



INTEREST BULLETIN

2012

INTEREST RATES

For saving, deposit, payment and card accounts in local and foreign currency – in force as of 17.04.2012

I. Saving accounts of physical entities**1. In BGN**

Minimum amount of the deposit	Annual Interest Rate: %
BGN 5.00	0.25%

2. In Foreign Currency

Currency	Minimum amount of the deposit	Minimum balance bearing interest	Annual Interest Rate: %
USD	5	100	0.25%
EUR	5	100	0.25%
GBP	5	500	0.25%
CHF	5	500	0.25%

II. Payment (current) accounts**1. In BGN**

Minimum balance for opening and maintenance	Annual Interest Rate: %
BGN 50,00	0.25%

2. In Foreign Currency

Minimum balance for opening and maintenance	Minimum balance bearing interest	Annual Interest Rate: %
EUR 50,00	EUR 5 000,00	0.25%
USD 50,00	USD 5 000,00	0.25%
GBP/CHF 50,00	GBP/CHF 10 000,00	0.25%
200 CNY	-	0.00%

III. Card accounts**1. Card accounts in BGN**

Minimum balance for opening and maintenance	Annual Interest Rate: %
BGN 5,00	0.25%

2. Card accounts related to credit cards

	Minimum balance for opening and maintenance	Annual Interest Rate: %
Standard card	EUR/USD 100,00	0.25%
Business card	EUR/USD 300,00	0.25%
Golden card	EUR/USD 300,00	0.25%

IV. COBOS accounts

Minimum balance for opening and maintenance	Annual Interest Rate: %
For physical entities: BGN 5,00	0.00%
For Legal Entities: BGN 20,00	0.00%

ASSET TERM DEPOSIT – CLOSED FOR SALES FOR LEGAL ENTITIES

Interest rates for local and foreign currency applied to physical and legal entities

1. In BGN

Term	Minimum amount of the deposit	Amount of the deposit		Amount of the deposit	
		100 – 49 999		50 000 - 100 000	
		Annual rate %	Effective annual rate %	Annual rate %	Effective annual rate %
1 moth	BGN 100	3.00%	3.04%	3.15%	3.20%
3 months	BGN 100	3.30%	3.34%	3.50%	3.55%
6 months	BGN 100	3.80%	3.84%	4.00%	4.04%
12 months	BGN 100	4.87%	4.87%	5.00%	5.00%
24 months	BGN 100	5.25%	5.25%	5.50%	5.50%
36 months	BGN 100	5.75%	5.75%	6.00%	6.00%

2.B USD

Term	Minimum amount of the deposit	Amount of the the deposit		Amount of the deposit	
		500 – 49 999		50 000 – 100 000	
		Annual rate %	Effective annual rate %	Annual rate %	Effective annual rate %
1 month	USD 500,00	3.30%	3.35%	3.35%	3.40%
3 months	USD 500,00	3.40%	3.44%	3.45%	3.49%
6 months	USD 500,00	3.45%	3.48%	3.50%	3.53%
12 months	USD 500,00	3.60%	3.60%	3.65%	3.65%
24 months	USD 500,00	4.00%	4.00%	4.50%	4.50%
36 months	USD 500,00	4.50%	4.50%	5.00%	5.00%

1. B EUR

Term	Minimum amount of the deposit	Amount of the deposit		Amount of the deposit	
		500 - 49 999		50 000 – 100 000	
		Annual rate %	Effective annual rate %	Annual rate %	Effective annual rate %
1 month	EUR 500,00	2.75%	2.78%	2.85%	2.89%
3 months	EUR 500,00	3.00%	3.03%	3.15%	3.19%
6 months	EUR 500,00	3.25%	3.28%	3.50%	3.53%
12 months	EUR 500,00	3.75%	3.75%	4.00%	4.00%
24 months	EUR 500,00	4.75%	4.75%	5.00%	5.00%
36 months	EUR 500,00	5.50%	5.50%	5.75%	5.75%

4. In GBP

Term	Minimum amount of the deposit	Amount of the deposit		Amount of the deposit	
		500 - 49 999		50 000 – 100 000	
		Annual rate %	Effective annual rate %	Annual rate %	Effective annual rate %
1 month	GBP 500,00	1.75%	1.76%	1.80%	1.81%
3 months	GBP 500,00	1.85%	1.86%	1.90%	1.91%
6 months	GBP 500,00	1.95%	1.96%	2.00%	2.01%
12 months	GBP 500,00	2.10%	2.10%	2.15%	2.15%
24 months	GBP 500,00	2.50%	2.50%	2.60%	2.60%
36 months	GBP 500,00	2.75%	2.75%	2.85%	2.85%

5. In CHF

Term	Minimum amount of the deposit	Amount of the deposit		Amount of the deposit	
		500 - 49 999		50 000 – 100 000	
		Annual rate %	Effective annual rate %	Annual rate %	Effective annual rate %
1 month	CHF 500,00	1.50%	1.51%	1.60%	1.61%
3 months	CHF 500,00	1.60%	1.61%	1.65%	1.66%
6 months	CHF 500,00	1.65%	1.66%	1.75%	1.76%
12 months	CHF 500,00	1.75%	1.75%	2.00%	2.00%
24 months	CHF 500,00	2.00%	2.00%	2.05%	2.05%
36 months	CHF 500,00	2.05%	2.00%	2.10%	2.10%

*For deposit amounts exceeding 100'000 units in the currencies nominated by the Bank, the interest rates shall be individually negotiated.

*The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.

ASSET DEPOSIT FOR COMPANIES

Interest rates for local and foreign currency applied to legal entities

1. In BGN

Term	Minimum amount of the deposit	Annual rate %	Effective annual rate %
1 month	BGN 1000	2.50%	2.53%
3 months	BGN 1000	3.00%	3.03%
6 months	BGN 1000	3.50%	3.53%
12 months	BGN 1000	4.50%	4.50%
24 months	BGN 1000	5.00%	5.00%
36 months	BGN 1000	5.50%	5.50%

2. In USD

Term	Minimum amount of the deposit	Annual rate %	Effective annual rate %
1 month	500 USD	1.50%	1.51%
3 months	500 USD	2.00%	2.02%
6 months	500 USD	2.25%	2.26%
12 months	500 USD	2.50%	2.50%
24 months	500 USD	2.75%	2.75%
36 months	500 USD	3.00%	3.00%

3. In EUR

Term	Minimum amount of the deposit	Annual rate %	Effective annual rate %
1 month	500 EUR	2.25%	2.27%
3 months	500 EUR	2.75%	2.78%
6 months	500 EUR	3.25%	3.28%
12 months	500 EUR	3.75%	3.75%
24 months	500 EUR	4.50%	4.50%
36 months	500 EUR	5.00%	5.00%

*The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.

DEPOSIT ASSET PLUS – CLOSED FOR SALES

Interest rates in local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Amount of the deposit	
When a Maestro debit card would be issued, the customer shall be granted an Insurance Policy covering the risk "Accident"		100 - 49 999	50 000 - 100 000
		Annual rate %	Annual rate %
1 month	BGN 100,00	3.00%	3.15%
3 months	BGN 100,00	3.30%	3.50%
6 months	BGN 100,00	3.80%	4.00%
12 months	BGN 100,00	4.87%	5.00%
24 months	BGN 100,00	5.25%	5.50%
36 months	BGN 100,00	5.75%	6.00%

2. In EUR

Term	Minimum amount of the deposit	Amount of the deposit	
When a Maestro debit card would be issued, the customer shall be granted an Insurance Policy covering the risk "Accident"		500 - 49 999	50 000 - 100 000
		Annual rate %	Annual rate %
1 month	EUR 500,00	2.75%	2.85%
3 months	EUR 500,00	3.00%	3.15%
6 months	EUR 500,00	3.25%	3.50%
12 months	EUR 500,00	3.75%	4.00%
24 months	EUR 500,00	4.75%	5.00%
36 months	EUR 500,00	5.50%	5.75%

3. In USD

Term	Minimum amount of the deposit	Amount of the deposit	
When a Maestro debit card would be issued, the customer shall be granted an Insurance Policy covering the risk "Accident"		500 - 49 999	50 000 - 100 000
		Annual rate %	Annual rate %
1 month	USD 500,00	3.30%	3.35%
3 months	USD 500,00	3.40%	3.45%
6 months	USD 500,00	3.45%	3.50%
12 months	USD 500,00	3.60%	3.65%
24 months	USD 500,00	4.00%	4.50%
36 months	USD 500,00	4.50%	5.00%

*For deposit amounts exceeding 100'000 units in the currencies nominated by the Bank, the interest rates shall be individually negotiated.

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ASSET RENT DEPOSIT – CLOSED FOR SALES

Interest Rates for local and foreign currency applied to physical entities

1. In BGN

Term	Minimum amount of the deposit	Amount of the deposit	
		2000 - 49 999	Above 50 000
		Annual Rate %	Annual Rate %
36 months	BGN 2 000,00	6.25%	As per agreement

2. In USD

Term	Minimum amount of the deposit	Amount of the deposit	
		1000 - 49 999	Above 50 000
		Annual Rate %	Annual Rate %
36 months	USD 1 000,00	5.25%	As per agreement

3. In EUR

Term	Minimum amount of the deposit	Amount of the deposit	
		1000 - 49 999	Above 50 000
		Annual Rate %	Annual Rate %
36 months	EUR 1 000,00	6.25%	As per agreement

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Asset 12+ Deposit

Deposit with advance payment of the interest
Interest rates for local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Annual interest rate %
12 months	BGN 1 000,00	6.50%

2. In EUR

Term	Minimum amount of the deposit	Annual interest rate %
12 months	EUR 500,00	5.50%

Asset 6+ Deposit

Deposit with advance payment of the interest
Interest rates for local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Annual interest rate %
6 months	BGN 1 000,00	5.25%

2. In EUR

Term	Minimum amount of the deposit	Annual interest rate %
6 months	EUR 500,00	4.75%

Asset 3+ Deposit

Deposit with advance payment of the interest
Interest rates for local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Annual interest rate %
3 months	BGN 1 000,00	4.50%

2. In EUR

Term	Minimum amount of the deposit	Annual interest rate %
3 months	EUR 500,00	4.00%

Asset 1+ Deposit

Deposit with advance payment of the interest
Interest rates for local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Annual interest rate %
1 month	BGN 1 000,00	4.00%

2. In EUR

Term	Minimum amount of the deposit	Annual interest rate %
1 month	EUR 500,00	3.50%

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Deposit Asset 20 days – CLOSED FOR SALES
Interest rates in local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Annual interest rate %
20 days	BGN 1 000,00	4.50%

2. In EUR

Term	Minimum amount of the deposit	Annual interest rate %
20 days	EUR 1 000,00	4.00%

Deposit Asset 20 weeks – CLOSED FOR SALES
Interest rates in local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Annual interest rate %
20 weeks	BGN 1 000,00	5.75%

2. In EUR

Term	Minimum amount of the deposit	Annual interest rate %
20 weeks	EUR 1 000,00	5.25%

Deposit Asset 20 months – CLOSED FOR SALES
Interest rates in local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Annual interest rate %
20 months	BGN 1 000,00	8.00%

2. In EUR

Term	Minimum amount of the deposit	Annual interest rate %
20 months	EUR 1 000,00	7.50%

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GROWING UP ASSET DEPOSITS – CLOSED FOR SALES

Interest Rates in local and foreign currency for physical entities

a) One-year Growing up Asset Deposit with a monthly increase

1. In BGN

Term	Minimum amount of the deposit	Cumulative annual interest rate
12 months	BGN 2 000,00.	
	<i>Margin</i>	
For 1 month		3.50%
For 2 months	0.25%	3.75%
For 3 months	0.25%	4.00%
For 4 months	0.25%	4.25%
For 5 months	0.25%	4.50%
For 6 months	0.25%	4.75%
For 7 months	0.25%	5.00%
For 8 months	0.25%	5.25%
For 9 months	0.25%	5.50%
For 10 months	0.25%	5.75%
For 11 months	0.25%	6.00%
For 12 months	0.25%	6.25%

2. In USD

Term	Minimum amount of the deposit	Cumulative annual interest rate
12 months	1 000 USD	
	<i>Margin</i>	
For 1 month		3.30%
For 2 months	0.10%	3.40%
For 3 months	0.10%	3.50%
For 4 months	0.10%	3.60%
For 5 months	0.10%	3.70%
For 6 months	0.10%	3.80%
For 7 months	0.10%	3.90%
For 8 months	0.10%	4.00%
For 9 months	0.10%	4.10%
For 10 months	0.10%	4.20%
For 11 months	0.10%	4.30%
For 12 months	0.10%	4.40%

3. In EUR

Term	Minimum amount of the deposit	Cumulative annual interest rate
12 months	EUR 1 000,00	
	<i>Margin</i>	
For 1 month		2.75%
For 2 months	0.25%	3.00%
For 3 months	0.25%	3.25%
For 4 months	0.25%	3.50%
For 5 months	0.25%	3.75%
For 6 months	0.25%	4.00%
For 7 months	0.25%	4.25%
For 8 months	0.25%	4.50%
For 9 months	0.25%	4.75%
For 10 months	0.25%	5.00%
For 11 months	0.25%	5.25%
For 12 months	0.25%	5.50%

b) Three-year Growing up Asset Deposit with a trimonthly increase

1. In BGN

Term	Minimum amount of the deposit	Cumulative annual interest rate
36 months	BGN 2 000,00	
	<i>Margin</i>	
For 1 month		4.60%
For 2 months		4.60%
For 3 months		4.60%
For 4 months	0.25%	4.85%
For 5 months		4.85%
For 6 months		4.85%
For 7 months	0.25%	5.10%
For 8 months		5.10%
For 9 months		5.10%
For 10 months	0.25%	5.35%
For 11 months		5.35%
For 12 months		5.35%
For 13 months	0.25%	5.60%
For 14 months		5.60%
For 15 months		5.60%
For 16 months	0.25%	5.85%
For 17 months		5.85%
For 18 months		5.85%
For 19 months	0.25%	6.10%
For 20 months		6.10%
For 21 months		6.10%
For 22 months	0.25%	6.35%
For 23 months		6.35%
For 24 months		6.35%
For 25 months	0.25%	6.60%
For 26 months		6.60%
For 27 months		6.60%
For 28 months	0.25%	6.85%
For 29 months		6.85%
For 30 months		6.85%
For 31 months	0.25%	7.10%
For 32 months		7.10%
For 33 months		7.10%
For 34 months	0.25%	7.35%
For 35 months		7.35%
For 36 months		7.35%

2. In USD

Term	Minimum amount of the deposit	Cumulative annual interest rate
36 months	USD 1 000,00	
	<i>Margin</i>	
For 1 month		4.15%
For 2 months		4.15%
For 3 months		4.15%
For 4 months	0.15%	4.30%
For 5 months		4.30%
For 6 months		4.30%
For 7 months	0.15%	4.45%
For 8 months		4.45%
For 9 months		4.45%
For 10 months	0.15%	4.60%
For 11 months		4.60%
For 12 months		4.60%
For 13 months	0.15%	4.75%
For 14 months		4.75%
For 15 months		4.75%
For 16 months	0.15%	4.90%
For 17 months		4.90%
For 18 months		4.90%
For 19 months	0.15%	5.05%
For 20 months		5.05%
For 21 months		5.05%
For 22 months	0.15%	5.20%
For 23 months		5.20%
For 24 months		5.20%
For 25 months	0.15%	5.35%
For 26 months		5.35%
For 27 months		5.35%
For 28 months	0.15%	5.50%
For 29 months		5.50%
For 30 months		5.50%
For 31 months	0.15%	5.65%
For 32 months		5.65%
For 33 months		5.65%
For 34 months	0.15%	5.80%
For 35 months		5.80%
For 36 months		5.80%

3. In EUR

Term	Minimum amount of the deposit	Cumulative annual interest rate
36 months	EUR 1 000,00	
	<i>Margin</i>	
For 1 month		4.35%
For 2 months		4.35%
For 3 months		4.35%
For 4 months	0.25%	4.60%
For 5 months		4.60%
For 6 months		4.60%
For 7 months	0.25%	4.85%
For 8 months		4.85%
For 9 months		4.85%
For 10 months	0.25%	5.10%
For 11 months		5.10%
For 12 months		5.10%
For 13 months	0.25%	5.35%
For 14 months		5.35%
For 15 months		5.35%
For 16 months	0.25%	5.60%
For 17 months		5.60%
For 18 months		5.60%
For 19 months	0.25%	5.85%
For 20 months		5.85%
For 21 months		5.85%
For 22 months	0.25%	6.10%
For 23 months		6.10%
For 24 months		6.10%
For 25 months	0.25%	6.35%
For 26 months		6.35%
For 27 months		6.35%
For 28 months	0.25%	6.60%
For 29 months		6.60%
For 30 months		6.60%
For 31 months	0.25%	6.85%
For 32 months		6.85%
For 33 months		6.85%
For 34 months	0.25%	7.10%
For 35 months		7.10%
For 36 months		7.10%

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Deposit Asset Temptation – CLOSED FOR SALES

Interest rates in local and foreign currency for physical entities

1. One-month deposit

Month	Cumulative annual interest rate BGN	Minimum amount of the deposit: BGN 500,00 / EUR 250,00	Month	Cumulative annual interest rate EUR
1 st (basic)	3.00%			1 st (basic)
2 nd	3.25%		2 nd	3.00%
3 rd	3.50%		3 rd	3.25%
4 th	3.75%		4 th	3.50%
5 th	4.00%		5 th	3.75%
6 th	4.25%		6 th	4.00%
7 th	4.50%		7 th	4.25%
8 th	4.75%		8 th	4.50%
9 th	5.00%		9 th	4.75%
10 th	5.50%		10 th	5.25%
11 th	6.00%		11 th	5.75%
12 th	7.77%		12 th	7.07%

2. Three-month deposit

Quarter	Cumulative annual interest rate BGN	Minimum amount of the deposit: BGN 500,00 / EUR 250,00	Quarter	Cumulative annual interest rate EUR
1 st (basic)	4.00%			1 st (basic)
2 nd	4.30%		2 nd	4.05%
3 rd	4.60%		3 rd	4.35%
4 th	4.90%		4 th	4.65%
5 th	5.20%		5 th	4.95%
6 th	5.50%		6 th	5.25%
7 th	5.80%		7 th	5.55%
8 th	6.10%		8 th	5.85%
9 th	6.40%		9 th	6.15%
10 th	6.70%		10 th	6.45%
11 th	7.70%		11 th	7.45%
12 th	10.01%		12 th	9.00%

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Deposit Asset Temptation 1

Interest rates in local and foreign currency for physical entities

1. One-monthly growing deposit

Period	Cumulative annual interest rate BGN	Period	Cumulative annual interest rate EUR	Period	Cumulative annual interest rate USD
1 st (basic)	5.00%	1 st (basic)	4.00%	1 st (basic)	3.00%
2 nd	5.05%	2 nd	4.05%	2 nd	3.05%
3 rd	5.10%	3 rd	4.10%	3 rd	3.10%
4 th	5.15%	4 th	4.15%	4 th	3.15%
5 th	5.20%	5 th	4.20%	5 th	3.20%
6 th	5.25%	6 th	4.25%	6 th	3.25%
7 th	5.30%	7 th	4.30%	7 th	3.30%
8 th	5.35%	8 th	4.35%	8 th	3.35%
9 th	5.50%	9 th	4.50%	9 th	3.50%
10 th	6.00%	10 th	5.00%	10 th	4.00%
11 th	7.00%	11 th	6.00%	11 th	5.00%
12 th	10.75%	12 th	9.75%	12 th	8.75%
Minimum amount of the deposit	500 BGN	Minimum amount of the deposit	250 EUR	Minimum amount of the deposit	250 USD

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Deposit Asset Temptation 2 – CLOSED FOR SALES

Interest rates in local and foreign currency for physical entities

1. Two-month deposit

Period	Cumulative annual interest rate BGN	Minimum amount of the deposit BGN 500,00 / EUR 250,00	Period	Cumulative annual interest rate EUR
1 st (basic)	7,50%		1 st (basic)	5,50%
2 nd	7,75%	2 nd	5,75%	
3 rd	8,00%	3 rd	6,00%	
4 th	8,50%	4 th	6,50%	
5 th	9,00%	5 th	7,00%	
6 th	9,10%	6 th	7,10%	
7 th	9,20%	7 th	7,20%	
8 th	9,30%	8 th	7,30%	
9 th	9,40%	9 th	7,40%	
10 th	9,50%	10 th	7,50%	
11 th	9,60%	11 th	7,60%	
12 th	12,75%	12 th	10,75%	

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Deposit Asset New Temptation 2
Interest rates in local and foreign currency for physical entities

1. Two-monthly growing deposit

2-monthly Period	Cumulative annual interest rate BGN	Minimum amount of the deposit BGN 500,00 / EUR 250,00	2-monthly Period	Cumulative annual interest rate EUR
1 st	5.50%			1 st
2 nd	5.55%		2 nd	4.55%
3 rd	5.60%		3 rd	4.60%
4 th	5.65%		4 th	4.65%
5 th	5.70%		5 th	4.70%
6 th	5.75%		6 th	4.75%
7 th	6.00%		7 th	5.00%
8 th	6.10%		8 th	5.10%
9 th	6.25%		9 th	5.25%
10 th	6.50%		10 th	5.50%
11 th	7.00%		11 th	6.00%
12 th	12.75%		12 th	10.75%

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Deposit Asset Temptation 3
Interest rates in local and foreign currency for physical entities

1. Three-monthly growing deposit

Quarter	Cumulative annual interest rate BGN	Quarter	Cumulative annual interest rate EUR	Quarter	Cumulative annual interest rate USD
1 st (basic)	6,00%	1 st (basic)	5,00%	1 st (basic)	4,00%
2 nd	6,10%	2 nd	5,10%	2 nd	4,10%
3 rd	6,20%	3 rd	5,20%	3 rd	4,20%
4 th	6,30%	4 th	5,30%	4 th	4,30%
5 th	6,40%	5 th	5,40%	5 th	4,40%
6 th	6,50%	6 th	5,50%	6 th	4,50%
7 th	6,60%	7 th	5,60%	7 th	4,60%
8 th	6,70%	8 th	5,70%	8 th	4,70%
9 th	6,80%	9 th	5,80%	9 th	4,80%
10 th	6,90%	10 th	5,90%	10 th	4,90%
11 th	7,00%	11 th	6,00%	11 th	5,00%
12 th	9,33%	12 th	8,33%	12 th	7,33%
Minimum amount of the deposit	500 BGN	Minimum amount of the deposit	250 EUR	Minimum amount of the deposit	250 USD

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Deposit Asset Temptation 4

Interest rates in local and foreign currency for physical entities

1. Four-daily growing deposit

4-day period	Cumulative annual interest rate BGN	4-day period	Cumulative annual interest rate EUR	4-day period	Cumulative annual interest rate USD	4-day period	Cumulative annual interest rate GBP
1 st	3,00%	1 st	2,00%	1 st	1,00%	1 st	1,00%
2 nd	3,10%	2 nd	2,10%	2 nd	1,10%	2 nd	1,10%
3 rd	3,20%	3 rd	2,20%	3 rd	1,20%	3 rd	1,20%
4 th	3,30%	4 th	2,30%	4 th	1,30%	4 th	1,30%
5 th	3,40%	5 th	2,40%	5 th	1,40%	5 th	1,40%
6 th	3,50%	6 th	2,50%	6 th	1,50%	6 th	1,50%
7 th	3,60%	7 th	2,60%	7 th	1,60%	7 th	1,60%
8 th	3,70%	8 th	2,70%	8 th	1,70%	8 th	1,70%
9 th	3,80%	9 th	2,80%	9 th	1,80%	9 th	1,80%
10 th	3,90%	10 th	2,90%	10 th	1,90%	10 th	1,90%
11 th	4,00%	11 th	3,00%	11 th	2,00%	11 th	2,00%
12 th	8,44%	12 th	7,44%	12 th	6,44%	12 th	5,44%
Minimum amount of the deposit	500 BGN	Minimum amount of the deposit	250 EUR	Minimum amount of the deposit	250 USD	Minimum amount of the deposit	250 GBP

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Deposit Asset Temptation 4

Interest rates in local and foreign currency for legal entities

1. Four-daily growing deposit

4-day period	Cumulative annual interest rate BGN	4-day period	Cumulative annual interest rate EUR	4-day period	Cumulative annual interest rate USD	4-day period	Cumulative annual interest rate GBP
1 st	3,00%	1 st	2,00%	1 st	1,00%	1 st	0,50%
2 nd	3,10%	2 nd	2,10%	2 nd	1,10%	2 nd	0,55%
3 rd	3,20%	3 rd	2,20%	3 rd	1,20%	3 rd	0,60%
4 th	3,30%	4 th	2,30%	4 th	1,30%	4 th	0,65%
5 th	3,40%	5 th	2,40%	5 th	1,40%	5 th	0,70%
6 th	3,50%	6 th	2,50%	6 th	1,50%	6 th	0,75%
7 th	3,60%	7 th	2,60%	7 th	1,60%	7 th	0,80%
8 th	3,70%	8 th	2,70%	8 th	1,70%	8 th	0,85%
9 th	3,80%	9 th	2,80%	9 th	1,80%	9 th	0,90%
10 th	3,90%	10 th	2,90%	10 th	1,90%	10 th	0,95%
11 th	4,00%	11 th	3,00%	11 th	2,00%	11 th	1,00%
12 th	8,44%	12 th	7,44%	12 th	6,44%	12 th	5,44%
Minimum amount of the deposit	10 000 BGN	Minimum amount of the deposit	5 000 EUR	Minimum amount of the deposit	5 000 USD	Minimum amount of the deposit	5 000 GBP

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Deposit Asset Family – CLOSED FOR SALES

Interest rates in local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Annual interest rate %
60 months	BGN 100,00	6.60%

2. In EUR

Term	Minimum amount of the deposit	Annual interest rate %
60 months	EUR 50,00	6.60%

Upon opening of that deposit the Bank shall provide a bonus as follows: for each BGN 100,00 deposited on opening the customer shall receive a bonus amounting to BGN 2,00 and for each EUR 50,00 deposited on opening the customer shall receive a bonus amounting to EUR 1,00

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Appendix 17

Deposit Asset Childhood

Interest rates in local and foreign currency for physical entities

Minimum amount of the deposit : BGN 500,00	Annual rate.% BGN	Minimum amount of the deposit: EUR 250,00	Annual rate % EUR	Minimum amount of the deposit: USD 250,00	Annual rate % USD
500-999.99	5.00	250-499.99	4.00	250-999.99	3.00
1,000-1,999.99	5.50	500-,999.99	4.50	1,000-1,999.99	3.50
2,000-4,999.99	6.00	1,000-2,499.99	5.00	2,000-4,999.99	4.00
5,000-9,999.99	6.50	2,500-4,999.99	5.50	5,000-9,999.99	4.50
10,000-19,999.99	7.00	5,000-9,999.99	6.00	10,000-19,999.99	5.00
20,000-49,999.99	7.50	10,000-24,999.99	6.50	20,000-49,999.99	5.50
50,000+	8.00	25,000+	7.00	50,000+	6.00

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Appendix 18

Deposit Asset Golden Age

Interest rates in local and foreign currency for physical entities

1. In BGN

Term	Minimum amount of the deposit	Interest rate	
		Annual interest rate %	Effective annual rate %

1 month	BGN 100,00	4.50%	4.59%
3 months	BGN 100,00	5.25%	5.35%
6 months	BGN 100,00	5.75%	5.83%
12 months	BGN 100,00	6.25%	6.25%

2. In EUR

Term	Minimum amount of the deposit	Interest rate	
		Annual Interest Rate %	Annual interest rate %
1 month	50 EUR	4.25%	4.33%
3 months	50 EUR	5.00%	5.10%
6 months	50 EUR	5.50%	5.58%
12 months	50 EUR	6.00%	6.00%

3. In USD

Term	Minimum amount of the deposit	Interest rate	
		Annual Interest Rate %	Annual interest rate %
1 month	50 USD	3.50%	3.56%
3 months	50 USD	4.00%	4.06%
6 months	50 USD	4.50%	4.55%
12 months	50 USD	5.00%	5.00%

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Appendix 19

Deposit Asset Choise

Interest rates in local and foreign currency for physical and legal entities

1. In BGN

Term	Minimum amount of the deposit	Annual Interest Rate%
1 - 36 months	50 000 BGN	0,50% - 7,00%

2. In EUR

Term	Minimum amount of the deposit	Annual Interest Rate%
1 - 36 months	25 000 EUR	0,50% - 6,00%

3. In USD

Term	Minimum amount of the deposit	Annual Interest Rate%
1 - 36 months	30 000 USD	0,50% - 4,50%

4. In GBP

Term	Minimum amount of the deposit	Annual Interest Rate%
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1 - 36 months	30 000 GBP	0,50% - 3,25%
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5. In CHF

Term	Minimum amount of the deposit	Annual Interest Rate%
1 - 36 months	40 000 CHF	0,50% - 2,50%

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Appendix 20

Deposit Asset Invest

Interest rates in local and foreign currency for physical and legal entities

1. In BGN

Term	Minimum amount of the deposit	Annual Interest Rate%
12 months	1 000 BGN	7.20%

2. In EUR

Term	Minimum amount of the deposit	Annual Interest Rate%
12 months	500 EUR	6.20%

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

Appendix 21

Other Term Deposits

Interest rates

In local and foreign currency for physical and legal entities

1. In BGN

Term	Minimum amount of the deposit	Annual Interest Rate%
Weekly – closed for sales	BGN 100,00	1.25%
10-day term – closed for sales	BGN 100,00	1.50%
Call deposit	BGN 100 000,00	As per agreement

2. In USD

Term	Minimum amount of the deposit	Annual Interest Rate%
Weekly – closed for sales	USD 500,00	1.25%

10-day term – closed for sales	USD 500,00	1.50%
Call deposit	USD 100 000,00	As per agreement

3. In EUR

Term	Minimum amount of the deposit	Annual Interest Rate%
Weekly – closed for sales	EUR 500,00	1.25%
10-day term – closed for sales	EUR 500,00	1.50%
Call deposit	EUR 100 000,00	As per agreement

4. In GBP

Term	Minimum amount of the deposit	Annual Interest Rate%
Weekly – closed for sales	GBP 500,00	1.25%
10-day term – closed for sales	GBP 500,00	1.50%
Call deposit	GBP 100 000,00	As per agreement

5. In CHF

Term	Minimum amount of the deposit	Annual Interest Rate%
Weekly – closed for sales	CHF 500,00	1.25%
10-day term – closed for sales	CHF 500,00	1.50%
Call deposit	CHF 200 000,00	As per agreement

**The Bank shall reserve the right to update the interest policy in case of considerable changes in the market conditions.*

The Bank shall pay interest on accounts in: BGN, EUR, USD, GBP, CHF.

*** Method of yield calculation for the various types of deposits - $L=N * I\% * (n /$**

$360^1)$ Legend:

L – Yield

N – nominal amount of the deposit (deposited amount)

$I\%$ - annual interest rate of the deposit

n – number of days

Bulgarian Deposit Insurance Fund shall secure the total payment of the sums under deposit accounts of a private individual held in a bank (regardless of the number and the amount of each deposit) up to BGN 196'000,00. The above mentioned amount shall be comprised of the principal and accrued interest by the date of the decision of Bulgarian National Bank to deprive a certain commercial bank of the License for conducting bank activity.

In case of a deposit account held in foreign currency the depositor shall be credited for the BGN equivalence of the guaranteed amount of the deposit at the rate of Bulgarian National Bank on the date when the payment of the deposit insurance has started.

¹ 365 for deposit Asset Temptation 4