

| TIME DEPOSIT | | | | | | LONG TERM DEPOSIT PROGRESSIVE | | | | | | UPFRONT TIME DEPOSIT | | | | |
|--|----------|----------------------|--|--|------|--|--|-------------------|------|--|--|---|----------------------|------|------|------|
| ALL | 1M | 3M | 6M | 12M | 25M | ALL | Shuma | V1 | V2 | V3 | V4 | V5 | ALL | 6M | 9M | 12M |
| 100,000 - 3,000,000 | 0.10 | 0.30 | 0.70 | 0.90 | 2.40 | 3Year deposit | | 0.60 | 1.10 | 2.50 | | | 100,000 - 3,000,000 | 0.50 | 0.60 | 2.20 |
| 3,000,001-10,000,000 | 0.10 | 0.50 | 0.90 | 1.00 | 2.70 | 4Year deposit | Mbi 100,000 | 0.60 | 1.10 | 2.20 | 2.80 | | 3,000,001-10,000,000 | 0.70 | 0.75 | 2.40 |
| Over 10,000,000 | 0.20 | 0.70 | 1.00 | 1.30 | 3.00 | 5Year deposit | | 0.60 | 1.10 | 2.20 | 2.40 | 3.20 | Over 10,000,000 | 0.90 | 1.00 | 2.60 |
| EUR | 1M | 3M | 6M | 12M | 25M | EUR | | V1 | V2 | | V4 | V5 | EUR | 6M | 9M | 12M |
| 1,000-30,000 | 0.01 | 0.05 | 0.20 | 0.30 | 2.00 | 3Year deposit | Deri ne 50,000 | 0.20 | 0.40 | 1.30 | | | 1,000 - 30,000 | 0.10 | 0.15 | 1.60 |
| 30,001 - 100,000 | 0.01 | 0.05 | 0.30 | 0.50 | 2.20 | | Mbi 50,000 | 0.20 | 0.60 | 1.60 | | | 30,001 - 100,000 | 0.20 | 0.30 | 1.70 |
| Over 100,000 | 0.05 | 0.10 | 0.40 | 0.60 | 2.50 | 4Year deposit | Deri ne 50,000 | 0.20 | 0.40 | 1.00 | 1.50 | | Over 100,000 | 0.30 | 0.40 | 2.10 |
| | | | | | | | Mbi 50,000 | 0.20 | 0.60 | 1.20 | 1.60 | | USD | 6M | 9M | 12M |
| USD | 1M | 3M | 6M | 12M | 25M | 5Year deposit | Deri ne 50,000 | 0.20 | 0.40 | 1.00 | 1.20 | 1.70 | 1,000 - 30,000 | 0.20 | 0.35 | 1.60 |
| 1,000- 30,000 | 0.01 | 0.20 | 0.30 | 0.60 | 2.00 | | Mbi 50,000 | 0.20 | 0.60 | 1.20 | 1.40 | 2.20 | 30,001 - 100,000 | 0.30 | 0.45 | 1.70 |
| 30,001-100,000 | 0.05 | 0.30 | 0.40 | 0.70 | 2.20 | USD | | V1 | V2 | V3 | V4 | V5 | Over 100,000 | 0.40 | 0.55 | 2.10 |
| Over 100,000 | 0.10 | 0.40 | 0.50 | 0.80 | 2.50 | | | 0.30 | 0.80 | 2.00 | | | | | | |
| CHF | 1M | 3M | 6M | 12M | 25M | 4Year deposit | Mbi 1,000 | 0.30 | 0.80 | 1.30 | 2.10 | | | | | |
| 1,000-300,000 | 0.10 | 0.10 | 0.10 | 0.10 | - | 5Year deposit | | 0.30 | 0.80 | 1.20 | 1.60 | 2.20 | | | | |
| GBP | 1M | 3M | 6M | 12M | 25M | | | | | | | | | | | |
| 1,000-150,000 | 0.00 | 0.00 | 0.00 | 0.10 | - | | | | | | | | | | | |
| Interest Payment: On deposit maturity date | | | | | | 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 | 6M | 12M | 25M | ALL | 3Y | 4Y | 5Y | | | |
| 150,000 - 3,000,000 | | 0.60 | 0.80 | 100,000 - 3,000,000 | 0.80 | 50,000 - 3,000,000 | 0.70 | 0.90 | 1.10 | 100,000 - 3,000,000 | 1.40 | 1.55 | 1.80 | | | |
| 3,000,001-10,000,000 | | 0.80 | 0.90 | 3,000,001 - 10,000,000 | 0.90 | 3,000,001-10,000,000 | 0.90 | 1.00 | 1.50 | 3,000,001 - 10,000,000 | 1.70 | 1.85 | 2.10 | | | |
| Over 10,000,000 | | 0.90 | 1.20 | Over 10,000,001 | 1.20 | Over 10,000,000 | 1.00 | 1.30 | 1.60 | Over 10,000,001 | 1.90 | 2.10 | 2.40 | | | |
| EUR | | 6M | 12M | EUR | 12M | EUR | 6M | 12M | 25M | EUR | 3Y | 4Y | 5Y | | | |
| 1,500 - 30,000 | | 0.10 | 0.20 | 1,000 - 30,000 | 0.20 | 500-30,000 | 0.20 | 0.30 | 0.50 | 1,000 - 30,000 | 0.90 | 1.00 | 1.10 | | | |
| 30,001 - 100,000 | | 0.20 | 0.40 | 30,001 - 100,000 | 0.40 | 30,001 - 100,000 | 0.30 | 0.50 | 0.60 | 30,001 - 100,000 | 1.00 | 1.10 | 1.20 | | | |
| Over 100,000 | | 0.30 | 0.50 | Over 100,001 | 0.50 | Over 100,000 | 0.40 | 0.60 | 0.90 | Over 100,000 | 1.20 | 1.30 | 1.40 | | | |
| USD | | 6M | 12M | USD | 12M | USD | 6M | 12M | 25M | USD | 3Y | 4Y | 5Y | | | |
| 1,500 - 30,000 | | 0.20 | 0.50 | 1,000 - 30,000 | 0.50 | 500-30,000 | 0.30 | 0.60 | 0.80 | 1,000 - 30,000 | 1.00 | 1.10 | 1.20 | | | |
| 30,001 - 100,000 | | 0.30 | 0.60 | 30,001 - 100,000 | 0.60 | 30,001-100,000 | 0.40 | 0.70 | 0.90 | 30,001 - 100,000 | 1.10 | 1.20 | 1.40 | | | |
| Over 100,000 | | 0.40 | 0.70 | Over 100,001 | 0.70 | Over 100,001 | 0.50 | 0.80 | 1.10 | Over 100,000 | 1.20 | 1.30 | 1.50 | | | |
| 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 * For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher. | | Interest Payment: On deposit maturity date | | | | Interest Payment: Every Year * For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher. | | | | | | |
| 12M + 1 month bonus | | | 4 SEASON DEPOSIT | | | | 18 MONTH DEPOSIT WITH PROGRESSIVE RATE | | | | 18 MONTH DEPOSIT WITH FIXED RATE | | | | | |
| ALL | 12+1 Lek | Total IR (+1M bonus) | Monedha | 3M | 6M | 9M | 12M | ALL | 6M | 12M | 18M | ALL | 18M | | | |
| 100,000 - 3,000,000 | 0.83 | 0.90 | ALL mbi 100,000 | 0.30 | 0.40 | 1.30 | 1.40 | 100,000-5,000,000 | 0.30 | 0.80 | 1.60 | 100,000-5,000,000 | 1.00 | | | |
| 3,000,000 - 10,000,000 | 0.92 | 1.00 | EUR mbi 1,000 | 0.20 | 0.20 | 0.20 | 0.60 | Over 5,000,001 | 0.30 | 0.90 | 2.30 | Over 5,000,001 | 1.30 | | | |
| Mbi 10,000,000 | 1.20 | 1.30 | USD mbi 1,000 | 0.10 | 0.40 | 0.50 | 1.00 | EUR | 6M | 12M | 18M | EUR | 18M | | | |
| EUR | 12+1 Eur | Total IR (+1M bonus) | | | | | | 1,000-50,000 | 0.20 | 0.30 | 0.60 | 1,000-50,000 | 0.40 | | | |
| 1,000-30,000 | 0.28 | 0.30 | | | | | | Over 50,001 | 0.20 | 0.30 | 1.10 | Over 50,001 | 0.60 | | | |
| 30,000-100,000 | 0.46 | 0.50 | | | | | | USD | 6M | 12M | 18M | USD | 18M | | | |
| Mbi 100,000 | 0.55 | 0.60 | | | | | | 1,000-50,000 | 0.20 | 0.60 | 1.00 | 1,000-50,000 | 0.70 | | | |
| USD | 12+1 Usd | Total IR (+1M bonus) | | | | | | Over 50,001 | 0.20 | 0.80 | 1.40 | Over 50,001 | 0.90 | | | |
| 1,000-30,000 | 0.55 | 0.60 | | | | | | | | | | | | | | |
| 30,000-100,000 | 0.65 | 0.70 | | | | | | | | | | | | | | |
| Mbi 100,000 | 0.74 | 0.80 | | | | | | | | | | | | | | |
| Interest Payment : On deposit maturity date | | | Progressive interest rate 3-months Interest Payment : Credited each 3-months on clients account | | | | Interest Payment: Every 6 months | | | | Interest Payment : Every 6 months *For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher. | | | | | |
| JUNIOR DEPOSIT | | | | | | | | | | | | | | | | |
| Currency | Amount | % | | | | | | | | | | | | | | |
| ALL | 5,000 | 1.60 | | | | | | | | | | | | | | |
| EUR | 50 | 0.90 | | | | | | | | | | | | | | |
| USD | 50 | 1.10 | | | | | | | | | | | | | | |
| The Deposit amount can be increased anytime. Interest will be capitalized every 25 months. | | | | | | | | | | | | | | | | |

* IR are valid from 01.06.2026
 * 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.

ACCOUNT INTEREST RATES

| PAYROLL ACCOUNT | | MY SAVINGS ACCOUNT | |
|---|------|--|------|
| ALL | % | Currency | % |
| 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 01.06.2026
 * 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.