

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	over 50'000	0.01%	0.75%	0.85%	0.95%	1.00%	1.10%	1.20%	1.25%	1.40%	1.65%	1.75%	2.25%	2.35%	2.75%
EUR	under 34,999	0.01%	0.15%	0.18%	0.22%	0.25%	0.28%	0.32%	0.35%	0.45%	0.60%	0.70%	1.00%	1.10%	1.55%
	over 35,000	0.01%	0.15%	0.21%	0.27%	0.30%	0.34%	0.38%	0.40%	0.65%	0.80%	0.90%	1.40%	1.50%	1.85%
USD	under 34,999	0.01%	0.30%	0.45%	0.55%	0.60%	0.64%	0.67%	0.70%	0.80%	0.95%	1.05%	1.20%	1.30%	1.70%
	over 35,000	0.01%	0.45%	0.55%	0.65%	0.70%	0.75%	0.85%	0.90%	1.15%	1.45%	1.60%	1.80%	1.90%	2.20%
GBP	over 500	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%	
CAD	over 500	0.01%	0.10%	0.25%	0.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%				-
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%	-	-	-
AUD	over 500	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 3,999,999				3.20%	3.60%
	over 54000,000				3.50%	4.00%
EUR	under 34,999	0.90%	1.45%	1.80%	2.30%	
	over 35,000	1.30%	1.75%	2.10%	2.60%	
USD	under 34,999	1.10%	1.60%	2.50%	3.00%	
	over 35,000	1.70%	2.10%	2.80%	3.30%	

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

Saving Account *		
LEK	over 1'500	0.90%
EUR	over 15	0.15%
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	1.31%	1.35%	1.85%	4.05%	5.25%	5.90%
EUR	over 500	0.53%	0.85%	1.35%	3.00%	3.85%	4.35%
USD	over 500	0.80%	1.00%	1.75%	3.85%	4.90%	5.55%

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%	0.94%	2.32%	4.97%

* 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.

* *Interest Rate for Saving Account (LEK currency) are effective since 15 September 2022*