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Accounts and Payments

Minimum service charge

Minimum service charge

	Fee till 2019.01.31	Fee from 2019.02.01
	EUR 0.90 per month	EUR 1 per month
Maintenance of accounts*	+	+
Internet bank login tool**	+	+
Unlimited crediting of funds in euro from EEA countries	+	+
Unlimited online transfer in euro to EEA countries	+	+
Unlimited online transfer in euro within bank	+	+
Unlimited online transfer in other currency within bank	+	+
Unlimited online payments for services	+	+
Unlimited online shopping at e-stores	+	+

	Fee till 2019.01.31	Fee from 2019.02.01
Unlimited online payment of all-type e-invoices	+	+

*Customers pay a separate minimum service fee for accounts with numbers beginning LTXX40100 and a separate minimum service fee for accounts with numbers beginning LTXX21400. No minimum service fee is applied to accounts with numbers beginning the same and to accounts linked to a banking package.

When account no. begins with LTXX40100:

**Internet bank login tool: PIN, TAN Codes.

Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX21400 pattern are subject to the conditions set out for transfers in other currencies to other banks.

When account no. begins with LTXX21400:

**Internet bank login tool: Nordea Codes App.

Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

Other conditions:

The minimum service charge is applied for a calendar month irrespective of the booking date. The fee is deducted by the 6th day of the next month.

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (when account number begins with LTXX40100, BIC is AGBLLT2X, when account number begins with LTXX21400, BIC is NDEALT2X) and the beneficiary's account number in IBAN format have to be specified correctly.

Private banking service charge

Service offering charge

	Fee till 2019.01.31	Fee from 2019.02.01
Service offering charge*	-	EUR 50 per month

*Only applicable to customers who have signed a private banking cooperation agreement and the market value of their assets held with the Bank amounts to minimum EUR 100 thousand for 3 consecutive months.

Limited usage account service

Limited usage account service

	Fee till 2019.01.31	Fee from 2019.02.01
Limited usage* account maintenance	free of charge	free of charge
Internet bank login tool**	free of charge	free of charge
Crediting of funds in euro from EEA countries	free of charge	free of charge
Crediting of funds in other currency from EEA countries	fees applied for the administration of funds credited to the beneficiary's accounts	fees applied for the administration of funds credited to the beneficiary's accounts
Cash depositing to one's own account	fees applied for the cash depositing to one's own account at the bank's unit	fees applied for the cash depositing to one's own account at the bank's unit
Cash withdrawal from the account	fees applied for the cash withdrawal from the account at the bank's unit	fees applied for the cash withdrawal from the account at the bank's unit
Transfer of all funds held in the account in euro to EEA countries***	Fees applied for euro transfers within the bank and to EEA countries are the same as fees for transfers made at the bank's unit	fees applied for euro transfers within the bank and to EEA countries are the same as fees for transfers made at the bank's unit
Transfer of all funds held in the account in USD, GBP, NOK to other banks as a standard SHA transfer***	-	fees applied for the online transfers in other currency to other banks

Fee till 2019.01.31

Fee from 2019.02.01

One-off transfer of all deposit funds in the account in euros at the end of the deposit term within the bank or to EEA countries***	-	free of charge
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When account no. begins with LTXX40100:

*The account is intended to accumulation of repaid credit amounts and/or to credit administration under all mortgage credit agreements made between the Customer and the Bank. The account may be used to administer deposit funds in case the customer does not wish to hold an account with the Bank.

**Internet bank login tool: PIN, TAN Codes.

***under an application submitted via internet bank.

Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX21400 pattern are subject to the conditions set out for transfers in other currencies to other banks.

When account no. begins with LTXX21400:

*The account is intended to accumulation of repaid credit amounts and/or to credit administration under all mortgage credit agreements made between the Customer and the Bank.

**Internet bank login tool: Nordea Codes App.

Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code(when account number begins with LTXX40100, BIC is AGBLLT2X, when account number begins with LTXX21400, BIC is NDEALT2X) and the beneficiary's account number in IBAN format have to be specified correctly.

Transfer in euros

Transfer in euros within bank and European Economic Area countries

	at the Bank till 2019.01.31	via Internet bank till 2019.01.31	at the Bank from 2019.02.01	via Internet bank from 2019.02.01
To one's own bank account within the bank	EUR 3	Part of service kit	EUR 5	Part of service kit
To other beneficiary's account within the bank	EUR 3	Part of service kit	EUR 5	Part of service kit
Standard payment to EEA countries	EUR 3	Part of service kit	EUR 5	Part of service kit

Fees apply for transfers in euro to other payment service providers registered in Lithuania, other European Union (EU) countries, Switzerland and the countries of the European Economic Area (EEA) - Norway, Iceland and Liechtenstein.

Terms for transfers in euros are available [here](#).

Service kit: minimum service charge or a selected banking package.

Transferring the account balance under the account transfer agreement is charged a standard fee for transfers into the EEA countries at the bank's branch.

Transfer based on PLAIS orders

	Fee till 2019.01.31	Fee from 2019.02.01
Transfer based on PLAIS order, where the beneficiary's account is held with the bank or another bank registered in the Republic of Lithuania*	EUR 0.87	EUR 1

*The fee for the administration of the monetary fund restriction information system (PLAIS) is charged additionally. The fee, its amount and administration procedure is established by the Ministry of Justice of the Republic of Lithuania. The Bank debits the fee by a special debit payment of the PLAIS administrator (VĮ Registrų Centras) for each debit order submitted to the credit institution and transfers it to VĮ Registrų Centras.

Transfer in other currency

Transfer in other currency within bank

	at the Bank till 2019.01.31	via Internet bank till 2019.01.31		at the Bank from 2019.02.01	via Internet bank from 2019.02.01
to own/other beneficiary's bank account when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 3	Part of service kit		EUR 5	Part of service kit

Terms for transfers in other currency are available [here](#).

Service kit: minimum service charge or the selected banking package.

Non-cash foreign exchange

Non-cash foreign exchange

	at the Bank till 2019.01.31	via Internet bank till 2019.01.31	at the Bank from 2019.02.01	via Internet bank from 2019.02.01
FX within own different IBAN accounts when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 3	free of charge	EUR 5	free of charge

E. invoice

E. invoicing for payers

	at the Bank till 2019.01.31	via Internet bank till 2019.01.31	at the Bank from 2019.02.01	via Internet bank from 2019.02.01
E-invoice one-off payment under a filled out payment form	EUR 3	Part of service kit	EUR 5	Part of service kit

Service kit: minimum service charge or the selected banking package.

Cash Operations

Cash depositing to one's own account

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing to one's own account in banknotes in all currencies and / or in EURO coins (up to EUR 10 in coins)*	0.15% of the amount, but min. EUR 3	0.2% of the amount, but min. EUR 5
Cash depositing to other person or corporate entity's account in banknotes in all currencies and / or in EURO coins (up to EUR 10 in coins)	0.50% of the amount, but min. EUR 5	0.6% of the amount, but min. EUR 7
In EURO coins exceeding EUR 10	6% of the amount, but min. EUR 1	6% of the amount, but min. EUR 5

The customer must name the amount when giving cash to the Bank employee, except for cash recounting if other operations are not requested afterwards.

*For cash deposit into one's own account the fee will not be applied if the customer depositing cash also submits a payment order requesting to transfer such cash amount to another account at Bank or other bank in the currency of the EUROpean Union and countries of the EUROpean Economic Area (EEA).

Cash withdrawal from the account

	Fee till 2019.01.31	Fee from 2019.02.01
From the bank account in all currencies*	0.80% of the amount, but min. EUR 3	1.2% of the amount, but min. EUR 5

*No withdrawing cash fee for paying, if closing bank account balance is EUR 5 or less.

If the customer is willing to withdraw from the account more than EUR 14 500 or an equivalent in other currency, he must order cash 3 business days in advance.

Currency buying / selling in cash

	Fee till 2019.01.31	Fee from 2019.02.01
In EURO banknotes or coins (up to EUR 10 in coins)	EUR 1	EUR 2
In EURO coins exceeding EUR 10	6% of the amount, but min. EUR 1	6% of the amount, but min. EUR 5
Currency buying in cash at currency exchange self-service terminals*	EUR 1	EUR 2

*In Vilnius Akropolis unit and in Klaipėda Akropolis unit.

Other cash operations

	Fee till 2019.01.31	Fee from 2019.02.01
National currency change of coins into notes / notes into coins (including recounting)	6% of the amount, but min. EUR 1	6% of the amount, but min. EUR 5
Banknotes exchange into another denomination of banknotes (any currencies)	6% of the amount, but min. EUR 1	6% of the amount, but min. EUR 5

Internet bank

Internet bank maintenance (when account no. begins with LTXX40100)

	Fee till 2019.01.31	Fee from 2019.02.01
Replacement of a lost PIN code card	EUR 1.45	EUR 1.55
Renewing TAN-codes card (when 20 or less codes remain)**	EUR 0.29	EUR 0.3
Replacement of a lost TAN code set	EUR 1.45	EUR 1.55
Replacement of a lost password card	EUR 1.45	EUR 1.55

*Internet bank login tool: PIN, TAN Codes.

**The fee is not applied in case the banking package is acquired or the basic payment account service is used.

A login code (password) generator can be unlocked three times. If the generator is blocked for the fourth time, it can no longer be unlocked. To use the generator again, you will need to purchase a new one for the price shown in the price list.

Other services rendered on the internet bank are charged based on the applicable fees.

Internet bank maintenance (when account no. begins with LTXX21400)

	Fee till 2019.01.31	Fee from 2019.02.01
Issuance or replacement of a login code (password) generator	EUR 8	EUR 15

*Internet bank login tool: Nordea Codes App.

A login code (password) generator can be unlocked three times. If the generator is blocked for the fourth time, it can no longer be unlocked. To use the generator again, you will need to purchase a new one for the price shown in the price list.

Other services rendered on the internet bank are charged based on the applicable fees.

Visa Debit

Card issuance / renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank unit*	EUR 3	EUR 5

Card issued when account no. begins with LTXX40100.

Card validity 3 years.

*This fee is also applied if the customer had specified to the bank that the card will be collected at the bank's unit but afterwards requested to send it by mail.

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminalas](#).

Visa Classic

Card issuance / renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

Card issued when account no. begins with LTX40100.

Card validity 3 years.

*This fee is also applied if the customer had specified to the bank that the card will be collected at the bank's unit but afterwards requested to send it by mail.

Cash withdrawal/ depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Visa Gold

Card issuance / renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

Cards issued when account no. begins with LTXX40100.

Card validity 3 years.

*This fee is also applied if the customer had specified to the bank that the card will be collected at the bank's unit but afterwards requested to send it by mail.

**Cards are renewed if at least one card transaction was performed within the past five months before the last month of the card validity.

***The fee is applied if the card is lost, damaged, if card is demagnetized, if the cardholder's name and/or surname is changed, if latin letters are changed to Lithuanian ones or visa versa.

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's unit or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

Account fees and transaction fees set in the Pricelist are separately charged for using the payment card linked account and for transactions performed therein without using a payment card

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all Bank's units or by dialing the short-code 1608.

Example of the annual rate calculation on the overall credit price (Visa Gold)

If the Bank issued EUR 1,500 credit in the payment card account for 36 months' period, the overall amount payable by the borrower would make EUR 1,684.29 and the overall annual rate of the credit price would make 24.74%.

The calculations include the interest paid during the credit period (16 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 3.70 per month and basic payment account service fee of 0.90 per month.

The overall annual rate of the credit price and the overall amount payable by the borrower is calculated assuming that the total Credit Limit is used on the Credit Limit issue day and is fully repaid on the last effective day of the agreement and the interest for using the Credit Limit is paid every month.

Cash withdrawal/ depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Debit

Card issuance / renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

Card issued when account no. begins with LTXX21400.

Card validity 3 years.

*This fee is also applied if the customer had specified to the bank that the card would be collected at the bank's unit but afterwards requested to send it by mail.

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Credit

Card issuance / renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

Card issued when account no. begins with LTXX21400.

Card validity 3 years.

*This fee is also applied if the customer had specified to the bank that the card would be collected at the bank's unit but afterwards requested to send it by mail.

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Gold

Card issuance / renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

Card issued when account no. begins with LTXX21400.

Card validity 3 years.

*This fee is also applied if the customer had specified to the bank that the card would be collected at the bank's unit but afterwards requested to send it by mail.

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

PINS Mastercard

Card issuance / renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Card issuance fee*	free of charge	free of charge
Collecting the card at the bank's unit**	EUR 3	EUR 5

*From 22 February 2019 we no longer issue new cards. PINS cards issued before 22 February 2019 will be updated/changed by issuing the same cards.

**This fee is also applied if the customer had specified to the bank that the card will be collected at the bank's unit but afterwards requested to send it by mail.

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Platinum

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Visa Electron UP (From 2016 11 01 are not issued)

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Visa Electron (From 2015 10 15 are not issued)

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the lists of locations of the Bank's partners provided on website: [Perlas terminals](#).

Visa Classic UP (From 2016 11 01 are not issued)

Cash withdrawal/ depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Maestro

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

IKI PREMIJA Maestro

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Standard

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard consumer credit card

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Charge

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Gold Charge

Cash withdrawal / depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	free of charge	EUR 0.3

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Investment and ancillary services

Trading in debt securities in the secondary market

	Fee till 2019.01.31	Fee from 2019.02.01
When Luminor Bank AB acts as a counterparty	All transaction fees are included in quoted buy or sell price.	0.20% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. EUR 30

For trade and/or safekeeping of financial instruments (FI) you need to have a payment account with Luminor Bank AB. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

[Ex-ante information on costs and charges](#)

Investment and ancillary services for private banking clients

Trading in debt securities in the secondary market

	Fee till 2019.01.31	Fee from 2019.02.01
When Luminor Bank AB acts as a counterparty	All transaction fees are included in quoted buy or sell price.	0.20% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. EUR 30

For trade and/or safekeeping of financial instruments (FI) you need to have a payment account with Luminor Bank AB. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

*from the nominal value is applied by Nordea Bank AB (publ) (this fee is included in the price).

[Ex-ante information on costs and charges](#)

II Pillar Pension Funds

II Pillar Pension Funds

	Luminor pensija 1 till 2019.01.01	Luminor pensija 2, Luminor pensija 3, Luminor pensija 4 till 2019.01.01	Luminor pensija 1 from 2019.01.02	Luminor pensija 2, Luminor pensija 3, Luminor pensija 4 from 2019.01.02
Asset Management Fee	0.65% of the average annual value of pension savings in the account	1% of the average annual value of pension savings in the account	0.65% of the average annual value of pension savings in the account	0.8% of the average annual value of pension savings in the account

Pension funds Luminor pensija 1, Luminor pensija 2, Luminor pensija 3, Luminor pensija 4 will be closed till 2019.06.30.

II Pillar Pension Funds (new)

	Luminor wealth preserving PF till 2019.01.01	Luminor target groups* Pension Funds till 2019.01.01	Luminor wealth preserving PF from 2019.01.02	Luminor target groups* Pension Funds from 2019.01.02
Contribution fee from 2017	-	-	0 %	0 %
Asset Management Fee	-	-	0.19% of the average annual value of pension savings in the account	0.79% of the average annual value of pension savings in the account
Management company change Fee	-	-	Up to 0.05% of transferred savings	Up to 0.05% of transferred savings

*Luminor 1954-1960 target group PF
 Luminor 1961-1967 target group PF
 Luminor 1968-1974 target group PF
 Luminor 1975-1981 target group PF
 Luminor 1982-1988 target group PF
 Luminor 1989-1995 target group PF
 Luminor 1996-2002 target group PF