

**DEPOSITS AND ACCOUNTS INTEREST RATES BULLETIN FOR COMPANIES**

**TIME DEPOSITS**

Currency	Band/Term	1 Month	3 Months	6 Months	9 Months	12 Months	24 Months	36 Months*
LEK	50'000 to 4'999'999	0.10%	0.20%	0.30%	0.40%	0.60%	0.80%	Negotiable
	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%	
Euro	500 to 99'999	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%	Negotiable
	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%	Negotiable
	100'000 and above	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%	

LEK	200'000 to 4'999'999	5'000'000 to 14'999'999	15'000'000 and above
Monthly income 12 months time deposit	0.50%	0.70%	0.70%
Quarterly income 12 months time deposit	0.55%	0.75%	0.75%
LEK	10'000'000 to 20'000'000	20'000'001 to 50'000'000	50'000'001 and above
Overnight deposit	0.00%	0.00%	0.00%

Euro	1'000 deri 99'999	mbi 100'000
Monthly income 12 months time deposit	0.09%	0.09%
Quarterly income 12 months time deposit	0.10%	0.10%
Euro	100'000 deri 200'000	mbi 200'001
Overnight deposit	0.00%	0.00%

**CURRENT ACCOUNTS**

LEK	0-1,499,999	1,500,000 - 7,499,999	7,500,000 and above
		0.00%	0.00%
USD	0 - 9,999	10,000 - 49,999	50,000 and above
		0.00%	0.00%
Euro	0 - 9,999	10,000 - 49,999	50,000 and above
		0.00%	0.00%

**PLEDGE ACCOUNTS**

LEK	up to 2,999,999	above 3,000,000
		0.00%
USD	up to 19,999	above 20,000
		0.00%
Euro	up to 19,999	above 20,000
		0.00%

**CAPITAL ACCOUNTS**

LEK	0-1,499,999	1,500,000 - 7,499,999	7,500,000 and above
		0.00%	0.00%
USD	0 - 9,999	10,000 - 49,999	50,000 and above
		0.00%	0.00%
Euro	0 - 9,999	10,000 - 49,999	50,000 and above
		0.00%	0.00%

Interest rates: \*) For 3, 5, 7, 10 years time deposits interest rates with be negotiable with Bank. At any case minimal rates that with be applicable for deposits with automatic renewal are:

LEK deposits	3Y	5Y	7Y	10Y
50,000 - 4,999,999	1.30%	1.80%	2.50%	3.00%
5,000,000 - and above	1.50%	2.00%	2.70%	3.20%

3 Years Deposits	EUR	USD
Above 500	0.20%	1.00%

**Interest Calculation:** Gross interest for the period: Principal × Interest Rate × 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 accounts of companies interest is calculated on scale.
  - For current accounts interest compounding in end of day for every 24 of March, June, September, December, for pledge accounts in the end of day for every 24 of each month, for capital accounts in the closing day of the account.
  - Deposit near the bank is insured up to amount 2.500.000 (two milion five hundred thousand) lek from Deposit Insurance Agency – www.asd.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, applied interest rate for renewals in LEK is 1.00% yearly.

Valid from: 05 March 2021