

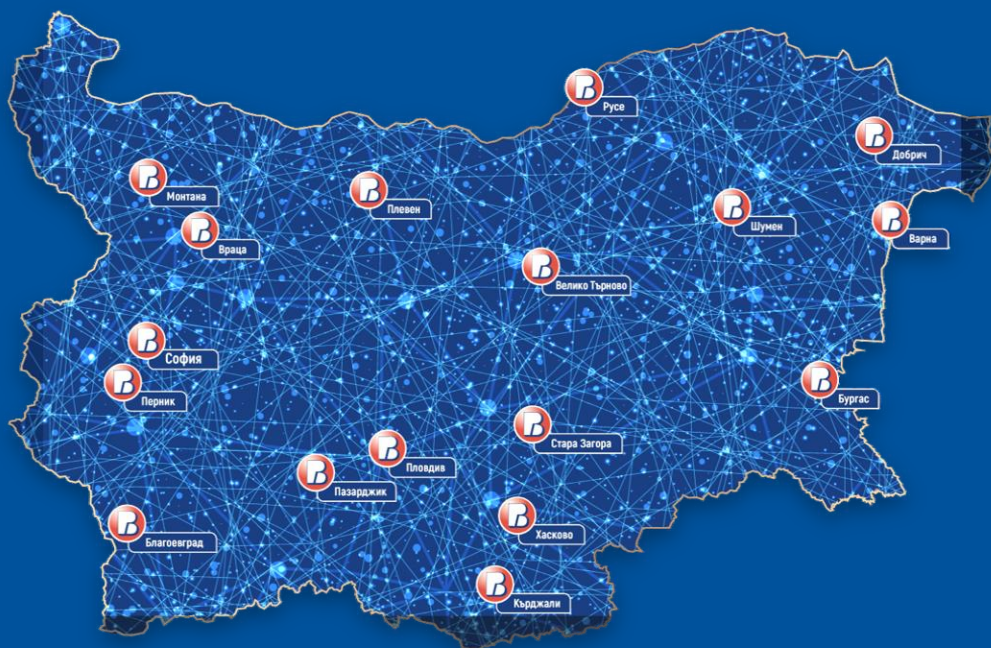


Postbank

Interest rates bulletin

for active products for small business clients

valid as of 01 January 2026



1. Term deposits

1.1. Standard term deposits		1 month	3 month	6 month	12 month	Minimum balance required
Average end of day balance						
EUR	up to 199 999.99	0.00%	0.00%	0.00%	0.00%	EUR 500 (BGN 977.92)
	over 200 000	negotiable	negotiable	negotiable	negotiable	
USD	250 - 99 999.99	0.02%	0.04%	0.10%	0.15%	USD 250
	100 000 - 199 999.99	0.05%	0.10%	0.15%	0.20%	
	over 200 000	negotiable	negotiable	negotiable	negotiable	

For term deposits with amount over 200 000 EUR (391 166 BGN) /USD there is possibility for negotiable interest rate

The interest rate is calculated on the following basis:

on term deposits with a term 1 and over 1 month - 360/360 days

1.2. Deposit Advance interest	6 month	12 month	Minimum balance required
EUR	0.00%	0.00%	EUR 500 (BGN 977.92)

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

1.3. Deposit Active currency		3 month	6 month	Minimum balance required
Average end of day balance				
EUR		0.00%	0.00%	EUR 500 (BGN 977.92)
USD	up to 99 999.99	0.08%	0.10%	USD 1 000
	over 100 000	0.10%	0.15%	

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

1.4. Online term deposit		1 month	3 month	6 month	Minimum balance required
Average end of day balance					
EUR		0.00%	0.00%	0.00%	EUR 500 (BGN 977.92)
USD	250 - 99 999.99	0.03%	0.05%	0.12%	USD 250
	100 000 - 199 999.99	0.05%	0.10%	0.15%	
	over 200 000	0.06%	0.12%	0.20%	

1.5. Deposit Dynamic		6 month	12 month	Minimum balance required
EUR		0.00%	0.00%	EUR 500 (BGN 977.92)
USD		0.16%	0.25%	USD 1 000

The interest rate is calculated on the following basis:

on term deposits with a term 1 and over 1 month - 360/360 days;

Online term deposit can be opened only via Internet Banking of the Bank - e-postbank

2.1.	Standard current account													Current account for insurance brokers
	EUR	USD	RUB	TRY	RON	SEK	CHF	DKK	GBP	CAD	JPY	PLN	CNY	EUR
annual interest rate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
minimum balance required	EUR 25 (BGN 48.90)	75	0	0	0	690	120	560	50	0	0	0	0	0

Nº	Product	Currency	Annual interest rate	Minimum balance required
2.2.	Current account Dinamika Start	EUR	0.00%	EUR 25 (BGN 48.90)
2.3.	Current account Dinamika Development	EUR	0.00%	EUR 25 (BGN 48.90)
2.4.	Current account Dinamika Max	EUR	0.00%	EUR 25 (BGN 48.90)
2.5.	Current account Business Partners	EUR	0.00%	EUR 0 (BGN 0)
2.6.	Current account Freelancer	EUR	0.00%	EUR 25 (BGN 48.90)
2.7.	Current account Notary, Notary Premia, Notary Premium IBAN and Notary Premia Premium IBAN	EUR	0.00%	EUR 0 (BGN 0)
2.8.	Special account Notary under Art.25a of the Law on Notaries and Notarial Practice	EUR	0.00%	EUR 0 (BGN 0)
2.9.	SBB Law Special Account art.39 of the Attorney Act.	EUR	0.00%	EUR 0 (BGN 0)
2.10.	Current accounts for Non-governmental organization	EUR	0.00%	EUR 25 (BGN 48.90)
2.11.	Special account „Escrow"	EUR EUR	0.00%	EUR 0 (BGN 0)
2.12.	SBB POS Current account	EUR	0.00%	EUR 0 (BGN 0)
2.13.	Current accounts for payment of salaries under mass payment conditions	EUR	0.00%	EUR 0 (BGN 0)
2.14.	Accumulative account	EUR	0.00%	EUR 0 (BGN 0)
2.15.	Standard liquidation accounts and Insolvency Account	EUR USD	0.00%	EUR 0 (BGN 0) USD 0
2.16.	Professional housekeepers	EUR	0.00%	EUR 0 (BGN 0)
2.17.	Condominiums for maintenance services	EUR	0.00%	EUR 0 (BGN 0)
2.18.	Condominiums for repayment and reconstructions Additional ESCROW account for energy efficiency program Account for Funds of PEA customers, Savings account, Own funds accounts - fees and expenses, collected by PEA, Account for additional activities performed pursuant to Art.18, of the Private Enforcement Agents ACT	EUR	0.00%	EUR 0 (BGN 0)
2.19.	Dinamika online	EUR	0.00%	EUR 25 (BGN 48.90)
2.20.	Account for a special pledge on subsidies	EUR	0.00%	EUR 0 (BGN 0)
2.21.	Package special account for Insurance broker	EUR	0.00%	EUR 0 (BGN 0)

The presented interest rates in the bulletin are on annual base.

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

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

All deposits meeting the requirements set out in the Bank Deposit Guarantee Act are guaranteed under the terms of the Act by the Bank Deposit Guarantee Fund, with the total guaranteed amount for all deposits of one depositor in the Bank being 100 000 EUR.

In item 2.1. EUR is also included in standard current accounts opened after 30.09.2020 converted from BGN.

Products which can be opened via Internet Banking of the Bank - e-postbank:

Standard term deposits item 1.1.

Online term deposit item 1.4.

Standard current account item 2.1. in EUR/USD

Dinamika Development item 2.3., for packages with a monthly account maintenance fee

Current account Dinamika Max item 2.4., for packages with a monthly account maintenance fee

Dinamika online item 2.19, for packages with a monthly account maintenance fee

Interest rates on term deposits in currency other than EUR and USD are negotiable.