

Interest withdrawal at the end of term

Term deposit for natural persons		
GEL		
Deposit Term	Nominal	Effective
3-5 months	9.85%	10.13%
6-8 months	10.20%	10.37%
9-11 months	10.25%	10.29%
12 months	10.55%	10.55%
13-14 months	10.55%	10.46%
15-17 months	10.75%	10.52%
18-20 months	10.85%	10.49%
21-23 months	11.00%	10.50%
24 months	11.10%	10.54%

Certificate of Deposit for natural persons		
GEL		
Deposit Term	Nominal	Effective
12 months	10.75%	10.75%
24 months	11.55%	11.44%

Target Deposit for natural persons		
GEL		
Deposit Term	Nominal	Effective
3-5 months	10.30%	10.61%
6-8 months	10.65%	10.84%
9-11 months	10.70%	10.75%
12 months	11.00%	11.00%
13-14 months	11.00%	10.90%
15-17 months	10.65%	10.43%
18-20 months	11.30%	10.91%
21-23 months	11.45%	10.91%
24 months	11.55%	10.95%

Interest withdrawal at the end of each month

Term deposit for natural persons		
GEL		
Deposit Term	Nominal	Effective
3-5 months	9.70%	10.14%
6-8 months	9.90%	10.36%
9-11 months	9.90%	10.39%
12 months	10.10%	10.58%
13-14 months	10.10%	10.61%
15-17 months	10.10%	10.58%
18-20 months	10.10%	10.58%
21-23 months	10.10%	10.60%
24 months	10.15%	10.64%

Certificate of Deposit for natural persons		
GEL		
Deposit Term	Nominal	Effective
12 months	10.30%	10.80%
24 months	10.50%	11.05%