

DEPOSITS AND ACCOUNTS INTEREST RATES BULLETIN FOR INDIVIDUALS

TIME DEPOSITS

Currency	Band\ Term	1 Month	3 Months	6 Months	9 Months	12 Months	24 Months	3 Years	5 Years	7 Years	10 Years
	50'000 to 4'999'999	0.10%	0.20%	0.30%	0.40%	0.60%	1.00%	Negotiable	Negotiable	Negotiable	Negotiable
LEK	5'000'000 to 14'999'999	0.20%	0.30%	0.40%	0.50%	0.80%	1.20%	Negotiable	Negotiable	Negotiable	Negotiable
	15'000'000 and above	0.20%	0.30%	0.40%	0.50%	0.80%	1.20%	Negotiable	Negotiable	Negotiable	Negotiable
EUR	500 to 99'999	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%	Negotiable	Negotiable	Negotiable	Negotiable
LUK	100'000 and above	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%	Negotiable	Negotiable	Negotiable	Negotiable
USD	500 to 99'999	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%	Negotiable	Negotiable	Negotiable	Negotiable
	100'000 and above	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%	Negotiable	Negotiable	Negotiable	Negotiable

12 months time deposit with monthly / quarterly nterest

	Band	Monthly interest	Quarterly interest
200'000 to 4'999'999		0.50%	0.55%
LEK	5'000'000 to 14'999'999	0.70%	0.75%
	15'000'000 and above	0.70%	0.75%
EUR	500 to 99'999	0.09%	0.10%
	100'000 and above	0.10%	0.10%

3 YearTime deposit with quarterly interest liquidation in LEK

	Band	Interest
	50'000 to 4'999'999	1.70%
LEK	5'000'000 to 14'999'999	1.90%
	15'000'000 and above	2.00%

Switch Deposit

	Band	6 - months	12 - months
	50'000 to 4'999'999	0.20%	0.40%
LEK	5'000'000 to 14'999'999	0.30%	0.60%
	15'000'000 and above	0.35%	0.70%
EUR	500 to 99'999	0.03%	0.08%
LUK	100'000 and above	0.04%	0.09%
	500 to 99'999	0.15%	0.15%
USD	100'000 and above	0.17%	0.20%

Smile children deposit

LEK	above 5'000 Lek	1.50%
EUR	above 50 Eur	0.35%
USD	above 50 Usd	1.15%

CURRENT ACCOUNTS

LEK	no min
	0.00%
USD	no min
	0.00%
EUR	no min
	0.00%

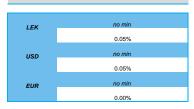
SAVING ACCOUNTS SEMIANNUALLY INTEREST

PATMENT				
LEK	no min			
	0.075%			
USD	no min			
	0.05%			
EUR	no min			
	0.020/			

SAVING ACCOUNTS MONTHLY INTEREST PAYMENT

LEK	no min
	0.05%
USD	no min
	0.00%
EUR	no min
	0.018%

PLEDGE ACCOUNTS



CHILDREN SAVING ACCOUNT

LEK	min 5'000
	1.50%
EUR	min 50
LUK	0.35%
USD	min 50
	1.15%

STANDARD SAVING ACCOUNT - Existing Customers

LEK	min 10'000
LEK	0.075%
EUR	min 100
LOK	0.02%
USD	N/A
USD	N/A

PENSIONER ACCOUNTS-MONTHLY INTEREST PAYMENT

LEK	0-149,999	150,000 - 1,499,999	1,500,000 and above
	0.009/	0.100/	0.270/

Interest Tables

1 y For 3, 5, 7,10 years time deposits interest rates with be negotiable with Bank. In any case minimal rates that with be applicable for deposits with 3 years tenor with automatic renewal are: Lek 1.5% for amounts above 50000d deri

Interest Calculation:

1 considerable of the period. Principal x, 17% for amounts above 50000d Lek; in Euro 0.2% for amounts above 500 Euro; in Usd 1.0% fo

- - Bank reserves the right to alter deposit rates during the day.
 For saving, current and pledge accounts interest is calculated on scale.
 - 3. For savings accounts interest compounding in end of day on January 24 and July 24 for semiannual interest payment and 24 of each month for monthly interest payment, for current accounts in end of day for every 24 of March, June, September, December, for payroll accounts and pledge accounts in the end of day for every 24 of each month.

A. Deposit near the bank is insured up to amount 2.500,000 ((wo million five hundred thousand) lek from Deposit Insurance Agency – www.asd.gov.al

5. Negotiable - This term is applied by Bank for high deposit amounts/ long term, where the minimum rate of reference is the value applied to the band / previous maturity.

6. Regarding ongoing contracts of 12 months Increase Capital Deposits, which have automatic renewal, the interest rate of the Standard LEK 1 year product slab 50,000 – 5,000,000 will apply