

DEPOSIT INTEREST RATES

TIME DEPOSIT						LONG TERM DEPOSIT						UPFRONT Time Deposit					
ALL	1 M	3 M	6 M	12M	25M	ALL	Amount	V1	V2	V3	V4	V5	ALL	6M	9M	12M	
100,000 - 3,000,000	0.60	0.90	1.10	1.70	2.00	3Year deposit	Over 100,000	1.10	1.70	4.20			300,000 - 3,000,000	1.00	1.30	1.60	
3,000,001 - 10,000,000	0.70	1.10	1.30	2.00	2.30	4Year deposit		1.10	1.70	2.80	4.80			3,000,001 - 10,000,000	1.20	1.55	1.90
Over 10,000,000	0.80	1.30	1.50	2.40	2.50	5Year deposit		1.10	1.70	2.80	3.10	5.20		Over 10,000,000	1.40	1.85	2.30
EUR	1M	3M	6M	12M	25M	EUR		V1	V2	V3	V4	V5	EUR	6M	9M	12M	
1,000-30,000	0.20	0.30	0.50	0.80	1.20	3Year deposit	Up to 50,000	0.70	1.20	2.30			3,000 - 30,000	0.50	0.60	0.70	
30,001 - 100,000	0.20	0.40	0.60	1.00	1.40		Over 50,000	0.80	1.50	2.50			30,001 - 100,000	0.60	0.75	0.90	
Over 100,000	0.20	0.50	0.70	1.30	1.80	4Year deposit	Up to 50,000	0.70	1.20	1.80	2.50		Over 100,000	0.70	0.95	1.20	
							Over 50,000	0.80	1.50	2.00	2.60						
USD	1M	3M	6M	12M	25M	USD		V1	V2	V3	V4	V5	USD	6M	9M	12M	
1,000- 30,000	0.30	0.50	0.90	1.30	1.70	3Year deposit	Over 1,000	1.00	1.70	3.20			3,000 - 30,000	0.80	1.00	1.20	
30,001-100,000	0.30	0.70	1.10	1.50	1.90	4Year deposit		1.00	1.60	2.40	3.50		30,001 - 100,000	1.00	1.20	1.40	
Over 100,000	0.50	1.00	1.30	1.70	2.10	5Year deposit		1.00	1.70	2.20	3.00	4.00	Over 100,000	1.20	1.40	1.60	
CHF	1M	3M	6M	12M	25M												
1,000-300,000	0.10	0.10	0.10	0.10	-												
GBP	1M	3M	6M	12M	25M												
1,000-150,000	0.00	0.00	0.00	0.10	-												
Interest Payment: On deposit maturity date * For E-deposit opened through our digital platform TiBank IR applied is 0.2 % higher.						Progressive Interest rate every year. Interest Payment: Credited every year on client's current account						Interest Payment: In the deposit opening date					

FLEXI DEPOSIT			MONTHLY INCOME		ADVANTAGE DEPOSIT				LONG TERM DEPOSIT WITH FIXED RATE			
ALL	6M	12M	ALL	12M	ALL	6 M	12M	25M	LEK	3Y	4Y	5Y
150,000 - 3,000,000	1.00	1.60	100,000 - 3,000,000	1.60	50,000 - 3,000,000	1.10	1.70	2.00	100,000 - 3,000,000	2.30	2.50	2.70
3,000,001 - 10,000,000	1.20	1.90	3,000,001 - 10,000,000	1.90	3,000,001 - 10,000,000	1.30	2.00	2.30	3,000,001 - 10,000,000	2.60	2.80	3.00
Over 10,000,000	1.40	2.30	Over 10,000,001	2.30	Over 10,000,000	1.50	2.40	2.50	Over 10,000,001	3.00	3.20	3.40
EUR	6M	12M	EUR	12M	EUR	6M	12M	25M	EUR	3Y	4Y	5Y
1,500 - 30,000	0.50	0.70	1,000 - 30,000	0.70	500-30,000	0.50	0.80	1.20	1,000 - 30,000	1.60	1.80	2.00
30,001 - 100,000	0.60	0.90	30,001 - 100,000	0.90	30,001 - 100,000	0.60	1.00	1.40	30,001 - 100,000	1.80	1.95	2.10
Over 100,000	0.70	1.20	Over 100,001	1.20	Over 100,000	0.70	1.30	1.80	Over 100,001	2.10	2.25	2.40
USD	6M	12M	USD	12M	USD	6M	12M	25M	USD	3Y	4Y	5Y
1,500 - 30,000	0.80	1.20	1,000 - 30,000	1.20	500- 30,000	0.90	1.30	1.70	1,000 - 30,000	2.00	2.15	2.30
30,001 - 100,000	1.00	1.40	30,001 - 100,000	1.40	30,001-100,000	1.10	1.50	1.90	30,001 - 100,000	2.10	2.25	2.40
Over 100,000	1.20	1.60	Over 100,001	1.60	Over 100,001	1.30	1.70	2.10	Over 100,001	2.30	2.40	2.50
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 * For E-deposit opened through our digital platform TiBank IR applied is 0.2 % higher.		Interest Payment: On deposit maturity date				Interest Payment: Every Year * For E-deposit opened through our digital platform TiBank IR applied is 0.2 % higher.			

18 MONTH DEPOSIT WITH PROGRESSIVE RATE				18 MONTH DEPOSIT WITH FIXED RATE	
ALL	6 M	12M	18M	ALL	18 M
100,000-5,000,000	1.00	1.50	3.30	100,000-5,000,000	1.90
Over 5,000,001	1.00	1.70	3.70	Over 5,000,001	2.40
EUR	6M	12M	18M	EUR	18 M
1,000-50,000	0.60	1.00	1.90	1,000-50,000	1.20
Over 50,001	0.70	1.00	2.20	Over 50,001	1.50
USD	6M	12M	18M	USD	18 M
1,000-50,000	0.70	1.70	2.30	1,000-50,000	1.90
Over 50,001	0.70	1.80	2.70	Over 50,001	2.10
Interest Payment: Every 6 months				Interest Payment : Every 6 months *For E-deposit opened through our digital platform TiBank IR applied is 0.2 % higher.	

JUNIOR DEPOSIT		
CURRENCY	Amount	%
ALL	5,000	2.50
EUR	50	1.80
USD	50	2.10
The Deposit amount can be increased anytime. Interest will be capitalized every 25 months.		

ACCOUNT INTEREST RATES

PAYROLL ACCOUNT	
ALL	%
up to 3,000,000	0.10
3,000,000 - 10,000,000	0.10
Over 10,000,000	0.10
Interest payment: Every 6 months (June 15th & December 15th)	

MY SAVINGS ACCOUNT	
Currency	%
ALL	0.10
EUR*	0.00
USD	0.00
Interest payment: Every end of the month	

Notes:

- * Interest is calculated on a 365 day per annual basis
- * These interests are valid from 22.04.2024
- * Interest rates are subject to change at any time, according to market conditions
- * The methodology of calculation of Interest: $Credit\ Interest = Amount\ of\ Deposit\ at\ the\ end\ of\ each\ day \times Interest\ Rate\% / 365$
- * For individual accounts such as: "Current Account", "Savings +", 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.
- * For E-deposit opened through our digital platform TiBank IR applied is 0.2 % higher than table rates.
- * 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.