

**Interest rates of Eurobank EFG Bulgaria AD**  
for individuals as of 03 January 2011

**1. Term deposits**

**1.1. Standard term deposits**

	Balance in BGN	BGN	Balance in EUR/USD	EUR	USD
1 month	250 - 9 999.99	3.50%	250 - 4 999.99	2.50%	2.30%
	10 000 - 49 999.99	4.00%	5 000 - 24 999.99	2.75%	2.50%
3 months	250 - 9 999.99	4.30%	250 - 4 999.99	2.75%	2.60%
	10 000 - 49 999.99	4.50%	5 000 - 24 999.99	3.25%	2.75%
6 months	250 - 9 999.99	4.50%	250 - 4 999.99	3.15%	2.90%
	10 000 - 49 999.99	5.00%	5 000 - 24 999.99	3.75%	3.15%
12 months	250 - 9 999.99	5.25%	250 - 4 999.99	3.75%	3.50%
	10 000 - 49 999.99	5.50%	5 000 - 24 999.99	4.00%	3.75%

Minimum balance required - 250 BGN/EUR/USD

For term deposits with amount over 50 000 BGN, 25 000 EUR and 25 000 USD there is possibility for negotiable interest rate.

**1.1.1. 4-month term deposit at promotional conditions for the first contracted period**

	BGN	EUR	USD
4 months	6.00%	5.00%	3.50%

Minimum balance required - 1 000 BGN/EUR/USD

The interest rates of the 4m deposit are valid for the first contracted period after which the amounts will accumulate interest under the conditions and interest rates of the relevant 3-month standard term deposit pointed in 1.1 of the Interest rate bulletin. Clients who would like to open a promotional deposit with funds from existing saving/deposit accounts should increase them by min 10% or 2000 BGN/EUR/USD.

**1.2.1. Deposit with regular interest payment - 12m "Renta"**

	Relevant currency balance	BGN	EUR	USD
12 months	1000 - 29 999.99	6.50%	5.50%	4.25%
	over 30 000	7.00%	6.00%	4.75%

Minimum balance required - 1 000 BGN/EUR/USD; Interest rate base: 360/360 for BGN, EUR and USD.

**1.2.2 Deposit with step-up interest rate - 6m "Active money"**

Month	1	2	3	4	5	6
BGN	4.00%	4.00%	6.00%	6.00%	8.00%	8.00%
EUR	4.00%	4.00%	5.00%	5.00%	6.00%	6.00%
USD	3.00%	3.00%	4.00%	4.00%	5.00%	5.00%

Minimum balance required - 1000 BGN/EUR/USD

**1.2.3 Deposit with step-up interest rate - 12m "Active money"**

Month	1	2	3	4	5	6	7	8	9	10	11	12
BGN	3.50%	3.50%	3.50%	4.50%	4.50%	4.50%	6.00%	6.00%	6.00%	10.00%	10.00%	10.00%
EUR	3.00%	3.00%	3.00%	4.00%	4.00%	4.00%	5.00%	5.00%	5.00%	8.00%	8.00%	8.00%
USD	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	4.00%	4.00%	4.00%	7.00%	7.00%	7.00%

Minimum balance required - 1000 BGN/EUR/USD

**1.3. Deposit "Advance interest"**

	BGN	EUR	USD
6 months	5.50%	3.80%	3.25%
12 months	6.00%	4.20%	3.50%

Minimum balance required - 250 BGN/EUR/USD

**1.4. Bundle Product - 6m term deposit SpestInvest**

EUR	
SpestInvest 90/10	6.00%
SpestInvest 70/30	6.50%

Minimum balance required for the Bundle product - 600 EUR (for the deposited part - 540 EUR at 90/10 ratio deposit/investment in mutual funds offered by Postbank and 480 EUR at 70/30 ratio). The interest rates of the 6m term deposit SpestInvest are valid for the first contracted period after which the amounts will accumulate interest under the conditions and interest rates of the relevant standard 6m term deposits pointed in 1.1 of the Interest rate bulletin.

## 2. Current accounts

Daily balance	BGN	EUR	USD
0 - 49.99	0.00%	0.00%	0.00%
over 50	0.10%	0.10%	0.10%

Minimum balance required - 5 BGN/EUR/USD

The current accounts which the Bank opens for servicing a credit and/or purchase of Mutual funds units do not receive any interest.

### Current account "Interes"

Daily balance	BGN	Daily balance	EUR
0 - 999.99	0.00%	0 - 999.99	0.00%
1 000 - 4 999.99	3.00%	1 000 - 2 499.99	1.50%
over 5 000	4.00%	over 2 500	2.00%

Minimum balance required - 15 BGN/10 EUR

### Special purpose accounts for Private Bailiffs and Lawyers \*

Daily Balance	BGN
Up to 50 000	2.00%
50 000.01 – 100 000	2.50%
over 100 000	3.25%

Minimum balance required for Special and Interest Accounts of Private Bailiffs - 0 BGN; Minimum balance required for Accounts for Taxes and expenses and for Supplementary activity of Private Bailiffs and Account of Lawyers - 5 BGN

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

## 3. Saving accounts and Children saving accounts

### Saving account "MEGA"\*

BGN	EUR	USD
4.00%	3.50%	2.50%

Minimum balance - 0 BGN/EUR/USD

### Child Saving

BGN	EUR
6.25%	4.50%

Minimum balance - 20 BGN/EUR

### "Savings account +" in BGN

balance	0 – 499.99	500 – 4 999.99	over 5 000
interest	2.00%	3.00%	4.00%

Minimum balance - 20 BGN

### Saving account

Daily balance	BGN	Daily balance	EUR	USD
0 - 499.99	0.00%	0 - 499.99	0.00%	0.00%
500 - 14 999.99	1.00%	500 - 7 499.99	0.75%	0.30%
over 15 000	2.00%	over 7 500	1.75%	0.75%

Minimum balance - 20 BGN/EUR/USD

The presented interest rates are on yearly base.

Interest rates on deposits are applied for the concluded contracts with the former DZI Bank as well as with the Bulgarian Post Bank before accepting the name „Eurobank EFG Bulgaria“, as for the deposits concluded before 09 November 2007 interest rates become effective as of the next automatically renewed period, that comes after 30 June 2008 including. The previous changes (before 30 June 2008) of the USD term deposit interest rates, including the concluded contracts with the former DZI Bank before 09 November 2007, were made on 07 April 2008. As for the concluded contracts before 09 November 2007, that are no longer offered, as of 30 June 2008 interest rates are changed as follows:

- Interest rates on Prepaid Term Deposits for 1m and 3m are as follows: 1m TD - 4.00% in BGN, 2.75% in EUR and 2.50% in USD; 3m TD - 4.50% in BGN, 3.25% in EUR and 2.75% in USD and are effective as of the next automatically renewed period, that comes after 30 June 2008 including.
- Interest rates on "Super Deposit" - 5.00% in BGN, 3.25% in EUR and 3.00% in USD
- The interest rate on Child Saving Account in USD remains 4.50% (since 12 March 2007)

- Long Term Deposits in USD for 18, 24 and 36 months - 3.50% (no matter of the term) as of the next automatically renewed period, that comes after 7 April 2008 including. As for the long term deposits - 18m, 24m and 36m in BGN and EUR concluded in the former DZI Bank interest rates remain the same as they were negotiated, i.e. the interest rates that were effective as of 09 November 2007. The interest rates for long term deposits "Europlan" for 24 and 36 months in BGN, EUR and USD, that are concluded before 02 September 2008, remain the same as they were negotiated in the relevant term deposit contracts.

Interest rate of the USD saving and current account is applied on saving and current accounts in other currencies /CHF, GBP, SEK, DKK/ for Individuals. The minimum balances for these currencies are as follows: for current accounts - 25 CHF and 10 GBP; for saving accounts - 30 CHF, 15 GBP, 185 SEK and 150 DKK

Interest rates on Term deposits for Individuals in currency different from BGN, EUR and USD are negotiable.

\* In case of more than 2 withdrawals within a calendar month from SA "Mega" and "Super Mega", the interest rate only for the next calendar month will decrease to that of a current account in the relevant currency according to the actual Interest rate bulletin of the Bank.

According to the Private Enforcement Agents Act for the activity of the Private Bailiffs should be opened 4 separate accounts - a special account, an account for the fees and expenses received from the bailiffs, an account designated for the funds received in connection with the performed supplementary activity under Art.18 of the Private Enforcement Agents Act and an interest-free account where the interest from the special account is liquidated