

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 to 99'999	100'000 and above
Monthly income 12 months time deposit	0.09%	0.09%
Quarterly income 12 months time deposit	0.10%	0.10%
Euro	100'000 to 200'000	200'001 and above
Overnight deposit	0.00%	0.00%

CURRENT ACCOUNTS	
LEK	no min 0.015%
USD	no min 0.01%
Euro	no min 0.01%

PLEDGE ACCOUNTS	
LEK	no min 0.00%
USD	no min 0.00%
Euro	no min 0.00%

CAPITAL ACCOUNTS	
LEK	no min 0.00%
USD	no min 0.00%
Euro	no min 0.00%

Interest rates: Interest Rates of new long term deposits are negotiable. In any case, minimum rates applied for existing deposits with automatic renewal are as below:

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

3Y Deposits	EUR	USD
Over 500	0.20%	1.00%

5Y Deposits	EUR
Over 500	0.40%

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.

Gross interest for current accounts: Account balance at the end of day x Interest Rate ÷ number of days of a year (365 days). 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 current accounts credit 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 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, applied interest rate for renewals in LEK is 1.00% yearly.

Valid from: 29 June 2023