

A sample calculation of deposits' annual interest rates based on the offered nominal interest rates as of the final day of the given period is presented below.

ANNUAL INTEREST RETURN ON TERM DEPOSITS OF INDIVIDUALS

Currency	Entry Amount	Interest Payment	Term					
			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
AMD	2,000,000	At maturity	8.00%	8.00%	8.50%	8.50%	9.00%	9.00%
		Monthly	8.00%	8.24%	8.00%	8.16%	8.50%	8.50%
USD	5,000	At maturity	3.00%	3.00%	4.00%	4.00%	6.00%	6.00%
		Monthly	3.00%	3.03%	4.00%	4.04%	5.50%	5.50%
EUR	10,000	At maturity	3.00%	3.00%	4.00%	4.00%	6.00%	6.00%
		Monthly	3.00%	3.03%	4.00%	4.04%	5.50%	5.50%
CHF	50,000	At maturity	0.50%	0.50%	1.00%	1.00%	1.50%	1.50%
		Monthly	0.50%	0.50%	1.00%	1.00%	1.25%	1.25%

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.