

Below is an example of annual interest rates calculated based on the nominal interest rates as of the last day of the given period.

TIME DEPOSIT ANNUAL INTEREST RATES OF RETURN FOR CORPORATE CLIENTS

Currency	Entry Amount	Interest Payment	Term							
			7, 14, 21 days		30-89 days		90-179 days		180-365 days	
			nominal interest rate	effective interest rate	nominal interest rate	effective interest rate	nominal interest rate	effective interest rate	nominal interest rate	effective interest rate
AMD	5,000,000	At maturity	7.00%	7.00%	8.00%	8.00%	9.00%	9.00%	9.50%	9.50%
		Monthly	7.00%	7.24%	8.00%	8.24%	8.50%	8.68%	9.00%	9.00%
USD	10,000	At maturity	0.10%	0.10%	3.00%	3.00%	4.00%	4.00%	6.00%	6.00%
		Monthly	0.10%	0.10%	3.00%	3.03%	4.00%	4.04%	5.50%	5.50%
EUR	50,000	At maturity	0.10%	0.10%	3.00%	3.00%	4.00%	4.00%	6.00%	6.00%
		Monthly	0.10%	0.10%	3.00%	3.03%	4.00%	4.04%	5.50%	5.50%
CHF	50,000	At maturity	0.00%	0.00%	0.50%	0.50%	1.00%	1.00%	1.50%	1.50%
		Monthly	0.00%	0.00%	0.50%	0.50%	1.00%	1.00%	1.25%	1.25%
GBP	100,000	At maturity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.10%
		Monthly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.10%

Annual effective interest rate calculation formula:

$$r = [(1+i/n)^n] - 1,$$

where, **r** is the effective interest rate, **i** is the nominal interest rate, and **n** is the calculation period.