

## INTEREST RATE BULLETIN

Effective from: 1 November 2022

| 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                    | mbi 50'000 | 0.01%           | 0.75%   | 0.85%      | 0.95%      | 1.00%    | 1.10%        | 1.20%        | 1.25%    | 1.40%        | 1.65%        | 1.75%  | 2.25%   | 2.35%         | 2.75%   |
|                        | online     |                 |         |            |            |          |              |              | 1.35%    | 1.50%        | 1.75%        | 1.85%  | 2.35%   | 2.45%         | 2.85%   |
| EUR                    | nen 34,999 | 0.01%           | 0.15%   | 0.18%      | 0.22%      | 0.25%    | 0.28%        | 0.32%        | 0.35%    | 0.45%        | 0.60%        | 0.70%  | 1.00%   | 1.10%         | 1.55%   |
|                        | online     |                 |         |            |            |          |              |              | 0.45%    | 0.55%        | 0.70%        | 0.80%  | 1.10%   | 1.20%         | 1.65%   |
| USD                    | mbi 35,000 | 0.01%           | 0.15%   | 0.21%      | 0.27%      | 0.30%    | 0.34%        | 0.38%        | 0.40%    | 0.65%        | 0.80%        | 0.90%  | 1.40%   | 1.50%         | 1.85%   |
|                        | online     |                 |         |            |            |          |              |              | 0.50%    | 0.75%        | 0.90%        | 1.00%  | 1.50%   | 1.60%         | 1.95%   |
| GBP                    | nen 34,999 | 0.01%           | 0.30%   | 0.45%      | 0.55%      | 0.60%    | 0.64%        | 0.67%        | 0.70%    | 0.80%        | 0.95%        | 1.05%  | 1.20%   | 1.30%         | 1.70%   |
|                        | online     |                 |         |            |            |          |              |              | 0.80%    | 0.90%        | 1.05%        | 1.15%  | 1.30%   | 1.40%         | 1.80%   |
| CAD                    | mbi 500    | 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%         |         |
|                        | online     |                 |         |            |            |          |              |              | 0.70%    | 0.80%        | 0.90%        | 0.95%  | 1.30%   | 1.40%         |         |
| CHF                    | mbi 500    | 0.01%           | 0.10%   | 0.10%      | 0.10%      | 0.10%    | 0.10%        | 0.10%        | 0.50%    | 0.50%        | 0.50%        | 0.50%  |         |               | -       |
|                        | online     |                 |         |            |            |          |              |              | 0.60%    | 0.60%        | 0.60%        | 0.60%  |         |               |         |
| AUD                    | mbi 500    | 0.01%           | 0.25%   | 0.55%      | 0.65%      | 0.65%    | 0.75%        | 0.75%        | 0.90%    | 0.90%        | 0.90%        | 1.00%  | -       | -             | -       |
|                        | online     |                 |         |            |            |          |              |              | 1.00%    | 1.00%        | 1.00%        | 1.10%  | -       | -             | -       |

\* 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 3,999,999 |         |         |         | 3.20%   | 3.60%   |
|                | online          |         |         |         | 3.30%   | 3.70%   |
| EUR            | over 4,000,000  |         |         |         | 3.50%   | 4.00%   |
|                | online          |         |         |         | 3.60%   | 4.10%   |
| USD            | nen 34,999      | 0.90%   | 1.45%   | 1.80%   | 2.30%   |         |
|                | online          | 1.00%   | 1.55%   | 1.90%   | 2.40%   |         |
| GBP            | over 35,000     | 1.30%   | 1.75%   | 2.10%   | 2.60%   |         |
|                | online          | 1.40%   | 1.85%   | 2.20%   | 2.70%   |         |
| AUD            | under 34,999    | 1.10%   | 1.60%   | 2.50%   | 3.00%   |         |
|                | online          | 1.20%   | 1.70%   | 2.60%   | 3.10%   |         |
| CAD            | over 35,000     | 1.70%   | 2.10%   | 2.80%   | 3.30%   |         |
|                | online          | 1.80%   | 2.20%   | 2.90%   | 3.40%   |         |

| Depozita Fëmija Im |            |       |
|--------------------|------------|-------|
| LEK                | mbi 10'000 | 1.36% |
| EUR                | mbi 100    | 0.10% |

| Llogaria e Kursimit * |           |       |
|-----------------------|-----------|-------|
| LEK                   | mbi 1'500 | 0.90% |
| EUR                   | mbi 15    | 0.15% |
| USD                   | mbi 15    | 0.40% |
| GBP                   | mbi 15    | 0.40% |

| Depozita 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                 | mbi 50'000 | 1.31%                | 1.35%                | 1.85%                | 4.05%                | 5.25%                | 5.90%                |
| EUR                 | mbi 500    | 0.53%                | 0.85%                | 1.35%                | 3.00%                | 3.85%                | 4.35%                |
| USD                 | mbi 500    | 0.80%                | 1.00%                | 1.75%                | 3.85%                | 4.90%                | 5.55%                |

| 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               | mbi 50'000 | 0.47%                   | 0.94%                   | 2.32%                   | 4.97%                   |

\* 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.*

*Fëmija 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.

*Për Depozitat e hapura online me maturitet = > 6 muaj, ofrohet interes preferencial*