



The First MicroFinanceBank

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Interest rates for deposit bearing products

(Effective from 01 March 2022)

| | Deposit Products | Term | Annual Interest Rates | | | | | |
|------------------|----------------------------|--------------------|-----------------------|---------------|----------------|---------------|----------------|---------------|
| | | | TJS Individual | TJS Corporate | USD Individual | USD Corporate | EUR Individual | EUR Corporate |
| Fixed deposits | Term Deposit ¹ | 91- 180 days | 2% | 2% | - | - | - | - |
| | | 181 - 270 days | 3% | 3% | - | - | - | - |
| | | 271 - 365 days | 4% | 4% | - | - | - | - |
| | | 1 year < 1.5 years | 6% | 5% | 0.2% | 0.4% | 0.1% | - |
| | | 1.5 year < 2 years | 7% | 6% | 0.3% | 0.5% | - | - |
| | | 2 year < 3 years | 8% | 7% | 0.4% | 1.2% | - | - |
| | | 3 year < 5 years | 9% | 8% | 0.5% | 1.7% | - | - |
| | Housing Deposit | Up to 1,5 years | 7% | - | 0.2% | - | - | - |
| | | Above 1,5 years | 8% | - | 0.5% | - | - | - |
| | Child Deposit ² | Up to 1,5 years | 7% | - | 0.2% | - | - | - |
| | | Above 1,5 years | 8% | - | 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 01 March 2022

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 and Housing deposits is TJS 500K per account