ვადის		GEL		USD		EUR	
ბოლოს	ანაბრის ვადა	ნომინალური	ეფექტური	ნომინალუ	ეფექტური	ნომინალუ	ეფექტური
გატანით	0.5	, -		<i>бо</i>		რი	J8JJUJ(707
	3-5 თვე	8.95%	9.22%	1.20%	1.20%	0.400/	0.400/
	6-8 თვე	9.15%	9.32%	1.25%	1.25%	0.10%	0.10%
	9-11 თვე	9.60%	9.68%	1.40%	1.40%	0.15%	0.15%
	12 თვე	9.80%	9.80%	1.85%	1.85%	0.65%	0.65%
	13-14 თვე	9.80%	9.73%	1.85%	1.85%	0.65%	0.65%
	15-17 თვე	9.80%	9.65%	1.90%	1.89%	0.75%	0.75%
	18-20 თვე	10.15%	9.87%	1.95%	1.94%	0.85%	0.85%
	21-23 თვე	10.15%	9.76%	2.05%	2.03%	0.95%	0.95%
	24 თვე	10.55%	10.05%	2.15%	2.13%	1.05%	1.04%
ყოველთვი ური	ანაბრის ვადა	GEL		USD		EUR	
გატანით		ნომინალური	ეფექტური	ნომინალუ რი	ეფექტური	ნომინალუ რი	ეფექტური
	3-5 თვე	8.85%	9.22%	1.15%	1.16%		
	6-8 თვე	9.00%	9.38%	1.20%	1.21%	0.05%	0.05%
	9-11 თვე	9.35%	9.76%	1.35%	1.36%	0.05%	0.05%
	12 თვე	9.40%	9.81%	1.80%	1.82%	0.45%	0.45%
	13-14 თვე	9.40%	9.82%	1.80%	1.81%	0.45%	0.45%
	15-17 თვე	9.50%	9.99%	1.85%	1.87%	0.55%	0.55%
	18-20 თვე	9.55%	9.98%	1.90%	1.92%	0.65%	0.65%
	21-23 თვე	9.85%	10.31%	2.00%	2.02%	0.75%	0.75%
	24 თვე	9.65%	10.09%	2.10%	2.12%	0.85%	0.85%
Interest	TERM	GE			SD		JR
withdrowal	TERM	NOMINAL	EFFECTIVE	NOMINAL	EFFECTIVE	EU NOMINAL	JR EFFECTIVE
withdrowal at the end	3-5 months	NOMINAL 8.95%	EFFECTIVE 9.22%	1.20%	EFFECTIVE 1.20%	NOMINAL	EFFECTIVE
withdrowal	3-5 months 6-8 months	NOMINAL 8.95% 9.15%	9.22% 9.32%	NOMINAL 1.20% 1.25%	1.20% 1.25%	0.10%	0.10%
withdrowal at the end	3-5 months 6-8 months 9-11 months	NOMINAL 8.95% 9.15% 9.60%	9.22% 9.32% 9.68%	1.20% 1.25% 1.40%	1.20% 1.25% 1.40%	0.10% 0.15%	0.10% 0.15%
withdrowal at the end	3-5 months 6-8 months 9-11 months 12 months	NOMINAL 8.95% 9.15% 9.60% 9.80%	9.22% 9.32% 9.68% 9.80%	1.20% 1.25% 1.40% 1.85%	1.20% 1.25% 1.40% 1.85%	0.10% 0.15% 0.65%	0.10% 0.15% 0.65%
withdrowal at the end	3-5 months 6-8 months 9-11 months 12 months 13-14 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80%	9.22% 9.32% 9.68% 9.80% 9.73%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85%	1.20% 1.25% 1.40% 1.85% 1.85%	0.10% 0.15% 0.65% 0.65%	0.10% 0.15% 0.65%
withdrowal at the end	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65%	1.20% 1.25% 1.40% 1.85% 1.85%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89%	0.10% 0.15% 0.65% 0.65%	0.10% 0.15% 0.65% 0.65%
withdrowal at the end	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 9.80% 10.15%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 1.95%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85%
withdrowal at the end	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76%	1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 2.05%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85%
withdrowal at the end	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 9.80% 10.15% 10.15%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76% 10.05%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 1.95% 2.05% 2.15%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 0.95%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 0.95%
withdrowal at the end of Term	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GE	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76% 10.05%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 1.95% 2.05% 2.15%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.05%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 0.95% 1.04%
withdrowal at the end of Term Interest Withdrowaa	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GEI	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76% 10.05% L EFFECTIVE	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 2.05% 2.15% NOMINAL	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% EFFECTIVE	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 0.95%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 0.95%
Interest Withdrowaa at The End	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months TERM 3-5 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GE NOMINAL 8.85%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 10.05% EFFECTIVE 9.22%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 2.05% 2.15% NOMINAL 1.15%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% 5D EFFECTIVE 1.16%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.05% EU NOMINAL	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.04% JR EFFECTIVE
withdrowal at the end of Term Interest Withdrowaa	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months TERM 3-5 months 6-8 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GEI NOMINAL 8.85% 9.00%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76% 10.05% EFFECTIVE 9.22% 9.38%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 2.05% 2.15% NOMINAL 1.15% 1.20%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% EFFECTIVE 1.16% 1.21%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.05% EU NOMINAL 0.05%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.04% JR EFFECTIVE 0.05%
Interest Withdrowaa at The End of each	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months TERM 3-5 months 6-8 months 9-11 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GE NOMINAL 8.85% 9.00% 9.35%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 10.05% EFFECTIVE 9.22% 9.38% 9.76%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 1.95% 2.05% 2.15% VS NOMINAL 1.15% 1.20% 1.35%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% 5D EFFECTIVE 1.16% 1.21% 1.36%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.05% EU NOMINAL 0.05% 0.05%	0.10% 0.15% 0.65% 0.65% 0.85% 0.95% 1.04% JR EFFECTIVE 0.05% 0.05%
Interest Withdrowaa at The End of each	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months TERM 3-5 months 6-8 months 9-11 months 12 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GE NOMINAL 8.85% 9.00% 9.35% 9.40%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76% 10.05% EFFECTIVE 9.22% 9.38% 9.76% 9.81%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 2.05% 2.15% VS NOMINAL 1.15% 1.20% 1.35% 1.80%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% 5D EFFECTIVE 1.16% 1.21% 1.36% 1.82%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.05% EU NOMINAL 0.05% 0.45%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.04% JR EFFECTIVE 0.05% 0.05% 0.45%
Interest Withdrowaa at The End of each	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months TERM 3-5 months 6-8 months 9-11 months 12 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GE NOMINAL 8.85% 9.00% 9.35% 9.40% 9.40%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76% 10.05% EFFECTIVE 9.22% 9.38% 9.76% 9.38% 9.76% 9.81%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 1.95% 2.05% 2.15% NOMINAL 1.15% 1.20% 1.35% 1.80% 1.80%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% 5D EFFECTIVE 1.16% 1.21% 1.36% 1.82% 1.81%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.05% EU NOMINAL 0.05% 0.45% 0.45%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.04% JR EFFECTIVE 0.05% 0.05% 0.45%
Interest Withdrowaa at The End of each	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months TERM 3-5 months 6-8 months 9-11 months 12 months 13-14 months 13-14 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GE NOMINAL 8.85% 9.00% 9.35% 9.40% 9.40% 9.50%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76% 10.05% EFFECTIVE 9.22% 9.38% 9.76% 9.81% 9.82% 9.99%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 2.05% 2.15% VI NOMINAL 1.15% 1.20% 1.35% 1.80% 1.80% 1.85%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% 5D EFFECTIVE 1.16% 1.21% 1.36% 1.82% 1.81% 1.87%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.05% EU NOMINAL 0.05% 0.45% 0.45% 0.55%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.04% JR EFFECTIVE 0.05% 0.05% 0.45% 0.45% 0.55%
Interest Withdrowaa at The End of each	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months TERM 3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 15-17 months 18-20 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 9.80% 10.15% 10.15% 10.55% GEI NOMINAL 8.85% 9.00% 9.35% 9.40% 9.40% 9.50% 9.55%	9.22% 9.32% 9.68% 9.80% 9.65% 9.65% 9.87% 9.76% 10.05% L EFFECTIVE 9.22% 9.38% 9.76% 9.81% 9.82% 9.99% 9.99%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.90% 1.95% 2.05% 2.15% NOMINAL 1.15% 1.20% 1.35% 1.80% 1.80% 1.80% 1.90%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% 5D EFFECTIVE 1.16% 1.21% 1.36% 1.82% 1.82% 1.81% 1.87% 1.92%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 0.95% 1.05% EU NOMINAL 0.05% 0.45% 0.45% 0.55% 0.65%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.04% JR EFFECTIVE 0.05% 0.05% 0.45% 0.45% 0.55% 0.65%
Interest Withdrowaa at The End of each	3-5 months 6-8 months 9-11 months 12 months 13-14 months 15-17 months 18-20 months 21-23 months 24 months TERM 3-5 months 6-8 months 9-11 months 12 months 13-14 months 13-14 months	NOMINAL 8.95% 9.15% 9.60% 9.80% 9.80% 10.15% 10.15% 10.55% GE NOMINAL 8.85% 9.00% 9.35% 9.40% 9.40% 9.50%	9.22% 9.32% 9.68% 9.80% 9.73% 9.65% 9.87% 9.76% 10.05% EFFECTIVE 9.22% 9.38% 9.76% 9.81% 9.82% 9.99%	NOMINAL 1.20% 1.25% 1.40% 1.85% 1.85% 1.90% 2.05% 2.15% VI NOMINAL 1.15% 1.20% 1.35% 1.80% 1.80% 1.85%	1.20% 1.25% 1.40% 1.85% 1.85% 1.89% 1.94% 2.03% 2.13% 5D EFFECTIVE 1.16% 1.21% 1.36% 1.82% 1.81% 1.87%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.05% EU NOMINAL 0.05% 0.45% 0.45% 0.55%	0.10% 0.15% 0.65% 0.65% 0.75% 0.85% 1.04% JR EFFECTIVE 0.05% 0.05% 0.45% 0.45% 0.55%