

BULLETIN OF DEPOSIT AND ACCOUNT INTEREST RATES

Effective from: 01 January 2026

Time / Elastic Deposit		Current Account	1 Month	40-65 Days	66-90 Days	3 Months	110-140 Days	141-180 Days	6 Months	195-275 Days	276-360 Days	1 Year	2 Years	Over 2 Years*	3 Years
LEK	under 5,999,999	0.01%	0.50%	0.65%	0.75%	0.80%	0.88%	0.95%	1.00%	1.15%	1.25%	1.30%	1.70%	1.80%	2.10%
	over 6,000,000	0.01%	0.80%	0.95%	1.05%	1.10%	1.17%	1.25%	1.30%	1.40%	1.50%	1.60%	2.00%	2.10%	2.40%
EUR	under 59,999	0.01%	0.25%	0.27%	0.28%	0.30%	0.35%	0.38%	0.40%	0.48%	0.55%	0.60%	0.80%	1.00%	1.20%
	over 60,000	0.01%	0.25%	0.45%	0.65%	0.70%	0.73%	0.78%	0.80%	0.90%	0.95%	1.00%	1.20%	1.30%	1.70%
USD	under 59,999	0.01%	0.30%	0.55%	0.65%	0.70%	0.82%	0.87%	0.90%	1.00%	1.15%	1.20%	1.50%	1.60%	1.80%
	over 60,000	0.01%	0.45%	0.75%	0.85%	0.90%	1.05%	1.15%	1.20%	1.40%	1.60%	1.70%	2.00%	2.10%	2.30%
GBP	under 49,999	0.01%	0.30%	0.34%	0.37%	0.40%	0.45%	0.55%	0.60%	0.70%	0.80%	0.85%	1.20%	1.30%	1.40%
GBP	over 50,000	0.01%	0.30%	0.34%	0.37%	0.40%	0.45%	0.55%	0.75%	0.85%	0.95%	1.00%	1.30%	1.40%	1.50%
CAD		0.01%	0.10%	0.25%	0.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-	-	-
CHF		0.01%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	-	-	-
AUD		0.01%	0.25%	0.55%	0.65%	0.65%	0.75%	0.75%	0.90%	0.90%	0.90%	1.00%	-	-	-

* Maturity will be over 2 years. (Minimum allowed maturity should be 2 years + 1 week).

Record Deposit	2 Years	3 Years	4 Years	5 Years	7 Years
LEK	under 5,999,999			2.40%	3.00%
	over 6,000,000			2.70%	3.30%
EUR	under 59,999	0.70%	1.10%	1.40%	1.60%
	over 60,000	1.10%	1.60%	1.80%	2.00%
USD	under 59,999	1.40%	1.70%	2.20%	2.70%
	over 60,000	1.90%	2.20%	2.50%	3.00%

Saving Account		
LEK	over 1'500	0.60%
EUR	over 15	0.25%
USD	over 15	0.40%
GBP	over 15	0.40%

'Femija Im' Deposit		
LEK	over 10'000	2.54%
EUR	over 100	0.80%

Depozita Matrushka		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year
LEK	over 50'000	0.98%	1.10%	1.25%	2.30%	3.85%	5.55%
EUR	over 500	0.45%	0.70%	0.70%	1.55%	2.55%	3.60%
USD	over 500	0.85%	1.15%	1.15%	2.50%	4.15%	5.85%

Depozita STEP UP		1 st 6-month	2 nd 6-month	3 rd 6-month	4 th 6-month
LEK	over 50'000	0.37%	0.60%	1.47%	4.76%
EUR	over 500	0.16%	0.34%	0.62%	2.63%
USD	over 500	0.35%	0.57%	1.37%	4.51%
GBP	over 500	0.21%	0.40%	0.82%	3.13%

Time / Elastic / Record Deposit/ Matrushka Deposit / Step Up Deposit

Interest rates are shown in yearly basis (365 or 366). The method to calculate the interest rate is: Time / Elastic / Record Deposit/ Matrushka Deposit / Step Up Deposit : Gross Interest = Deposit amount x Interest rate x Period in days / 365 (or 366).

Interest of Time and Elastic Deposit is paid on maturity date

Interest of Record Deposit and Step Up Deposit is paid every 6-month; interest of Matrushka Deposit is paid every year

For ONLINE Time Deposit with maturity => 6 months, a preferential interest rate of +0.1% is offered for both individual and business customers in all currencies

Matrushka Deposit and Step Up Deposit are available only for individual customers

Current Account:

Daily gross interest = Daily balance x Interest rate (changing according to effective bulletins) / 365 (or 366). Interest is paid on 31 December of each year.

Femija Im' Deposit:

Daily gross interest = Daily balance x Interest rate (changing each year according to 6-month Treasury Bill for ALL currency and 6 Month Time Deposit in EUR currency) / 365 (or 366). Interest is paid on 31 December of each year.

Saving Account (available only for individual customers)

Daily gross interest = Daily balance x Interest rate (changing according to effective bulletins) / 365 (or 366). Interest is paid on 31 March, 30 June; 30 September; 31 December for each year.

For individuals, non-residents and subjects the Bank is obliged by law to get 15% tax over bank interest. Accounts and deposits in BKT are insured from Deposit Insurance Agency (ASD) www.asd.gov.al up to 2,500,000 LEK (or equivalent), in accordance with the law "For deposit insurance", changed no. 53/2014 dated 22.05.2014.

From the effective date of this bulletin, prior bulletin interest rates no longer apply.