%	3.74286%	4.43957%	4.77857%
LIBOR (GBP)	1.67290%	1.94730%	2.51690%	3.60490%	3.34010%	3.68270%

INTEREST RATES 6 MONTHS	JANUARY 2022	FEBRUARY 2022	MARCH 2022	APRIL 2022	MAY 2022	JUNE 2022
EURIBOR	-0.546%	-0.519%	-0.488%	-0.371%	-0.242%	-0.045%
ROBOR	3.14%	3.21%	4.07%	4.69%	5.13%	6.15%
LIBOR (USD)	0.34513%	0.53443%	0.82871%	1.47200%	1.84814%	2.10600%
LIBOR (GBP)	0.48925%	0.96190%	1.29260%	1.46890%	1.65780%	1.87100%
INTEREST RATES 6 MONTHS	JULY 2022	AUGUST 2022	SEPTEMBER 2022	OCTOBER 2022	NOVEMBER 2022	DECEMBER 2022
EURIBOR	0.278%	0.660%	1.193%	1.800%	2.034%	2.414%
ROBOR	6.60%	8.13%	8.12%	8.10%	8.31%	7.98%
LIBOR (USD)	2.94671%	3.34071%	3.59543%	4.20929%	4.93086%	5.20343%
LIBOR (GBP)	2.27960%	2.50230%	3.21610%	4.67690%	4.01990%	4.23690%

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Interest Rates – 2021

INTEREST RATES 3 MONTHS	JANUARY 2021	FEBRUARY 2021	MARCH 2021	APRIL 2021	MAY 2021	JUNE 2021
EURIBOR	-0.541%	-0.544%	-0.538%	-0.540%	-0.535%	-0.544%
ROBOR	2.01%	1.54%	1.61%	1.67%	1.59%	1.53%
IRCC	1.88%	1.88%	1.88%	1.67%	1.67%	1.67%
LIBOR (USD)	0.23750%	0.20500%	0.19050%	0.20163%	0.17638%	0.13138%
LIBOR (GBP)	0.02538%	0.03725%	0.06275%	0.08813%	0.08388%	0.08125%
INTEREST RATES 3 MONTHS	JULY 2021	AUGUST 2021	SEPTEMBER 2021	OCTOBER 2021	NOVEMBER 2021	DECEMBER 2021
EURIBOR	-0.541%	-0.544%	-0.549%	-0.543%	-0.557%	-0.573%
ROBOR	1.50%	1.52%	1.60%	1.79%	2.36%	2.66%
IRCC	1.25%	1.25%	1.25%	1.08%	1.08%	1.08%
LIBOR (USD)	0.14488%	0.12575%	0.11988%	0.13088%	0.13163%	0.17325%
LIBOR (GBP)	0.08025%	0.07475%	0.06850%	0.07563%	0.25025%	0.09388%

INTEREST RATES 6 MONTHS	JANUARY 2021	FEBRUARY 2021	MARCH 2021	APRIL 2021	MAY 2021	JUNE 2021
EURIBOR	-0.520%	-0.534%	-0.518%	-0.519%	-0.521%	-0.513%
ROBOR	2.09%	1.64%	1.64%	1.73%	1.68%	1.65%
LIBOR (USD)	0.25950%	0.22013%	0.20063%	0.20675%	0.20488%	0.17100%
LIBOR (GBP)	0.03250%	0.04350%	0.08325%	0.10800%	0.11375%	0.10600%
INTEREST RATES 6 MONTHS	JULY 2021	AUGUST 2021	SEPTEMBER 2021	OCTOBER 2021	NOVEMBER 2021	DECEMBER 2021
EURIBOR	-0.513%	-0.524%	-0.529%	-0.523%	-0.533%	-0.538%
ROBOR	1.64%	1.64%	1.73%	1.86%	2.48%	2.85%
LIBOR (USD)	0.16088%	0.15388%	0.15475%	0.15738%	0.19363%	0.24325%
LIBOR (GBP)	0.11325%	0.08700%	0.10200%	0.15738%	0.48700%	0.26025%

INTEREST RATES 12 MONTHS	JANUARY 2021	FEBRUARY 2021	MARCH 2021	APRIL 2021	MAY 2021	JUNE 2021
EURIBOR	-0.499%	-0.513%	-0.497%	-0.494%	-0.481%	-0.483%
ROBOR	2.12%	1.75%	1.75%	1.76%	1.75%	1.74%
LIBOR (USD)	0.34238%	0.31075%	0.28025%	0.28663%	0.28113%	0.24813%
LIBOR (GBP)	0.09450%	0.07875%	0.13925%	0.16425%	0.16638%	0.16250%
INTEREST RATES 12 MONTHS	JULY 2021	AUGUST 2021	SEPTEMBER 2021	OCTOBER 2021	NOVEMBER 2021	DECEMBER 2021
EURIBOR	-0.480%	-0.502%	-0.500%	-0.491%	-0.473%	-0.505%
ROBOR	1.76%	1.75%	1.82%	1.96%	2.57%	2.95%
LIBOR (USD)	0.24988%	0.23700%	0.23513%	0.24063%	0.37063%	0.38238%
LIBOR (GBP)	0.18050%	0.18800%	0.22538%	0.35200%	0.85100%	0.61950%

- **IRCC - the quarterly benchmark index on the interbank money market. published by NBR and regulated through the GEO19/2019** is calculated as an arithmetic mean of the daily interest rates of the recorded transactions on the interbank money market. recorded during all business days of the previous quarter. The daily index on the interbank money market is calculated every business day as a volume-weighted mean of interest rates on interbank money market transactions. Information regarding the IRCC level can be accessed on the National Bank of Romania's website (https://www.bnro.ro/Financial-Info-5671.aspx).

- **ROBOR** - the referrence rate for each maturity is calculated as the arithmetical mean of the last rates quoted by credit institutions participants in the Fixing for the RON deposits offered within 15 minutes before the Fixing after rejecting extreme rates. The ROBOR rate is published every business day at 11:05 AM. local hour. Information regarding the ROBOR level can be accessed on the National Bank of Romania's website (https://www.bnro.ro/Financial-Info-5671.aspx)

- **EURIBOR** – the reference rate on the money market for the Euro currency at which the interbank term deposits are offered within the EMU Zone by a first-rate bank to another first-rate bank. The rate is published daily at 11:00 AM (CET). Brussels time. Information on EURIBOR can be obtained on the website https://www.emmi-benchmarks.eu .

- **LIBOR** – the reference rate that provides an indication of the average rate at which banks that contribute to the index setting can obtain unsecured financing on the London interbank market. for a certain period of time. in a given currency. The rate is calculated and published daily after 11:45 AM (GMT. London time) and is accessible through Thomson Reuters or Bloomberg systems. Information about LIBOR can be obtained on the website https://www.theice.com/iba/libor.

- **30-day Average SOFR** – The bank uses for pricing the USD loans the 30-day Average SOFR. Beginning on March 2020, the Federal Reserve Bank of New York (New York Fed), as administrator of the Secured Overnight Financing Rate (SOFR) and in cooperation with the Treasury Department's Office of Financial Research (OFR), publishes 30-, 90-, and 180-day SOFR Averages, in order to support a successful transition away from U.S. dollar (USD) LIBOR. The new SOFR Averages are referred to as “30-day Average SOFR”, “90-day Average SOFR” and “180-day Average SOFR.” Each business day, the New York Fed publishes the

SOFR Averages on the New York Fed's website, shortly after the SOFR is published at approximately 8:00 a.m. ET – (USA timezone). Further information on the "30-day Average SOFR" can be found here:
https://www.newyorkfed.org/markets/reference-rates/sofr-averages-and-index
The "30-day Average SOFR" is therefore an extension of the Secured Overnight Financing Rate (SOFR) and is the compounded average of the SOFR over rolling 30-calendar day periods. The Secured Overnight Financing Rate (SOFR) is a broad measure of the cost of borrowing cash overnight collateralized by Treasury securities. More information on this index can be found at:
https://www.newyorkfed.org/markets/reference-rates/sofr#historical-search

- **SONIA** – The SONIA benchmark is a benchmark index administered by the Bank of England. The definition of SONIA has two elements: (i) Statement of underlying interest: SONIA is a measure of the rate at which interest is paid on sterling short-term wholesale funds in circumstances where credit, liquidity and other risks are minimal. (ii) Statement of methodology: On each London business day, SONIA is measured as the trimmed mean, rounded to four decimal places, of interest rates paid on eligible sterling denominated deposit transactions.
  The trimmed mean is calculated as the volume-weighted mean rate, based on the central 50% of the volume-weighted distribution of rates. The SONIA rate for a given London business day is published at 9 am (London Time) on the following London business day. Further details at:
  https://www.bankofengland.co.uk/markets/sonia-benchmark/sonia-key-features-and-policies