

Repayment Period: R (Years)		R < 15	15 =< R < 20	20 =< R < 30	R >= 30	Average of the CIRR
Margin		0.75	1.00	1.15	1.25	(%)
Australian Dollar	AUD	5.6	5.8	6.0	6.1	4.831667
Canadian Dollar	CAD	3.6	3.9	4.0	4.1	2.870000
Czech Koruna	CZK	4.1	4.4	4.5	4.6	3.380000
Danish Krone	DKK	3.5	3.7	3.9	4.0	2.725000
Hungarian Forint	HUF	9.2	9.4	9.6	9.7	8.443333
Japanese Yen	JPY	2.3	2.6	2.7	2.8	1.590456
Korean Won	KRW	5.4	5.7	5.8	5.9	4.650000
New Zealand Dollar	NZD	5.4	5.7	5.8	5.9	4.660000
Norwegian Krone	NOK	3.8	4.0	4.2	4.3	3.001667
Polish Zloty	PLN	7.0	7.2	7.4	7.5	6.240000
Swedish Krona	SEK	3.5	3.8	3.9	4.0	2.781190
Swiss Franc	CHF	2.5	2.7	2.9	3.0	1.748333
UK Pound	GBP	3.7	4.0	4.1	4.2	2.973333
US Dollar	USD	3.4	3.6	3.8	3.9	2.638333
Euro	EUR	4.1	4.3	4.5	4.6	3.311667

Notes

1. The DDR is subject to annual change on the 15th January.
2. The formula is as follows :

$$\text{DDR} = \text{Average of the CIRR} + \text{Margin}$$

The values of the Margins are set out in Article 40 of the 2011 Arrangement.

The average of the CIRR for all currencies is calculated taking an average of the monthly CIRRs valid during the six-month period between the 15th August of the previous year and the 14th February of the current year.