

Reference Interest Rates

Global Markets Call and Current Accounts

The following Reference Interest Rates provide the base for interest rates applied to Global Markets call/demand and current accounts. If you require a Reference Interest Rate for a currency not listed below, please contact your relationship manager.

Currency	Reference Source	Reference Interest Rate	Web link	Current Reference Rate	Date Changed on GM Accounts	Denominator
AUD	Reserve Bank of Australia	Cash Rate	http://www.rba.gov.au/	1.50%	03/01/17	36000
CAD	Bank of Canada	Overnight Rate (Target)	http://www.bankofcanada.ca	1.75%	18/01/18	36000
CZK	Czech National Bank	Repo Rate	http://www.cnb.cz/en/index.html	0.05%	30/03/12	36000
DKK	Denmarks National Bank	Lending Rate	http://www.nationalbanken.dk/en/Pages/default.aspx	0.05%	02/08/12	36000
EUR	European Central Bank (ECB)	Refinancing Rate	http://www.ecb.int/home/html/index.en.html	0.00%	04/09/14	36000
GBP	Bank Of England (BOE)	Base Rate	http://www.bankofengland.co.uk/	0.50%	02/11/17	36500
HUF	Magyar Nemzeti Bank	Base Rate	http://www.mnb.hu/en	0.90%	05/08/15	36000
NOK	Norges Bank	Key policy Rate	http://www.norges-bank.no/en/	0.75%	02/08/16	36000
PLN	National Bank of Poland	Reference Rate	http://www.nbp.pl/Homen.aspx?f=/srodeken.htm	1.50%	01/04/15	36000
SEK	Sveriges Riksbank	Repo Rate	http://www.riksbank.com/	-0.50%	05/11/14	36000
USD	Federal Reserve	Fed Funds Target	http://www.frbdiscountwindow.org/index.cfm	2.25%-2.50%	02/01/19	36000
ZAR	South African Reserve Bank	Repo Rate	http://www.resbank.co.za/Pages/default.aspx	6.75%	23/11/18	36000