

DEPOSITS AND ACCOUNTS INTEREST RATES BULLETIN FOR INDIVIDUALS

TD with fix interest rate - (Offer in force from 01.10.2025)

Currency	Band	12 months (Prepaid)	15 months	18 months	24 months	25 months	36 months
LEK	100,000 – 4,999,999	2.00%	2.10%	2.20%	2.50%	2.20%	2.25%
	5,000,000 - 9,999,999	2.20%	2.30%	2.40%	2.70%	2.40%	2.50%
	10,000,000 - 19,999,999	2.40%	2.50%	2.60%	2.90%	2.60%	2.75%
	Over 20,000,000	negotiable	negotiable	negotiable	negotiable	2.80%	3.00%
EUR	1'000 - 49'999	1.20%	1.20%	1.30%	1.40%	1.80%	1.80%
	50'000 - 99'999	1.60%	1.60%	1.70%	1.80%	2.00%	2.00%
	100'000 - 199'999	2.00%	2.00%	2.10%	2.20%	2.20%	2.20%
	Over 200'000	negotiable	negotiable	negotiable	negotiable	2.30%	2.30%
USD	1'000 - 49'999	1.20%	1.20%	1.30%	1.40%	1.80%	1.80%
	50'000 - 99'999	1.60%	1.60%	1.70%	1.80%	2.00%	2.00%
	100'000 - 199'999	2.00%	2.00%	2.10%	2.20%	2.20%	2.20%
	Over 200'000	negotiable	negotiable	negotiable	negotiable	2.30%	2.30%

3 years TD with progressive interest - (Offer in force from 01.10.2025)

Currency	Band	Year 1	Year 2	Year 3	Avg. Int
LEK	100,000 – 4,999,999	4.00%	2.30%	2.00%	2.77%
	5,000,000 - 9,999,999	4.00%	2.60%	2.20%	2.93%
	10,000,000 - 19,999,999	4.00%	2.90%	2.40%	3.10%
	Over 20,000,000	4.00%	3.10%	2.60%	3.23%
EUR	1'000 - 49'999	4.00%	1.10%	1.00%	2.03%
	50'000 - 99'999	4.00%	1.40%	1.20%	2.20%
	100'000 - 199'999	4.00%	1.70%	1.40%	2.37%
	Over 200'000	4.00%	2.00%	1.60%	2.53%
USD	1'000 - 49'999	4.00%	1.10%	1.00%	2.03%
	50'000 - 99'999	4.00%	1.40%	1.20%	2.20%
	100'000 - 199'999	4.00%	1.70%	1.40%	2.37%
	Over 200'000	4.00%	2.00%	1.60%	2.53%

TIME DEPOSITS

Currency	Band/Term	1 Month	3 Months	6 Months	9 Months	12 Months	24 Months	36 Months	60 Mujore
LEK	50'000 to 4'999'999	0.10%	0.20%	0.30%	0.40%	0.60%	0.80%	1.30%	1.80%
	5'000'000 to 14'999'999	0.20%	0.30%	0.40%	0.50%	0.80%	1.00%	1.50%	2.00%
	Over 15'000'000	0.20%	0.30%	0.40%	0.50%	0.80%	1.00%	1.50%	2.00%
	Over 20,000,000	0.20%	0.30%	0.40%	0.50%	0.80%	1.00%	1.50%	2.00%
EUR	500 to 99'999	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%	0.20%	0.40%
	Over 100'000	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%	0.20%	0.40%
	Over 100'000	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%	0.20%	0.40%
	Over 100'000	0.05%	0.05%	0.05%	0.05%	0.10%	0.15%	0.20%	0.40%
USD	500 to 99'999	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%	1.00%	n/a
	Over 100'000	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%	1.00%	n/a
	Over 100'000	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%	1.00%	n/a
	Over 100'000	0.10%	0.15%	0.20%	0.20%	0.25%	0.60%	1.00%	n/a

12 months time deposit with monthly / quarterly interest

Currency	Band/Term	Monthly interest liquidation	Quarterly interest liquidation
LEK	200'000 to 4'999'999	0.50%	0.55%
	5'000'000 to 14'999'999	0.70%	0.75%
	Over 15'000'000	0.70%	0.75%
	Over 20,000,000	0.70%	0.75%
EUR	500 to 99'999	0.09%	0.10%
	Over 100'000	0.09%	0.10%
	Over 100'000	0.09%	0.10%
	Over 100'000	0.09%	0.10%

Switch Deposit

Currency	Band/Term	6 - months interest liquidation	12 - months interest liquidation
LEK	50'000 to 4'999'999	0.20%	0.40%
	5'000'000 to 14'999'999	0.30%	0.60%
	Over 15'000'000	0.35%	0.70%
	Over 20,000,000	0.35%	0.70%
EUR	500 to 99'999	0.03%	0.08%
	Over 100'000	0.04%	0.09%
	Over 100'000	0.04%	0.09%
	Over 100'000	0.04%	0.09%
USD	500 to 99'999	0.15%	0.15%
	Over 100'000	0.15%	0.15%
	Over 100'000	0.15%	0.15%
	Over 100'000	0.15%	0.15%

CURRENT ACCOUNT	
LEK	no min
USD	0.015%
EUR	0.01%
USD	0.01%
EUR	0.01%

SAVING ACCOUNT	
LEK	no min
USD	0.025%
EUR	0.01%
USD	0.01%
EUR	0.01%

CHILDREN SAVING ACCOUNT	
LEK	min 5'000
USD	1.50%
EUR	min 50
USD	0.35%
EUR	min 50
USD	1.15%

PLEDGE ACCOUNT	
LEK	no min
USD	0.05%
EUR	0.05%
USD	0.05%
EUR	0.05%

PENSIONER ACCOUNTS	
LEK	no min
USD	0.015%

1- Interest rates that will be applicable for long term deposits with automatic renewal will be:		
Deposit in ALL	7V	10V
50,000 - 4,999,999	2.50%	3.00%
Mbi 5,000,000	2.70%	3.20%

2- Interest rates that will be applicable existing pension accounts will be:			
LEK	0-149,999	150,000 - 1,499,999	mbi 1,500,000
	0.09%	0.18%	0.27%

3-Interest Rates for the existing Children Deposits "Smile" applicable on the 3 year renewal of this Deposit, will be the interest rate of the product Children Savings in force during the renewal.

- Interest Calculation:** Gross interest for the period: Principal × Interest Rate × Number of Days ÷ 365. All interest rates are in percentage, on per annum basis of 365 days.
- Penalty Rate:** Gross interest for current accounts: Account balance at the end of day x Interest Rate ÷ number of days of a year (365 days). All interest rates are in percentage, on per annum basis of 365 days.
- Notes:**
- Bank reserves the right to alter deposit rates during the day.
 - Saving Account Interest Rate is applied even for existing customers with minimum amount: 10'000 LEK, 100 EUR/USD for interest calculation.
 - For savings accounts interest compounding in end of day on January 24 and July 24 for semiannual interest payment and 24 of each month for monthly interest payment.
 - For current account (included payroll account) credit interest compounding in end of day of 24 of March, June, September, December for quarterly interest payment and in end of day of 24 January and 24 July for semiannual interest payment. Pledge account in end of day every 24th of month.
 - Deposit near the bank is insured up to amount 2,500,000 (two million five hundred thousand) lek from Deposit Insurance Agency – www.asd.gov.al
 - Negotiable - This term is applied by Bank for high deposit amounts/ long term, where the minimum rate of reference is the value applied to the band / previous maturity.
 - The offers are available for time deposits with new funds