

Terms

- The Bank offers legal entities flexible terms of deposits. Clients have the opportunity to place free funds on term deposit both in KGS and USD for maturities from 6 months to 2 years.

Interest rates and conditions are effective from January 08, 2025, in accordance with the Board Decision No. 76-29 dated December 19, 2024..

Term deposit:					
Maturity months	Interest rates.	Effective interest rate (%) KGS	Interest rate (%) in USD	Effective interest rate (%)USD	Interest rate
3	5%	5,19%	-	-	These interest rates are set subject to a minimum deposit of 100,000 KGS in national currency and 2,500 USD in foreign currency.
6	7%	7,33%			
9	9%	9,52%	-	-	
12	12%	12,87%	1,0%	1,0%	
18	12,5%	13,44%	1,25%	1,25%	In case of premature withdrawal of the deposit by a legal entity, interest is charged at the deposit on demand rate, i.e. 0%.
24	13%	14,01%	1,25%	1,25%	
					Interest payment is on a monthly basis.
					Replenishment - NO.
					Partial withdrawal - NO.

Term deposits in EUR, RUB and KZT:

Interest rates and terms for deposits in EUR, RUB and KZT are effective from March 1, 2020 according to the Management Board Decision No. 12-7 dated February 06, 2020

Maturity (months)	Interest rate (%) EUR	Effective interest rate (%)	Interest rate (%) RUB	Effective interest rate (%)	Interest rate (%) KZT	Effective interest rate (%)
3			1%	0,9%	2%	1,9%
6			2%	2,0%	3%	3,0%
9			2,5%	2,5%	3,5%	3,5%
12	1%	1,0%	3%	3,0%	4%	4,0%
18	-	-	-	-	-	-
24	1,5%	1,5%	4%	4,0%	5%	4,9%

These interest rates on term deposits of legal entities are set subject to the minimum deposit amount:
in Russian roubles - 100,000 RUB,
in Kazakh tenge - 500,000 KZT,
in Euro - 1,500.00 EUR.
Interest payment - at the end of the maturity period.
Replenishment - available, unlimited amount.
Partial withdrawal - not available.

In case of premature withdrawal of the deposit by a legal entity, interest is accrued at the rate of deposit on demand, i.e. 0 %.

<i>On demand:</i>			
			Interest rate (%) in foreign currency,
Name	Interest rate (%), KGS	Interest rate (%), USD	except USD
On demand	0%	0%	0%

Note: The Bank reserves the right to change the established tariffs on cash and settlement services and interest rates on credits and deposits, as well as to set individual tariffs/interest rates upon agreement with the customer, depending on market conditions, according to the decision of the authorized body, in accordance with the legislation of the Kyrgyz Republic.