

DEPOSIT INTEREST RATES

TIME DEPOSIT						LONG TERM DEPOSIT PROGRESSIVE										UPFRONT TIME DEPOSIT			
ALL	1 M	3 M	6 M	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	1.10	3Year deposit		1.50	2.50	5.50			100,000 - 3,000,000	0.50	0.60	2.40			
3,000,001-10,000,000	0.10	0.50	0.90	1.00	1.50	4Year deposit	Mbi 100,000	0.60	1.10	2.20	2.80		3,000,001-10,000,000	0.70	0.75	2.60			
Over 10,000,000	0.20	0.70	1.00	1.30	1.60	5Year deposit		0.60	1.10	2.20	2.40	3.20	Over 10,000,000	0.90	1.00	3.00			
EUR	1M	3M	6M	12M	25M	EUR		V1	V2	V3	V4	V5	EUR	6M	9M	12M			
1,000-30,000	0.01	0.05	0.20	0.30	0.50	3Year deposit	Deri ne 50,000	1.00	1.50	5.50			1,000 - 30,000	0.10	0.15	1.80			
30,001 - 100,000	0.01	0.05	0.30	0.50	0.60		Mbi 50,000	1.00	2.00	5.50			30,001 - 100,000	0.20	0.30	2.00			
Over 100,000	0.05	0.10	0.40	0.60	0.90	4Year deposit	Deri ne 50,000	0.20	0.40	1.00	1.50		Over 100,000	0.30	0.40	2.50			
USD	1M	3M	6M	12M	25M		Mbi 50,000	0.20	0.60	1.20	1.60		USD	6M	9M	12M			
1,000- 30,000	0.01	0.20	0.30	0.60	0.80	5Year deposit	Deri ne 50,000	0.20	0.40	1.00	1.20	1.70	1,000 - 30,000	0.10	0.15	1.80			
30,001-100,000	0.05	0.30	0.40	0.70	0.90		Mbi 50,000	0.20	0.60	1.20	1.40	2.20	30,001 - 100,000	0.20	0.30	2.00			
Over 100,000	0.10	0.40	0.50	0.80	1.10	USD		V1	V2	V3	V4	V5	Over 100,000	0.30	0.40	2.50			
CHF	1M	3M	6M	12M	25M	3Year deposit		1.00	2.00	5.50									
1,000-300,000	0.10	0.10	0.10	0.10		4Year deposit	Mbi 1,000	0.30	0.80	1.30	2.10								
GBP	1M	3M	6M	12M	25M	5Year deposit		0.30	0.80	1.20	1.60	2.20							
1,000-150,000	0.00	0.00	0.00	0.10	-	Progressive Interest rate every year: Interest Payment: Credited every year on client's current account													
Interest Payment: On deposit maturity date * For E-deposit opened through our digital platform TiBank IR applied is 0.1 % higher.																			

FLEXI DEPOSIT				MONTHLY INCOME				ADVANTAGE DEPOSIT				LONG TERM DEPOSIT WITH FIXED RATE			
ALL		6M	12M	ALL	12M	ALL	6 M	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 100,001	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 100,001	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	6 M	12M	18M	ALL	18 M		
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		
3,000,001 - 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	18 M		
EUR	12+1 Eur	Total IR (+1M bonus)	Progressive interest rate 3-months Interest Payment : Credited each 3-months on clients account					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	18 M		
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						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.			
30,000-100,000	0.65	0.70													
Mbi 100,000	0.74	0.80													
Interest Payment : On deposit maturity date															

* IR are valid from 09.10.2026

* 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

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.		