

## 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	0.01	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 Deposits in EURO, GBP and CHF will be not offered to new and existing customers.

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%

Solid Term Deposit	Bands/Year	1	2	3	4	5
ALL	100.000 - 2.499.999	0.01	0.01	0.01	0.01	0.01
EUR	1.000 - 19.999	0.01	0.01	0.01	0.01	0.01

Note: Term deposit Solid and Relax are part of customer segment packages.

Relax Term Deposit 12 months		
	100,000 - 749,999	0.01
ALL	750,000 - 1,499,999	0.01
	1,500,000 - 2,499,999	0.01

Raiffeisen Bank Savings Plan				
Currency	Standart		Premium	
	Band	Interest Rate	Band	Interest Rate
ALL	0 - 36,000	0.05	0 - 360,000	0.10
	36,000.01 - 72,000	0.10	360,000.01 - 720,000	0.15
	over 72,000.01	0.15	over 720,000.01	0.20
EUR	0 - 250	0.05	0 - 2,500	0.10
	250.01 - 500	0.10	2,500.01 - 5,000	0.15
	over 500.01	0.15	over 5,000.01	0.20
USD	0 - 250	0.05	0 - 2,500	0.10
	250.01 - 500	0.10	2,500.01 - 5,000	0.15
	over 500.01	0.15	over 5,000.01	0.20

Note: The interest rates for Raiffeisen Bank Savings Plan are applied only to existing contracts. New Raiffeisen Bank Savings Plan will be not offered to new and existing customers.

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 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, No Term Deposit, Flexi 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).

NOTES:

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

2- Interest rate for Current Account, No Term Deposit, Flexi 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.

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