



ANNUAL INTEREST RATES FOR INDIVIDUALS DEMAND DEPOSITS

Effective since 01.01.2026

CURRENCY				
AMD	USD	EUR	RUB	CHF
4.00%	0.70%	0.45%	2.50%	-2.00%

Interest is calculated on the amount if the average daily balance per month of the applicable currency exceeds AMD 500,000, USD 2,000, EUR 2,000 and RUB 150,000. Interest is paid on the first banking day of the month following the calculation. In accordance with the Tax legislation of the Republic of Armenia 10.00% income tax is deducted from the calculated interest amount for individuals.

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