

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 2,999,999	0.01%	0.30%	0.33%	0.37%	0.40%	0.55%	0.65%	0.70%	0.85%	1.00%	1.10%	1.40%	1.50%	1.95%
	over 3,000,000 under 4,999,999	0.01%	0.30%	0.33%	0.37%	0.40%	0.55%	0.65%	0.70%	0.90%	1.05%	1.15%	1.60%	1.70%	2.10%
	over 5,000,000 under 12,499,999	0.01%	0.40%	0.43%	0.47%	0.50%	0.60%	0.70%	0.75%	0.95%	1.10%	1.20%	1.80%	1.90%	2.30%
EUR	under 19,999	0.01%	0.15%	0.18%	0.22%	0.25%	0.28%	0.32%	0.35%	0.43%	0.55%	0.60%	0.80%	0.90%	1.30%
	over 20,000 under 34,999	0.01%	0.15%	0.18%	0.22%	0.25%	0.28%	0.32%	0.35%	0.43%	0.55%	0.60%	0.80%	0.90%	1.40%
	over 35,000 under 99,999	0.01%	0.15%	0.21%	0.27%	0.30%	0.34%	0.38%	0.40%	0.55%	0.63%	0.70%	1.10%	1.20%	1.60%
USD	under 24,999	0.01%	0.30%	0.34%	0.38%	0.40%	0.42%	0.44%	0.45%	0.55%	0.65%	0.70%	0.85%	0.90%	1.40%
	over 25,000 under 49,999	0.01%	0.30%	0.34%	0.38%	0.40%	0.44%	0.48%	0.50%	0.60%	0.70%	0.85%	1.00%	1.10%	1.50%
	over 50,000 under 99,999	0.01%	0.45%	0.46%	0.48%	0.50%	0.58%	0.65%	0.70%	0.95%	1.20%	1.30%	1.50%	1.60%	1.90%
AUD	over 100,000	0.01%	0.45%	0.46%	0.48%	0.50%	0.58%	0.65%	0.70%	0.95%	1.25%	1.40%	1.60%	1.70%	2.00%
	over 500	0.01%	0.30%	0.32%	0.34%	0.35%	0.39%	0.43%	0.45%	0.53%	0.65%	0.70%	1.00%	1.10%	-
GBP	over 500	0.01%	0.10%	0.25%	0.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-	-	-
CAD	over 500	0.01%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	-	-	-
CHF	over 500	0.01%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	-	-	-

\* 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 4,999,999				2.80%	3.20%
	over 5,000,000				3.10%	3.70%
EUR	under 34,999	0.70%	1.20%	1.50%	2.10%	
	over 35,000	1.00%	1.50%	1.80%	2.40%	
USD	under 49,999	0.80%	1.30%	2.20%	2.70%	
	over 50,000	1.45%	1.80%	2.45%	3.00%	

'Femija Im' Deposit		
LEK	over 10'000	1.36%
EUR	over 100	0.10%

Saving Account *		
LEK	over 1'500	0.36%
EUR	over 15	0.15%
USD	over 15	0.40%
GBP	over 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	over 50'000	0.83%	1.20%	1.65%	3.60%	4.60%	5.20%
EUR	over 500	0.45%	0.70%	1.25%	2.75%	3.55%	4.00%
USD	over 500	0.55%	0.70%	1.60%	3.45%	4.45%	5.05%

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	0.33%	0.71%	1.63%	3.73%

\* 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.