

DEPOSITS AND ACCOUNTS INTEREST RATES BULLETIN FOR INDIVIDUALS

25 Months Time Deposit in USD - (Offer in force from 21.04.2021)

	Band/Term	Interest Rate		
USD	min 2,000 – 29,999	1.00%		
002	30,000 – 99,999	1.25%		
	100'000 and above	1.50%		

Time Deposits in USD - (Offer in force from 21.04.2021)

Monedha	Banda/Afati	1 Mujore	3 Mujore	6 Mujore	12 Mujore	24 Mujore
	min 2,000 – 29,999	0.20%	0.40%	0.50%	0.65%	0.80%
USD	30,000 - 99,999	0.25%	0.45%	0.55%	0.70%	0.90%
	100'000 and above	0.30%	0.50%	0.60%	0.75%	1.00%

TIME DEPOSITS

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

12 months time deposit with monthly / quarterly interest

	Band/Term	Monthly interest liqudation	Quarterly interest liqudation
	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%
LUK	100'000 and above	0.10%	0.10%

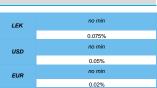
Switch Deposit							
	Band/Term	6 - months interest liqudation	12 - months interest liquidation				
	50'000 to 4'999'999	0.20%	0.40%				
LEK	5'000'000 to 14'999'999	0.30%	0.60%				
	15'000'000 and above	0.35%	0.70%				
EUR	500 to 99'999	0.03%	0.08%				
LON	100'000 and above	0.04%	0.09%				
	500 to 99'999	0.15%	0.15%				
USD	100'000 and above	0.17%	0.20%				

	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%

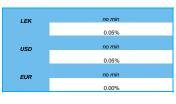
SAVING ACCOUNTS SEMIANNUALLY INTEREST PAYMENT



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

min 5'000
1.50%
min 50
0.35%
min 50
1.15%

STANDARD SAVING ACCOUNT - Existing Customers

LEK	min 10'000
LLA	0.075%
EUR	min 100
ZOK	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
	0.09%	0.18%	0.27%

Interest rates: 1 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 × Interest Rate × Number of Days - 385. All interest rates are in percentage, on per annum basis of 365 days.

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 after deposit rates during the days.

2. For saving, current and pledge accounts interest is calculated on scale.

2. For saving, outries day people accusions interests a calculated on sealer.

3. For savings accusts interest compounding in end of day for overy 24 of March,
June, September, December, for payrial accounts and people accounts interest payment, for current accounts in end of day for every 24 of March,
June, September, December, for payrial accounts and people accounts in the end of the payrial accounts in the end of the payrial accounts and people accounts and people accounts in the end of the payrial accounts and people accounts account accou