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		EUI	र	
	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

TEDM	GEL		USD		EUR	
TERM	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						
WITHDRAWAL AT						
THE END OF EACH						
MONTH						
TERM	GEL		USD		EUI	2
	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)

	GE	L	USD		EUR	
TERM	NOMINAL	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%

Legal Entity (INTEREST WITHDRAWAL AT THE END OF TERM)

	GEL		US	D	EUR	
TERM	NOMINAL	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

	GEL		USD		EUR	
TERM	NOMINAL	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%

Natural Person (INTEREST WITHDRAWAL AT THE END OF TERM)

CERTIFICATE OF DEPOSIT

Natural Person

INTEREST WITHDR	CSS					
TEDNA	GEL		USD		EUR	
TERM	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 negotiated	Individually negotiated	Individually negotiated	Individually negotiated	Individually negotiated	Individually negotiated

INTEREST WITHDRAWAL AT THE END OF EACH

MONTH

GE			USD		EUR	
TERM 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 negotiated	Individually negotiated	Individually negotiated	Individually negotiated	Individually negotiated	Individually negotiated

Legal Entity

INTEREST WITHDRAWAL AT THE END OF TERM

GEL		USD			EUR	
TERM 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 negotiated	Individually negotiated	Individually negotiated	Individually negotiated	Individually negotiated	Individually negotiated

INTEREST WITHDRAWAL AT THE END OF EACH MONTH

GEL		USD			EUR	
TERM 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 negotiated	Individually negotiated	Individually negotiated	Individually negotiated	Individually negotiated	Individually negotiated