

Interest Rates for Current Accounts and Deposits Individual Customers

Currency	Band / Term	Term Deposit							
		up to 3 months	3-6 months*	6-9 months*	9-12 months*	12-24 months*	24-36 months*	36-60 months*	60 months
ALL	100,000 - 749,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	750,000 - 1,499,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	1,500,000 - 2,499,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	2,500,000 - 5,999,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	6,000,000 - 9,999,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	Over 10,000,000	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
EUR	1,000 - 7,499	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	7,500 - 14,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	15,000 - 19,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	20,000 - 49,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	50,000 - 99,999	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
	Over 100,000	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
USD	1,000 - 7,499	0.50	0.50	0.80	0.80	1.50	1.50	1.50	1.50
	7,500 - 14,999	0.50	0.50	0.80	0.80	1.50	1.50	1.50	1.50
	15,000 - 19,999	0.50	0.50	0.80	0.80	1.50	1.50	1.50	1.50
	20,000 - 49,999	0.50	0.50	0.80	0.80	1.50	1.50	1.50	1.50
	50,000 - 99,999	0.50	0.50	0.80	0.80	1.50	1.50	1.50	1.50
	Over 100,000	0.50	0.50	0.80	0.80	1.50	1.50	1.50	1.50
GBP	1,000 - 7,499	0.01	0.20	0.30	0.30	0.80	0.80	0.80	0.80
	7,500 - 14,999	0.01	0.20	0.30	0.30	0.80	0.80	0.80	0.80
	15,000 - 19,999	0.01	0.20	0.30	0.30	0.80	0.80	0.80	0.80
	20,000 - 49,999	0.01	0.30	0.50	0.50	1.00	1.00	1.00	1.00
	50,000 - 99,999	0.01	0.30	0.50	0.50	1.00	1.00	1.00	1.00
	Over 100,000	0.01	0.30	0.50	0.50	1.00	1.00	1.00	1.00
CHF	1,000 - 7,499		0.05	0.10	0.10	0.20			
	7,500 - 14,999		0.05	0.10	0.10	0.20			
	15,000 - 19,999		0.05	0.10	0.10	0.20			
	20,000 - 49,999		0.10	0.20	0.20	0.30			
	50,000 - 99,999		0.10	0.20	0.20	0.30			
	Over 100,000		0.10	0.20	0.20	0.30			

* Respective time bands do not include the upper limit; e.g. a 6 months term deposit will fall under 6-9 months interest rate.

1- The interest rate up to 3 months are offered only for Premium Customers.

2- The above interest rates are valid for term deposits with upfront and frequent interest capitalization.

Examples:

12 Month Term Deposit with interest at the maturity date, for amount 1.500.000 ALL, interest rate = 0.01%

Children's Savings Account	ALL	EUR	USD	GBP	CHF
Interest Rate	1.50	0.50	0.50	0.50	0.50

Note: The interest rates for Children's Savings Account are applied only to existing contracts. New Children's Savings Account will be not offered to new and existing customers.

Extra Deposit*	0 - 500,000	500,000.01 - 2,500,000	2,500,000.01 - 5,000,000	over 5,000,000.01
ALL	0.05	0.10	0.15	0.20

Extra Deposit	0 - 5000	5,000.01 - 25,000	25,000.01 - 50,000	over 50,000.01
EUR	0.05	0.10	0.15	0.20
USD	0.05	0.10	0.15	0.20
GBP	0.05	0.10	0.15	0.20
CHF	0.05	0.10	0.15	0.20

Note: The interest rates for Extra Deposits are applied only to existing contracts. New Extra Deposits will be not offered to new and existing customers.

Account / Currency	ALL	EUR	USD	GBP	CHF
Current Account	0.01	0.01	0.01	0.01	0.01
No Term Deposit	0.25	0.10	0.10	0.30	-

Note: The interest rates for No Term Deposits are applied only to existing contracts. New No Term Deposits will be not offered to new and existing customers.

Interest rates of this bulletin are valid from 25/02/2025.

Previous interest rates bulletins are nul.

Ref: 127 - 25/02/2025

Alco no: 256 18/02/2025

For Current Accounts different currencies from the above stated no interests are offered.

Methodology of Calculating the Interest:

Term Deposit: Gross Interest = Value of the Deposit * Interest Rate * Numbers of Days in the Deposit / Number of days in a year (annual base).

Current account, No Term Deposit and Extra Deposit: Gross Interest = Value of the Deposit * Interest Rate / Number of days in a year (annual base).

Step by Step Deposit: Gross Interest for each month = Value of the Deposit * Interest Rate for each month * Numbers of Days in the Deposit / Number of days in a year (annual base).

In an early breakage event, the Depositor will lose the earned/ calculated interest for the entire term

NOTES:

1- Interests Rate are given in percentage, on annual bases.

2- Interest rate for Current Account, No Term Deposit and Extra Deposit is calculated on the value of the Deposit at end of each day.

3- Calculation of the Annual base for the Currencies like ALL and GBP is 365 days / year, and for the other currencies EUR, USD and CHF is 360 days.

The Deposit in Raiffeisen Bank is insured for the amount up to 2.500.000,00 (two million and five thousand) Lek by the Deposits Insurance Agency - www.asd.gov.al, according to provisions of Law no. 53/2014, date 22.05.2014 "On the Deposits' Insurance", as amended.