

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
LEK	50'000 to 4'999'999	0.10%	0.20%	0.30%	0.40%	0.60%	0.80%
	5'000'000 to 14'999'999	0.20%	0.30%	0.40%	0.50%	0.80%	1.00%
	15'000'000 and above	0.20%	0.30%	0.40%	0.50%	0.80%	1.00%
EUR	500 to 99'999	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%
	100'000 and above	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%
USD	500 to 99'999	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%
	100'000 and above	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%

12 months time deposit with monthly / quarterly interest

Currency	Band/Term	Monthly interest liquidation	Quarterly interest liquidation
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%

Switch Deposit

Currency	Band/Term	6 - months interest liquidation	12 - months interest liquidation
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

Currency	Band/Term	Interest Rate
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: *) Interest rates that will be applicable for deposits with 3 years tenor with automatic renewal: **in Euro 0.2% for amounts above 500 Euro; in Usd 1.0% for amounts above 500 Usd.** Interest rates that will be applicable for long term deposits with automatic renewal in LEKE currency will be:

LEK (Aut. Renewals Ref. Rates)	3Y	5Y	7Y	10Y
50'000 - 4'999'999	1.30%	1.80%	2.50%	3.00%
5'000'000 and over	1.50%	2.00%	2.70%	3.20%

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:

- Bank reserves the right to alter deposit rates during the day.
- For saving, current and pledge accounts interest is calculated on scale.
- 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.
- Deposit near the bank is insured up to amount 2.500.000 (two million five hundred thousand) lek from Deposit Insurance Agency - www.asid.gov.al
- 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.
- 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