

1. Term deposits

1.1. Standard term deposits

		7 days	14 days	1 month	3 months	6 months	12 months
BGN	250 - 24 999	0.10%	0.25%	0.75%	0.85%	0.95%	1.25%
	25 000 - 49 999			0.80%	0.95%	1.10%	1.40%
	over 49 999			0.80%	0.95%	1.10%	1.40%
EUR	250 - 12 499	0.10%	0.25%	0.80%	0.90%	1.00%	1.30%
	12 500 - 24 999			0.85%	1.00%	1.15%	1.45%
	over 24 999			0.85%	1.00%	1.15%	1.45%
USD	250 - 9 999	0.10%	0.20%	0.50%	0.60%	0.70%	0.90%
	10 000 - 19 999			0.60%	0.70%	0.80%	1.00%
	over 19 999			0.60%	0.70%	0.80%	1.00%

Minimum balance required - 250 BGN/EUR/USD

For term deposits with amount over 49 999 BGN, 19 999 EUR and 19 999 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

on term deposits with a term of less than 1 month - actual number of days / 365*

The above mentioned interest convention applies for all deposit accounts with a term of less than one month, opened after 16.11.2014. For all deposit accounts with a term of less than one month opened before 16.11.2014, the following interest convention applies – actual number of days /360

1.2. Time deposit Advance

		6 months	12 months
BGN	250 - 24 999	0.90%	1.20%
	25 000 - 49 999	1.05%	1.35%
	over 49 999	1.05%	1.35%
EUR	250 - 12 499	0.95%	1.25%
	12 500 - 24 999	1.10%	1.40%
	over 24 999	1.10%	1.40%

Minimum balance required - 250 BGN/EUR

Interest rate day count convention: 360/360 for BGN and EUR

2. Current accounts

2.1. Standard current account

Average end of day balance	BGN	EUR	USD	RUB	TRY	RON	SEK	CHF	DKK	GBP
annual interest rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Minimum balance required	75	75	75	0	0	0	690	120	560	50

2.2. Standard liquidation accounts

Average end of day balance	BGN	EUR	USD
annual interest rate	0.00%	0.00%	0.00%
Minimum balance required	100	50	50

2.3. Accumulative Accounts accounts

Average end of day balance	BGN
annual interest rate	0.00%
Minimum balance required	0

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

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