

DEPOSITS AND ACCOUNTS INTEREST RATES BULLETIN FOR INDIVIDUALS

25 Months Time Deposit in EUR - (Offer in force from 02 August 2021)

Currency	Band	Interest Rate
EUR	min 500 – 19,999	0.25%
	20,000 – 49,999	0.50%
	mbi 50,000	0.75%

Time Deposits in USD - (Offer in force from 02 August 2021)

Currency	Band/Term	1 Month	3 Month	6 Months	12 Months	24 Months	25 Months
USD	min 2,000 – 29,999	0.20%	0.40%	0.50%	0.65%	0.80%	1.00%
	30,000 – 99,999	0.25%	0.45%	0.55%	0.70%	0.90%	1.25%
	100'000 and above	0.30%	0.50%	0.60%	0.75%	1.00%	1.50%

TIME DEPOSITS

Currency	Band/Term	1 Month	1 Month	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 deri 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%

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:

1- Interest rates that will be applicable for long term deposits with automatic renewal will be:

Deposits in LEK	3Y	5Y	7Y	10Y
50,000 - 4,999,999	1.30%	1.80%	2.50%	3.00%
>= 5,000,000	1.50%	2.00%	2.70%	3.20%

3Y Deposit	EUR	USD
>= 500	0.20%	1.00%

Deposits 3Y	EUR
>= 500	0.40%

2-Interest Rates for the existing Children Deposits "Smile" applicable on the 3 year renewal of this Deposit, will be the interest rate of the product Children Savings in force during the renewal.

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. 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.

Penalty Rate:

- 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.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, the interest rate of the Standard LEK 1 year product slab 50,000 – 5,000,000 will apply