

FIXED-TERM DEPOSITIS FOR INDIVIDUALS AND LEGAL ENTITIES

(valid from 11.04.2024 until June 30, 2024 inclusive)

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
Savings	KG Som	-	-	7,5%	10%	15%	15%	15%	-
	US Dollar	-	3%	3%	1%	4%	4%	4%	-
	Russian ruble	-	9%	3%	4%	5%	-	-	-

- minimum deposit amount is 1 000 KG Soms, 50 US Dollars, 1 000 Russian ruble;
- interest is paid at the end of the period;
- replenishment of the deposit stops 60 days before the end of the Deposit Period;
- partial withdrawal of funds is not provided;
- automatic prolongation is provided for a similar period at the rate in effect at the time of prolongation;
- in case of early termination of the deposit, the remuneration is charged at the rate of the demand deposit/settlement account deposits.

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
Classic	KG Som	3%	5%	8,5%	10,5%	15%	15%	15%	15%
	US Dollar	-	3%	3%	2%	4%	4%	4%	4%
	Russian ruble	-	9%	3,5%	4,5%	5,5%	-	-	-

- minimum deposit amount is 1 000 KG Soms, 50 US Dollars, 1 000 Russian ruble;
- interest is paid on a monthly basis;
- replenishment and partial withdrawal of funds are not provided;
- automatic prolongation is provided for a similar period at the rate in effect at the time of prolongation;
- in case of early withdrawal of the deposit, interest is charged according to the following scheme:

up to 3 months	over 3 months up to 6 months	over 6 months up to 9 months	over 9 months up to 12 months	over 12 months
<i>Rate 0%</i>	<i>deposit rate for 3 months</i>	<i>deposit rate for 6 months</i>	<i>deposit rate for 9 months</i>	<i>deposit rate for 12 months</i>

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
Premium	KG Som	-	6%	9%	11%	15%	15%	15%	15%
	US Dollar	-	3%	3%	-	4%	4%	4%	4%
	Euro	-	-	-	-	1%	-	-	-
	Russian ruble	-	9%	-	-	5,5%	-	-	-

- minimum deposit amount is 5 000 000 KG Soms, 50 000 US Dollars, 50 000 Euros, 5 000 000 Russian ruble;
- interest is paid at the end of the period;
- replenishment and partial withdrawal of funds are not provided;
- automatic prolongation is provided for a similar period at the rate in effect at the time of prolongation;
- in case of early termination of the deposit, the remuneration is charged at the rate of the demand deposit/settlement account deposits.

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
Kelechek	KG Som	-	-	-	-	-	-	15%	15%
	US Dollar	-	-	-	-	-	-	4%	4%
	Russian ruble	-	-	-	-	5%	-	-	-

- deposit is opened upon presentation of the child's birth certificate;
- deposit is opened only for individuals under the age of 18;
- minimum deposit amount is 1 000 KG Soms, 50 US Dollars, 1 000 Russian ruble;
- interest is paid at the end of the period. Interest capitalization is made every 12 months;
- replenishment of the deposit is possible with a following restriction:
 - ✓ monthly (for a calendar month) in the amount not exceeding 100,000 KG Soms, 1,000 US Dollars, 100 000 Russian ruble.
- partial withdrawal of funds is not provided;
- in case of early termination of the deposit, the remuneration is charged at the rate of the demand deposit/settlement account deposits.

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
Free	KG Som	-	-	-	-	15%	-	-	-
	US Dollar	-	-	-	-	4%	-	-	-
	Euro	-	-	-	-	1%	-	-	-
	Russian ruble	-	-	-	-	5%	-	-	-

- minimum deposit amount is 10 000 000 KG Soms, 100 000 US Dollars, 100 000 Euros, 10 000 000 Russian ruble;
- interest is paid at the end of the term;
- replenishment of the deposit is possible with restrictions:
 - ✓ in the amount of at least 5 000 000 KG som / 50 000 US Dollars / 50 000 Euros/5 000 000 Russian ruble;
 - ✓ replenishment of the deposit stops 60 days before the end of the Deposit Period.
- partial withdrawals are possible with restrictions:
 - ✓ not less than the minimum deposit amount;

- ✓ no more than once a month;
- ✓ no more than 50% of the actual balance of the deposit as of the date of withdrawal.
- automatic prolongation is provided for a similar period at the rate in effect at the time of prolongation;
- in case of early termination of the deposit, the remuneration is charged at the rate of the demand deposit/settlement account deposits.

Rate on demand deposits/settlement account deposits for individuals and legal entities is 0 (zero)% per annum.

Note for fixed-term deposits:

- 1) *The stated interest rates are per annum. The effective interest rate on KG Som deposits ranges from 3% to 16,69% per annum, for US Dollar deposits from 1% to 4,07% per annum, for Euro deposits from 1% per annum, for Russian ruble deposit from 3,04% to 5,64% per annum. depending on the terms of the deposit. The amount of the deposit and withdrawal of the deposit can change the effective interest rate.*
- 2) *The rate of remuneration remains fixed throughout the term of the contract.*
- 3) *When opening a deposit in KG soms for a period of 12 months or more, pensioners and veterans of the Second World War, upon presentation of the relevant document, are provided with an additional 0.5% per annum to the established rate.*

DEMAND DEPOSITS/SETTLEMENT ACCOUNT DEPOSITS FOR INDIVIDUALS AND LEGAL ENTITIES

(valid from 11.04.2024 until June 30, 2024 inclusive)

1. Rate on demand deposits/settlement account deposits for individuals and legal entities is 0 (zero)% per annum.
2. Rate on balances on settlement accounts of legal entities:

Name	Minimum balance amount	% rate in KGS *	% rate in RUB
Settlement Account	from 0 to 3 000 000	0%	
	from 3 000 001 to 10 000 000	3%	
	from 10 000 001 – and more	5%	
	from 5 000 000 – and more		9%

Mandatory condition:

- customer of the bank must be a resident of the Kyrgyz Republic;

*Type of activity of the customer should be focused on the production and processing of food products in rural areas.

Note for demand deposits/settlement account deposits:*Interest rates shown are per annum.**Effective interest rate ranges from 0% to 9,38 % per annum*