

Deloitte Pensions and Investments Personal Deposits Comparison Schedule

Financial Institution	S&P Credit Rating	Demand	1 Year (AER)	3 Year (AER)	5 Year (AER)
Rabodirect	A+	1.50%	0.05%	0.10%	0.30%
Nationwide UK	A	1.25%	1.25%	-	-
Barclays	A	0.05%	0.25%	-	-
State Savings	A	0.25%	-	0.83%	1.24%
AIB	A	0.05%	0.80%	-	-
EBS	A	0.03%	0.90%	1.02%	1.26%
Ulster Bank	BBB+	0.01%	1.00%	1.10%	-
KBC	BBB-	1.25%	1.25%	1.10%	-
Bank of Ireland	BB+	0.01%	0.70%	1.00%	1.30%
Permanent TSB	B+	0.85%	1.05%	1.20%	1.20%

*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.

*Demand deposit rates quoted range from 0 to 31 days notice periods

These deposit rates are correct as of 28 May 2015

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.