

Interest Rates for Current Accounts and Deposits
Micro Segment

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	0.01	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
GBP	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
CHF	1,000 - 7,499		0.01	0.01	0.01	0.01			
	7,500 - 14,999		0.01	0.01	0.01	0.01			
	15,000 - 19,999		0.01	0.01	0.01	0.01			
	20,000 - 49,999		0.01	0.01	0.01	0.01			
	50,000 - 99,999		0.01	0.01	0.01	0.01			
	Over 100,000		0.01	0.01	0.01	0.01			

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

** The interest rates for Term Deposit in EURO, GBP and CHF currencies are applied only to existing contracts. New Term Deposit in Euro, GBP and CHF will be not offered to new and existing customer.

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

Interest rates of this bulletin are valid from 01/03/2018.

Previous interest rates bulletins are nul.

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

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.

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Alco no: 166 - 16/09/2015

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.