



RMB Nigeria Indicative Term Deposit Rates

| RMB NIGERIA TERM DEPOSIT RATES VALID FROM: 11 – 15 Oct. 2021 | | | | | |
|--|---------------------------|----------|----------|----------|-----------|
| | 1-month | 2-months | 3-months | 6-months | 12-months |
| 100mn – 249.99mn | 5.00% | 5.50% | 6.00% | 6.50% | 7.00% |
| 250mn – 499.99mn | 5.50% | 6.00% | 6.50% | 7.00% | 7.50% |
| 500mn – 999.99mn | 6.00% | 6.50% | 7.00% | 7.50% | 8.50% |
| 1bn – 1.999bn | 6.50% | 7.00% | 7.50% | 8.00% | 9.00% |
| >2bn | Negotiable for all tenors | | | | |
| USD | 1-month | 2-months | 3-months | 6-months | 12-months |
| 500k – 999k | 1.20% | 1.30% | 1.40% | 1.50% | 1.60% |
| 1mn – 4.99mn | 1.30% | 1.40% | 1.50% | 1.60% | 1.70% |
| 5mn – 9.99mn | 1.40% | 1.50% | 1.60% | 1.75% | 2.00% |
| >10mn | Negotiable for all tenors | | | | |
| Rates not applicable to NDF-backed deposit | | | | | |

RMB Nigeria Indicative Lending Rates

| | |
|---------|--------|
| Prime | 12.50% |
| Maximum | 18.00% |

RMB Nigeria Indicative FX rates

| | BUY | SELL |
|-----|--------|--------|
| USD | 414.00 | 415.00 |
| GBP | 565.11 | 566.64 |
| EUR | 479.29 | 480.61 |

Please note that the rates above are indicative only, and should not be considered or relied on as a firm offer from us, as the rates are subject to change without notice.

- Notes:
1. The deposit placement is subject to the completion of on-boarding forms (KYC) for RMB Nigeria, which is a compliance requirement of the Central Bank of Nigeria.
 2. Third currency deposit rates are available on request (ZAR/EUR/GBP).
 3. Indicative rates are gross of withholding tax (10%).
 4. International rating – RMB Nigeria is a wholly owned subsidiary of FirstRand Limited, and is rated BB+/Baa3 by S&P and Moody's respectively.
 5. National rating - RMB Nigeria currently holds a long term rating of Aa-(NG) from both Agusto & Co. and GCR Ratings

Source: RMB Nigeria (data as at October 2021)