VISTA BANK

## Interest Rates – 2026

| INTEREST RATES 1 MONTH | JANUARY 2026 | FEBRUARY 2026 | MARCH 2026 | APRIL 2026 | MAY 2026 | JUNE 2026 |
|---|---|---|---|---|---|---|
| 30-day Average SOFR (USD) | 3.78659% | 3.67924% | 3.66889% | 3.65221% | 3.6485% | 3.59167% |
| **INTEREST RATES 1 MONTH** | **JULY 2026** | **AUGUST 2026** | **SEPTEMBER 2026** | **OCTOBER 2026** | **NOVEMBER 2026** | **DECEMBER 2026** |
| 30-day Average SOFR (USD) | 3.63179% | 3,61975% | 3.64553% | 3.74678% | | |

| INTEREST RATES 3 MONTHS | JANUARY 2026 | FEBRUARY 2026 | MARCH 2026 | APRIL 2026 | MAY 2026 | JUNE 2026 |
|---|---|---|---|---|---|---|
| EURIBOR | 2.026% | 2.020% | 2.013% | 2,122% | 2.149% | 2.268% |
| ROBOR | 6.14% | 5.87% | 5.75% | 5.88% | 5.86% | 5.84% |
| IRCC | 5.68% | 5.68% | 5.68% | 5.58% | 5.58% | 5.58% |
| **INTEREST RATES 3 MONTHS** | **JULY 2026** | **AUGUST 2026** | **SEPTEMBER 2026** | **OCTOBER 2026** | **NOVEMBER 2026** | **DECEMBER 2026** |
| EURIBOR | 2.317% | 2.472% | 2.573% | 2.617% | | |
| ROBOR | 5.84% | 5.84% | 5.84% | 6.06% | | |
| IRCC | 5.56% | 5.56% | 5.56% | 5.57% | | |

| INTEREST RATES 6 MONTHS | JANUARY 2026 | FEBRUARY 2026 | MARCH 2026 | APRIL 2026 | MAY 2026 | JUNE 2026 |
|---|---|---|---|---|---|---|
| EURIBOR | 2.107% | 2.146% | 2.134% | 2.529% | 2.462% | 2.547% |
| ROBOR | 6.28% | 5.96% | 5.78% | 5.95% | 5.94% | 5.91% |
| **INTEREST RATES 6 MONTHS** | **JULY 2026** | **AUGUST 2026** | **SEPTEMBER 2026** | **OCTOBER 2026** | **NOVEMBER 2026** | **DECEMBER 2026** |
| EURIBOR | 2.595% | 2.681% | 2.762% | 3.103% | | |
| ROBOR | 5.92% | 5.92% | 5.92% | 6.12% | | |

**SONIA (GBP) INDEX:**

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

## Interest Rates – 2025

VISTA BANK

| INTEREST RATES 1 MONTH | JANUARY 2025 | FEBRUARY 2025 | MARCH 2025 | APRIL 2025 | MAY 2025 | JUNE 2025 |
|---|---|---|---|---|---|---|
| 30-day Average SOFR (USD) | 4.52766% | 4.32426% | 4.35268% | 4.33365% | 4.35068% | 4.31155% |
| **INTEREST RATES 1 MONTH** | **JULY 2025** | **AUGUST 2025** | **SEPTEMBER 2025** | **OCTOBER 2025** | **NOVEMBER 2025** | **DECEMBER 2025** |
| 30-day Average SOFR (USD) | 4.31926% | 4.34098% | 4.35474% | 4.30757% | 4.20185% | 4.00858% |

| INTEREST RATES 3 MONTHS | JANUARY 2025 | FEBRUARY 2025 | MARCH 2025 | APRIL 2025 | MAY 2025 | JUNE 2025 |
|---|---|---|---|---|---|---|
| EURIBOR | 2.714% | 2.606% | 2.485% | 2.328% | 2.176% | 1.996% |
| ROBOR | 5.92% | 5.94% | 5.93% | 5.90% | 5.90% | 7.15% |
| IRCC | 5.66% | 5.66% | 5.66% | 5.55% | 5.55% | 5.55% |
| **INTEREST RATES 3 MONTHS** | **JULY 2025** | **AUGUST 2025** | **SEPTEMBER 2025** | **OCTOBER 2025** | **NOVEMBER 2025** | **DECEMBER 2025** |
| EURIBOR | 1.939% | 2.017% | 2.047% | 2.016% | 2.05% | 2.06% |
| ROBOR | 7.09% | 6.64% | 6.58% | 6.50% | 6.34% | 6.22% |
| IRCC | 5.55% | 5.55% | 5.55% | 6.06% | 6.06% | 6.06% |

| INTEREST RATES 6 MONTHS | JANUARY 2025 | FEBRUARY 2025 | MARCH 2025 | APRIL 2025 | MAY 2025 | JUNE 2025 |
|---|---|---|---|---|---|---|
| EURIBOR | 2.568% | 2.593% | 2.389% | 2.354% | 2.131% | 2.056% |
| ROBOR | 5.98% | 6.01% | 6.00% | 5.98% | 5.99% | 7.23% |
| **INTEREST RATES 6 MONTHS** | **JULY 2025** | **AUGUST 2025** | **SEPTEMBER 2025** | **OCTOBER 2025** | **NOVEMBER 2025** | **DECEMBER 2025** |
| EURIBOR | 2.036% | 2.085% | 2.069% | 2.109% | 2.127% | 2.11% |
| ROBOR | 7.17% | 6.77% | 6.72% | 6.65% | 6.48% | 6.36% |

**SONIA (GBP) INDEX:**

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

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% | 5.16334% | 4.84946% | 4.66576% |

| 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% | 3.326% | 3.056% | 2.939% |
| ROBOR | 6.01% | 5.80% | 5.56% | 5.55% | 5.55% | 5.92% |
| IRCC | 5.86% | 5.86% | 5.86% | 5.99% | 5.99% | 5.99% |
| LIBOR (USD) | 5.59317% | 5.50929% | 5.31879% | 4.85496% | - | - |
| 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% | 3.152% | 2.867% | 2.708% |
| ROBOR | 6.04% | 5.85% | 5.61% | 5.60% | 5.59% | 5.95% |
| LIBOR (USD) | 5.69121% | 5.50748% | 5.16884% | 4.69011% | - | - |

**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