

INTEREST RATE BULLETIN

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%
	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%	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%	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%

'Femija Im' Deposit
LEK over 10'000 2.54%

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

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%

* 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 , 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) 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