

INFORMATION ON THE DEPOSIT GUARANTEE FUND

ARESBANK, S.A. is a member of the Deposit Guarantee Fund of Credit Institutions, located at Calle José Ortega y Gasset, 22-4ª planta, 28006 Madrid. For further information on this section, please contact Fondo de Garantía de Depósitos, calle José Ortega y Gasset, 22, 5ª planta, 28006 Madrid, Telephone: +34 91 431 66 45, e-mail: fogade@fgd.es, www.fgd.es.

Basic information on the coverage of deposits (according to the Royal Decree 2606/1996, of 20 December on Deposit Guarantee Funds of Credit Institutions)	
The deposits held at ARESBANK, S.A. , are guaranteed by:	The Deposit Guarantee Fund of Credit Institutions.
Ceiling on coverage:	100,000 euro (or its equivalent in the currency in which the deposit is held, by applying the corresponding exchange rates) for Depositor and Credit Institution.
If you hold deposits in the same Credit Institution:	All your deposits in the same Credit Institution are added up, and the total amount is subject to the limit of 100,000 euro.
If you hold a joint account with another/other person(s):	The limit of 100,000 euro applies to each depositor separately.
Reimbursement period in case of insolvency of the Credit Institution:	7 working days from 01/01/2024.
Reimbursement currency:	Euro. However, in case of accounts in other currencies, the exchange rate of the date on which any of the events stated in the sub-paragraph 8.1. of the Royal Decree 2606/1996 of 20 December occurs, will apply, or the previous working day if it falls on a public holiday.
Contact:	Address: Calle José Ortega y Gasset, 22 – 4ª planta 28006 Madrid Tel.: +34 91 431 66 45 Fax: +34 91 575 57 28 Email: fogade@fgd.es
Further information:	http://www.fgd.es
Additional information:	If a deposit becomes unavailable because a credit institution is unable to meet its financial obligations, a Deposit Guarantee Scheme will reimburse depositors. The reimbursement amounts to a maximum of EUR 100,000 per credit institution. This means that all their deposits made with the same credit institution are added together to determine the level of coverage. If, for example, a depositor has a savings account with EUR 90,000.00 and a current account with EUR 20,000.00, only EUR 100,000.00 will be reimbursed. Deposits in an account to which two or more persons have rights as partners or members of a company, partnership or any grouping of a similar nature, without legal personality, are aggregated and treated as if they were made by a single depositor for the purpose of calculating the EUR 100,000.00 limit.
Applicable regulations:	The following regulations are applicable to the Deposit Guarantee Fund: Royal Decree-Law 16/2011 of 14 October creating the Deposit Guarantee Fund for Credit Institutions, and the Royal Decree 2606/1996 of 20 December on the Legal Regime of the Deposit Guarantee Funds for Credit Institutions.

Other relevant Information:

In general, all retail depositors and companies are covered by deposit guarantee schemes. Exceptions for certain deposits can be found on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you, upon request, whether certain products are covered or not. If the deposits are covered, the credit institution will also confirm this on the account statements.

If the Account Holder has claims against the Bank that fall due on a date on or before the day on which one of

the grounds for enforcement of the guarantee occurs and there is no legal provision prohibiting it, these claims **shall be taken into account in calculating the repayable amount.**

Deposits made by other credit institutions on their own account and in their own name, as well as those made by the following subjects and financial institutions, shall not be considered as guaranteed deposits:

1°. Securities companies and agencies.

2°. Insurance companies.

3°. Securities investment companies.

4°. Management companies of collective investment institutions, as well as management companies of pension funds, securitisation funds and venture capital funds and the deposits of the entities they manage.

5°. Portfolio management companies and financial consultancy firms.

6°. Venture capital companies and their corresponding companies.

7°. Any other financial institution as defined in article 4.1.26 of Regulation (EU) no. 575/2013 of the European Parliament and of the Council of 26 June 2013. The credit institution's own funds, debt securities issued by the credit institution, including promissory notes and negotiable instruments, are not covered. Deposits constituted by Public Administrations, with the exception of those constituted by local entities with an annual budget equal to or less than 500,000 euros, are also not covered.