



**Interest rates on top up deposits for individuals approved by the ALCO Minutes  
# 134-22 of December 28, 2022,  
coming into effect on January 13, 2023.**

TOP UP DEPOSIT FOR CHILDREN							
INTEREST RATES (ANNUAL)							
Interest rate	Initial minimal/ maximal amount	Maximal amounts of replenishment per month	6 - 8 months	9 -11 months	12-17 months	18-23 months	24 -36 months
Kyrgyz soms	1, 000 - 700, 000	70, 000	8.00%	8.50%	11.50%	12.00%	12.50%
US dollars	20 -10, 000	1, 000	0.50%	0.50%	1.00%	1.00%	1.50%
Russian roubles	1, 000 - 700, 000	70, 000	4.50%	5.50%	6.50%	6.50%	-
<b>Additional conditions:</b>	The deposit can be open if the following documents have been provided: <b>The birth certificate of the child younger than 14 and the identity document of the parent.</b>						
	Early termination: the interest accrued for the period up to 3 months shall not be paid - 0%, if the period is more than 3 months – then 50% of the accrued interest shall be paid						
	Payment of interest: optional, at the choice of the client: monthly or upon completion of the deposit period						
	Day count basis for interest calculation: 365 days						
	Capitalization of interest: annual – at the end of the calendar year, on December 31 - for the deposits with the payment of interest upon completion of the deposit period						
	Automatic prolongation of the deposit upon the client's request (not more than twice)						
	If the deposit amount is more than or equal to 500, 000 soms/ 5, 000 US dollars – there is an opportunity to set individual interest rates						

Effective interest rate in soms – up to 13.24%

Effective interest rate in Russian roubles – up to 6.70%

Effective interest rate in US dollars – up to 1.51%

**Note:** In the event of early termination of a top up deposit to the amount more than or equal to 5, 000, 000 Kyrgyz soms / 100, 000 US dollars, the client is required to provide a written notification 2 business days before the date of the early termination of the deposit.