

**1. Term deposits**

1.1. Standard term deposits		7 days**	14 days**	1 month	3 month	6 month	12 month
Average end of day balance							
BGN	250 - 34 999	0.10%	0.15%	0.10%	0.15%	0.25%	0.35%
	35 000 - 74 999			0.10%	0.20%	0.30%	0.40%
	over 75 000			0.10%	0.20%	0.30%	0.40%
EUR	250 - 34 999	0.10%	0.15%	0.10%	0.15%	0.25%	0.35%
	35 000 - 74 999			0.10%	0.20%	0.30%	0.40%
	over 75 000			0.10%	0.20%	0.30%	0.40%
USD	250 - 34 999	0.10%	0.15%	0.05%	0.10%	0.15%	0.20%
	35 000 - 74 999			0.10%	0.15%	0.20%	0.25%
	over 75 000			0.10%	0.15%	0.20%	0.25%

Minimum balance required - 250 BGN/EUR/USD

For term deposits with amount over 75 000 BGN/EUR/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

\*\* As of 22.02.2016 opening of deposits with terms of 7 days and 14 days is stopped. The above interest rates apply to deposits opened before 22.02.2016.

1.2. Deposit Advance interest		6 month	12 month
Average end of day balance			
BGN	1 000 - 24 999	0.20%	0.30%
	25 000 - 49 999	0.25%	0.35%
	over 49 999	0.25%	0.35%
EUR	1 000 - 24 999	0.25%	0.30%
	25 000 - 49 999	0.25%	0.35%
	over 50 000	0.25%	0.35%

Minimum balance required - 1000 BGN/EUR

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

1.3. Депозит Активна валута *		3 month	6 month
Average end of day balance			
BGN	up to 49 9999	0.10%	0.20%
	over 50 000	0.15%	0.25%
	up to 49 9999	0.10%	0.20%
EUR	up to 49 9999	0.10%	0.20%
	over 50 000	0.15%	0.25%
	up to 49 9999	0.05%	0.10%
USD	up to 49 9999	0.05%	0.10%
	over 50 000	0.10%	0.15%

Minimum balance required - 2 000 BGN, 1 000 EUR/USD

Interest rate day count convention: 360/360

\* Deposit for SBB clients

**2. Current accounts**

2.1. Standard current account														
Average end of day balance	BGN	EUR	USD	RUB	TRY	RON	SEK	CHF	DKK	GBP	CAD	JPY	PLN	CNY
annual interest rate	0.00%	0.00%	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 required	75	75	75	0	0	0	690	120	560	50	0	0	0	0

2.2. Current account "Dinamika Standard", "Dinamika Premia", "Dinamika POS", "Dinamika Standard Premium IBAN BGN", "Dinamika Standard Premium IBAN EUR" and "Dinamika Premia Premium IBAN"		
Average end of day balance	BGN	EUR
up to 25 000	0.10%	0.10%
25 001 – 75 000	0.20%	0.20%
over 75 000.01	0.30%	0.30%
Minimum balance required	100	75

2.3. Current account "Farmer", "Medic", "Farmer Premium IBAN", "Medic Premium IBAN" and Current account "Freelancer"	
Average end of day balance	BGN
up to 25 000	0.15%
25 001 – 75 000	0.30%
over 75 000.01	0.50%
Minimum balance required	100

2.4. Current account "Dinamika Plus Standard", "Dinamika Plus Premia", "Dinamika Plus POS", "Dinamika Plus Standard Premium IBAN" and "Dinamika Plus Premia Premium IBAN"	
Average end of day balance	BGN
up to 25 000	0.15%
25 001 – 75 000	0.30%
over 75 000.01	0.50%
Minimum balance required	200

2.5. Current account "Notary", "Notary Premia", "Notary Premium IBAN" and "Notary Premia Premium IBAN"	
Average end of day balance	BGN
up to 25 000	0.15%
25 001 – 75 000	0.30%
over 75 000.01	0.50%
Minimum balance required	200

2.6. SBB Law Special Account art.39 of the Attorney Act.		
Average end of day balance	BGN	EUR
up to 50 000	0.15%	0.15%
50 001 – 100 000	0.30%	0.30%
over 100 000.01	0.50%	0.50%
Minimum balance required	50	25

2.7. Current account "e- Dinamika", "e- Dinamika Premia", "e- Dinamika Premium IBAN", "e- Dinamika Premia Premium IBAN", "K e P- Dinamika" and "K e P- Dinamika Premia"	
Average end of day balance	BGN
up to 25 000	0.15%
25 001 – 75 000	0.30%
over 75 000.01	0.50%
Minimum balance required	100

2.8 SBB POS Current account	
Average end of day balance	BGN
up to 25 000	0.15%
25 001 – 75 000	0.30%
over 75 000.01	0.50%
Minimum balance required	200

2.9. Accumulative account	
Average end of day balance	BGN
up to 25 000	0.15%
25 001 – 75 000	0.30%
over 75 000.01	0.50%
Minimum balance required	200

2.10. Special account "Notary" under Art.25a of the Law on Notaries and Notarial Practice		
Average end of day balance	BGN	EUR
annual interest rate	0.00%	0.00%
Minimum balance required	0	0

2.11. Special account "Escrow"	
Average end of day balance	BGN / EUR
annual interest rate	0.00%

2.12. Current account "Company Interes"	
Average end of day balance	BGN
up to 1000	0.00%
1 001 – 10 000	0.00%
10 001 – 100 000	0.00%
over 100 001	0.00%
Minimum balance required	75

2.13. 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

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.

All deposits covered by the provisions of the Law on Bank Deposit Guarantee are guaranteed under the terms of the Law on Bank Deposit Guarantee, as the total guaranteed amount for all deposits held with the Bank by a single customer is BGN 196.000.