ANNUAL PERCENTAGE RETURN OF THE "SAFE" DEPOSIT

							Freque	ency of interest p	ayment							
Currency	AMD				USD					EU	JR		RUB			
	Monthly		At the end of term		Monthly		At the end of term		Monthly		At the end of term		Monthly		At the end of term	
Deposit term	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yie
31-90 days	-	-	5.00%	5.11%	-	-	0.25%	0.25%	-	-		-	-	-	2.00%	2.00%
91-180 days	5.50%	5.65%	6.00%	6.12%	0.75%	0.75%	1.00%	1.00%	-		0.25%	0.25%	3.00%	3.04%	3.50%	3.50%
181-270 days	7.00%	7.25%	7.50%	7.64%	1.75%	1.76%	2.25%	2.25%	0.75%	0.75%	1.00%	1.00%	3.50%	3.56%	4.00%	4.00%
271-365 days	7.50%	7.78%	8.00%	8.07%	2.00%	2.02%	2.50%	2.50%	1.00%	1.00%	1.25%	1.25%	4.25%	4.33%	4.75%	4.75%
366-730 days	8.25%	8.59%	8.75%	8.59%	3.00%	3.04%	3.50%	3.50%	1.25%	1.26%	1.50%	1.50%	5.50%	5.64%	6.00%	6.00%
731-1096 days	8.50%	8.87%	9.00%	8.54%	3.25%	3.30%	3.75%	3.75%	-		-				-	-

	Frequency of interest payment															
Currency		Al	MD		USD				EUR				RUB			
	Mo	inthly	At the en	d of term	Monthly		At the end of term		Monthly		At the end of term		Monthly		At the end of term	
Deposit term																
	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield	Nominal	Interest yield
91-180 days	5.00%	5.12%	5.50%	5.60%	-	-	0.50%	0.50%	-	-			2.00%	2.02%	2.50%	2.50%
181-270 days	6.50%	6.71%	7.00%	7.12%	1.25%	1.26%	1.75%	1.75%	0.25%	0.25%	0.50%	0.50%	2.75%	2.78%	3.25%	3.25%
271-365 days	7.00%	7.25%	7.50%	7.56%	2.00%	2.02%	2.50%	2.50%	0.50%	0.50%	0.75%	0.75%	3.75%	3.82%	4.25%	4.25%
366-450 days	8.25%	8.59%	8.75%	8.75%	3.25%	3.30%	3.25%	3.25%	0.75%	0.75%	1.00%	1.00%	5.00%	5.12%	5.50%	5.50%