

**Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products
for individuals as of 01.01.2026**

1. Term Deposits

1.1. Standard Term Deposits

| | EUR | USD | GBP | CHF |
|-----------|-------|-------|-------|-------|
| 1 month | 0.00% | 0.00% | 0.00% | 0.00% |
| 3 months | 0.00% | 0.00% | 0.00% | 0.00% |
| 6 months | 0.00% | 0.00% | 0.00% | 0.00% |
| 12 months | 0.00% | 0.00% | 0.00% | 0.00% |

1.2. "FX Freedom" term deposit and "FX Freedom Plus" term deposit- with possibility for currency conversion

| | EUR | USD |
|-----------|-------|-------|
| 3 months | 0.00% | 0.00% |
| 6 months | 0.00% | 0.00% |
| 12 months | 0.00% | 0.00% |

1.3. Deposit "Pre-paid Interest" and Deposit with Regular Interest Payment - 12m "Rent"

| | EUR | USD |
|-----------|-------|-------|
| 6 months | 0.00% | 0.00% |
| 12 months | 0.00% | 0.00% |

1.4. Long Term Deposits

| | EUR | USD |
|-----------|-------|-------|
| 18 months | 0.00% | 0.00% |
| 24 months | 0.00% | 0.00% |
| 36 months | 0.00% | 0.00% |

1.5. Bundle TD "Deposit Combination" (Former Name "Deposit Ladder")

| | EUR | USD |
|----------|-------|-------|
| 9 months | 0.00% | 0.00% |

1.6. Online term deposit

| | EUR | USD |
|-----------|-------|-------|
| 3 months | 0.00% | 0.00% |
| 6 months | 0.00% | 0.00% |
| 12 months | 0.00% | 0.00% |

1.7. Term "Deposit 30"

| | EUR | USD |
|-----------|-------|-------|
| 30 months | 0.00% | 0.05% |

Additional depositing and withdrawal up to 30% is allowed for the deposit period under condition of kept minimum balance. The conditions and interest rates of Deposit 30 are valid for the first contracted period. On maturity Deposit 30 is automatically transferred to the conditions and interest rate for 12-month Standard Deposit in the relevant currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

1.8. Structured deposits

1.8.1. Structured Deposit "INDEX DUO GOLD" with possibility of Bonus interest, depending on performance of index

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| Short Term Deposit from 17.02.2021 to 27.04.2021 incl. | 0.00% | no fee |
| Second Period 60 m. Structured Deposit from 28.04.2021 to 28.04.2026 | 0.00% + possible additional interest rate* | 5% |
| Third Period - 3 monthly standard term deposit from 28.04.2026 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the period of short-term deposit there is no applicable interest rate.

For the second period of Structured Deposit "INDEX DUO GOLD", it is possible to have bonus interest rate, which is accrued for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional interest - bonus interest rate is equal to 50 % from the positive percentage change in the levels of index Euro iStoxx Select Dividend 30 Dynamic Gold Hedge EUR Price (SD3DUO), accrued on the deposit. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX DUO GOLD" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: <https://dif.bg/bg> under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the Bonus interest for 60 m. Deposit "INDEX DUO GOLD"

| Examples | Deposited amount | Value of Euro iStoxx Select Dividend 30 Dynamic Gold Hedge EUR Price (SD3DUO) | Percentage change of index Euro iStoxx Select Dividend 30 Dynamic Gold Hedge | Participation in positive change of the index | Bonus rate (%) | Interest | Amount of the bonus interest |
|-----------|------------------|---|--|---|---|----------|------------------------------|
| | B EUR | 28.04.2021 | 23.04.2026 | | | in % | /for 60 m / |
| Example 1 | 10 000 | 1000 | 1050 | 5% | 50% | 2.50% | 250 |
| Example 2 | 10 000 | 1000 | 1084 | 8.4% | 50% | 4.20% | 420 |
| Example 3 | 10 000 | 1000 | 950 | -5% | Bonus interest is not paid. The Bank pays the deposited amount. | | |

The examples are indicative and are provided to illustrate the formula for calculating the bonus interest rate. The examples do not reflect future market movements of the index.

Note:

The official closing level of the underlying Index - Euro iStoxx Select Dividend 30 Dynamic Gold Hedge of the opening (base) date as of 28 April 2021 is 1832.18.

1.8.2. Structured Deposit "Index Climate Change in EUR" with the possibility of additional profitability, depending on performance of index

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| Short Term Deposit from 28.05.2021 to 15.09.2021 incl. | 0.00% | no fee |
| Second Period 72 m. Structured Deposit from 16.09.2021 to 16.09.2027 | 0.00% + possible additional interest rate* | 6% |
| Third Period - 3 monthly standard term deposit from 16.09.2027 | 0.00% | no fee |

Minimum balance required - 5 000 EUR
Maximum balance for a client- 500 000 EUR

For the period of short-term deposit there is no applicable interest rate.

For the second period of Structured Deposit "Index Climate Change in EUR", it is possible to have bonus interest rate, which is accrued for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional profitability - profitability is equal to 53% from the positive percentage change in the levels of Solactive Climate Change Europe BTI PR Index, accrued on the deposit. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index Climate Change in EUR" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: <https://dif.bg/bg> under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the Bonus interest for 72 m. Deposit "Index Climate Change in EUR"

| Examples | Deposited amount | Value of Solactive Climate Change Europe BTI PR Index | | Percentage change of index Solactive Climate Change Europe BTI PR Index | Participation in positive change of the index | Bonus Interest rate (%) | Amount of the bonus interest |
|-----------|------------------|---|------------|---|---|-------------------------|------------------------------|
| | B EUR | 16.09.2021 | 13.09.2027 | | | in % | /for 72 m./ |
| Example 1 | 10 000 | 150 | 180 | 20% | 53% | 10.60% | 1060 |
| Example 2 | 10 000 | 150 | 163 | 8.67% | 53% | 4.59% | 459 |
| Example 3 | 10 000 | 150 | 140 | -6.67% | 53% | 0.00% | 0 |

The examples are indicative and are provided to illustrate the formula for calculating the bonus interest rate. The examples do not reflect future market movements of the index.

Note:

The official closing level of the underlying Index - Solactive Climate Change Europe BTI PR Index of the opening (base) date as of 16 September 2021 is 169.34.

1.8.3. Structured Deposit "Index Climate Change in USD for 60 months" with the possibility for interest rate, depending on performance of index

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| Short Term Deposit from 06.08.2021 to 27.09.2021 | 0.00% | no fee |
| Second Period 60 m. Structured Deposit from 27.09.2021 to 27.09.2026 | 0.00% + possible additional interest rate* | 6% |
| Third Period - 3 monthly standard term deposit from 27.09.2026 | 0.00% | no fee |

Minimum balance required - 5 000 USD

For the period of short-term deposit there is no applicable interest rate.

For the second period of Structured Deposit "Index Climate Change in USD for 60 months", it is possible to have profitability, which is accrued for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional interest - profitability is equal to 100% from the positive percentage change in the levels of Solactive Climate Change Europe BTI PR Index, accrued on the deposit. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index Climate Change in EUR" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: <https://dif.bg/bg> under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the interest for 60 m. Deposit "Index Climate Change in USD"

| Examples | Deposited amount | Value of Solactive Climate Change Europe BTI PR Index | | Percentage change of index Solactive Climate Change Europe BTI PR Index | Participation in positive change of the index | Interest rate (%) | Amount of the interest |
|-----------|------------------|---|------------|---|---|-------------------|------------------------|
| | B USD | 27.09.2021 | 23.09.2026 | | | in % | /for 60 m./ |
| Example 1 | 10 000 | 150 | 180 | 20% | 100% | 20.00% | 2000 |
| Example 2 | 10 000 | 150 | 163 | 8.67% | 100% | 8.67% | 867 |
| Example 3 | 10 000 | 150 | 140 | -6.67% | 100% | 0.00% | 0 |

The examples are indicative and are provided to illustrate the formula for calculating the bonus interest rate. The examples do not reflect future market movements of the index.

Note:

The official closing level of the underlying Index - Solactive Climate Change Europe BTI PR Index of the opening (base) date as of 27 September 2021 is 168.47.

1.8.4. Structured Deposit "Index Artificial Intelligence" with the possibility for interest rate, depending on performance of index

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| Short Term Deposit from 08.12.2021 to 31.01.2022 incl. | 0.00% | no fee |
| Second Period 60 m. Structured Deposit from 01.02.2022 to 01.02.2027 | 0.00% + possible additional interest rate* | 6% |
| Third Period - 3 monthly standard term deposit from 01.02.2027 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the period of short-term deposit there is no applicable interest rate.

For the second period of Structured Deposit "Index Artificial Intelligence", it is possible to have profitability, which is accrued for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional interest - bonus interest rate is equal to 62% from the positive percentage change in the levels of index AI Global Artificial Intelligence High Dividend 30 Index, accrued on the deposit. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index Artificial Intelligence" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: <https://dif.bg/bg> under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the interest for 60 m. Deposit "Index Artificial Intelligence"

| Examples | Deposited amount | Value of AI Global Artificial Intelligence High Dividend 30 Index | | Percentage change of AI Global Artificial Intelligence High Dividend 30 Index | Participation in positive change of the index | Interest rate (%) | Amount of the interest |
|-----------|------------------|---|------------|---|---|-------------------|------------------------|
| | B EUR | 01.02.2022 | 27.01.2027 | | | in % | (for 60 m.) |
| Example 1 | 10 000 | 175 | 210 | 20% | 62% | 12.40% | 1240 |
| Example 2 | 10 000 | 175 | 190 | 8.57% | 62% | 5.31% | 531 |
| Example 3 | 10 000 | 175 | 160 | 8.57% | Interest is not paid. The Bank pays the deposited amount. | | |

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect future market movements of the index.

Note:

The official closing level of the underlying iSTOXX® AI Global Artificial Intelligence High Dividend 30 Index (SXAAIHDP) of the opening (base) date as of 01 February 2022 is 186.26.

1.8.5. Structured Deposit "Index Health Care" with the possibility for interest rate, depending on performance of index

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| Short Term Deposit from 17.02.2022 to 07.04.2022 incl. | 0.00% | no fee |
| Second Period 60 m. Structured Deposit from 08.04.2022 to 08.04.2027 | 0.00% + possible additional interest rate* | 6% |
| Third Period - 3 monthly standard term deposit from 08.04.2027 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the period of short-term deposit there is no applicable interest rate.

For the second period of Structured Deposit "Index Health Care", it is possible to have profitability, which is accrued for the whole period and paid on the maturity and together with the principal they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional interest - bonus interest rate is equal to 120% from the positive percentage change in the levels of index STOXX® Europe 600 Health Care Index (EUR price), accrued on the deposit. Additional bonus interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index Health Care" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: <https://dif.bg/bg> under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the interest for 60 m. Deposit "Index Health Care"

| Examples | Deposited amount | Value of STOXX® Europe 600 Health Care EUR price Index (SXDP / ISIN:EU0009658723) | | Percentage change of STOXX® Europe 600 Health Care EUR price Index | Participation in positive change of the index | Interest rate (%) | Amount of the interest |
|-----------|------------------|---|------------|--|---|-------------------|------------------------|
| | B EUR | 08.04.2022 | 05.04.2027 | | | in % | (for 60 m.) |
| Example 1 | 10 000 | 1000 | 1200 | 20% | 120% | 24.00% | 2400 |
| Example 2 | 10 000 | 1000 | 1086 | 8.60% | 120% | 10.32% | 1032 |
| Example 3 | 10 000 | 1000 | 915 | -8.50% | 120% | 0.00% | 0 |

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect future market movements of the index.

Note:

The official closing level of the underlying STOXX® Europe 600 Health Care EUR price Index (SXDP) of the opening (base) date as of 08 April 2022 is 1137.45.

1.8.6. Structured Deposit "Index DAX" with base interest rate and the possibility for additional interest rate, depending on index performance

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| Short Term Deposit from 13.07.2022 to 02.09.2022 | 0.00% | no fee |
| Second Period 36 m. Structured Deposit from 02.09.2022 to 02.09.2025 | 1.00% + possible additional interest rate* | 6% |
| Third Period - 3 monthly standard term deposit from 02.09.2025 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the period of short-term deposit there is no applicable interest rate.

For the second period of Structured Deposit "Index DAX", it is accrued base fixed annual interest from 1.00% and it is possible to have additional interest, which are accrued for the whole period, on maturity, only if there is positive change of the index DAX price. The principal interest is paid once a year, on the 2nd of September (or if it is a non-working day - on the first following working day) of the respective year. In case the annual interest paid is not withdrawn by maturity together with the principal and additional interest, if there is any, they are automatically transferred to the conditions and interest rate for 3-monthly Standard Deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date.

*Possible additional interest is equal to 55% from the positive percentage change in the levels of index DAX, accrued on the deposit. Additional interest is not guaranteed and fully depends on market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index DAX" is guaranteed from the Bank Deposit Guarantee Fund (BDIF) with official site: <https://dif.bg/bg> under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the interest for 36 m. Deposit "Index DAX":

| Examples | Deposited amount | Value of DAX® (DAX/ ISIN: DE0008469008) | | Percentage change of DAX® | Participation in positive change of the index | Additional interest rate (%) | Amount of the additional interest in EUR |
|-----------|------------------|---|------------|---------------------------|---|------------------------------|--|
| | B EUR | 02.09.2022 | 28.08.2025 | | | in % | (for 36m.) |
| Example 1 | 10 000 | 10 000 | 12 000 | 20% | 55% | 11.00% | 1100 |
| Example 2 | 10 000 | 10 000 | 10 860 | 8.60% | 55% | 4.73% | 473 |
| Example 3 | 10 000 | 10000 | 9000 | -10.00% | No additional interest is payable. The bank pays the deposited amount | | |

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect future market movements of the index.

Note:

The official closing level of the underlying DAX® (DAX/ ISIN: DE0008469008) of the opening (base) date as of 02 September 2022 is 13050.27.

The official closing level of the Underlying DAX® (DAX/ ISIN: DE0008469008) of the final date as of 28 August 2025 is 24039.92.

1.8.7. Structured Deposit "Index ESG Leaders" for 36 months with fixed interest rate and possibility for additional interest rate, depending on index performance

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| Short-term Deposit from 28.11.2022 to 12.01.2023 incl. | 0.00% | no fee |
| Second Period 36 m. Structured Deposit from 13.01.2023 to 13.01.2026 | 2.67% + possible additional interest rate* | 6% |
| Third Period - 3 - month standard term deposit from 13.01.2026 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "Index ESG Leaders", it is accrued fixed annual interest rate of 2.67% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index STOXX® Europe ESG Leaders Select 30 Price EUR price. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every January 13th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for 3-month Standard term deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit.

*The possible additional interest is equal to 50% from the positive percentage change in the levels of index STOXX® Europe ESG Leaders Select 30 Price EUR, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index ESG Leaders" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 36 - month Deposit "Index ESG Leaders":

| Examples | Deposited amount | Value of STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP/ CH0298407328) | | Percentage change of STOXX® Europe ESG Leaders Select 30 Price EUR | Participation in positive change of the index | Additional interest rate (%) | Amount of the additional interest in EUR (for 36m.) |
|-----------|------------------|---|------------|--|---|------------------------------|---|
| | in EUR | 13.01.2023 | 08.01.2026 | | | | |
| Example 1 | 10 000 | 100 | 150 | 50% | 50% | 25% | 2 500 |
| Example 2 | 10 000 | 100 | 120 | 20% | 50% | 10% | 1 000 |
| Example 3 | 10 000 | 100 | 90 | -10% | No additional interest is payable. | | |

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect the future market movements of the index.

Note:

The official closing level of the underlying STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP) of the opening (base) date as of 13 January 2023 is 118.95.

1.8.8. Structured Deposit "Index ESG Leaders" for 60 months with base interest rate and the possibility for additional interest rate, depending on index

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| Short-term Deposit from 28.11.2022 to 12.01.2023 incl. | 0.00% | no fee |
| Second Period 60 m. Structured Deposit from 13.01.2023 to 13.01.2028 | 4.00% + possible additional interest rate* | 6% |
| Third Period - 3 month standard term deposit from 13.01.2028 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "Index ESG Leaders", it is accrued fixed annual interest rate of 4.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index STOXX® Europe ESG Leaders Select 30 Price EUR price. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every January 13th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for 3-month Standard term deposit, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit.

*The possible additional interest is equal to 50% from the positive percentage change in the levels of index STOXX® Europe ESG Leaders Select 30 Price EUR, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index ESG Leaders" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. Deposit "Index ESG Leaders":

| Examples | Deposited amount | Value of STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP/ CH0298407328) | | Percentage change of STOXX® Europe ESG Leaders Select 30 Price EUR | Participation in positive change of the index | Additional interest rate (%) | Amount of the additional interest in EUR (for 60m.) |
|-----------|------------------|---|------------|--|---|------------------------------|---|
| | in EUR | 13.01.2023 | 10.01.2028 | | | | |
| Example 1 | 10 000 | 100 | 150 | 50% | 50% | 25% | 2 500 |
| Example 2 | 10 000 | 100 | 120 | 20% | 50% | 10% | 1 000 |
| Example 3 | 10 000 | 100 | 90 | -10% | No additional interest is payable. | | |

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect the future market movements of the index.

Note:

The official closing level of the underlying STOXX® Europe ESG Leaders Select 30 Price EUR (SEESGSEP) of the opening (base) date as of 13 January 2023 is 118.95.

1.8.9. Structured Deposit „Index EURO 50“ for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

| Period | Interest rate | Fee collected in case of preterm closure |
|--|---|--|
| First (subscription) Period - Short-term Deposit from 14.06.2023 to 24.07.2023 incl. | 0.00% | no fee |
| Second Period 60 m. (5y) Structured Deposit from 25.07.2023 to 25.07.2028 | 3% + possible additional interest rate* | 6% |
| Third Period - term deposit "Deposit for Everyone" for 4 months from 25.07.2028 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the first (subscription) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit „Index EURO 50“, it is accrued fixed annual interest rate of 3.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX 50®. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every July 25th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 51% from the positive percentage change in the levels of index EURO STOXX 50®, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index EURO 50" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. (5y.) Deposit "Index EURO 50":

| Examples | Deposited amount | Value of EURO STOXX 50® (SX5E/ ISIN: EU0009658145) | | Percentage change of EURO STOXX 50® | Participation in positive change of the index | Additional interest rate (%) | Amount of the additional interest in EUR for 60m. (5y.) |
|-----------|------------------|--|------------|-------------------------------------|---|------------------------------|---|
| | in EUR | 25.07.2023 | 20.07.2028 | | | | |
| Example 1 | 10 000 | 100 | 150 | 50% | 51% | 25.50% | 2 550 |
| Example 2 | 10 000 | 100 | 120 | 20% | 51% | 10.20% | 1 020 |
| Example 3 | 10 000 | 100 | 90 | -10% | No additional interest is payable. | | |

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:

The official closing level of the underlying EURO STOXX 50® (SX5E) of the opening (base) date as of 25 July 2023 is 4 391.30.

1.8.10. Structured Deposit „INDEX EURO STOXX SD 30“ for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| First (subscription) Period - Short-term Deposit from 03.04.2024 to 21.05.2024 incl. | 0.00% | no fee |
| Second Period 60 m. (5y) Structured Deposit from 22.05.2024 to 22.05.2029 | 2.50% + possible additional interest rate* | 6% |
| Third Period - term deposit "Deposit for Everyone" for 4 months from 22.05.2029 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the first (subscription) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit „INDEX EURO STOXX SD 30“, it is accrued fixed annual interest rate of 2.50% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX® Select Dividend 30. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every May 22nd (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 51% from the positive percentage change in the levels of index EURO STOXX® Select Dividend 30, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX EURO STOXX SD 30" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. (5y.) Deposit "INDEX EURO STOXX SD 30":

| Examples | Deposited amount | Value of EURO STOXX® Select Dividend 30 (SD3E/ISIN:CH0020751589) | | Percentage change of EURO STOXX® Select Dividend 30 | Participation in positive change of the index | Additional interest rate (%) | Amount of the additional interest in EUR for 60m. (5y.) |
|-----------|------------------|--|------------|---|---|------------------------------|---|
| | | 22.05.2024 | 17.05.2029 | | | | |
| | in EUR | 1 000 | 1 200 | 20.00% | 51% | 10.20% | 1 020 |
| Example 1 | 10 000 | 1 000 | 1 200 | 20.00% | 51% | 10.20% | 1 020 |
| Example 2 | 10 000 | 1 000 | 1 080 | 8.00% | 51% | 4.08% | 408 |
| Example 3 | 10 000 | 1 000 | 900 | -10.00% | No additional interest is payable. | | |

The examples are indicative and are provided to illustrate the formula for calculating the interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:

The official closing level of the underlying EURO STOXX® Select Dividend 30 (SD3E) of the opening (base) date as of 22 May 2024 is 1 714.35.

1.8.11. Structured Deposit "Index Solactive Big Data" for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| First (subscription) Period - Short-term Deposit from 15.08.2024 to 01.10.2024 incl. | 0.00% | no fee |
| Second Period 60 m. (5y) Structured Deposit from 02.10.2024 to 02.10.2029 | 2.00% + possible additional interest rate* | 6% |
| Third Period - term deposit "Deposit for Everyone" for 4 months from 02.10.2029 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the first (subscription) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "Index Solactive Big Data", it is accrued fixed annual interest rate of 2.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index Solactive ESG Big Data Europe High Dividend Low Volatility Index PR. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every October 2nd (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 40% from the positive percentage change in the levels of index Solactive ESG Big Data Europe High Dividend Low Volatility Index PR, accrued on the deposit. To calculate the index change, the values of the official closing levels of Solactive ESG Big Data Europe High Dividend Low Volatility Index PR as of 02.10.2024 and as of 27.09.2029 are used. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "Index Solactive Big Data" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the possible additional interest for 60 m. (5y.) Deposit "Index Solactive Big Data":

| Examples | Deposited amount | Value of Solactive ESG Big Data Europe High Dividend Low Volatility Index PR (SOBIGESG/ISIN:DE000SLA8H16) | | Percentage change of Solactive ESG Big Data Europe High Dividend Low Volatility Index PR | Participation in positive change of the index | Additional interest rate (%) | Amount of the additional interest in EUR for 60m. (5y.) |
|-----------|------------------|---|------------|--|---|------------------------------|---|
| | | 02.10.2024 | 27.09.2029 | | | | |
| | in EUR | 100 | 120 | 20.00% | 40% | 8.00% | 800 |
| Example 1 | 10 000 | 100 | 120 | 20.00% | 40% | 8.00% | 800 |
| Example 2 | 10 000 | 100 | 108 | 8.00% | 40% | 3.20% | 320 |
| Example 3 | 10 000 | 100 | 90 | -10.00% | No additional interest is payable. | | |

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:

The official closing level of the underlying Solactive ESG Big Data Europe High Dividend Low Volatility Index PR (SOBIGESG) of the opening (base) date as of 02 October 2024 is 79.05.

1.8.12. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" for 60 months (5 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| First (subscription) Period - Short-term Deposit from 06.03.2025 to 22.04.2025 incl. | 0.00% | no fee |
| Second Period 60 m. (5y) Structured Deposit from 23.04.2025 to 23.04.2030 | 1.80% + possible additional interest rate* | 6% |
| Third Period - term deposit "Deposit for Everyone" for 4 months from 23.04.2030 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the first (subscription) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit „INDEX EURO STOXX SD 30 - 2025", it is accrued fixed annual interest rate of 1.80% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX® Select Dividend 30. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every April 23rd (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 40% from the positive percentage change in the levels of index EURO STOXX® Select Dividend 30, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 60 m. (5y.) Deposit "INDEX EURO STOXX SD 30 - 2025":

| Examples | Deposited amount | Value of EURO STOXX® Select Dividend 30 (SD3E/ISIN:CH0020751589) | | Percentage change of EURO STOXX® Select Dividend 30 | Participation in positive change of the index | Additional interest rate (%) | Amount of the additional interest in EUR for 60m. (5y.) |
|-----------|------------------|--|------------|---|---|------------------------------|---|
| | | 23.04.2025 | 18.04.2030 | | | | |
| | in EUR | 1 000 | 1 200 | 20.00% | 40% | 8.00% | 800 |
| Example 1 | 10 000 | 1 000 | 1 200 | 20.00% | 40% | 8.00% | 800 |
| Example 2 | 10 000 | 1 000 | 1 080 | 8.00% | 40% | 3.20% | 320 |
| Example 3 | 10 000 | 1 000 | 900 | -10.00% | No additional interest is payable. | | |

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

Note:

The official closing level of the underlying EURO STOXX® Select Dividend 30 (SD3E) of the opening (base) date as of 23 April 2025 is 1 891.44.

1.8.13. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" for 36 months (3 years) with base interest rate and the possibility for additional interest rate*, depending on index performance

| Period | Interest rate | Fee collected in case of preterm closure |
|--|--|--|
| First (subscription) Period - Short-term Deposit from 25.08.2025 to 08.10.2025 incl. | 0.00% | no fee |
| Second Period 36 m. (3y) Structured Deposit from 09.10.2025 to 09.10.2028 | 1.00% + possible additional interest rate* | 6% |
| Third Period - term deposit "Deposit for Everyone" for 4 months from 09.10.2028 | 0.00% | no fee |

Minimum balance required - 5 000 EUR

For the first (subscription) period of short-term deposit, there is no applicable interest rate.

For the second period of Structured Deposit "INDEX EURO STOXX SD 30 - 2025" for 36 months (3 years), it is accrued fixed annual interest rate of 1.00% and it is possible to have additional interest, calculated for the entire period and payable at maturity, only if there is positive change of the index EURO STOXX® Select Dividend 30. The fixed interest amount is due at maturity, but is paid on every 12 months after the start date of the second period, on every October 09th (if it is a non-working day - on the first following working day) of the respective year. If the holder does not withdraw the annually paid interest amount (or any part thereof) by the end of the contracted term of the second period or the deposit is not terminated, together with the principal and the additional interest, if any, the total amount is automatically transferred to the conditions and interest rate for term deposit "Deposit for Everyone" for 4 months, according to the Interest Rate Bulletin that will be effective as of the maturity date. In case of pre-term closure of the deposit in the second period, the already paid interest amount (if any) is deducted from the deposit and a penalty fee in the amount of 6.00% from the principle amount is due.

*The possible additional interest is equal to 35% from the positive percentage change in the levels of index EURO STOXX® Select Dividend 30, accrued on the deposit. Additional interest is not guaranteed and fully depends on the market factors - circumstances that are outside the control of Eurobank Bulgaria and depositors. Structured Deposit "INDEX EURO STOXX SD 30 - 2025" is guaranteed from the Bulgarian Deposit Insurance Fund (BDIF) with official site: www.dif.bg under the terms of the Law on Bank Deposit Guarantee by the Deposit Insurance Fund (DIF).

** Examples for calculating the additional interest for 36 m. (3y.) Deposit "INDEX EURO STOXX SD 30 - 2025":

| Examples | Deposited amount | Value of EURO STOXX® Select Dividend 30 (SD3E/ISIN:CH0020751589) | | Percentage change of EURO STOXX® Select Dividend 30 | Participation in positive change of the index | Additional interest rate (%) | Amount of the additional interest in EUR for 36m. (3y.) |
|-----------|------------------|--|------------|---|---|------------------------------|---|
| | in EUR | 09.10.2025 | 04.10.2028 | | | | |
| Example 1 | 10 000 | 1 000 | 1 200 | 20.00% | 35% | 7.00% | 700 |
| Example 2 | 10 000 | 1 000 | 1 080 | 8.00% | 35% | 2.80% | 280 |
| Example 3 | 10 000 | 1 000 | 900 | -10.00% | No additional interest is payable. | | |

The examples are indicative and are provided to illustrate the formula for calculating the possible additional interest rate. The examples do not reflect the future market movements of the index.

*** Eurobank Bulgaria AD reserves the right to limit the distribution of the product within the subscription period, for which a prompt notification shall be given on the website www.postbank.bg and / or in the bank's offices.

1.9. Bundle Product - 12-month Deposit by Program "Towards Home"

| Daily balance | |
|---------------|-------|
| EUR | |
| 12 months | 1.25% |

Minimum balance required - EUR 10 000 (BGN 19 558.30).

The 12-month deposit "Towards Home" is intended to gather funds for self-participation for buying a property and is bundled to a mortgage loan offer under Program "Towards Home". On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month term Deposit "Deposit for Everyone" in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

1.10. Deposit "Growth" - with step-up interest rate

18 - months term Deposit "Growth"

| month | 1 - 3 | 4 - 6 | 7 - 9 | 10 - 12 | 13 - 15 | 16 - 18 |
|-------|-------|-------|-------|---------|---------|---------|
| EUR | 0.05% | 0.25% | 0.45% | 0.75% | 1.15% | 1.55% |
| USD | 0.05% | 0.25% | 0.45% | 0.75% | 1.15% | 1.55% |

Minimum balance required - 5 000 currency units

36 - months term Deposit "Growth"

| month | 1 - 3 | 4 - 6 | 7 - 9 | 10 - 12 | 13 - 15 | 16 - 18 | 19 - 21 | 22 - 24 | 25 - 27 | 28 - 30 | 31 - 33 | 34 - 36 |
|-------|-------|-------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| EUR | 0.01% | 0.20% | 0.30% | 0.50% | 0.60% | 0.70% | 0.80% | 0.90% | 0.95% | 1.00% | 1.10% | 1.50% |
| USD | 0.01% | 0.20% | 0.30% | 0.50% | 0.60% | 0.70% | 0.80% | 0.90% | 0.95% | 1.00% | 1.10% | 1.50% |

Minimum balance required - 5 000 currency units

The offers are for all present and future clients of the bank, as those who want to open Deposit "Growth" with funds from current/saving/deposit accounts should increase them with minimum 25%. On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month term Deposit "Deposit for Everyone" in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

1.11. Bundle Product - 12-month Deposit SpestInvest

| EUR | |
|------------------|-------|
| SpesInvest 70/30 | 1.00% |
| SpesInvest 50/50 | 1.50% |

The interest rates of the 12-month term deposit SpesInvest are valid for the first contracted period. On maturity the deposit is automatically transferred to the conditions and interest rate for 12-month term deposit "Deposit for Everyone" in respective currency, according to the Interest Rate Bulletin that will be effective as of the maturity date.

1.12. Term deposits, concluded in the offices of the acquired by Eurobank Bulgaria - ex-Alpha Bank Bulgaria Branch

| | EUR | USD | GBP | CHF |
|-----------|-------|-------|-------|-------|
| 1 month | 0.00% | 0.00% | 0.00% | 0.00% |
| 3 months | 0.00% | 0.00% | 0.00% | 0.00% |
| 6 months | 0.00% | 0.00% | 0.00% | 0.00% |
| 9 months | 0.00% | 0.00% | 0.00% | 0.00% |
| 12 months | 0.00% | 0.00% | 0.00% | 0.00% |

1.13. Term deposits, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

1.13.1. Short-Term Deposits - Piraeus Standard and Piraeus Gold, Piraeus Deposit 15, Piraeus Standard, Piraeus Silver, Piraeus Gold, Piraeus Promotional 1 Month, Deposit 10, Promotional 4 Month Deposit, Deposit Sprint, Deposit 30 - Piraeus Standard and Piraeus Gold, Piraeus Promotional 1 Month, Deposit Progression With Pre-Paid Interest, Gold Term Deposit, Term Deposit Standard, Deposit with Additional Depositing, Silver Term Deposit, Term Deposit with Fixed Interest

| Currency | Relevant currency balance | 1 month | 3 months | 6 months | 12 months |
|----------|---------------------------|---------|----------|----------|-----------|
| EUR | 0.01 - 20 000.00 | 0.00% | 0.00% | 0.00% | 0.00% |
| | from and over 20 000.01 | 0.00% | 0.00% | 0.00% | 0.00% |
| USD | 0.01 - 20 000.00 | 0.00% | 0.00% | 0.00% | 0.00% |
| | from and over 20 000.01 | 0.00% | 0.00% | 0.00% | 0.00% |
| GBP | 0.01 - 20 000.00 | 0.00% | 0.00% | 0.00% | 0.00% |
| | from and over 20 000.01 | 0.00% | 0.00% | 0.00% | 0.00% |
| CHF | 0.01 - 20 000.00 | 0.00% | 0.00% | 0.00% | 0.00% |
| | from and over 20 000.01 | 0.00% | 0.00% | 0.00% | 0.00% |

Deposits preserve the provisions and interest rates of the concluded contracts up to the maturity date. Term deposits that according to concluded contracts are renewed automatically on next maturity date after operational merger are transferred to the following conditions and interest rates:

Deposit with term less than or equal to 1 month is transferred to the conditions and interest rates for the relevant currency of 1-month term deposit;

15-week term deposit is transferred to the conditions and interest rates for the relevant currency of 3-month term deposit;

4-month term deposit is transferred to the conditions and interest rates for the relevant currency of 3-month term deposit;

15-month term deposit is transferred to the conditions and interest rates for the relevant currency of 12-month term deposit.

1.13.2. 18-month deposit, 24-month deposit, Piraeus Premia

| Currency | 18 months | 24 months |
|----------|-----------|-----------|
| EUR | 0.00% | 0.00% |
| USD | 0.00% | 0.00% |

Minimum balance required - for 18-month deposit: 250 EUR/USD; for 24-month deposit: 500 EUR/USD; for Piraeus Premia: 0.01 currency units

1.13.3. Deposit Piraeus Maximum

| Currency | Relevant currency balance | 36 months |
|----------|---------------------------|-----------|
| EUR | 0.01 - 5 000.00 | 0.00% |
| | from and over 5 000.01 | 0.00% |
| USD | 0.01 - 5 000.00 | 0.00% |
| | from and over 5 000.01 | 0.00% |

1.13.4. Notice deposit

| Currency | Annual interest rate |
|----------|----------------------|
| EUR | 0.00% |
| USD | 0.00% |

1.14. Term deposits, concluded in the acquired by Eurobank Bulgaria - ex-BNP Paribas Personal Finance S.A

| EUR (converted from BGN) | | EUR |
|--------------------------|-------|-------|
| 3 months | 0.05% | 0.05% |
| 6 months | 0.05% | 0.05% |
| 9 months | 0.10% | 0.10% |
| 12 months | 0.30% | 0.20% |
| 18 months | 0.35% | 0.25% |
| 24 months | 0.45% | 0.30% |
| 36 months | 0.60% | |

2. Current Accounts

2.1. Premium Current Account

| |
|-------|
| EUR |
| 0.00% |

Minimum balance required - EUR 25.56 (BGN 50)

2.2. Current accounts "Interest", "Interest Package", My Finance Current Account

| |
|-------|
| EUR |
| 0.00% |

Minimum balance required - EUR 5 (BGN 9.78)

2.3. Current accounts "Interest Plus" and "My Advantage" current account

| |
|-------|
| EUR |
| 0.00% |

Minimum balance required - EUR 10.23 (BGN 20.00)

2.4. "My Prestige" Current Account

| |
|-------|
| EUR |
| 0.00% |

Minimum balance required - EUR 25.56 (BGN 50.00)

2.5. Special purpose account for Private Bailiffs and Lawyers

| |
|-------|
| EUR |
| 0.00% |

Minimum balance required for Special and Interest Accounts of Private Bailiffs - EUR 0. Minimum balance required for Accounts for Taxes and expenses and for Supplementary activity of Private Bailiffs and Account of Lawyers - EUR 5 (BGN 9.78).

Designed for Private Bailiffs according to article 24 from the Private Enforcement Agents Act and article 39 from the Bar Act.

2.6. Current accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch

2.6.1. Current account, incl. Current Accounts Servicing Time Deposits

| | |
|-------|-------|
| EUR | USD |
| 0.00% | 0.00% |

Minimum balance required - 3 currency units

2.6.2. Payroll account

| |
|-------|
| EUR |
| 0.00% |

Minimum balance required - EUR 1.53 (BGN 3)

2.7. Current accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

2.7.1. Current account, Current Account Piraeus Express, Card Account, Current Account - Migrated, Payment Account for Basic Operations, Other Current Accounts

| | |
|-------|-------|
| EUR | USD |
| 0.00% | 0.00% |

Minimum balance required - 5 currency units

2.7.2. Card Account "Salary"

| |
|-------|
| EUR |
| 0.00% |

Minimum balance required - EUR 1.53 (BGN 3)

3. Saving Accounts and Child Saving Accounts

3.1. Saving accounts "Loyal Saver"

| | EUR | USD |
|----------------------------------|-------|-------|
| Base interest rate | 0.00% | 0.00% |
| Additional interest rate (bonus) | 0.00% | 0.00% |

Minimum balance required - 1000 currency units

3.2. Saving account "Plus"

| | |
|-------|-------|
| EUR | USD |
| 0.00% | 0.00% |

Minimum balance required - 20 currency units

3.3. Saving Account "Active Money"

| Month | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| EUR | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| USD | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Minimum balance/ minimum opening amount required - 1 000 currency units

Additional depositing: up to 1 000 currency units per month

3.4. Saving Account "Prestige"

| | |
|-------|-------|
| EUR | USD |
| 0.00% | 0.00% |

Minimum balance required - EUR 25 000/ USD 10 000

3.5. Child Saving Account "My Future"

| | |
|-------|-------|
| EUR | USD |
| 0.15% | 0.15% |

Minimum balance required - 20 currency units

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 4.2. Saving Account from the valid Interest rate bulletin of Eurobank Bulgaria AD of individuals.

3.6. Saving Account "Mega Plus" with Payroll

| EUR |
|-------|
| 0.00% |

Minimum balance required - EUR 0

3.7. Saving accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch

3.7.1. Saving Account

| EUR | USD |
|-------|-------|
| 0.00% | 0.00% |

Minimum balance required - 20 currency units

3.7.2. "Ultima" Saving Accounts

| EUR | USD |
|-------|-------|
| 0.00% | 0.00% |

Minimum balance required - 0 currency units

3.7.3. "Future" Child Saving Account

| EUR | USD |
|-------|-------|
| 0.15% | 0.15% |

Minimum balance required - currency units 20

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.7.1. Saving Account

3.8. Saving accounts, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria

3.8.1. Saving Account "Autonomy" and "Autonomy+"

| EUR | USD |
|-------|-------|
| 0.00% | 0.00% |

Minimum balance required - 5 currency units

3.8.2. Saving Account

| EUR | USD |
|-------|-------|
| 0.00% | 0.00% |

Minimum balance required - 5 currency units

3.8.3. Saving Account "Salary"

| EUR |
|-------|
| 0.00% |

Minimum balance required - EUR 1.53 (BGN 3)

3.8.4. Saving Account "13th Pension"

| Daily balance | EUR |
|--|--|
| 0 - 550.00 (0 - 1 075.71 BGN) | 0.03% (for the part of the amount up to 550 EUR (1 075.71 BGN)) |
| 550.01 - 1 050.00 (1 075.72 - 2 053.2 BGN) | 0.02% (for the part of the amount from 550.01 EUR (1 075.72 BGN) to 1 050 EUR (2 053.62BGN)) |
| from and over 1 050.51 (2 053.64 BGN) | 0.01% (for the part of the amount above 1 050.01 EUR (2 053.64 BGN)) |

Minimum balance required - EUR 0

Each interest rate percent applies to the part of the total account balance that falls within the respective range.

3.8.5. "Piraeus Cash Manager" Savings Account.

| EUR | USD |
|-------|-------|
| 0.00% | 0.00% |

Minimum balance required - EUR 2.56 (BGN 5)

3.8.6. Saving Account "Piraeus Fair Play"

| Annual interest rate | EUR |
|----------------------|--------------------------------------|
| Up to the 4-th year | 0.05% |
| After the 4-th year | According item 3.8.2. Saving Account |

Minimum balance required - EUR 0

3.8.7. Child Saving Account - Passbook

| EUR | USD |
|-------|-------|
| 0.15% | 0.15% |

Minimum balance required - 5 currency units

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.8.2. Saving Account

3.8.8. Piraeus Childhood

| Currency | 1-st year | 2-nd year | 3-th year | 4-th year | 5-th year | After 5-th year |
|----------|-----------|-----------|-----------|-----------|-----------|-----------------|
| EUR | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% |
| USD | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% |

Minimum balance required - 5 currency units

After the holder reaches majority, the account is transferred to the conditions and interest rates for the relevant currency of item 3.8.2. Saving Account

3.8.9. Migrated Saving Accounts, Deposit Servicing Account, Other Saving Accounts

| EUR | USD |
|-------|-------|
| 0.00% | 0.00% |

Minimum balance required - 5 currency units

General conditions

As of 01.01.2026, the offering of current/ saving accounts and term deposits in BGN are suspended due to the introduction of EUR as an official currency in the Republic of Bulgaria. Current/ saving accounts and term deposits opened before 01.01.2026 in BGN are converted into EUR.

The presented interest rates are on annual base.

Donation accounts in all currencies do not bear any interest (applicable interest rate is 0.00%), the minimum balance for this account is: 0 currency units.

Foreign currency: Current and saving accounts in CHF, GBP, SEK and DKK, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Alpha Bank Bulgaria Branch, accrue interests under the relevant interest rates for current and saving accounts in USD. The minimum balance for these accounts is as follows: for current accounts - 25 CHF and 10 GBP; for saving accounts - 30 CHF, 15 GBP, 185 SEK and 150 DKK. Current accounts in RUB, RON, TRY, CAD, PLN, JPY and CNY do not bear any interest (applicable interest rate is 0.00%). The minimum balance for those accounts is as follows: 200 RUB, 20 RON, 10 TRY, 10 CAD, 20 PLN, 500 JPY, 35 CNY.

Current and saving accounts in CHF, GBP, SEK and DKK, concluded in the offices of the acquired by Eurobank Bulgaria AD - ex - Piraeus Bank Bulgaria, accrue interests under the relevant interest rates for current and saving accounts in USD. The minimum balance for these accounts is 5 currency units. Current accounts in all other foreign currencies do not bear any interest (applicable interest rate is 0.00%). The minimum balance for those accounts is 5 currency units.

When applicable in compliance with the legislation, the bank collects automatically the tax on the income acquired by individuals from interests from accounts opened with the bank within the statutory amount and term.

All deposits conforming to the requirements listed in the Bank Deposits Guarantee Act are guaranteed under the terms and conditions of the Act by the Deposit Insurance Fund. The total guaranteed amount for all deposits of a depositor in the Bank is at the amount of EUR 100 000.

Current Interest Rate Bulletin of Eurobank Bulgaria AD for discontinued products for individuals is inseparable part of the Interest Rate Bulletin of Eurobank Bulgaria AD for individuals.