

Time / Elastic Deposit		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	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.13%	0.16%	0.20%	0.50%	0.60%	0.85%
	over 3,000,000 under 4,999,999	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.15%	0.20%	0.25%	0.70%	0.80%	1.00%
	over 5,000,000 under 12,499,999	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.23%	0.26%	0.30%	0.90%	1.00%	1.20%
EUR	over 12,500,000	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.33%	0.37%	0.40%	1.00%	1.10%	1.30%
	under 19,999	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.20%	0.90%
	over 20,000 under 34,999	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.10%	0.30%	1.10%
USD	over 35,000 under 99,999	0.05%	0.07%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.20%	0.40%	1.20%
	over 100,000	0.05%	0.07%	0.09%	0.10%	0.10%	0.10%	0.10%	0.13%	0.17%	0.20%	0.30%	0.50%	1.30%
	under 24,999	0.10%	0.14%	0.17%	0.20%	0.22%	0.24%	0.25%	0.27%	0.29%	0.30%	0.35%	0.45%	1.00%
GBP	over 25,000 under 49,999	0.10%	0.14%	0.17%	0.20%	0.23%	0.27%	0.30%	0.33%	0.37%	0.40%	0.45%	0.60%	1.10%
	over 50,000 under 99,999	0.10%	0.16%	0.22%	0.25%	0.28%	0.32%	0.35%	0.38%	0.42%	0.45%	0.50%	0.70%	1.30%
	over 100,000	0.25%	0.26%	0.28%	0.30%	0.33%	0.37%	0.40%	0.43%	0.47%	0.50%	0.60%	0.80%	1.40%
CAD	over 500	0.15%	0.15%	0.15%	0.15%	0.17%	0.19%	0.20%	0.23%	0.27%	0.30%	0.50%	0.55%	-
CHF	over 500	0.10%	0.25%	0.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-	-	-
AUD	over 500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	-	-	-
AUD	over 500	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 4,999,999				2.20%	2.70%
	over 5,000,000				2.50%	3.25%
EUR	under 34,999	0.08%	0.85%	1.15%	1.50%	
	over 35,000	0.20%	1.10%	1.40%	1.80%	
USD	under 49,999	0.30%	0.90%	1.25%	1.75%	
	over 50,000	0.50%	1.20%	1.50%	2.00%	

'Femija Im' Deposit		
LEK	over 10'000	1.48%
EUR	over 100	0.10%

Saving Account *		
LEK	over 1'500	0.12%
EUR	over 15	0.05%
USD	over 15	0.20%
GBP	over 15	0.25%

Depozita Matrushka*		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year
LEK	over 50'000	0.15%	0.45%	1.35%	2.95%	3.75%	4.25%
EUR	over 500	0.04%	0.10%	0.95%	2.05%	2.60%	2.95%
USD	over 500	0.25%	0.30%	1.05%	2.35%	3.00%	3.40%

Depozita STEP UP*		1 st 6-month	2 nd 6-month	3 rd 6-month	4 th 6-month
LEK	over 50'000	0.10%	0.35%	0.55%	1.80%

* 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

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.