Interest rates bulletin for active products for small business clients valid as of 03.01.2025



1.Term deposits							
1.1. Standard term deposits ¹			3 month	6 month	12 month	Minimum balance	
Average end of day balance						required	
BGN	up to 199 999.99		0.00%	0.00%	0.00%	250	
BGIN	over 200 000	negotiable	negotiable	negotiable	negotiable	230	
EUR	up tp 199 999.99		0.00%	0.00%	0.00%	250	
LOK	over 200 000	negotiable	negotiable	negotiable	negotiable	250	
	250 - 99 999.99		0.04%	0.10%	0.15%		
USD	100 000 - 199 999.99		0.10%	0.15%	0.20%	250	
	over 200 000	negotiable	negotiable	negotiable	negotiable		

The interrest rate is calculated on the following haves: The interrest rate is calculated on the following haves: on term deposits with a term 1 and over 1 month - 360/360 days on term deposits with a term 1 and over 1 month - actual number of days / 365 "The above memorized interest convention applies or all deposit accounts with a term of less than one month, opened after 16.11 2014. For all deposit accounts with a term of and one month openade before 16.11.2014, the following interest convention applies — actual number of days /360 As of 22:02.2016 opening of deposits with terms 71 days and 14 days is stopped. For the active deals the interest rates are as follows: for deposits with term 71 days in BGN/EUR/USD: 0.00%. for deposits with term 14 days in BGN/EUR/USD: 0.00%.

1.2.Deposit Advance interest ² Average end of day balance	6 month	12 month	Minimum balance required
BGN	0.00%	0.00%	1 000
EUR	0.00%	0.00%	1 000

1.3. Deposit Active Currency ² Average end of day balance		3 month	6 month	Minimum balance required	
BGN		0.00%	0.00%	2 000	
	EUR	0.00%	0.00%	1 000	
USD	up to 99 999.99		0.10%	1 000	
	over 100 000	0.10%	0.15%	1000	

The interest rate is calculated on the following basis 360/360

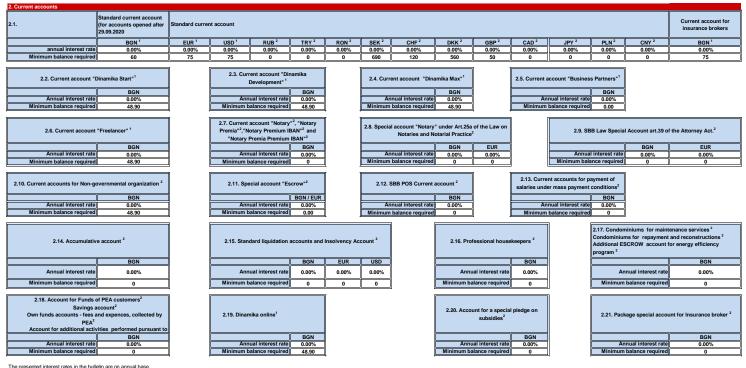
1.4." Online term deposit " Average end of day balance		1 month	3 month	6 month	Minimum balance required
	BGN	0.00%	0.00%	0.00%	250
	EUR	0.00%	0.00%	0.00%	250
	250 - 99 999.99	0.03%	0.05%	0.12%	
USD	100 000 - 199 999.99	0.05%	0.10%	0.15%	250
	over 200 000	0.06%	0.12%	0.20%	

1.5. Deposit Dynamic	6 month	12 month	Minimum balance required	
BGN	0.00%	0.00%	1 000	
EUR	0.00%	0.00%	1 000	
USD	0.16%	0.25%	1 000	

The interest rate is calculated on the following basis 360/360

The interest rate is calculated on the following basis: on term deposits with a term 1 and over 1 month - 360/360 days;

on term deposits with a term of less than 1 month - actual number of days / 365 Online term deposit can be opened only via Internet Banking of the Bank - e-postbank



Accrued annual interest on current account is paid anually on the 31st day at the end of the year.

The bank does not accrue interest on accumilative accounts for keeping money granted for establishment/ increase the capital of legal entity

on term deposits in All deposits

Available for opening in Bank Branch and through electronic banking system "Internet Banking" of the Bank
Available for opening only in Bank Branch