



DEPOSITS AND ACCOUNTS INTEREST RATES BULLETIN FOR INDIVIDUALS

12-M Time Deposit with 1-Month Bonus Interest (Offer*)

| Currency | Interest Rate |
|----------|---------------|
| ALL | 2.5% |
| EUR | 2% |

25 Months Term Deposit in Euros (Offer*)

| Currency | Interest Rate |
|----------|---------------|
| EUR | 2.5% |

Term Deposit (Offer*)

| Currency | Amount/ Term | 6 months | 12 months | 24 months | 36 months | 48 months | 60 months |
|----------|-----------------------|----------|-----------|-----------|-----------|-----------|-----------|
| ALL | Up to 2,999,999 | 1.0% | 1.3% | 1.7% | 2.1% | 2.3% | 2.5% |
| | 3,000,000 – 9,999,999 | 1.2% | 1.6% | 2.0% | 2.3% | 2.5% | 2.7% |
| | Above 9,999,999 | 1.3% | 1.8% | 2.2% | 2.5% | 2.7% | 3.0% |
| EUR | Up to 29,999 | 0.3% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% |
| | 30,000 – 99,999 | 0.5% | 1.3% | 1.5% | 1.7% | 1.9% | 2.0% |
| | Above 99,999 | 0.7% | 1.5% | 1.7% | 2.0% | 2.2% | 2.5% |
| USD | Up to 29,999 | 0.5% | 1.0% | 1.3% | 1.6% | 1.9% | 2.3% |
| | 30,000 – 99,999 | 0.7% | 1.2% | 1.5% | 1.8% | 2.1% | 2.4% |
| | Above 99,999 | 0.9% | 1.5% | 1.7% | 2.0% | 2.2% | 2.5% |

Up Deposit- 36M Time Deposit with Tiered Interest Increasing Every 3 Months **

| Currency/ Month | 3M | 6M | 9M | 12M | 15M | 18M | 21M | 24M | 27M | 30M | 33M | 36M |
|-----------------|------|------|------|------|------|------|------|------|------|------|------|------|
| ALL | 0.5% | 0.6% | 0.8% | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% |
| EUR | 0.2% | 0.3% | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.5% | 2.0% | 2.5% | 3.0% | 4.0% |

Term Deposit

| Term | ALL | EUR | USD |
|-----------|-------|-------|-------|
| 12 months | 1.0 % | 0.3 % | 0.5 % |
| 24 months | 1.6 % | 0.4 % | 0.6 % |
| 36 months | 1.9 % | 0.5 % | 0.7 % |

FlexSave Savings Account

| Currency | Amount | Interest Rate |
|----------|-----------------------------|---------------|
| ALL | Up to 2,999,999.99 | 0.2% |
| | 3,000,000.99 – 9,999,999.99 | 0.3% |
| | Above 9,999,999.99 | 0.5% |
| EUR | Up to 29,999.99 | 0.05% |
| | 30,000.99 – 99,999.99 | 0.1% |
| | Above 99,999.99 | 0.15% |
| USD | Up to 29,999.99 | 0.05% |
| | 30,000.99 – 99,999.99 | 0.1% |
| | Above 99,999.99 | 0.2% |

ProKid Savings Account (designed for children)

| Product | ALL | EUR | USD |
|----------|-------|-------|-------|
| FlexSave | 0.8 % | 0.2 % | 0.5 % |



*The 12-month Time Deposit offers with 1-month bonus interest, the 25-month time deposit, and the 6 to 60-month time deposits are valid until July 31, 2026.

The interest earned is credited monthly to the client's linked account on the monthly capitalization date. For time deposits, in the case of early closure before maturity, the penalty applied by the bank is the loss of all interest accrued up to that date. The minimum amount for time deposits is: 100,000 LEK / 1,000 EUR / 1,000 USD.

- The 12-month Time Deposit with 1-month bonus interest and the 25-month Time Deposit offers are valid only for new funds brought into the bank.

**The Up Deposit features a progressive, increasing interest rate that rises every 3 months. In the event the client terminates the agreement during a three-month period, interest for that period is not paid, and the client receives only the interest corresponding to the previously completed three-month periods. The interest earned is credited every 3 months to the client's linked account on the monthly capitalization date.

The rules for early closure of time deposits also apply when funds are executed on behalf of third parties, such as enforcement authorities, tax authorities, etc.

Interest Calculation:

- For time deposits: $\text{Principal} \times \text{Interest Rate} \times \text{Number of Days} \div 365$. All interest rates are expressed as annual percentages (1 year = 365 or 366 days).
- For savings and current accounts: Interest is calculated using the daily balance method, where daily interest is calculated on the principal based on the annual interest rate divided by 365 days. The interest for the period represents the sum of the accumulated daily interest amounts.

The deposit in the Bank is insured up to the amount of 2,500,000 (two million five hundred thousand) ALL by the Deposit Insurance Agency - //www.asd.gov.al When the fixed term deposit is closed before the deadline, only 10% is benefited (in ALL)/ 0% (in EUR/USD) of the total interest accrued. The calculated interest rate will be annual on a daily basis for the period during which the funds have been in the account.

The notification for withdrawing the deposit before the maturity date shall be made two working days in advance for deposits opened until 16.05.2023. The notification for withdrawing the deposit before the maturity date, for deposits opened after 16.05.2023, shall be made according to the deadlines below: a) Term deposit up to 100,000 EUR/USD/10,000,000 ALL - 2 days in advance b) Term deposit from 100,000 EUR/USD up to 1,000,000 EUR/USD, 10,000,000 ALL up to 100,000,000 ALL advance c) Term deposit over 1,000,000 EUR/USD/100,000,000 ALL -31 days in 90 days in advance. d) Deposit in the offer according to the term stipulated in the contract. For deposits not covered in this document, the contractual terms signed at the time of application apply, which can be found [here](#).