

TIME DEPOSIT						LONG TERM DEPOSIT						UPFRONT Time Deposit								
<b>ALL</b>						<b>ALL</b>						<b>ALL</b>								
100,000 - 3,000,000	0.45	0.75	0.95	1.35	1.55	3Year deposit	Over 100,000	V1	V2	V3	V4	V5	6M	9M	12M					
3,000,001-10,000,000	0.55	0.95	1.15	1.55	1.85			0.90	1.40	2.70	3.70									
Over 10,000,000	0.65	1.15	1.40	1.85	2.20	4Year deposit	Over 100,000	V1	V2	V3	V4	V5								
<b>EUR</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>			0.90	1.40	2.70	3.00	4.10								
1,000-30,000	0.10	0.20	0.40	0.55	0.85	3Year deposit	Up to 50,000	0.40	0.90	1.90										
30,001 - 100,000	0.10	0.30	0.50	0.75	1.05		Over 50,000	0.50	1.10	2.10										
Over 100,000	0.20	0.40	0.60	1.00	1.50	4Year deposit	Up to 50,000	0.40	0.90	1.50	2.10									
<b>USD</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>		Over 50,000	0.50	1.10	1.70	2.30									
1,000-30,000	0.20	0.40	0.60	0.90	1.40	5Year deposit	Up to 50,000	0.40	0.90	1.50	1.70	2.40								
30,001-100,000	0.20	0.60	0.80	1.10	1.60		Over 50,000	0.50	1.10	1.70	1.90	2.90								
Over 100,000	0.40	0.80	1.00	1.30	1.80	<b>USD</b>		V1	V2	V3	V4	V5								
<b>CHF</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	3Year deposit	Over 1,000	0.60	1.30	2.70										
1,000-300,000	0.10	0.10	0.10	0.10	-	4Year deposit		0.60	1.20	1.90	2.90									
<b>GBP</b>	<b>1M</b>	<b>3M</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	5Year deposit		0.60	1.20	1.80	2.60	3.10								
1,000-150,000	0.00	0.00	0.00	0.10	-	Interest Payment: In the deposit opening date														
Interest Payment: On deposit maturity date <i>* For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher.</i>						Progressive Interest rate every year Interest Payment: Credited every year on client's current account														

FLEXI DEPOSIT				MONTHLY INCOME		ADVANTAGE DEPOSIT				LONG TERM DEPOSIT WITH FIXED RATE			
<b>ALL</b>				<b>ALL</b>		<b>ALL</b>				<b>ALL</b>			
150,000 - 3,000,000		6M	12M	100,000 - 3,000,000	1.25	50,000 - 3,000,000	0.95	1.35	1.55	100,000 - 3,000,000	1.95	2.05	2.35
3,000,001-10,000,000		1.05	1.45	3,000,001 - 10,000,000	1.45	3,000,001-10,000,000	1.15	1.55	1.85	3,000,001 - 10,000,000	2.25	2.35	2.65
Over 10,000,000		1.30	1.75	Over 10,000,001	1.75	Over 10,000,000	1.40	1.85	2.20	Over 10,000,001	2.65	2.85	3.15
<b>EUR</b>		<b>6M</b>	<b>12M</b>	<b>EUR</b>	<b>12M</b>	<b>EUR</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	<b>EUR</b>	<b>3Y</b>	<b>4Y</b>	<b>5Y</b>
1,500 - 30,000		0.30	0.45	1,000 - 30,000	0.45	500-30,000	0.40	0.55	0.85	1,000 - 30,000	1.25	1.35	1.55
30,001 - 100,000		0.40	0.65	30,001 - 100,000	0.65	30,001 - 100,000	0.50	0.75	1.05	30,001 - 100,000	1.45	1.55	1.75
Over 100,000		0.50	0.90	Over 100,001	0.90	Over 100,000	0.60	1.00	1.50	Over 100,001	1.85	1.90	2.00
<b>USD</b>		<b>6M</b>	<b>12M</b>	<b>USD</b>	<b>12M</b>	<b>USD</b>	<b>6M</b>	<b>12M</b>	<b>25M</b>	<b>USD</b>	<b>3Y</b>	<b>4Y</b>	<b>5Y</b>
1,500 - 30,000		0.50	0.80	1,000 - 30,000	0.80	500-30,000	0.60	0.90	1.40	1,000 - 30,000	1.60	1.70	1.80
30,001 - 100,000		0.70	1.00	30,001 - 100,000	1.00	30,001-100,000	0.80	1.10	1.60	30,001 - 100,000	1.80	1.90	2.00
Over 100,000		0.90	1.20	Over 100,001	1.20	Over 100,001	1.00	1.30	1.80	Over 100,001	1.90	2.00	2.20
Interest payment : For 30% of the deposit amount will be every month and for the 70% at the maturity date of the deposit				Interest payment: At the end of each month <i>* For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher.</i>		Interest Payment: On deposit maturity date				Interest Payment: Every Year <i>* For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher.</i>			

12M + 1 month bonus			4 SEASON DEPOSIT				18 MONTH DEPOSIT WITH PROGRESSIVE RATE				18 MONTH DEPOSIT WITH FIXED RATE		
<b>ALL</b>			<b>Currency</b>				<b>ALL</b>				<b>ALL</b>		
100,000 - 3,000,000	12+1 Lek	Total IR (+1M bonus)	3M	6M	9M	12M	100,000-5,000,000	0.70	1.20	2.40	18 M		
3,000,000 - 10,000,000	1.43	1.55	ALL mbi 100,000	0.75	0.95	1.85	2.35	Over 5,000,001	0.70	1.40	2.90	18 M	
Mbi 10,000,000	1.71	1.85	EUR mbi 1,000	0.30	0.35	0.55	1.00	<b>EUR</b>	<b>6M</b>	<b>12M</b>	<b>18M</b>	18 M	
<b>EUR</b>	<b>12+1 Eur</b>	<b>Total IR (+1M bonus)</b>	USD mbi 1,000	0.30	0.60	0.80	1.90	1,000-50,000	0.35	0.55	1.35	18 M	
1,000-30,000	0.51	0.55	Progressive interest rate -3-months Interest Payment : Credited each 3-months on clients account				Over 50,001	0.35	0.55	1.85	18 M		
30,000-100,000	0.69	0.75					1,000-50,000	0.40	0.90	1.50	Over 50,001	0.40	1.10
Mbi 100,000	0.92	1.00	Interest Payment: Every 6 months				1,000-50,000	0.40	0.90	1.50	18 M		
<b>USD</b>	<b>12+1 Eur</b>	<b>Total IR (+1M bonus)</b>					Over 50,001	0.40	1.10	1.90	Over 50,001	0.40	1.30
1,000-30,000	0.83	0.90	Interest Payment: Every 6 months										
30,000-100,000	1.02	1.10											
Mbi 100,000	1.2	1.30											
Interest Payment : On deposit maturity date											Interest Payment : Every 6 months <i>* For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher.</i>		

\* IR are valid from 05.02.2025  
 \* Interest is calculated on a 365 day per annual basis  
 \* Debit interest / Penalty rate (where applicable)=Amount of Deposit x (Interest Rate%+5%) x no of days until the date of maturity /365.  
 \* 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) according to the law no. 53/2014 "On Deposit Insurance", up to the amount 2.500.000 or the equivalent amount in foreign currency.

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Currency	Amount	%
ALL	5,000	2.20
EUR	50	1.50
USD	50	1.80

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

## ACCOUNT INTEREST RATES

PAYROLL ACCOUNT		MY SAVINGS ACCOUNT	
<b>ALL</b>	%	<b>Currency</b>	%
up to 3,000,000	0.10	ALL	0.10
3,000,000 - 10,000,000	0.10	EUR*	0.00
Over 10,000,000	0.10	USD	0.00
Interest payment: Every 6 months (June 15th & December 15th)		Interest payment: Every end of the month	

**Notes:**  
 \* Interest is calculated on a 365 day per annual basis  
 \* These interests are valid from 05.02.2025  
 \* 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 +", 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 0.1 % 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.