TIRANA BANK

DEPOSIT INTEREST RATES

TIME DEPOSIT

ALL	1 M	3 M	6 M	12M	25M
100,000 - 3,000,000	0.10	0.30	0.70	0.90	1.10
3,000,001-10,000,000	0.10	0.50	0.90	1.00	1.50
Over 10,000,000	0.20	0.70	1.00	1.30	1.60
EUR	**1M**	**3M**	**6M**	**12M**	**25M**
1,000-30,000	0.01	0.05	0.20	0.30	0.50
30,001 - 100,000	0.01	0.05	0.30	0.50	0.60
Over 100,000	0.05	0.10	0.40	0.60	0.90
USD	**1M**	**3M**	**6M**	**12M**	**25M**
1,000- 30,000	0.01	0.20	0.30	0.60	0.80
30,001-100,000	0.05	0.30	0.40	0.70	0.90
Over 100,000	0.10	0.40	0.50	0.80	1.10
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 0.1 % higher.**

LONG TERM DEPOSIT PROGRESSIVE

ALL	Shuma	V1	V2	V3	V4	V5
3Year deposit	Mbi 100,000	0.60	1.10	2.50		
4Year deposit		0.60	1.10	2.20	2.80	
5Year deposit		0.60	1.10	2.20	2.40	3.20
EUR		**V1**	**V2**		**V4**	**V5**
3Year deposit	Deri ne 50.000	0.20	0.40	1.30		
	Mbi 50.000	0.20	0.60	1.60		
4Year deposit	Deri ne 50.000	0.20	0.40	1.00	1.50	
	Mbi 50.000	0.20	0.60	1.20	1.60	
5Year deposit	Deri ne 50.000	0.20	0.40	1.00	1.20	1.70
	Mbi 50.000	0.20	0.60	1.20	1.40	2.20
USD		**V1**	**V2**	**V3**	**V4**	**V5**
3Year deposit	Mbi 1,000	0.30	0.80	2.00		
4Year deposit		0.30	0.80	1.30	2.10	
5Year deposit		0.30	0.80	1.20	1.60	2.20

Progressive Interes rate every year.
Interest Payment: Credited every year on client's current account

UPFRONT TIME DEPOSIT

ALL	6M	9M	12M
100,000 - 3,000,000	0.50	0.60	2.40
3,000,001-10,000,000	0.70	0.75	2.60
Over 10,000,000	0.90	1.00	3.00
EUR	**6M**	**9M**	**12M**
1,000 - 30,000	0.10	0.15	1.80
30,001 - 100,000	0.20	0.30	2.00
Over 100,000	0.30	0.40	2.50
USD	**6M**	**9M**	**12M**
1,000 - 30,000	0.10	0.15	1.80
30,001 - 100,000	0.20	0.30	2.00
Over 100,000	0.30	0.40	2.50

Interest Payment: In the deposit opening date

FLEXI DEPOSIT

ALL	6M	12M
150,000 - 3,000,000	0.60	0.80
3,000,001-10,000,000	0.80	0.90
Over 10,000,000	0.90	1.20
EUR	**6M**	**12M**
1,500 – 30,000	0.10	0.20
30,001 – 100,000	0.20	0.40
Over 100,000	0.30	0.50
USD	**6M**	**12M**
1,500 – 30,000	0.20	0.50
30,001 – 100,000	0.30	0.60
Over 100,000	0.40	0.70

Interest payment : For 30% of the deposit amount will be every month and for the 70% at the maturity date of the deposit

MONTHLY INCOME

ALL	12M
100,000 - 3,000,000	0.80
3,000,001 - 10,000,000	0.90
Over 10,000,001	1.20
EUR	**12M**
1,000 - 30,000	0.20
30,001 - 100,000	0.40
Over 100,001	0.50
USD	**12M**
1,000 - 30,000	0.50
30,001 - 100,000	0.60
Over 100,001	0.70

Interest payment: At the end of each month

For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher.

ADVANTAGE DEPOSIT

ALL	6 M	12M	25M
50,000 - 3,000,000	0.70	0.90	1.10
3,000,001-10,000,000	0.90	1.00	1.50
Over 10,000,000	1.00	1.30	1.60
EUR	**6M**	**12M**	**25M**
500-30,000	0.20	0.30	0.50
30,001 - 100,000	0.30	0.50	0.60
Over 100,000	0.40	0.60	0.90
USD	**6M**	**12M**	**25M**
500- 30,000	0.30	0.60	0.80
30,001-100,000	0.40	0.70	0.90
Over 100,001	0.50	0.80	1.10

Interest Payment: On deposit maturity date

LONG TERM DEPOSIT WITH FIXED RATE

ALL	3Y	4Y	5Y
100,000 - 3,000,000	1.40	1.55	1.80
3,000,001 - 10,000,000	1.70	1.85	2.10
Over 10,000,001	1.90	2.10	2.40
EUR	**3Y**	**4Y**	**5Y**
1,000 - 30,000	0.90	1.00	1.10
30,001 - 100,000	1.00	1.10	1.20
Over 100,001	1.20	1.30	1.40
USD	**3Y**	**4Y**	**5Y**
1,000 - 30,000	1.00	1.10	1.20
30,001 - 100,000	1.10	1.20	1.40
Over 100,001	1.20	1.30	1.50

Interest Payment: Every Year

**** For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher.***

12M + 1 month bonus

ALL	12+1 Lek	Total IR (+1M bonus)
100,000 - 3,000,000	0.83	0.90
3,000,000 - 10,000,000	0.92	1.00
Mbi 10,000,000	1.20	1.30
EUR	**12+1 Eur**	**Total IR (+1M bonus)**
1,000-30,000	0.28	0.30
30,000-100,000	0.46	0.50
Mbi 100,000	0.55	0.60
USD	**12+1 Usd**	**Total IR (+1M bonus)**
1,000-30,000	0.55	0.60
30,000-100,000	0.65	0.70
Mbi 100,000	0.74	0.80

Interes Payment : On deposit matyrity date

4 SEASON DEPOSIT

Monedha	3M	6M	9M	12M
ALL mbi 100,000	0.30	0.40	1.30	1.40
EUR mbi 1,000	0.20	0.20	0.20	0.60
USD mbi 1,000	0.10	0.40	0.50	1.00

Proggresive interes rate .3-months
Interes Payment : Credited each 3-months on clients account

18 MONTH DEPOSIT WITH PROGRESSIVE RATE

ALL	6 M	12M	18M
100.000-5.000.000	0.30	0.80	1.60
Over 5.000.001	0.30	0.90	2.30
EUR	**6M**	**12M**	**18M**
1,000-50.000	0.20	0.30	0.60
Over 50.001	0.20	0.30	1.10
USD	**6M**	**12M**	**18M**
1,000-50.000	0.20	0.60	1.00
Over 50.001	0.20	0.80	1.40

Interest Payment: Every 6 months

18 MONTH DEPOSIT WITH FIXED RATE

ALL	18 M
100.000-5.000.000	1.00
Over 5.000.001	1.30
EUR	**18 M**
1,000-50.000	0.40
Over 50.001	0.60
USD	**18 M**
1,000-50.000	0.70
Over 50.001	0.90

Interes Payment : Every 6 months

For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher.

* IR are valid from 03.08.2026
* 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.**

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.

ACCOUNT INTEREST RATES

PAYROLL ACCOUNT

ALL	%
up to 3,000,000	0.10
3,000,000 - 10,000,000	0.10
Over10,000,000	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 03.08.2026*
** 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.***