## TERM DEPOSIT

Natural Person
INTEREST WITHDRAWAL AT THE END OF TERM

| TERM | GEL |  | USD |  | EUR |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |
| 3-5 months | 10.70\% | 11.14\% | 2.40\% | 2.42\% |  |  |
| 6-8 months | 10.85\% | 11.14\% | 2.85\% | 2.87\% | 2.10\% | 2.11\% |
| 9-11 months | 11.15\% | 11.30\% | 2.95\% | 2.96\% | 2.25\% | 2.26\% |
| 12 months | 11.30\% | 11.30\% | 3.10\% | 3.10\% | 3.00\% | 3.00\% |
| 13-14 months | 11.30\% | 11.25\% | 3.20\% | 3.20\% | 3.00\% | 3.00\% |
| 15-17 months | 11.30\% | 11.15\% | 3.30\% | 3.29\% | 3.15\% | 3.14\% |
| 18-20 months | 11.30\% | 11.00\% | 3.40\% | 3.37\% | 3.30\% | 3.27\% |
| 21-23 months | 11.50\% | 11.04\% | 3.50\% | 3.46\% | 3.30\% | 3.26\% |
| 24 months | 11.70\% | 11.09\% | 3.60\% | 3.54\% | 3.30\% | 3.25\% |
| INTEREST WITHDRAWAL AT THE END OF EACH MONTH |  |  |  |  |  |  |
| TERM | GEL |  | USD |  | EUR |  |
|  | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |
| 3-5 months | 10.15\% | 10.76\% | 2.35\% | 2.40\% |  |  |
| 6-8 months | 10.20\% | 10.75\% | 2.80\% | 2.85\% | 2.05\% | 2.08\% |
| 9-11 months | 10.25\% | 10.75\% | 2.90\% | 2.94\% | 2.20\% | 2.22\% |
| 12 months | 10.35\% | 10.86\% | 3.05\% | 3.09\% | 2.95\% | 2.99\% |
| 13-14 months | 10.35\% | 10.88\% | 3.15\% | 3.20\% | 2.95\% | 3.00\% |
| 15-17 months | 10.35\% | 10.88\% | 3.25\% | 3.31\% | 3.10\% | 3.15\% |
| 18-20 months | 10.35\% | 10.87\% | 3.35\% | 3.41\% | 3.25\% | 3.30\% |
| 21-23 months | 10.35\% | 10.86\% | 3.45\% | 3.51\% | 3.25\% | 3.30\% |
| 24 months | 10.60\% | 11.13\% | 3.55\% | 3.61\% | 3.25\% | 3.30\% |

Legal Entity
INTEREST WITHDRAWAL AT THE END OF TERM

| TERM | GEL |  | USD |  | EUR |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |
| 3-5 months | 10.60\% | 11.03\% | 2.40\% | 2.42\% |  |  |
| 6-8 months | 10.65\% | 10.93\% | 2.85\% | 2.87\% | 2.10\% | 2.11\% |
| 9-11 months | 10.90\% | 11.04\% | 2.95\% | 2.96\% | 2.25\% | 2.26\% |
| 12 months | 11.05\% | 11.05\% | 3.10\% | 3.10\% | 3.00\% | 3.00\% |
| 13-14 months | 11.05\% | 11.00\% | 3.20\% | 3.20\% | 3.00\% | 3.00\% |
| 15-17 months | 11.05\% | 10.91\% | 3.30\% | 3.29\% | 3.15\% | 3.14\% |
| 18-20 months | 11.05\% | 10.76\% | 3.40\% | 3.37\% | 3.30\% | 3.27\% |
| 21-23 months | 11.15\% | 10.72\% | 3.50\% | 3.46\% | 3.30\% | 3.26\% |
| 24 months | 11.15\% | 10.59\% | 3.60\% | 3.54\% | 3.30\% | 3.25\% |
| INTEREST <br> WITHDRAWAL AT <br> THE END OF EACH MONTH |  |  |  |  |  |  |
| TERM | GEL |  | USD |  | EUR |  |
|  | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |
| 3-5 months | 9.80\% | 10.37\% | 2.35\% | 2.40\% |  |  |


| $6-8$ months | $9.85 \%$ | $10.36 \%$ | $2.80 \%$ | $2.85 \%$ | $2.05 \%$ | $2.08 \%$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
| $9-11$ months | $9.90 \%$ | $10.36 \%$ | $2.90 \%$ | $2.94 \%$ | $2.20 \%$ | $2.22 \%$ |
| 12 months | $10.00 \%$ | $10.47 \%$ | $3.05 \%$ | $3.09 \%$ | $2.95 \%$ | $2.99 \%$ |
| $13-14$ months | $10.00 \%$ | $10.50 \%$ | $3.15 \%$ | $3.20 \%$ | $2.95 \%$ | $3.00 \%$ |
| $15-17$ months | $10.00 \%$ | $10.49 \%$ | $3.25 \%$ | $3.31 \%$ | $3.10 \%$ | $3.15 \%$ |
| $18-20$ months | $10.00 \%$ | $10.49 \%$ | $3.35 \%$ | $3.41 \%$ | $3.25 \%$ | $3.30 \%$ |
| $21-23$ months | $10.00 \%$ | $10.47 \%$ | $3.45 \%$ | $3.51 \%$ | $3.25 \%$ | $3.30 \%$ |
| 24 months | $10.05 \%$ | $10.53 \%$ | $3.55 \%$ | $3.61 \%$ | $3.25 \%$ | $3.30 \%$ |

GROWING DEPOSIT
Natural Person (INTEREST WITHDRAWAL AT THE END OF TERM)

| TERM |  | GEL |  | USD |  | EUR |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |  |
| 6-8 months | $10.70 \%$ | $11.20 \%$ | $2.40 \%$ |  |  |  |  |
| $6-8$ months | $10.85 \%$ | $11.10 \%$ | $2.85 \%$ | $2.87 \%$ | $2.10 \%$ | $2.11 \%$ |  |
| $9-11$ months | $11.15 \%$ | $11.27 \%$ | $2.95 \%$ | $2.96 \%$ | $2.25 \%$ | $2.26 \%$ |  |
| 12 months | $11.30 \%$ | $11.32 \%$ | $3.10 \%$ | $3.10 \%$ | $3.00 \%$ | $3.00 \%$ |  |
| $13-14$ months | $11.30 \%$ | $11.23 \%$ | $3.20 \%$ | $3.19 \%$ | $3.00 \%$ | $2.99 \%$ |  |
| $15-17$ months | $11.30 \%$ | $11.14 \%$ | $3.30 \%$ | $3.29 \%$ | $3.15 \%$ | $3.14 \%$ |  |
| $18-20$ months | $11.30 \%$ | $11.00 \%$ | $3.40 \%$ | $3.37 \%$ | $3.30 \%$ | $3.27 \%$ |  |
| $21-23$ months | $11.50 \%$ | $11.06 \%$ | $3.50 \%$ | $3.46 \%$ | $3.30 \%$ | $3.26 \%$ |  |
| 24 months | $11.70 \%$ | $11.16 \%$ | $3.60 \%$ | $3.55 \%$ | $3.30 \%$ | $3.25 \%$ |  |

Legal Entity (INTEREST WITHDRAWAL AT THE END OF TERM)

| TERM |  | GEL |  | USD |  | EUR |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |  |
| 6-8 months | $10.60 \%$ | $11.09 \%$ | $2.40 \%$ | $2.44 \%$ |  |  |  |
| $6-8$ months | $10.65 \%$ | $10.89 \%$ | $2.85 \%$ | $2.87 \%$ | $2.10 \%$ | $2.11 \%$ |  |
| $9-11$ months | $10.90 \%$ | $11.01 \%$ | $2.95 \%$ | $2.96 \%$ | $2.25 \%$ | $2.26 \%$ |  |
| 12 months | $11.05 \%$ | $11.07 \%$ | $3.10 \%$ | $3.10 \%$ | $3.00 \%$ | $3.00 \%$ |  |
| $13-14$ months | $11.05 \%$ | $10.98 \%$ | $3.20 \%$ | $3.19 \%$ | $3.00 \%$ | $2.99 \%$ |  |
| $15-17$ months | $11.05 \%$ | $10.89 \%$ | $3.30 \%$ | $3.29 \%$ | $3.15 \%$ | $3.14 \%$ |  |
| $18-20$ months | $11.05 \%$ | $10.77 \%$ | $3.40 \%$ | $3.37 \%$ | $3.30 \%$ | $3.27 \%$ |  |
| $21-23$ months | $11.15 \%$ | $10.74 \%$ | $3.50 \%$ | $3.46 \%$ | $3.30 \%$ | $3.26 \%$ |  |
| 24 months | $11.15 \%$ | $10.66 \%$ | $3.60 \%$ | $3.55 \%$ | $3.30 \%$ | $3.25 \%$ |  |

## TARGET DEPOSIT

Natural Person (INTEREST WITHDRAWAL AT THE END OF TERM)

| TERM |  | GEL |  | USD |  | EUR |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |  |
| 6-8 months | $10.70 \%$ | $11.20 \%$ | $2.40 \%$ | $2.44 \%$ |  |  |  |
| $6-8$ months | $10.85 \%$ | $11.10 \%$ | $2.85 \%$ | $2.87 \%$ | $2.10 \%$ | $2.11 \%$ |  |
| $9-11$ months | $11.15 \%$ | $11.27 \%$ | $2.95 \%$ | $2.96 \%$ | $2.25 \%$ | $2.26 \%$ |  |
| 12 months | $11.30 \%$ | $11.32 \%$ | $3.10 \%$ | $3.10 \%$ | $3.00 \%$ | $3.00 \%$ |  |
| $13-14$ months | $11.30 \%$ | $11.23 \%$ | $3.20 \%$ | $3.19 \%$ | $3.00 \%$ | $2.99 \%$ |  |
| $15-17$ months | $11.30 \%$ | $11.14 \%$ | $3.30 \%$ | $3.29 \%$ | $3.15 \%$ | $3.14 \%$ |  |
| $18-20$ months | $11.30 \%$ | $11.00 \%$ | $3.40 \%$ | $3.37 \%$ | $3.30 \%$ | $3.27 \%$ |  |
| $21-23$ months | $11.50 \%$ | $11.06 \%$ | $3.50 \%$ | $3.46 \%$ | $3.30 \%$ | $3.26 \%$ |  |
| 24 months | $11.70 \%$ | $11.16 \%$ | $3.60 \%$ | $3.55 \%$ | $3.30 \%$ | $3.25 \%$ |  |

## CERTIFICATE OF DEPOSIT

## Natural Person

INTEREST WITHDRAWAL AT THE END OF TERM CSS

| TERM | GEL |  | USD |  | EUR |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |
| 12 months | $11.40 \%$ | $11.40 \%$ | $3.10 \%$ | $3.10 \%$ | $3.00 \%$ | $3.00 \%$ |
| 24 months | $11.80 \%$ | $11.18 \%$ | $3.60 \%$ | $3.54 \%$ | $3.30 \%$ | $3.25 \%$ |
| $36,48,60$ months | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated |

INTEREST WITHDRAWAL AT THE END OF EACH
MONTH

| TERM | GEL |  | USD |  | EUR |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |
| 12 months | $10.45 \%$ | $10.97 \%$ | $3.05 \%$ | $3.09 \%$ | $2.95 \%$ | $2.99 \%$ |
| 24 months | $10.70 \%$ | $11.24 \%$ | $3.55 \%$ | $3.61 \%$ | $3.25 \%$ | $3.30 \%$ |
| $36,48,60$ months | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated |

## Legal Entity

INTEREST WITHDRAWAL AT THE END OF TERM

| TERM | GEL |  | USD |  | EUR |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |
| 12 months | $11.15 \%$ | $11.15 \%$ | $3.10 \%$ | $3.10 \%$ | $3.00 \%$ | $3.00 \%$ |
| 24 months | $11.25 \%$ | $10.68 \%$ | $3.60 \%$ | $3.54 \%$ | $3.30 \%$ | $3.25 \%$ |
| $36,48,60$ months | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated |

INTEREST WITHDRAWAL AT THE END OF EACH
MONTH

| TERM | GEL |  | USD |  | EUR |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE | NOMINAL | EFFECTIVE |
| 12 months | $10.10 \%$ | $10.58 \%$ | $3.05 \%$ | $3.09 \%$ | $2.95 \%$ | $2.99 \%$ |
| 24 months | $10.15 \%$ | $10.64 \%$ | $3.55 \%$ | $3.61 \%$ | $3.25 \%$ | $3.30 \%$ |
| $36,48,60$ months | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated | Individually <br> negotiated |

