

## 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 WITHDRAWAL AT 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	
	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)

TERM	GEL		USD		EUR	
	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%



