1. Public class
2. Psvm
3. Float balance = 100000
4. Double rate = balance/100\*3
5. Int year = 1
6. While balance > 12000
   1. Balance += rate
   2. Balance -=12000
   3. Print the balance at end of year
   4. Year++
7. Print the year at which the user cannot withdraw €12000 as the balance in their account is too low