



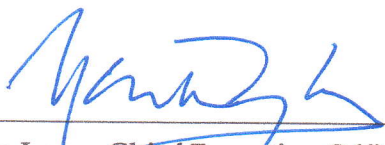
The First MicroFinanceBank

Interest rates for deposit bearing products

(Effective from 08 April 2019)

	Deposit Product		Annual Interest Rates							
		Term	TJS Indiv.	TJS Corp.	USD Indiv.	USD Corp.	EUR Indiv.	EUR Corp.	RUR Indiv.	RUR Corp.
Fixed deposits	Term Deposit ¹	91- 180 days	2.0%	2.0%	-	-	-		-	-
		181 - 270 days	3.0%	3.0%	-	-	-		-	-
		271 - 365 days	4.0%	4.0%	-	-	-		-	-
		1 year < 1.5 years	8.0%	6.0%	0.2%	0.1%	0.1%		-	-
		1.5 year < 2 years	9.0%	8.0%	0.3%	0.2%	-		-	-
		2 year < 3 years	10.0%	9.0%	0.4%	0.3%	-		-	-
		3 year < 5 years	11.0%	10.0%	0.5%	0.3%	-	-	-	-
	Housing Deposit	Up to 1,5 years	7.0%	-	0.2%	-	-	-	-	-
		Above 1,5 years	10.0%	-	0.5%	-	-	-	-	-
	Child Deposit ²	Up to 1,5 years	7.0%	-	0.2%	-	-	-	-	-
		Above 1,5 years	10.0%	-	0.5%	-	-	-	-	-
Unfixed deposits	Saving Deposits	No term	-	-	-	-	-	-	-	-
	Cards	No term	-	-	-	-	-	-	-	-
	Demand Deposits	No term	-	-	-	-	-	-	-	-
	Easy Deposits	No term	1%	-	-	-	-	-	-	-
	Diyor Deposits	No term	1%	-	-	-	-	-	-	-

Approved as per the ALCO dated 29 March 2019


Yenten Lama, Chief Executive Officer



¹ The interest rate on the Term Deposits equivalent of TJS 1,000,000 or above will be determined individually and approved by the Bank's ALCO.

² Maximum outstanding amount for Child Deposit is TJS 500k per account

