

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

**3 years TD with progressive interest - (Offer in force from 15 July 2024)**

Currency	Band	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12
LEK	100'000 - 2'499'999	1.00%	1.30%	1.70%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.50%	6.00%	8.00%
	2'500'000 - 4'999'999	1.20%	1.50%	1.90%	2.40%	2.90%	3.40%	3.90%	4.40%	4.90%	5.50%	6.20%	8.00%
	5'000'000 - 9'999'999	1.40%	1.70%	2.10%	2.60%	3.10%	3.50%	4.00%	4.50%	5.10%	5.70%	6.40%	8.00%
	Over 10'000'000	1.60%	1.90%	2.30%	3.00%	3.30%	3.70%	4.20%	4.70%	5.30%	5.90%	6.60%	8.00%

**12 months TD in LEK with prepaid interest - (Offer in force from 15 July 2024)**

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LEK	100'000 - 2'499'999	2.60%
	2'500'000 - 4'999'999	2.80%
	5'000'000 - 9'999'999	3.00%
	10'000'000 - 49'999'999	3.40%
	Over 50'000'000	4.00%

**12 months TD in LEK - (Offer in force from 9 May 2023)**

Currency	Band	Interest Rate
LEK	100'000 - 2'499'999	2.40%
	2'500'000 - 4'999'999	2.60%
	5'000'000 - 9'999'999	2.80%
	Over 10'000'000	3.00%

**18 months TD in LEK with periodic interest liquidation - (Offer in force from 9 May 2023)**

Currency	Band	Interest Rate
LEK	100'000 - 2'499'999	2.80%
	2'500'000 - 4'999'999	3.00%
	5'000'000 - 19'999'999	3.20%
	Over 20'000'000	3.60%

**3 years TD in LEK with periodic interest liquidation - (Offer in force from 9 May 2023)**

Currency	Band	Interest Rate
LEK	100'000 - 2'499'999	2.80%
	2'500'000 - 4'999'999	2.90%
	5'000'000 - 9'999'999	3.00%
	Over 10'000'000	3.20%

**3 years TD with progressive interest - (Offer in force from 15 July 2024)**

Currency	Band	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12
EUR	1,000 - 19,999	0.70%	0.90%	1.30%	1.50%	1.70%	1.90%	2.20%	2.80%	4.00%	4.30%	4.50%	5.00%
	20,000 - 49,999	0.90%	1.10%	1.50%	1.70%	1.90%	2.10%	2.40%	3.00%	4.20%	4.40%	4.60%	5.00%
	50,000 - 99,999	1.10%	1.30%	1.70%	1.90%	2.10%	2.30%	2.60%	3.20%	4.30%	4.50%	4.70%	5.00%
	Over 100,000	1.30%	1.50%	1.80%	2.00%	2.30%	2.50%	2.80%	3.40%	4.40%	4.70%	4.80%	5.00%

**12 months TD in LEK with prepaid interest - (Offer in force from 15 July 2024)**

Currency	Band	Interest Rate
EUR	1,000 - 19,999	1.50%
	20,000 - 49,999	1.70%
	50,000 - 99,999	2.00%
	100,000 - 499,999	2.50%
	Over 500,000	3.00%

**Time Deposit in EUR - (Offer in force from 08 February 2023)**

Currency	Band	12 Months	25 Months
EUR	min 1,000 - 19,999	0.75%	1.60%
	20,000 - 49,999	1.00%	1.80%
	50,000 - 99,999	1.25%	2.00%
	Over 100,000	1.50%	2.10%

**Time Deposit in USD - (Offer in force from 9 May 2023)**

Currency	Band	12 Months	25 Months	In force from 16 April 2024 36 Months
USD	1,000 - 19,999	1.25%	1.75%	2.50%
	20,000 - 49,999	1.50%	2.00%	2.60%
	50,000 - 99,999	1.75%	2.25%	2.80%
	Over 100,000	2.00%	2.50%	3.00%

**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%
	Over 15'000'000	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%
	Over 100'000	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%
	Over 100'000	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%
	Over 15'000'000	0.70%	0.75%
EUR	500 to 99'999	0.09%	0.10%
	Over 100'000	0.09%	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%
	Over 15'000'000	0.35%	0.70%
EUR	500 to 99'999	0.03%	0.08%
	Over 100'000	0.04%	0.09%
USD	500 to 99'999	0.15%	0.15%
	Over 100'000	0.17%	0.20%

CURRENT ACCOUNT	
LEK	no min 0.015%
USD	no min 0.01%
EUR	no min 0.01%

SAVING ACCOUNT	
LEK	no min 0.025%
USD	no min 0.01%
EUR	no min 0.01%

CHILDREN SAVING ACCOUNT	
LEK	min 5'000 1.50%
EUR	min 50 0.35%
USD	min 50 1.15%

PLEDGE ACCOUNT	
LEK	no min 0.05%
USD	no min 0.05%
EUR	no min 0.00%

PENSIONER ACCOUNTS-MONTHLY INTEREST PAYMENT			
LEK	0-149,999	50,000 - 1,499,99	mbi 1,500,000
	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%

5Y Deposit	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.

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 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.
- Saving Account Interest Rate is applied even for existing customers with minimum amount 10'000 LEK, 100 EUR/USD for interest calculation.
- 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 account (included payroll account) credit interest compounding in end of day of 24 of March, June, September, December for quarterly interest payment and in end of day of 24 January and 24 July for semiannual interest payment. Pledge account in end of day every 24th of 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.
- The offers are available for time deposits with new funds

In force from 15 July 2024