

## Individual Interest Rate Deposit Bulletin

CURRENT ACCOUNT							
GENERAL CONDITIONS		LEK	EURO		USD	GBP	CHF
Current Account		0%	0%		0%	0%	0%
SAVING ACCOUNTS							
ELASTIC DEPOSIT <sup>1</sup>		LEK	EURO		USD	GBP	CHF
Interest Rate		0.05%	0.02%		0.05%	0.10%	0.20%
RISING STAR DEPOSIT <sup>2</sup>		LEK	EURO		USD	GBP	CHF
Interest Rate		3.257%	4.122		-	-	-
NEW GENERATION DEPOSIT <sup>3</sup>		LEK	EURO		USD	GBP	CHF
Interest Rate		1.55%	-		-	-	-
TERM DEPOSIT <sup>4</sup>							
CURRENCY	LIMIT	1M	3M	6M	12M	24M	36M
LEK	50,000 - 5,000,000	0.07%	0.35%	0.50%	0.60%	1.40%	2.40%
	5,000,001 - 10,000,000				0.70%	1.50%	2.50%
	Over 10,000,000				Negotiable		0.85%
EURO	500 - 1,000,000	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
	Over 1,000,000				Negotiable		-
USD	500 - 1,000,000	0.05%	0.10%	0.20%	0.30%	0.40%	0.50%
	Over 1,000,000				Negotiable		-
GBP	Min 500	0.20%	0.20%	0.20%	0.20%	0.20%	-
TERM DEPOSIT IN ONLINE BANKING							
CURRENCY	LIMIT	1M	3M	6M	12M	24M	36M
LEK	MIN 50,000	-	-	A higher 0.1% interest rate applies			
EURO/USD	MIN 500	-	-	A higher 0.05% interest rate applies			
OPTIMAL DEPOSIT <sup>5</sup>							
CURRENCY	LIMIT	12 MONTHS					
LEK	50,000 - 10,000,000	1.75%					
	10,000,001 - 100,000,000	Negotiable					
	Mbi 100,000,000	Negotiable					
EURO	500 - 1,000,000	0.80%					
	Mbi 1,000,000	1.00%					
USD	500 - 1,000,000	0.20%					
	Mbi 1,000,000	0.25%					

**OPTIMAL DEPOSIT IN ONLINE BANKING**

CURRENCY	LIMIT	
LEK	MIN 50,000	A higher 0.1% interest rate applies
EURO/USD	MIN 500	A higher 0.05% interest rate applies

**18 MONTHS DEPOSIT <sup>6</sup>**

CURRENCY	LIMIT	First Six-months	Second Six-months	Third Six-months
USD	500 - 50,000	0.10%	0.40%	0.70%
	Over 50,001	0.10%	0.50%	1.20%
EURO	Up to 50'000	0.30%	0.50%	2.20%
	Over 50'000	0.50%	0.70%	2.50%

**LONG-TERM HORIZON DEPOSITS WITH FIXED INTEREST <sup>7</sup>**

CURRENCY	LIMIT	5 YEAR	7 YEAR
LEK	Up to 5,000,000	2.20%	2.70%
	Over 5,000,000	2.35%	3.00%

**"HORIZON" DEPOSITS WITH EXPANDED INTEREST <sup>8</sup>**

CURRENCY	TERM	LIMIT	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years
LEK	5 YEAR	Up to 5,000,000	0.60%	0.95%	1.30%	4.00%	5.50%	-	-
		Over 5,000,000	0.70%	1.05%	1.40%	4.20%	5.70%	-	-
	7 YEAR	Up to 5,000,000	0.60%	0.95%	1.30%	3.70%	4.70%	5.50%	6.00%
		Over 5,000,000	0.70%	1.05%	1.40%	3.90%	5.00%	6.00%	6.50%
EURO	3 YEAR	Up to 50,000	0.10%	0.40%	2.50%				
		Over 50,000	0.15%	0.50%	3.00%				
	5 YEAR	Up to 50,000	0.10%	0.40%	1.50%	2.00%	4.00%		
		Over 50,000	0.15%	0.50%	1.60%	2.70%	5.00%		
	7 YEAR	Up to 50,000	0.10%	0.40%	1.40%	2.00%	2.30%	4.00%	5.00%
		Over 50,000	0.15%	0.50%	1.60%	2.30%	2.50%	4.20%	5.50%

**DEPOSITS WHICH ARE NO LONGER OFFERED FOR SALE**
**HAPPY KID DEPOSIT <sup>9</sup>**

	LEK	EURO	USD		
Up to 14 years old	1.05%	0.52%	0.55%	-	-

**CHILD DREAM <sup>10</sup>**

	LEK	EURO	USD
Limits		Interest rate	
€0 - €10,000	0.40%	0.00%	0.08%
€10,001 - €30,000	0.42%	0.00%	0.10%

€30,000 -∞ 0.45% 0.00% 0.12%

### ESCALATED DEPOSIT <sup>11</sup>

CURRENCY	1M	2M	3M	4M	5M	6M	7M	8M	9M	10M	11M	12M
LEK	0.05%	0.15%	0.25%	0.35%	0.50%	0.65%	0.75%	0.85%	0.95%	1.05%	1.30%	1.60%
EURO	0.005%	0.005%	0.005%	0.005%	0.010%	0.010%	0.010%	0.010%	0.010%	0.015%	0.015%	0.015%
USD	0.05%	0.10%	0.15%	0.20%	0.25%	0.30%	0.40%	0.45%	0.50%	0.55%	0.60%	0.70%

#### Notes

Interest calculation is on an annual basis (365/366 days);

Interest calculation method: Gross interest = Deposit amount x Interest rate x Term expressed in days / 365 (or 366)

Interest rates are subject to 15% tax as provided in the income tax law;

<sup>1</sup> Interest is paid once a year on December 31

<sup>2</sup> The interest rate will be variable every year in the month of April according to the basic interest rates published by the Bank of Albania and REUTERS on March 31 of each year, 6-month Treasury bond for deposits in Lek & Euribor 12M + 0.5% min 0.15% for deposits in Euro; Interest is paid once a year, every December 31;

In case of closing before the deadline, the client will not benefit from the interest of the current year, and the net interest of the previous two years;

<sup>3</sup> Interest is paid once a year, every December 31

<sup>4</sup> Interest is paid on the maturity date; In case of closing before the deadline, the customer receives interest equal to that of the current account;

<sup>5</sup> Interest is paid monthly; In case of closing before the deadline, the customer will not benefit from the current month's interest;

<sup>6</sup> Interest is paid every 6 months; In case of closing before the deadline, the customer will not benefit from the interest of the current 6 months

<sup>7</sup> Interest is paid annually; In case of closing before the deadline, the customer will not benefit from the interest of the current year and the net interest of the previous year;

<sup>8</sup> Interest is paid annually; In case of closing before the deadline, the customer will not benefit from the current year's interest;

<sup>9</sup> It is no longer available for sale as of 21.06.2021; Interest is paid once a year, every December 31

<sup>10</sup> It is no longer available for sale as of 01.12.2022; Interest is paid once a year, every December 31

<sup>11</sup> It is no longer available for sale as of 01.12.2022; Interest is paid every month

**This bulletin enters in force on August 1st, 2023. The previous bulletin is abrogated**

**ALCO ref. 110, dt. july 18th, 2023**

Deposits of Individuals, Traders and Trading Companies in OTP Bank Albania are insured up to the amount of 2,500,000 Lek (two million five hundred thousand) by the Deposit Insurance Agency, which operates based on law no. 53/2014, dated 22.05.2014 " For deposit insurance - <http://asd.gov.al>

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