

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
LEK	50'000 to 4'999'999	0.10%	0.20%	0.30%	0.40%	0.60%	1.00%	Negotiable	Negotiable	Negotiable	Negotiable
	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
	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 interest

Currency	Band	Monthly interest	Quarterly interest
LEK	200'000 to 4'999'999	0.50%	0.55%
	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 Year Time deposit with quarterly interest liquidation in LEK

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

Switch Deposit

Currency	Band	6 - months	12 - months
LEK	50'000 to 4'999'999	0.20%	0.40%
	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%
	100'000 and above	0.04%	0.09%
USD	500 to 99'999	0.15%	0.15%
	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 PAYMENT	
LEK	no min 0.075%
USD	no min 0.05%
EUR	no min 0.02%

SAVING ACCOUNTS MONTHLY INTEREST PAYMENT	
LEK	no min 0.05%
USD	no min 0.00%
EUR	no min 0.018%

PLEDGE ACCOUNTS	
LEK	no min 0.05%
USD	no min 0.05%
EUR	no min 0.00%

CHILDREN SAVING ACCOUNT	
LEK	min 5'000 1.50%
EUR	min 50 0.35%
USD	min 50 1.15%

STANDARD SAVING ACCOUNT - Existing Customers	
LEK	min 10'000 0.075%
EUR	min 100 0.02%
USD	N/A N/A

PENSIONER ACCOUNTS-MONTHLY INTEREST PAYMENT			
LEK	0-149,999	150,000 - 1,499,999	1,500,000 and above
	0.09%	0.18%	0.27%

Interest rates: *) For 3, 5, 7, 10 years time deposits interest rates with 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 50'000 deri 4'999'999 LeK, 1.7% for amounts above 5'000'000 LeK;** in Euro 0.2% for amounts above 500 Euro; in Usd 1.0% for amounts above 500 Usd.

Interest Calculation: Gross interest for the period: Principal x Interest Rate x Number of Days + 365. All interest rates are in percentage, on per annum basis of 365 days.

Penalty Rate: In case of premature closure for simple time deposits, the penalty applied by Bank is loss of accumulated interest until that period. The client will benefit only the initial amount of deposit (principal). The Bank reserves the right to change this penalty in every moment displaying in terms & conditions publishing in Bank's branches or official website.

Notes:

1. Bank reserves the right to alter deposit rates during the day.
2. 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 semiannually 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.
4. Deposit near the bank is insured up to amount 2.500.000 (two 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