

Deloitte Pensions and Investments Personal Deposits Comparison Schedule

Financial Institution	Credit Rating	Demand	1 Year (AER)	3 Year (AER)	5 Year (AER)
Rabodirect	AA-	1.75%	0.05%	0.40%	0.70%
Nationwide UK	A	1.50%	1.80%	2.20%	-
Barclays	A	0.05%	0.40%	-	-
An Post State Savings	A-	0.25%	0.50%	1.32%	1.55%
Ulster Bank	BBB+	0.01%	1.70%	-	-
KBC	BBB-	0.75%	2.05%	2.15%	2.29%
Bank of Ireland	BB+	0.03%	1.25%	1.25%	-
AIB	BB	0.50%	1.40%	-	-
EBS	BB	0.03%	1.50%	1.50%	1.75%
Permanent TSB	B+	1.00%	1.90%	2.05%	2.05%

The information contained above is for illustrative purposes only, it does not take charges into account nor does it seek to recommend a deposit with a financial institution.

These deposit rates are correct as of 23 September 2014

Please contact Shane McInerney on 01-4173889 at smcinerney@deloitte.ie. For further details on any of these deposits as additional Terms and Conditions may apply.