

## INTEREST RATE BULLETIN

Account Account Me Days Me Years*   EK under 2,499,999 0.01% 0.75% 0.85% 0.95% 1.00% 1.20% 1.85% 1.46% 1.60% 1.65% 2.20% 2.45% 2.55%   over 2,500,000 under 1,999,999 0.01% 1.00% 1.10% 1.20% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   over 4,000,000 under 1,9999 0.01% 1.00% 1.10% 1.20% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   Cover 100,000 0.01% 0.05% 0.10% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   EUR under 1,999 0.01% 0.25% 0.39% 0.46% 0.50% 0.57% 0.64% 0.70%	6-90 Days	40-65 Days	1 Month	40-65 Days	66-90 Days	3 Months	110-140	141-180	6 Months	195-275	276-360	1 Year	2 Years	over 2	3 Years
over 2,500,000 under 3,999,999 0.01% 1.00% 1.10% 1.20% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   over 4,000,000 under 1,999,999 0.01% 1.00% 1.10% 1.20% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   over 1,000,000 0.01% 1.00% 1.10% 1.20% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   EUR under 19,999 0.01% 0.25% 0.39% 0.46% 0.50% 0.57% 0.64% 0.70% 0.95% 1.15% 1.45% 1.55%   Over 20,000 under 49,999 0.01% 0.25% 0.39% 0.46% 0.70% 0.87% 0.95% 1.10% 1.25% 1.45% 1.55%   Over 20,000 under 49,999 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.40% 1.50% 2.00% <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>Days</th> <th>Days</th> <th></th> <th>Days</th> <th>Days</th> <th></th> <th></th> <th>Years*</th> <th></th>							Days	Days		Days	Days			Years*	
over 4,000,000 under 11,999,999 0.01% 1.00% 1.10% 1.20% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   over 12,000,000 0.01% 1.00% 1.10% 1.20% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   EUR under 19,999 0.01% 0.25% 0.39% 0.46% 0.50% 0.57% 0.64% 0.70% 0.95% 1.15% 1.45% 1.55%   over 50,000 under 49,999 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.10% 1.40% 1.55%   over 50,000 under 9,999 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.40% 1.50% 2.00% 2.10%   JSD under 19,999 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.90% 1.10% 1.45% 1.65% 1.75%   over 100,	0.95%	0.85%	0.75%	0.85%	0.95%	1.00%	1.20%	1.35%	1.45%	1.60%	1.85%	2.20%	2.45%	2.55%	2.90%
over 12,000,00 0.01% 1.00% 1.10% 1.20% 1.25% 1.45% 1.60% 1.70% 1.85% 2.10% 2.45% 2.70% 2.80%   EUR under 19,999 0.01% 0.25% 0.39% 0.46% 0.50% 0.57% 0.64% 0.70% 0.95% 1.15% 1.25% 1.45% 1.55%   over 20,000 under 49,999 0.01% 0.25% 0.39% 0.46% 0.50% 0.57% 0.64% 0.70% 0.95% 1.15% 1.25% 1.45% 1.55%   over 50,000 under 99,999 0.01% 0.25% 0.50% 0.66% 0.70% 0.87% 0.95% 1.00% 1.20% 1.40% 1.55%   JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.87% 0.95% 1.00% 1.40% 1.55% 1.45% 1.45% 1.55%   JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.3	1.20%	1.10%	1.00%	1.10%	1.20%	1.25%	1.45%	1.60%	1.70%	1.85%	2.10%	2.45%	2.70%	2.80%	3.15%
EUR under 19,999 0.01% 0.25% 0.39% 0.46% 0.50% 0.57% 0.64% 0.70% 0.95% 1.15% 1.25% 1.45% 1.55%   over 20,000 under 49,999 0.01% 0.25% 0.39% 0.46% 0.50% 0.57% 0.64% 0.70% 0.95% 1.15% 1.25% 1.45% 1.55%   over 20,000 under 49,999 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.20% 1.45% 1.55%   over 50,000 under 39,999 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.20% 1.40% 1.50% 2.10%   JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.35% 1.45%	1.20%	1.10%	1.00%	1.10%	1.20%	1.25%	1.45%	1.60%	1.70%	1.85%	2.10%	2.45%	2.70%	2.80%	3.15%
over 20,000 under 49,999 0.01% 0.25% 0.39% 0.46% 0.50% 0.57% 0.64% 0.70% 0.95% 1.15% 1.25% 1.45% 1.55%   over 50,000 under 99,999 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.20% 1.40% 1.50% 2.00% 2.10%   over 100,000 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.40% 1.50% 2.00% 2.10%   JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.87% 0.90% 1.10% 1.40% 1.50% 2.00% 2.10%   JSD under 49,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   over 30,00 under 34,999 0.01% 0.45% 0.75% 0.85% 0.90% 1.05% 1.55% 1.45% 1.65% 1.75%	1.20%	1.10%	1.00%	1.10%	1.20%	1.25%	1.45%	1.60%	1.70%	1.85%	2.10%	2.45%	2.70%	2.80%	3.15%
over 50,000 under 99,999 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.40% 1.50% 2.00% 2.10%   over 100,000 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.40% 1.50% 2.00% 2.10%   JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.40% 1.50% 2.00% 2.10%   JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   over 20,000 under 39,999 0.01% 0.45% 0.75% 0.85% 0.90% 1.05% 1.15% 1.20% 1.55% 1.45% 1.65% 1.75%   over 30,000 under 39,999 0.01% 0.45% 0.75% 0.85% 0.90% 1.05% 1.15% 1.20% 1.55% 1.85% 2.00%	0.46%	0.39%	0.25%	0.39%	0.46%	0.50%	0.57%	0.64%	0.70%	0.95%	1.15%	1.25%	1.45%	1.55%	1.90%
over 100,000 0.01% 0.25% 0.50% 0.65% 0.70% 0.87% 0.95% 1.00% 1.40% 1.50% 2.00% 2.10%   JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   over 20,000 under 34,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   over 30,000 under 34,999 0.01% 0.45% 0.75% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   over 30,000 under 39,999 0.01% 0.45% 0.75% 0.85% 0.90% 1.15% 1.20% 1.55% 1.45% 2.00% 2.15% 2.25%   GBP under 29,999 0.01% 0.30% 0.34% 0.37% 0.40% 0.45% 0.55% 0.60% 0.70% 0.80%	0.46%	0.39%	0.25%	0.39%	0.46%	0.50%	0.57%	0.64%	0.70%	0.95%	1.15%	1.25%	1.45%	1.55%	1.90%
JSD under 19,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   over 20,000 under 34,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   over 30,000 under 34,999 0.01% 0.45% 0.75% 0.85% 0.90% 1.15% 1.20% 1.55% 1.85% 2.00% 2.15% 2.25%   over 10,000 0.01% 0.45% 0.75% 0.85% 0.90% 1.15% 1.20% 1.55% 1.85% 2.00% 2.15% 2.25%   GBP under 29,999 0.01% 0.30% 0.34% 0.37% 0.40% 0.45% 0.55% 0.60% 0.70% 0.80% 1.20% 1.55% 1.85% 2.00% 2.15% 2.25%   GBP under 29,999 0.01% 0.30% 0.34% 0.37% 0.40% 0.45% 0.55%<	0.65%	0.50%	0.25%	0.50%	0.65%	0.70%	0.87%	0.95%	1.00%	1.20%	1.40%	1.50%	2.00%	2.10%	2.20%
over 20,000 under 34,999 0.01% 0.30% 0.55% 0.65% 0.70% 0.82% 0.87% 0.90% 1.10% 1.35% 1.45% 1.65% 1.75%   over 35,000 under 99,999 0.01% 0.45% 0.75% 0.85% 0.90% 1.15% 1.20% 1.85% 2.00% 2.15% 2.25%   over 100,000 0.01% 0.45% 0.75% 0.85% 0.90% 1.05% 1.20% 1.85% 2.00% 2.15% 2.25%   GBP under 29,999 0.01% 0.30% 0.34% 0.37% 0.40% 0.45% 0.55% 0.60% 0.70% 0.80% 0.85% 1.20%	0.65%	0.50%	0.25%	0.50%	0.65%	0.70%	0.87%	0.95%	1.00%	1.20%	1.40%	1.50%	2.00%	2.10%	2.20%
over 35,000 under 99,999 0.01% 0.45% 0.75% 0.85% 0.90% 1.05% 1.20% 1.85% 2.00% 2.15% 2.25%   over 100,000 0.01% 0.45% 0.75% 0.85% 0.90% 1.05% 1.15% 1.20% 1.55% 1.85% 2.00% 2.15% 2.25%   GBP under 29,999 0.01% 0.30% 0.33% 0.37% 0.40% 0.45% 0.55% 0.60% 0.70% 0.80% 0.85% 1.20% 1.30%	0.65%	0.55%	0.30%	0.55%	0.65%	0.70%	0.82%	0.87%	0.90%	1.10%	1.35%	1.45%	1.65%	1.75%	2.00%
over 100,000 0.01% 0.45% 0.75% 0.85% 0.90% 1.05% 1.15% 1.20% 1.85% 2.00% 2.15%   GBP under 29,999 0.01% 0.30% 0.34% 0.37% 0.40% 0.45% 0.55% 0.60% 0.70% 0.80% 1.20% 1.30%	0.65%	0.55%	0.30%	0.55%	0.65%	0.70%	0.82%	0.87%	0.90%	1.10%	1.35%	1.45%	1.65%	1.75%	2.00%
GBP under 29,999 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%	0.85%	0.75%	0.45%	0.75%	0.85%	0.90%	1.05%	1.15%	1.20%	1.55%	1.85%	2.00%	2.15%	2.25%	2.50%
	0.85%	0.75%	0.45%	0.75%	0.85%	0.90%	1.05%	1.15%	1.20%	1.55%	1.85%	2.00%	2.15%	2.25%	2.50%
	0.37%	0.34%	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 30,000 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%	0.37%	0.34%	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% 0.50%	0.25%	0.25%	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	0.10%	0.10%	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% 1.00%	0.65%	0.55%	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).

Recor	d Deposit	2 Years	3 Years	4 Years	5 Years	7 Years
LEK	under 3,999,999				3.35%	3.65%
	over 4,000,000				3.75%	4.15%
EUR	under 49,999	1.30%	1.80%	1.90%	2.30%	
	over 50,000	1.80%	2.10%	2.20%	2.70%	
USD	under 34,999	1.60%	1.90%	2.60%	3.10%	
	over 35,000	2.10%	2.40%	2.90%	3.40%	

	'Femija Im' Deposit		Saving Ac	count *	
LEK	over 10'000	4.68%	LEK	over 1'500	0.90%
EUR	over 100	0.35%	EUR	over 15	0.25%
			USD	over 15	0.40%
			GBP	over 15	0.40%

Depoz	zita Matrushka*	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year	6 <sup>th</sup> Year	-
LEK	over 50'000	1.65%	1.70%	1.80%	3.00%	5.00%	7.20%	•
EUR	over 500	0.94%	1.00%	1.00%	2.15%	3.55%	5.00%	
USD	over 500	0.95%	1.30%	1.30%	2.80%	4.70%	6.70%	•

Depozita STEP UP*		1 <sup>st</sup> 6-month	2 <sup>nd</sup> 6-month	3 <sup>rd</sup> 6-month	4 <sup>th</sup> 6-month
LEK	over 50'000	0.57%	0.83%	2.26%	6.72%
EUR	over 500	0.34%	0.56%	1.35%	4.44%
USD	over 500	0.39%	0.61%	1.52%	4.88%
GBP	over 500	0.21%	0.40%	0.82%	3.13%

\* Saving Account, Matrushka Deposit and Step Up Deposit are available only for individual clients

 Interest rates are shown in yearly basis (365 or 366). The way of calculating interest is: Time / Elastic / Record Deposit/ Matrushka Deposit / Step Up Deposit : Brut 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

Current Account : Daily brut 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 brut interest = Daily balance x Interest rate (changing each year according to 6-month T.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: Daily brut interest = Daily balance x Interest rate (changing according to effective bulletins) / 365 (or 366). Interest is paid on 31 March; 30 June; 30 Sept.; 31 December for each year

For individuals and non-residents 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) up to 2.500.000 LEK (or equivalent),

in accordance with the law "For deposit insurance", changed.

From the date this bulletin is effective, interest rates of previous bulletins are not valid any more.

For ONLINE Time Deposit with maturity => 6 months, bank offers preferential interest for both individual and business clients in any currency