

**Interest rates on fixed-term deposits for individuals and legal entities, including sole proprietorships,
approved by the ALCO Minutes # 109-22 of October 18, 2022,
134-22 of December 28, 2022,
coming into effect on January 13, 2023.**

INTEREST RATES (ANNUAL)									Additional conditions:
Interest rate	Minimal/ Maximal amounts	Up to 3 months	3 - 5 months	6 - 8 months	9 -11 months	12-17 months	18-23 months	24 -36 months	Early termination: the interest accrued for the period shall not be paid - 0%.
Kyrgyz soms (KGS)	7,000	0%	5.00%	8.00%	8.50%	11.50%	12.00%	12.50%	Interest payment – monthly or upon completion of the deposit period.
US dollars	100	0%	0.50%	0.50%	0.50%	1.00%	1.00%	1.50%	Day count basis for interest calculation: 365 days.
Russian roubles	7,000	0%	3.00%	4.00%	5.00%	6.00%	6.00%	-	Capitalization of interest: annual for the deposits for the period more than 365 days and in the course of interest payment upon completion of the deposit period.
In the event if the amount of the deposit is more than or equal to	If the deposit amount is more than or equal to 500, 000 KGS /5,000 US dollars	An opportunity to set individual interest rates							
	5, 000, 000 soms/ roubles	Reconciliation with the ALCO is required							
	100, 000 US dollars								
									An opportunity of automatic prolongation of the deposit – upon the client’s request (not more than twice)

Effective interest rate in soms – up to 13.24%

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.

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

