

DEPOSITS AND ACCOUNTS INTEREST RATES BULLETIN FOR INDIVIDUALS

TD 12 months + 2 months Interes Bonus (Offer in force from 01.04.2026)

Currency	Band	IR Monthly	IR Yearly	Effective IR
LEK	100,000 – 4,999,999	0.158%	1.90%	2.22%
	5,000,000 - 9,999,999	0.167%	2.00%	2.33%
	10,000,000 - 19,999,999	0.175%	2.10%	2.45%
	Mbi 20,000,000	0.183%	2.20%	2.57%

TD 25 months + 5 months Interes Bonus (Offer in force from 01.04.2026)

Currency	Band	IR	Effective IR
EUR	1'000 - 49'999	1.75%	2.10%
	50'000 - 99'999	1.80%	2.16%
	100'000 - 199'999	1.90%	2.28%
	Mbi 200'000	2.00%	2.40%
USD	1'000 - 49'999	1.75%	2.10%
	50'000 - 99'999	1.80%	2.16%
	100'000 - 199'999	1.90%	2.28%
	Mbi 200'000	2.00%	2.40%

18 months TD with progressive interest rate- (Offer in force from 01.04.2026)

Currency	Band	6M I	6M II	6M III	Avg. Int
LEK	100,000 – 4,999,999	1.80%	2.00%	2.40%	2.07%
	5,000,000 - 9,999,999	2.00%	2.20%	2.60%	2.27%
	10,000,000 - 19,999,999	2.20%	2.40%	2.80%	2.47%
	Mbi 20,000,000	2.40%	2.60%	3.00%	2.67%
EUR	1'000 - 49'999	1.20%	1.30%	1.40%	1.30%
	50'000 - 99'999	1.50%	1.60%	1.70%	1.60%
	100'000 - 199'999	1.70%	1.80%	2.00%	2.00%
	Mbi 200'000	1.75%	1.85%	3.00%	2.20%
USD	1'000 - 49'999	1.20%	1.30%	1.40%	1.30%
	50'000 - 99'999	1.50%	1.60%	1.70%	1.60%
	100'000 - 199'999	1.70%	1.80%	2.00%	2.00%
	Mbi 200'000	1.75%	1.85%	3.00%	2.20%

TD with fix interest rate - (Offer in force from 01.04.2026)

Currency	Band	12 months (Prepaid)	TD 12 months with increase capital	24 months	36 months
LEK	100,000 – 4,999,999	2.00%	2.00%	2.30%	2.25%
	5,000,000 - 9,999,999	2.20%	2.20%	2.50%	2.50%
	10,000,000 - 19,999,999	2.40%	2.30%	2.70%	2.75%
	Over 20,000,000	negotiable	2.40%	2.80%	3.00%
EUR	1'000 - 49'999	1.20%	1.60%	1.40%	2.00%
	50'000 - 99'999	1.60%	1.80%	1.80%	2.25%
	100'000 - 199'999	2.00%	1.90%	2.00%	2.50%
	Over 200'000	negotiable	2.00%	2.20%	2.75%
USD	1'000 - 49'999	1.20%	1.60%	1.40%	2.00%
	50'000 - 99'999	1.60%	1.80%	1.80%	2.25%
	100'000 - 199'999	2.00%	1.90%	2.00%	2.50%
	Over 200'000	negotiable	2.00%	2.20%	2.75%

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%
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%
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

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%
EUR	500 to 99'999	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%
EUR	500 to 99'999	0.03%	0.08%
	Over 100'000	0.04%	0.09%
USD	500 to 99'999	0.15%	0.15%
	Over 100'000	0.17%	0.20%

CURRENT ACCOUNT

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

SAVING ACCOUNT

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

CHILDREN SAVING ACCOUNT

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

PLEDGE ACCOUNT

LEK	no min	0.05%
USD	no min	0.05%
EUR	no min	0.00%

PENSIONER ACCOUNTS

LEK	no min	0.015%
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Interest rates:

1- Interest rates that will be applicable for long term

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 for existing pensioner 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 x Interest Rate x Number of Days - 365. All interest rates are in percentage, on per annum basis of 365 days.

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.

Penalty Rate:

In case of premature closure for time deposits, the penalty applied by Bank is loss of accumulated interest until that period. The client will benefit only the initial amount of deposit (principal). The Bank reserves the right to change this penalty in

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.
- 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.
- For Time Deposit 12 months with Increase Capital, which have automatic renewal, the interest rate of the Standard Time Deposit 12 months maturity will apply.
- The offers are available for time deposits with new funds