

| 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 2,499,999 | 0.01% | 0.60% | 0.70% | 0.83% | 0.90% | 0.95% | 1.05% | 1.10% | 1.30% | 1.50% | 1.70% | 2.00% | 2.10% | 2.50% |
| | over 2,500,000 under 3,999,999 | 0.01% | 0.70% | 0.85% | 1.00% | 1.10% | 1.17% | 1.25% | 1.30% | 1.55% | 1.80% | 2.00% | 2.30% | 2.40% | 2.60% |
| | over 4,000,000 under 11,999,999 | 0.01% | 0.70% | 0.85% | 1.00% | 1.10% | 1.17% | 1.25% | 1.30% | 1.55% | 1.80% | 2.00% | 2.30% | 2.40% | 2.60% |
| EUR | over 12,000,000 | 0.01% | 0.70% | 0.85% | 1.00% | 1.10% | 1.17% | 1.25% | 1.30% | 1.55% | 1.80% | 2.00% | 2.30% | 2.40% | 2.60% |
| | under 29,999 | 0.01% | 0.25% | 0.27% | 0.28% | 0.30% | 0.37% | 0.44% | 0.50% | 0.53% | 0.56% | 0.60% | 1.10% | 1.20% | 1.50% |
| | over 30,000 under 49,999 | 0.01% | 0.25% | 0.40% | 0.55% | 0.70% | 0.77% | 0.84% | 0.90% | 0.93% | 0.97% | 1.00% | 1.60% | 1.70% | 1.80% |
| USD | over 50,000 under 99,999 | 0.01% | 0.25% | 0.40% | 0.55% | 0.70% | 0.77% | 0.84% | 0.90% | 0.93% | 0.97% | 1.00% | 1.60% | 1.70% | 1.80% |
| | over 100,000 | 0.01% | 0.25% | 0.40% | 0.55% | 0.70% | 0.77% | 0.84% | 0.90% | 0.93% | 0.97% | 1.00% | 1.60% | 1.70% | 1.80% |
| | under 19,999 | 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% |
| GBP | over 20,000 under 29,999 | 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 30,000 under 99,999 | 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% |
| | over 100,000 | 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 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% | 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% | 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 2,499,999 | | | | 2.75% | 3.20% |
| | over 2,500,000 | | | | 3.00% | 3.50% |
| EUR | under 29,999 | 1.00% | 1.40% | 1.50% | 1.80% | |
| | over 30,000 | 1.50% | 1.70% | 1.80% | 2.20% | |
| USD | under 29,999 | 1.40% | 1.70% | 2.20% | 2.70% | |
| | over 30,000 | 1.90% | 2.20% | 2.50% | 3.00% | |

| 'Femija Im' Deposit | | |
|---------------------|-------------|-------|
| LEK | over 10'000 | 1.50% |
| EUR | over 100 | 0.70% |

| Saving Account * | | |
|------------------|------------|-------|
| LEK | over 1'500 | 0.72% |
| 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 | 1.28% | 1.35% | 1.45% | 2.10% | 4.25% | 6.10% |
| EUR | over 500 | 0.45% | 0.80% | 0.80% | 1.70% | 2.85% | 4.00% |
| 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 | 0.47% | 0.71% | 1.85% | 5.69% |
| EUR | over 500 | 0.25% | 0.45% | 0.97% | 3.51% |
| 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 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