



## DEPOSIT INTEREST RATES

TIME DEPOSIT					
Amount	%				
	1 M	3 M	6 M	12M	25M
<b>ALL</b>					
100,000 - 3,000,000	0.10	0.20	0.30	0.50	0.90
3,000,001-10,000,000	0.10	0.20	0.40	0.60	1.10
Over 10,000,000	0.10	0.20	0.50	0.70	1.30
<b>EUR</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
1,000-30,000	0.00	0.01	0.01	0.01	0.01
30,001 - 100,000	0.00	0.01	0.01	0.01	0.01
Over 100,000	0.00	0.01	0.01	0.01	0.01
<b>USD</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
1,000- 30,000	0.10	0.10	0.20	0.30	0.35
30,001-100,000	0.10	0.15	0.25	0.35	0.35
Over 100,000	0.10	0.20	0.30	0.35	0.35
<b>CHF</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
1,000-300,000	0.1	0.1	0.1	0.1	-
<b>GBP</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
1,000-150,000	0.00	0.00	0.00	0.10	-

Interest Payment: at the maturity date of the deposit

Deposit Increase: Allowed, without breaking the deposit, once in 1-month deposit and three times in 3-month deposit

E - DEPOSIT					
Amount	%				
	1 M	3 M	6 M	12M	25M
<b>ALL</b>					
100,000 - 3,000,000	0.10	0.20	0.30	0.60	1.00
3,000,001-10,000,000	0.10	0.20	0.40	0.70	1.20
Over 10,000,000	0.10	0.20	0.50	0.80	1.40
<b>EUR</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
1,000-30,000	0.00	0.01	0.01	0.01	0.01
30,001 - 100,000	0.00	0.01	0.01	0.01	0.01
Over 100,000	0.00	0.01	0.01	0.01	0.01
<b>USD</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
1,000- 30,000	0.10	0.10	0.20	0.40	0.45
30,001-100,000	0.10	0.15	0.25	0.45	0.45
Over 100,000	0.10	0.20	0.30	0.45	0.45

Interest Payment: at the maturity date of the deposit

"MONTHLY INCOME" Time Deposit	
Amount	%
<b>ALL</b>	<b>12M</b>
100,000 - 3,000,000	0.50
3,000,001 - 10,000,000	0.60
Over 10,000,001	0.70
<b>EUR</b>	
1,000 - 30,000	0.01
30,001 - 100,000	0.01
Over 100,001	0.01
<b>USD</b>	
1,000 - 30,000	0.30
30,001 - 100,000	0.35
Over 100,001	0.35

Interest payment: at the end of each month.

ADVANTAGE DEPOSIT					
Amount	%				
	1 M	3 M	6 M	12M	25M
<b>ALL</b>					
50,000 - 3,000,000	-	-	0.30	0.50	0.90
3,000,001-10,000,000	-	-	0.40	0.60	1.10
Over 10,000,000	-	-	0.50	0.70	1.30
<b>EUR</b>	<b>1 M</b>	<b>3 M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
500-30,000	-	-	0.01	0.01	0.01
30,001 - 100,000	-	-	0.01	0.01	0.01
Over 100,000	-	-	0.01	0.01	0.01
<b>USD</b>	<b>1 M</b>	<b>3 M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
500- 30,000	-	-	0.20	0.30	0.35
30,001-100,000	-	-	0.25	0.35	0.35
Over 100,001	-	-	0.30	0.35	0.35

Interest payment: at the beginning of the deposit.

UPFRONT Time Deposit						
Amount	6M		9M		12M	
	Nominal Rate	Effective Rate	Nominal Rate	Effective Rate	Nominal Rate	Effective Rate
<b>ALL</b>						
300,000 - 3,000,000	0.30	0.30	0.40	0.40	0.50	0.50
3,000,001-10,000,000	0.40	0.40	0.50	0.50	0.60	0.60
Over 10,000,000	0.50	0.50	0.60	0.60	0.70	0.70
<b>EUR</b>						
3,000 - 30,000	0.01	0.01	0.01	0.01	0.01	0.01
30,001 - 100,000	0.01	0.01	0.01	0.01	0.01	0.01
Over 100,000	0.01	0.01	0.01	0.01	0.01	0.01
<b>USD</b>						
3,000 - 30,000	0.20	0.20	0.25	0.25	0.30	0.30
30,001 - 100,000	0.25	0.25	0.30	0.30	0.35	0.35
Over 100,000	0.30	0.30	0.30	0.3	0.35	0.35

Interest payment: at the beginning of the deposit.

FLEXI Deposit		
Amount	6M	12M
<b>ALL</b>		
150,000 - 3,000,000	0.30	0.50
3,000,001-10,000,000	0.40	0.60
Over 10,000,000	0.50	0.70
<b>EUR</b>		
1,500 - 30,000	0.01	0.01
30,001 - 100,000	0.01	0.01
Over 100,000	0.01	0.01
<b>USD</b>		
1,500 - 30,000	0.10	0.20
30,001 - 100,000	0.15	0.25
Over 100,000	0.20	0.25

Interest payment: For the 30% of the deposited amount will be every month, for the rest 70% at the maturity date of the deposit.

**Notes:**

\*Interest is calculated on a 365 day per annual basis.

\*These interest are valid from 27.06.2017

\*Debit interest / Penalty rate(when applicable)=Amount of Deposit x (Interest Rate%+5%) x no of days until the date of maturity /365.

\*Interest rates are subject to change at any time, according to market conditions tax.

\*Credit interest rates are subject to 15% taxation, as provided by law on income tax.

\* The penalty/ commission applied for the termination of term deposit before the maturity date, will be the interest accumulated for the actual period. The customer will benefit only the initial amount of the deposit (principal).

\* Deposits in Tirana Bank SHA are insured by the Deposit Insurance Agency (www.asd.gov.al) according to the law no. 53/2014 "On Deposit Insurance", up to the amount 2.500.000 or the equivalent amount in foreign currency.

JUNIOR Time Deposit			
Currency	ALL	EUR	USD
%	1.30	0.01	0.35

Min amount for opening:5.000 ALL, 50 EUR, 50 USD

The Deposit amount can be increased anytime. Interest will be capitalized every 25 months

## ACCOUNT INTEREST RATES

SAVINGS ACCOUNT	
ALL	%
0-50,000	0.0
Over 50,000	0.0
<b>EUR</b>	<b>%</b>
0-500	0.0
Over 500	0.0
<b>USD</b>	<b>%</b>
0-500	0.0
Over 500	0.0
<b>GBP</b>	-
<b>CHF</b>	-

Interest payment: Every 6 months (June 15th & December 15th)

INDIVIDUALS SAVINGS PLUS ACCOUNT	
ALL	%
Over 30,000	0.0
<b>EUR</b>	<b>%</b>
Over 300	0.0
<b>USD</b>	<b>%</b>
Over 300	0.0

Interest payment: Every 3 Months

MY SAVINGS ACCOUNT	
Currency	%
<b>ALL</b>	<b>0.1%</b>
<b>EUR</b>	<b>0.0%</b>
<b>USD</b>	<b>0.1%</b>

Interest payment: Every end of the month \*\*My Savings" account is temporarily not offered in EUR currency

PREMIUM INDIVIDUALS	
ALL	%
100,000 - 500,000	0.0
500,001 - 1,000,000	0.0
Over 1,000,000	0.0
<b>EUR</b>	<b>%</b>
1,000 - 5,000	0.0
5,001 - 10,000	0.0
Over 10,000	0.0
<b>USD</b>	<b>%</b>
1,000 - 5,000	0.0
5,001 - 10,000	0.0
Over 10,000	0.0
<b>GBP</b>	<b>%</b>
1,000 - 5,000	0.0
5,001 - 10,000	0.0
Over 10,000	0.0

Interest payment: Every 6 months (June 15th & December 15th)

BUSINESS PREMIUM BUSINESS	
ALL	%
1million-3 million	0.0
Over 3 million	0.0
<b>EUR</b>	<b>%</b>
10,000- 30,000	0.0
Over 30,000	0.0
<b>USD</b>	<b>%</b>
10,000- 30,000	0.0
Over 30,000	0.0
<b>GBP</b>	<b>%</b>
10,000- 30,000	0.0
Over 30,000	0.0

Interest payment: Every 6 months (June 15th & December 15th)

**Notes:**

\* Interest is calculated on a 365 day per annual basis

\* These interests are valid from 27.06.2017

\* Interest rates are subject to change at any time, according to market conditions

\* The methodology of calculation of Interest: Credit Interest = Amount of Deposit at the end of each day \* Interest Rate% / 365

\* For "My Savings" Account: Interest is calculated on the minimum valid credit situation in the account throughout the calendar month, with 365 days annual basis

\* For Premium Account: Credit Interest= Available Balance(as per escalation) x Days of credit Balance x Credit Interest rate% /365

\* Deposits in Tirana Bank SHA are insured by the Deposit Insurance Agency (www.asd.gov.al) according to the law no. 53/2014 "On Deposit Insurance", up to the amount 2.500.000 or the equivalent amount in foreign currency.

\* Credit interest rates are subject to 15% taxation, as provided by law on income tax

PAYROLL ACCOUNT	
ALL	%
Up to 3,000,000	0.10
3,000,001 - 10,000,000	0.10
Over 10,000,000	0.10

Interest payment: Every 6 months (June 15th & December 15th)

SIGHT ACCOUNT	
Currency	%
<b>ALL</b>	0
<b>EUR</b>	0
<b>USD</b>	0
<b>GBP</b>	0
<b>CHF</b>	0