Assuming the comparison period is **January 1, 2026 to December 31, 2026** and both investments already exist on January 1, 2026:

- **Investment 1:** €1,000 balance, interest rate during 2026 = **2% p.a.** (the 4% promotional period ended on September 20, 2025)
- **Investment 2:** €950 balance, interest rate during 2026 = **2% p.a.**

Using simple annual interest:

Investment	Starting amount (Jan 1, 2026)	Interest rate in 2026	Interest earned in 1 year
Investment 1	€1,000	2% p.a.	**€20.00**
Investment 2	€950	2% p.a.	**€19.00**

Result

Investment 1 earns €1.00 more interest over 2026.

The reason is simply that both investments have the same interest rate, but Investment 1 has **€50 more principal** invested.

If you instead want to compare the **total return from the original investment dates** (including Investment 1's 4% promotional period and Investment 2's interest since August 2025), the result would be different.