



BULETINI I NORMAVE TE INTERESIT TE LLOGARIVE PA AFAT
BULLETIN FOR SIGHT ACCOUNTS

E vlefshme nga/ Valid from : 30 June 2010

PERSONAL ACCOUNTS (Interest applied on scale)

	DEPOSIT RATES FOR SAVING ACCOUNTS/ NORMAT E INTERESIT PER LLOGARITE E KURSIMIT			CURRENT ACCOUNTS INDIVIDUALS NORMAT E INTERESIT PER LLOGARITE RRJEDHESE INDIVIDE		
LEK	0-150,000	150,000 - 1,500,000	1,500,000 and above	0-300,000	300,000 - 1,500,000	1,500,000 and above
	0.5000	0.7500	1.0000	0.0000	0.0000	0.0000
USD	0 - 1,000	1,000 - 10,000	10,000 and above	0 - 2,000	2,000 - 10,000	10,000 and above
	0.5000	0.5000	0.5000	0.0000	0.0000	0.0000
EUR	0 - 1,000	1,000 - 10,000	10,000 and above	0 - 2,000	2,000 - 10,000	10,000 and above
	0.5000	0.7500	1.0000	0.0000	0.0000	0.0000

CORPORATE ACCOUNTS (Interest applied on scale)

	CURRENT ACCOUNTS LEG. ENTITIES NORMAT E INTERESIT PER LLOGARITE RRJEDHESE SUB. JURIDIKE		
LEK	Up to 1,500,000	1,500,000 - 7,500,000	7,500,000 and above
	0.0000	0.0000	0.0000
USD	Up to 10,000	10,000 - 50,000	50,000 and above
	0.0000	0.0000	0.0000
EUR	Up to 10,000	10,000 - 50,000	50,000 and above
	0.0000	0.0000	0.0000

DEBIT RATES

DEBIT RATES	
LEK	11.0000%
USD	5.6500%
EUR	5.8000%

GUARANTEE ACCOUNTS (Interest applied on scale)

LEK	Up to 3,000,000	Above 3,000,000
	1.0000	2.0000
USD	Up to 20,000	Above 20,000
	0.5000	0.7500
EUR	Up to 20,000	Above 20,000
	1.0000	1.7500

ESCROW ACCOUNTS (Interest applied on scale)

LEK	Up to 1,500,000	1,500,000 - 7,500,000	Above 7,500,000
	0.0000	1.7500	2.0000
USD	Up to 10,000	10,000 - 50,000	Above 50,000
	0.0000	0.5000	0.7500
EUR	Up to 10,000	10,000 - 50,000	Above 50,000
	0.0000	1.5000	1.7500

COLLECTION CURRENT ACC. IN LEK

LEK	Rate
	0.0000

SHENIM	1. Per llogarite e kursimit dhe llogarite rrjedhese per individe, interesi llogaritet ne ne menyre te shkallezuar 2. Per llogarite e kompanive dhe llogarite e garancise, interesi llogaritet ne menyre te shkallezuar 3. Te gjitha normat e interesit jane me baze vjetore (1 Vit=365 dite) 4. Maturimi i interesave behet ne fund te Qershorit dhe Dhjetorit
NOTES	1. For saving accounts and individual current accounts, interest is calculated on scale 2. For corporate accounts and guarantee accounts, interest is calculated on scale 3. All interest rates are on per annum basis of 365 days 4. Biannual interest compounding on June 30 and December 31