



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.

Currency	Amount	3 - 5 months	6 - 8 months	9 -11 months	12-17 months	18-23 months	24 -36 months
Kyrgyz soms	1, 000 - 1, 000, 000	4.00%	7.50%	8.50%	11.00%	11.50%	12.00%
US dollars	20 - 15, 000	0.00%	0.50%	0.50%	1.00%	1.00%	1.50%
Russian roubles	2, 000 - 1, 000, 000	3.00%	4.00%	5.00%	6.00%	6.00%	-
Early termination	Up to 3 months and including 3 months - 0% More than 3 months - 30% of the accrued interest shall be paid						
Additional conditions	Maximum amount of replenishment per month	500, 000 soms /7, 000 US dollars / 500, 000 Russian roubles					
	Capitalization of interest	Capitalization of interest: annual – at the end of the calendar year, on December 31 - for the deposits with interest payment upon completion of the deposit period					
	Partial withdrawal	Not allowed, upon completion of the deposit period only					
	Interest payment	Optional, at the choice of the client: monthly or upon completion of the deposit period					
	Day count basis for interest calculation	365 days					
	If the deposit amount is more than or equal to 500, 000 soms / 5, 000 US dollars	An opportunity to set individual interest rates					
	Automatic prolongation of the deposit	Automatic prolongation of the deposit upon the client’s request (not more than twice)					

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

Currency	Amount	3 - 5 months	6 - 8 months	9 -11 months	12-17 months	18-23 months	24 -36 months
Kyrgyz soms	5, 000 - 3, 500, 000	4.00%	7.50%	8.50%	11.00%	11.50%	12.00%
US dollars	50 - 50, 000	0.00%	0.50%	0.50%	1.00%	1.00%	1.50%
Russian roubles	5, 000 -3, 500, 000	3.00%	4.00%	5.00%	6.00%	6.00%	-
Early termination	Up to 3 months and including 3 months - 0% More than 3 months - 30% of the accrued interest shall be paid						
Additional conditions	Maximum amount of replenishment per month	500, 000 soms / 10, 000 US dollars / 500, 000 roubles					
	Capitalization of interest	Capitalization of interest: annual – at the end of the calendar year, on December 31 - for the deposits with interest payment upon completion of the deposit period					
	Partial withdrawal	Not allowed, upon completion of the deposit period only					
	Interest payment	Optional, at the choice of the client: monthly or upon completion of the deposit period					
	Day count basis for interest calculation	365 days					

	If the deposit amount is more than or equal to 500,000 soms / 5, 000 US dollars	An opportunity to set individual interest rates
	Automatic prolongation of the deposit	Automatic prolongation of the deposit upon the client's request (not more than twice)

*All taxes shall be charged additionally, in accordance with the applicable Tax Code of the Kyrgyz Republic.

Effective interest rate in soms – up to 12.68 %

Effective interest rate in Russian roubles – up to 6.17%

Effective interest rate in US dollars – up to 1.51%

Note: In the event of early termination of a fixed-term 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.