



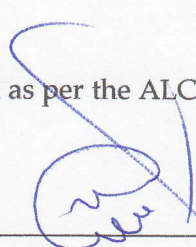
The First MicroFinanceBank

Interest rates for deposit bearing products

(Effective from 03 November 2016)

Deposit Product	Term	Annual interest Rates							
		TJS Indiv	TJS Corp	USD Indiv	USD Corp	EUR Indiv	EUR Corp	RUR Indiv	RUR Corp
Fixed deposits	Term deposit	91-180 days	9.0%	9.0%	0.0%	0.0%	0.0%	-	-
		181 - 270 days	10.0%	10%	1.0%	1.0%	0.0%	-	-
		271 -365 days	12.0%	12.0%	2.0%	1.5%	1.0%	-	-
		1 year < 1.5 cor	17.0%	17.0%	2.5%	2.0%	-	-	-
		1.5 years < 2 years	18.0%	18.0%	3.0%	2.5%	-	-	-
		2 years < 3 years	19.0%	19.0%	3.5%	3.0%	-	-	-
		3 years < 5 years	19.0%	19.0%	4.0%	4.0%	-	-	-
	Child deposit ¹	1 year - 18 years	18.0%	-	4.0%	-	-	-	-
Unfixed deposits	Saving Deposits	No term	-	-	-	-	-	-	-
	Cards	No term	-	-	-	-	-	-	-
	Demand Deposits	No term	-	-	-	-	-	-	-
	Easy Deposit	No term	10%	-	1%	-	-	-	-
	Diyor Deposits	No term	10%	-	1%	-	-	3%	-

Approved as per the ALCO dated 28 October 2016.


 Yenten Lama,
 Chief Executive Officer



¹ Maximum outstanding amount for Child deposit is US\$50k per account