

BULLETIN OF PROFIT RATES FOR DEPOSITS

To all our customers:

UNITED BANK OF ALBANIA informs you that, **starting from October 15, 2020**, the planned profit rate of the deposits will be calculated according to the following conditions:

Standard Deposit

Period/Currency	%	Period/Currency	%	Period/Currency	%
ALL		EUR		USD	
1 month	0.25	1 month	0.08	1 month	0.28
3 months	0.4	3 months	0.18	3 months	0.38
6 months	0.6	6 months	0.19	6 months	0.5
9 months	0.8	9 months	0.30	9 months	-
12 months	1.15	12 months	0.48	12 months	0.8
15 months	1.3	15 months	0.55	15 months	-
18 months	1.35	18 months	0.58	18 months	1
24 months	1.6	24 months	0.60	24 months	1.1
36 months	2.3	36 months	0.9	36 months	-
48 months	2.8	48 months	-	48 months	-
60 months	3.2	60 months	1	60 months	-

A deposit product with 3, 4 and 5 years term will receive profit every year (only in ALL). In case of premature closure, please see the conditions on the second page

Note: The above profit rates may vary depending on the investment.

United Bank of Albania is a Member of the Deposit Insurance Scheme at the Deposit Insurance Agency. Based on the Law No. 53/2014, dated 22.05.2014 as amended "On Deposit Insurance", all deposits are insured to the extent 100% and in any case not more than 2,500,000 Lekë (<https://asd.gov.al/en/home/>)

Profit is calculated on an annual basis:

(amount deposited x number of days x percentage: 365 days)

United Bank Of Albania wishes you success in your investment !

3, 4, 5 years deposit with profit every year

5 years - profit rate 3.2%		
Period	Profit rate up to maturity	Break down before maturity (% of profit rate the client will benefit)
year 0-1	3.20%	0%
year 1-2	3.20%	35%
year 2-3	3.20%	40%
year 3-4	3.20%	50%
year 4-5	3.20%	60%

4 years – profit rate 2.8%		
Period	Profit rate up to maturity	Break down before maturity (% of profit rate the client will benefit)
year 0-1	2.80%	0%
year 1-2	2.80%	40%
year 2-3	2.80%	50%
year 3-4	2.80%	60%

3 years – profit rate 2.3%		
Period	Profit rate up to maturity	Break down before maturity (% of profit rate the client will benefit)
year 0-1	2.30%	0%
year 1-2	2.30%	50%
year 2-3	2.30%	60%