

Addendum №2 (to Section O) to GENERAL TERMS AND CONDITIONS of "DKIB" CJSC

valid as of **08/04/2019**

Terms and conditions on deposits of legal entities and private entrepreneurs

Demand Deposits								
Currency	KGS			USD		other fcy		
Annual interest rates	0%			0%		0%		
Time Deposits	CORPORATE				CORPORATE +			
Interest payment	At maturity date				Monthly			
Currency	KGS	USD	EUR	RUB	KGS	USD	EUR	RUB
Term (month)	Annual interest rates							
1	2,0%	-	-	2,0%	-	-	-	-
3	3,0%	-	-	2,5%	-	-	-	-
6	5,0%	-	-	3,0%	4,5%	-	-	2,5%
9	6,0%	-	-	3,5%	5,5%	-	-	3,0%
12	7,0%	1,0%	-	4,0%	6,5%	0,5%	-	3,5%
18	8,0%	1,5%	-	4,5%	7,5%	1,0%	-	4,0%
24	9,0%	2,5%	-	5,0%	8,5%	2,0%	-	4,5%

Terms and conditions on deposits of private entrepreneurs opened through the Internet Banking/Mobile Banking

Time Deposits				
Interest payment	At maturity date			
Currency	KGS	USD	EUR	RUB
Term days / months	Annual interest rates			
28-86 / from 1 to 3*	-	-	-	3,1%
87-173 / from 3 to 6*	3,0%	-	-	3,1%
174-260 / from 6 to 9*	4,0%	-	-	3,1%
261-347 / from 9 to 12*	6,5%	-	-	4,1%
348-521 / from 12 to 18*	9,0%	1,0%	-	5,1%
522-695 / from 18 to 24*	10,0%	2,0%	-	6,1%
696-744 / 24	10,5%	2,5%	-	7,1%
745-1091 / 36	11,0%	3,0%	-	-
(*) - not including				
Minimum amount of Time deposit	not required			
Maximum amount of Time deposit	100 000 USD (or equivalent in other currency). Conditions for amounts over 100 000 USD (or equivalent in other currency) are negotiable. Thus, amount of all current time deposits in all available currencies on the moment of time deposit opening shall be counted			
Replenishment	not applicable			
Interest capitalization	not applicable			
Partial withdrawal	not applicable			
Payment of interest before maturity date	Interest payment is executed at the rate of demand deposits		Interest payment is executed at the rate of demand deposit, excessive interest paid is deducted from deposit amount	
Prolongation	when opening time deposit it is possible to choose the type of automatic prolongation: only principal amount or principal amount with accrued interest		When opening time deposit it is possible to choose automatic prolongation (only principal amount)	

Approved by Bank Management "DKIB" CJSC

Minutes of Bank Management Meeting № 8/1 dd / 02.04.2019