

## DEPOSIT INTEREST RATES

TIME DEPOSIT						LONG TERM DEPOSIT						UPFRONT Time Deposit				
Amount	%					Amount	%					Amount	%			
	1M	3M	6M	12M	25M		V1	V2	V3	V4	V5		6M	9M	12M	
<b>ALL</b>						<b>ALL</b>						<b>ALL</b>				
100,000 - 3,000,000	0.10	0.20	0.20	0.40	0.80	3Year deposit	Over 100,000	0.4	1	2.4			300,000 - 3,000,000	0.20	0.30	0.40
3,000,001-10,000,000	0.10	0.20	0.30	0.50	0.90	4Year deposit		0.4	1	2.1	3		3,000,001-10,000,000	0.30	0.40	0.50
Over 10,000,000	0.10	0.20	0.40	0.60	1.00	5Year deposit		0.4	1	2.1	2.7	3.5	Over 10,000,000	0.40	0.50	0.60
<b>EUR</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	<b>EUR</b>	<b>V1</b>	<b>V2</b>	<b>V3</b>	<b>V4</b>	<b>V5</b>	<b>EUR</b>				
1,000-30,000	0.00	0.01	0.01	0.10	0.20	3Year deposit	Up to 50K	0.05	0.2	0.6			3,000 - 30,000	0.01	0.01	0.10
30,001 - 100,000	0.00	0.01	0.01	0.15	0.30	Over 50K	0.1	0.3	1			30,001 - 100,000	0.01	0.01	0.15	
Over 100,000	0.00	0.01	0.01	0.30	0.40	4Year deposit	Up to 50K	0.05	0.2	0.3	1.2		Over 100,000	0.01	0.01	0.30
<b>USD</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	Over 50K	0.1	0.3	0.4	1.5		<b>USD</b>				
1,000-30,000	0.05	0.10	0.20	0.30	0.40	5Year deposit	Up to 50K	0.05	0.2	0.3	1	1.6	3,000 - 30,000	0.20	0.25	0.30
30,001-100,000	0.05	0.10	0.20	0.30	0.40	Over 50K	0.1	0.3	0.4	1.2	1.8	30,001 - 100,000	0.20	0.25	0.30	
Over 100,000	0.05	0.10	0.30	0.40	0.50	<b>USD</b>	<b>V1</b>	<b>V2</b>	<b>V3</b>	<b>V4</b>	<b>V5</b>	Over 100,000	0.30	0.35	0.40	
<b>CHF</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	3Year deposit	Over 1,000	0.3	0.4	1						
1,000-300,000	0.10	0.10	0.10	0.10	-	4Year deposit	Over 1,000	0.3	0.4	0.8	1.1					
<b>GBP</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	5Year deposit	Over 1,000	0.3	0.4	0.7	1	1.4				
1,000-150,000	0.00	0.00	0.00	0.10	-											

Interest Payment: at the maturity date of the deposit

Progressive Interest rate every year.  
Interest Payment: Interest passes every year in the client's current account

Interest Payment: At the beginning of the deposit.

FLEXI DEPOSIT			MONTHLY INCOME		ADVANTAGE DEPOSIT				E - DEPOSIT					
Amount	%		Amount	%	Amount	%			Amount	%				
	6M	12M				6M	12M	25M		1M	3M	6M	12M	25M
<b>ALL</b>			<b>ALL</b>	<b>12M</b>	<b>ALL</b>				<b>ALL</b>					
150,000 - 3,000,000	0.20	0.40	100,000 - 3,000,000	0.40	50,000 - 3,000,000	0.20	0.40	0.80	100,000 - 3,000,000	0.10	0.20	0.20	0.50	0.90
3,000,001-10,000,000	0.30	0.50	3,000,001 - 10,000,000	0.50	3,000,001-10,000,000	0.30	0.50	0.90	3,000,001-10,000,000	0.10	0.20	0.30	0.60	1.00
Over 10,000,000	0.40	0.60	Over 10,000,001	0.60	Over 10,000,000	0.40	0.60	1.00	Over 10,000,000	0.10	0.20	0.40	0.70	1.10
<b>EUR</b>	<b>6M</b>	<b>12M</b>	<b>EUR</b>		<b>EUR</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	<b>EUR</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
1,500 - 30,000	0.01	0.10	1,000 - 30,000	0.10	500-30,000	0.01	0.10	0.20	1,000-30,000	0.00	0.01	0.01	0.10	0.20
30,001 - 100,000	0.01	0.15	30,001 - 100,000	0.15	30,001 - 100,000	0.01	0.15	0.30	30,001 - 100,000	0.00	0.01	0.01	0.15	0.30
Over 100,000	0.01	0.30	Over 100,001	0.30	Over 100,000	0.01	0.30	0.40	Over 100,000	0.00	0.01	0.01	0.30	0.40
<b>USD</b>	<b>6M</b>	<b>12M</b>	<b>USD</b>		<b>USD</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	<b>USD</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>
1,500 - 30,000	0.10	0.20	1,000 - 30,000	0.30	500-30,000	0.20	0.30	0.40	1,000-30,000	0.05	0.10	0.20	0.40	0.50
30,001 - 100,000	0.10	0.20	30,001 - 100,000	0.30	30,001-100,000	0.20	0.30	0.40	30,001-100,000	0.05	0.10	0.20	0.40	0.50
Over 100,000	0.20	0.30	Over 100,001	0.40	Over 100,001	0.30	0.40	0.50	Over 100,000	0.05	0.10	0.30	0.50	0.60

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

Interest payment: at the end of each month.

Interest Payment: at the maturity date of the deposit

Interest Payment: at the maturity date of the deposit

**Notes:**

- \*Interest is calculated on a 365 day per annual basis
- \*These interest are valid from 05.01.2021
- \*Debit interest / Penalty rate (where 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, which can be performed only with the physical presence of the Customer in the Bank, 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](http://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.

## ACCOUNT INTEREST RATES

### INDIVIDUALS

PAYROLL ACCOUNT		MY SAVINGS ACCOUNT	
Amount	%	Currency	%
ALL		ALL	0.10
up to 3,000,000	0.10	EUR*	0.00
3,000,000 - 10,000	0.10	USD	0.10
Over 10,000,000	0.10		

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

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

**Notes:**

- \* Interest is calculated on a 365 day per annual basis
- \* These interests are valid from 05.01.2021
- \* 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 Individual accounts such as: "Current Account", "Savings +", & "Premium", the account does not accumulate creditor interest regardless of the type of currency and the amount.
- \* 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
- \* Business Premium Account, does not accumulate creditor interest regardless of the type of currency and the amount.
- \* Credit interest rates are subject to 15% taxation, as provided by law on income tax.
- \* Deposits in Tirana Bank SHA are insured by the Deposit Insurance Agency ([www.asd.gov.al](http://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.