

STANDARDIZED PRE-CONTRACTUAL FORM FOR MORTGAGE LOAN FOR KOSOVO CITIZENS

Parameters	Terms and conditions for Mortgage Loans for Kosovo Citizens
Presenting text	This document is not a legally binding offer. The figures are given in good faith and are an accurate statement of the offer that the bank will make under the current terms of the market, based on the information provided. However, these figures may fluctuate according to market conditions. The provision of information is not obligatory to grant the loan.
Name and bank contact details	<p>BANKA KOMBETARE TREGTARE (BKT) SH.A Address: "Rruga Vilave", Lundër 1, Tiranë Phone Number: 042 266 288 Web Address: www.bkt.com.al Email: info@bkt.com.al</p>
Product Purpose	<p>The mortgage loan dedicated to citizens of the Republic of Kosovo aims to support the personal and professional needs of this client segment for the purchase of real estate within the territory of the Republic of Albania. The product is accessible both to Kosovar citizens who reside and are employed in Albania, as well as to those who live and work in Kosovo, offering tailored financing opportunities for both groups. The loan is designed to cover a wide range of customer needs, including:</p> <ul style="list-style-type: none"> • The purchase of residential properties for individual use and long-term living • The purchase of professional premises by self-employed individuals such as doctors, dentists, pharmacists, lawyers, and other professionals who intend to develop their activity in a property they own • The purchase of investment units, including properties intended for rental purposes by individuals with stable employment income <p>The product is designed to offer flexibility, security, and improved access to financing for Kosovo citizens.</p>

<p>Product Description</p>	<p>This product is used exclusively for the purpose described in the <i>Product Purpose</i> section, for which the bank will require a mortgage on real estate located only within the territory of the Republic of Albania.</p> <p>Mortgageable items include immovable properties such as land, buildings, and any structure that is permanently and continuously attached to the land or building. The mortgaged property for this product may be different from the property being financed.</p> <p>The valuation of the real estate is performed by independent appraisers authorized by the bank, and this cost is covered by the applicant.</p> <p>Loan repayment will be made through equal monthly installments (principal + interest) according to the repayment schedule annex, and not as a lump-sum payment at the end of the maturity term. Financing can reach up to 70% of the market value of the property offered as collateral, but not more than 70% of the price stated in the sale-purchase contract</p> <p>To qualify for this product, the client must have a minimum rating of B or higher.</p>									
<p>Financing Criteria</p> <p>(the lowest value between investment and collateral value)</p> <p>(In ALL Currency)</p>	<table border="1"> <thead> <tr> <th></th> <th>Financing Criteria (Loan Value/Investment Value)</th> <th>LTV (Loan Value/OMV)</th> </tr> </thead> <tbody> <tr> <td>Home Loan</td> <td>Up to 70%</td> <td>Up to 70%</td> </tr> <tr> <td>Shop Loan</td> <td>Up to 70%</td> <td>Up to 70%</td> </tr> </tbody> </table>		Financing Criteria (Loan Value/Investment Value)	LTV (Loan Value/OMV)	Home Loan	Up to 70%	Up to 70%	Shop Loan	Up to 70%	Up to 70%
	Financing Criteria (Loan Value/Investment Value)	LTV (Loan Value/OMV)								
Home Loan	Up to 70%	Up to 70%								
Shop Loan	Up to 70%	Up to 70%								
<p>Financing Criteria</p> <p>(the lowest value between investment and collateral value)</p> <p>(In EUR Currency)</p>	<table border="1"> <thead> <tr> <th></th> <th>Financing Criteria (Loan Value/Investment Value)</th> <th>LTV (Loan Value/OMV)</th> </tr> </thead> <tbody> <tr> <td>Home Loan</td> <td>Up to 65%</td> <td>Up to 65%</td> </tr> <tr> <td>Shop Loan</td> <td>Up to 65%</td> <td>Up to 65%</td> </tr> </tbody> </table> <p>For collateral type Agricultural Land, the Loan to Value Criteria cannot be higher than 50%.</p>		Financing Criteria (Loan Value/Investment Value)	LTV (Loan Value/OMV)	Home Loan	Up to 65%	Up to 65%	Shop Loan	Up to 65%	Up to 65%
	Financing Criteria (Loan Value/Investment Value)	LTV (Loan Value/OMV)								
Home Loan	Up to 65%	Up to 65%								
Shop Loan	Up to 65%	Up to 65%								
<p>Interest Rates according to the product type and</p>	<table border="1"> <thead> <tr> <th colspan="2">Home Loan</th> </tr> <tr> <th>Interest Rate for ALL Currency</th> <th>Interest Rate for EUR Currency</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> </tbody> </table>	Home Loan		Interest Rate for ALL Currency	Interest Rate for EUR Currency					
Home Loan										
Interest Rate for ALL Currency	Interest Rate for EUR Currency									

customer categorization	Standard Customer 3.5% fixed for first year then 1 Year Treasury Bill +2.5% not less than 3.5% (changing each 12 months)		Standard Customer 3.5% fixed for first year then 1 Year Euribor 3% not less than 4% (changing each 12 months)		
	Shop Loan				
	Interest Rate for ALL Currency		Interest Rate for EUR Currency		
	Standard Customer 4% fixed for first year then 1 Year Treasury Bill+3% not less than 4% (changing each 12 months)		Standard Customer 4% fixed for first year then 1 Year Euribor + 3.5 % not less than 4.5% (changing each 12 months)		
Interest Rates without Life Insurance (Examples)	Interest Rate: Example Standard Customer in BKT Home Loan (Euro)		If the customer is up to 45 years old, IR will be 0.5% higher:		
	3.5% fixed for the first year then Euribor + 3% not less than 4% (changing each 12 months)		4% fixed for the first year then Euribor + 3.5% not less than 4.5% (changing each 12 months)		
		If the customer is over 45 years old, IR will be 1% higher:		4.5% fixed for the first year then Euribor + 4% not less than 5% (changing each 12 months)	
<i>In this way is applied the interest rate also for the other category of the customers mentionet above.</i>					
Effective Interest Rate	<p>The effective interest rate (EIR) expresses the total cost of the loan including interest, commissions and any other type of expenses that the borrower pays in connection with the loan agreement within the terms of this loan agreement. For the purposes of calculating the NEI, the total cost of the loan does not include expenses that are not recognized on the date of the calculation of the NEI, expenses payable by the borrower of obligations for non-implementation of the conditions provided for in this contract, costs payable by the customer in connection with the agreement of credit to other persons (for example, a notary, tax authority, mortgage register) and any expenses generally incurred for registration and guarantees; expenses for insurance and/or non-binding guarantees, expenses for commissions applied to unused funds and expenses for commissions for changing contractual conditions. NEI will be calculated with the assumption that:</p> <ul style="list-style-type: none"> - the loan contract is valid for the agreed period, and - the parties fulfill their obligations, according to the terms and date agreed in this loan contract, and - the percentage of interest and other expenses that are included in the calculation of EIR remain unchanged (fixed) until the end of the loan contract. 				
Loan Amount and currency	<p>Minimum: 50,000 Euro / 5,000,000 ALL Maximum: 500,000 Euro / 50,000,000 ALL Loan Currency: ALL/Euro</p>				
Duration of the mortgage loan contract	Up to 20 Years				

Reference No: RBG.1-F-021

Issue Date: 29/01/2026

The loan is in a different currency than the one in which the consumer generates the income	<input type="checkbox"/> The loan is in a currency different from the customer's income. <input type="checkbox"/> The loan is in a currency same as the customer's income;
The value of the loan installment, expressed in the currency in which the consumer generates income, may change.	The bank will notify the customer in cases where, as a result of the exchange rate change, the loan installment will increase by 20% of the counter value of the installment that would result if the exchange rate between the loan currency and the currency in it were applied which the customer generates income, on the date of signing the contract. The client is given the option of converting the loan into the currency that generates income. The request for conversion will be subject to evaluation by the Bank in accordance with the financial documentation that the Borrower will submit at the time of submission of the written request and, if the lending conditions are met, the conversion will be carried out at the Bank's official exchange rate on the day that the conversion is performed.
Opening and Closing the Loan	<ul style="list-style-type: none"> - As a condition for approving the loan, the Borrower will open one or more current accounts with the BKT, called the "loan account", in which the Bank will disburse funds and through which the loan will be repaid . - Loan withdrawal will be done in one of the following ways: by cash withdrawal, by electronic withdrawal, by a check issued by the customer to the bank, by payment order issued with writing in favor of third parties. - When, during the disbursement, the Bank finds that the Borrower has exceeded the conditions provided for in the Credit Contract signed by the parties, the Bank has the right to request the termination of this contract, which will be accompanied by the return of the amounts used until that moment and the corresponding interest. - The disbursement of funds for the purchase of a house/shop will be made to the client's account and then transferred to the notary's asset disposal account or to the selling party's account - The disbursement of funds for house/shop construction will be made to the client's account. The amount of the loan in this case will be disbursed with a minimum of 2 parts, which depends on the amount of the applied loan.
Number and payment frequency	The loan will be repaid in equal monthly installments. The number of installments varies according to the maturity date.
The value of each mortgage repayment installment	Monthly instalment = Principal + Interest
Loan amortization table (repayment plan)	<i>The frequency of revision of the base interest rate in this case Treasury Bond is every 12 months, so in any case the revision of the interest rate for each customer will be done in the 12th installment of the following year until the end of the loan maturity.</i>

Reference No: **RBG.1-F-021**

Issue Date: **29/01/2026**

Loan Terms and the Table for calculation of NEI		
Loan Amount	10,000,000	ALL
Maturity	240	Months
Applicant's age	24	Years
Gender	Female	
Type of Customer	Salary Paid Customer in BKT	
Interest rate (=)	1 Year Treasury Bill	Add (+) (Margin)
First Year	3.50%	
Next Year	4.99%	2.49%
Disbursement Commission	1.0%	100,000.00
Life Insurance Policy Fee	~ 0.07%-3% of the loan amount	150,000.00
Property Insurance Policy Fee	~ 0.06%-0.25% of the loan amount	15,000.00
Other (if applicable)		
Monthly instalment fixed IR		57,995.97
Monthly instalment variable IR		65,940.34
Effective Interest Rate(EIR)		3.28%

*** 13,919,033 ALL**

*The rates calculated in the example above are based on average values of 1.5% for life insurance and 0.5% for property insurance.

**The total amount of principal and interest to be paid is calculated using the above interest rate. This total amount may vary depending on changes in the Treasury Bill or Euribor and the minimum interest rate applied according to the selected product.

Loan amortization table (payment plan)					
Currency	Loan Amount	Interest Rate (in %)	Loan Maturity in Years	Loan Maturity in months	Monthly Loan Instalment
ALL	10,000,000	3.50%	20	240	57,996
Month	Beginning Balance	Interest Amount	Principal Payment	Monthly Loan Instalment	Ending Balance
1	10,000,000	29,166.67	28,829.31	57,996	9,971,171
2	9,971,171	29,082.58	28,913.39	57,996	9,942,257
3	9,942,257	28,998.25	28,997.72	57,996	9,913,260
4	9,913,260	28,913.67	29,082.30	57,996	9,884,177
5	9,884,177	28,828.85	29,167.12	57,996	9,855,010
6	9,855,010	28,743.78	29,252.19	57,996	9,825,758
7	9,825,758	28,658.46	29,337.51	57,996	9,796,420
8	9,796,420	28,572.89	29,423.08	57,996	9,766,997
9	9,766,997	28,487.08	29,508.90	57,996	9,737,488
10	9,737,488	28,401.01	29,594.96	57,996	9,707,894
11	9,707,894	28,314.69	29,681.28	57,996	9,678,212
12	9,678,212	28,228.12	29,767.85	57,996	9,648,444

Reference No: RBG.1-F-021

Issue Date: 29/01/2026

<p>Garanci/Siguri të nevojshme</p>	<p>As a guarantee, the bank will accept a mortgage on an asset of the type, Apartment, Unit (shop), Land, Land and Building, etc.</p> <p>Guarantor in Albania not more than 60 Years olds in the moment of the loan application.</p> <p>Example No. 1 Customer Y has applied for a home loan in the amount of 7,000,000 ALL. In this case being that the customer is applying for a loan in ALL currency the loan amount that can be given to the customer is up to 70% of the Collateral Open Market Value.</p> <p>Formula: <i>Open Market Value of the Offered Collateral = (Loan Amount/70%)= 10,000,000 ALL.</i></p> <p>Example No. 2 Customer X has applied for a home loan in the amount of 70,000 Euro. In this case being that the customer is applying for a loan in Euro currency the loan amount that can be given to the customer is up to 65% of the Collateral Open Market Value.</p> <p><i>Formula:</i> <i>Open Market Value of the Offered Collateral = (Loan Amount/65%)= 107,692 Euro.</i></p>						
<p>Additional non-refundable costs where applicable</p>	<p>Expenses for the property valuation report (varies from ~ ALL 7,500 – ALL 30,000 with VAT based on the type of property subject to valuation).</p> <p>The cost mentioned above is classified as a pre-approval cost and is covered by the applicant, regardless of the final decision. This cost is unavoidable by the applicant. This service is not provided by the bank but by authorized experts.</p>						
<p>Other additional costs</p>	<table border="1"> <thead> <tr> <th data-bbox="535 1186 868 1218">Type of Expense</th> <th data-bbox="868 1186 1495 1218">Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="535 1218 868 1680"> <p>Notarial and legal expenses, such as (notarization of contracts)</p> </td> <td data-bbox="868 1218 1495 1680"> <p>For the loan contract ~ 3,000 ALL For the mortgage contract depending on the loan amount as below: For loan amount from 1-500,000 ALL ~2,000 ALL For loan amount from 500,000- 1,500,000 ALL ~ 3,000 ALL For loan amount from 1,500,000 – 5,000,000 ALL ~4,000 ALL For loan amount from 5,000,000 – 15,000,000 ALL ~6,000 ALL For loan amount from 15,000,000 – 50,000,000 ALL ~8,000 ALL For loan amount from 50,000,000 – 100,000,000 ALL ~10,000 ALL For loan amount above 100,000,000 ALL ~15,000ALL</p> </td> </tr> <tr> <td data-bbox="535 1680 868 1753"> <p>Life insurance policy premium rate</p> </td> <td data-bbox="868 1680 1495 1753"> <p>~ 0.07 % - 3 % of the loan amount (Varies by the loan amount, age, gender of the applicant, health questionnaire or health condition)</p> </td> </tr> </tbody> </table>	Type of Expense	Value	<p>Notarial and legal expenses, such as (notarization of contracts)</p>	<p>For the loan contract ~ 3,000 ALL For the mortgage contract depending on the loan amount as below: For loan amount from 1-500,000 ALL ~2,000 ALL For loan amount from 500,000- 1,500,000 ALL ~ 3,000 ALL For loan amount from 1,500,000 – 5,000,000 ALL ~4,000 ALL For loan amount from 5,000,000 – 15,000,000 ALL ~6,000 ALL For loan amount from 15,000,000 – 50,000,000 ALL ~8,000 ALL For loan amount from 50,000,000 – 100,000,000 ALL ~10,000 ALL For loan amount above 100,000,000 ALL ~15,000ALL</p>	<p>Life insurance policy premium rate</p>	<p>~ 0.07 % - 3 % of the loan amount (Varies by the loan amount, age, gender of the applicant, health questionnaire or health condition)</p>
Type of Expense	Value						
<p>Notarial and legal expenses, such as (notarization of contracts)</p>	<p>For the loan contract ~ 3,000 ALL For the mortgage contract depending on the loan amount as below: For loan amount from 1-500,000 ALL ~2,000 ALL For loan amount from 500,000- 1,500,000 ALL ~ 3,000 ALL For loan amount from 1,500,000 – 5,000,000 ALL ~4,000 ALL For loan amount from 5,000,000 – 15,000,000 ALL ~6,000 ALL For loan amount from 15,000,000 – 50,000,000 ALL ~8,000 ALL For loan amount from 50,000,000 – 100,000,000 ALL ~10,000 ALL For loan amount above 100,000,000 ALL ~15,000ALL</p>						
<p>Life insurance policy premium rate</p>	<p>~ 0.07 % - 3 % of the loan amount (Varies by the loan amount, age, gender of the applicant, health questionnaire or health condition)</p>						

Reference No: RBG.1-F-021

Issue Date: 29/01/2026

	<p>Mortgage Expenses</p> <p>Property Insurance Premium Rate</p> <p>Disbursement Commission</p>	<p>For loan amount from 1,000,001 ALL up to 10,000,000 ALL ~17,000 ALL For loan amount above 10,000,000 ALL ~30,000 ALL</p> <p>~ 0.06%-0.25% of loan amount (varies from the loan amount, type of property, location, event risk assessment, etj.)</p> <p>1% of the loan amount 0% for the purchase of loans from other banks in Albania</p>
	<p>The above costs are classified as costs after loan approval. These expenses are unavoidable and mandatory before disbursement of the loan. Mortgage expenses, notarization of loan contracts and commitment commission are executed only once, while property and life insurance policy premiums are repeated every year.</p>	
Penalties for Late Payments	<ul style="list-style-type: none"> - If the Borrower is unable to repay the matured installment (interest or principal) on time, in addition to the normal interest rate, the Bank has the right to apply a penalty of 18% per year in ALL currency, calculated on the amount of the unpaid installment, which may be (only interest payment) or (principal + interest during the period when the loan is under the amortization method), for the period in which it is overdue, according to the terms of this contract. 	
Other penalties	<ul style="list-style-type: none"> - If the Bank discovers that the loan has not been used for the agreed purpose, it has the right to immediately request the repayment of the loan and the accumulated interest, or, if it deems reasonable instead of applying the above-mentioned action, it may apply a penalty of 1% on the initial amount of the loan. - In case of non-payment of commissions and interest, the Bank has the right to apply a penalty of 18% per year in ALL and Euro currency on the unpaid amount of commissions and interest. 	
Penalty for early repayment (when applicable)	<ul style="list-style-type: none"> - 2% of the loan amount paid before the deadline, if the period between the early repayment and the maturity of the loan is over 1 year - 1% of the loan amount paid before the deadline, if the period between the early repayment and the maturity of the loan does not exceed 1 year 	
Official notice between the parties	<p>All notices, communications between the parties will be made in writing and with the consent of both parties delivered personally or by registered mail (registered mail) to the address specified in the Credit Agreement or when possible by a durable means of communication (e -mail specified in the Credit Agreement, diskette, CD-ROM, DVD).</p> <p>The Borrower/Guarantor declares and accepts that all types of notifications made to these addresses will be considered as received by him. The customer can submit his advertisements to the Bank, as far as it is known, within a period of 15 calendar days.</p> <p>The Borrower/Guarantor is obliged to notify the Bank within 15 calendar days of any change in his address. As long as he has not notified the new address, the Borrower has no right to dispute the notifications made at the previous address.</p>	
The right of withdrawal from the loan contract	<p>The customer has the right to withdraw from the loan contract within a calendar period of 7 days. This term starts from the date of signing this contract. In cases where the loan amount has been disbursed to the customer's account and the latter exercises the right to withdraw from the Loan Contract, then the customer</p>	

Reference No: RBG.1-F-021

Issue Date: 29/01/2026

	<p>accepts and undertakes to repay the principal and all obligations for interest and/or penalties, as well as other possible expenses of the bank created with third parties for the effect of disbursing this amount. If the borrower withdraws from the loan contract, the co-borrower or mortgagor or guarantor who has given a guarantee for the borrower's obligations under this contract also withdraws from the loan contract or withdraws the guarantee/s placed by him for the execution of the contract.</p>
<p>The possibility of replacing the item/property (collateral)</p>	<ul style="list-style-type: none"> - In the case when the collateral offered is the same as the object of the loan, the client cannot request its replacement with another asset. - In the case when the collateral offered is different from the object of the loan, the borrower has the right to request the replacement of the item / property (collateral) offered as a guarantee for the active loan he has in BKT with another collateral and against the payment of a commission like below: <ul style="list-style-type: none"> a) If the new collateral proposed to be replaced will be the same as the object of the loan, no commission will be applied. b) If the new collateral proposed to be replaced will be different from the object of the loan, a commission of 1% of the reduced value of the Immediate Sale Value of the collateral will be applied, which is calculated the Immediate Sale Value of the existing collateral - Value of Immediate Sale of new collateral (in any case it must not be less than 0.5% of the remaining amount of the loan, minimum 50 EUR) <p>In any case, the new collateral proposed by the client must meet the Bank's lending conditions applicable to this loan product at the time the request is reviewed. The collateral that is offered for replacement will be subject to evaluation by the Bank in terms of the legal origin of the ownership, the compatibility of the actual condition of the item with the ownership documentation, as well as the value it has in the market determined in the evaluation report that will be prepared by experts licensed appraisers approved by the Bank. If the property proposed for replacement does not meet the conditions required by the bank, the bank has the right to reject the client's request for collateral replacement.</p>
<p>Claiming forms</p>	<p>Customers can deposit a complaint or suggestion through the following channels:</p> <ul style="list-style-type: none"> - Written letter near any branch - Visits near every branch - Via phone (+355 42 266 288) call center - Through e-mail address info@bkt.com.al - Through BKT Smart App - Through Official Post Office - Through the form dedicated to the official website of the BKT - Through Facebook complaints and suggestions form
<p>Time period of validity of pre-contractual information</p>	<p>The period of validity of the pre-contractual information is 7 (seven) calendar days from the date of signature of this information by the client.</p>

_____, **27/02/2026**
(City, dd,mm,yyyy)



**Standardized Pre-Contractual Form
For Mortgage Loan For Kosovo
Citizens**

Reference No: RBG.1-F-021

Issue Date: 29/01/2026

Customer: Name Surname
(Signature)

Branch Specialist: Name Surname
(Signature and Bank Stamp)