

Deloitte Pensions and Investments Personal Deposits Comparison Schedule

Financial Institution	Credit Rating	Demand	1 Year (AER)	3 Year (AER)	5 Year (AER)
Rabodirect	A+	1.75%	0.05%	0.20%	0.50%
Nationwide UK	A	1.50%	2.00%	2.20%	-
Barclays	A	0.05%	0.40%	-	-
State Savings	A-	0.25%	0.50%	0.83%	1.17%
Ulster Bank	BBB+	1.30%	1.60%	-	-
KBC	BBB-	0.50%	1.80%	1.80%	-
Bank of Ireland	BB+	0.03%	0.85%	1.00%	-
AIB	BB	0.75%	1.15%	-	-
EBS	BB	1.10%	1.30%	1.41%	1.72%
Permanent TSB	B+	0.75%	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 5 December 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.