



DEPOSITS

Standard Deposit

	3 months	6 months	9 months	12 months	24 months	36 months
Interest rate per year in EUR						
EUR 10 000.00 - 49 999.00	0,00%	0,10%	0,20%	1,00%	1,25%	1,50%
EUR 50 000.00 - 500 000.00	0,00%	0,15%	0,30%	1,00%	1,25%	1,50%
Interest rate per year in USD						
USD 10 000.00 - 49 999.00	0,50%	0,80%	0,80%	0,90%	1,10%	1,20%
USD 50 000.00 - 500 000.00	0,60%	0,90%	0,90%	1,00%	1,20%	1,30%
Interest rate per year in GBP						
GBP 5 000.00 - 49 999.00	0,00%	0,20%	0,40%	0,60%	0,90%	1,30%
GBP 50 000.00 - 500 000.00	0,00%	0,30 %	0,50%	0,70%	1,00%	1,40%

Notes:

- Individual deposit terms and conditions for the amount exceeding EUR, USD or GBP 500 000.00.
- Interest is paid out on a monthly basis, on a quarterly basis, or at maturity.
- No interest capitalisation.
- No option to add / replenish funds to the account.
- Safekeeping fee (charged for safekeeping of your funds after the expiration date of the deposit) - EUR 1.42 per month, provided that the amount of the deposit has not been involved in any banking transactions within 6 months after the expiration date of the deposit. The fee is not applicable if you hold a current account with the Bank.

Multicurrency Deposit

	6 months	9 months	12 months	24 months	36 months
Interest rate per year in EUR					
EUR 10 000.00 - 49 999.00	0,00%	0,00%	0,60%	0,80%	1,00%
EUR 50 000.00 - 500 000.00	0,00%	0,00%	0,70%	0,90%	1,10%
Interest rate per year in USD					
USD 10 000.00 - 49 999.00	0,70%	0,70%	0,80%	1,00%	1,10%
USD 50 000.00 - 500 000.00	0,80%	0,80%	0,90%	1,10%	1,20%
Interest rate per year in GBP					
GBP 5 000.00 - 49 999.00	0,10%	0,30%	0,50%	0,80%	1,20%
GBP 50 000.00 - 500 000.00	0,20%	0,40%	0,60%	0,90%	1,30%

Terms and Conditions:

- Minimum Amount: GBP 50 000.00; USD 100 000.00; EUR 70 000.00;
- Minimum Conversion Amount: GBP 10 000.00; USD 20 000.00; EUR 15 000.00.

Notes:

- Individual deposit terms and conditions for the amount exceeding EUR, USD or GBP 500 000.00.
- Interest rates are established simultaneously for all the currencies and remain unchanged over the life of the deposit.
- Interest is paid out at maturity.
- No option to add / replenish additional funds to the account.
- Safekeeping fee (charged for safekeeping of your funds after the expiration date of the deposit) - EUR 1.42 per month, provided that the amount of the deposit has not been involved in any banking transactions within 6 months after the expiration date of the deposit. The fee is not applicable if you hold a current account with the Bank.



Baltic International Bank

33 Day Notice Deposit

Interest rate per year in EUR	
EUR 10 000.00 - 49 000.00	0,00%
EUR 50 000 - 500 000	0,00%
Interest rate per year in USD	
USD 10 000.00 - 49 000.00	0,50%
USD 50 000.00 - 500 000.00	0,60%
Interest rate per year in GBP	
GBP 10 000.00 - 49 000.00	0,40%
GBP 50 000.00 - 500 000.00	0,50%

Notes:

- Individual deposit terms and conditions for the amount exceeding 500 000.00 EUR, USD or GBP.
- Interest is capitalized once a quarter (Interest paid out at maturity).
- An option to add / replenish funds to the accounts.

Junior Deposit "Start-up"

Child's age	Interest rate per year		
	EUR	USD	GBP
up to 5 years	2,00%	2,60%	1,90%
6-11 years	1,60%	2,20%	1,50%
12-17 years	1,20%	1,80%	1,10%
Minimum amount of deposit:	10 000.00	10 000.00	5 000.00

Notes:

- Tenor - 1 year to the date on which the minor/juvenile reaches the majority age (18 years).
- The rate is originally set for 1 year; thereafter, the rate will be reset on a certain date (01 June).
- Interest capitalization - on the yearly basis (Interest paid out at maturity).
- An option to add / replenish funds to the accounts.
- Safekeeping fee (charged for safekeeping of your funds after the expiration date of the deposit) - EUR 1.42 per month, provided that the amount of the deposit has not been involved in any banking transactions within 6 months after the expiration date of the deposit. The fee is not applicable if you hold a current account with the Bank.

BALTIC INTERNATIONAL BANK SUBORDINATED DEPOSIT

Currency	Minimum Deposit Amount	Tenors / Interest rate per year		
		5 years	6 years	7 years
USD	150 000.00	3,75%	4,00%	4,25%
EUR	100 000.00	3,75%	4,00%	4,25%
GBP	100 000.00	3,75%	4,00%	4,25%

Notes:

- Subordinated deposit may be held in multiple currencies if such a multicurrency deposit satisfies Bank-specified minimum sum requirement.
- Interest is paid out every 6 months or at maturity.