

Interest rates of Eurobank EFG Bulgaria AD
for individuals as of 10 May 2011

1. Term deposits

1.1. Standard term deposits

	Relevant currency balance	BGN	EUR	USD
	1 month	250 - 19 999.99	3.50%	2.75%
	over 20 000	4.00%	3.00%	2.50%
3 months	250 - 19 999.99	4.30%	3.00%	2.60%
	over 20 000	4.50%	3.25%	2.75%
6 months	250 - 19 999.99	4.50%	3.75%	2.90%
	over 20 000	5.00%	4.00%	3.15%
12 months	250 - 19 999.99	5.25%	4.25%	3.50%
	over 20 000	5.50%	4.75%	3.75%

Minimum balance required - 250 BGN/EUR/USD

For term deposits with amount over 100 000 BGN/EUR/USD there is possibility for negotiable interest rate.

1.2. 4-month term deposit at promotional conditions for the first contracted period

	Relevant currency balance	BGN	EUR	USD
	4 months	1000 - 29 999.99	5.25%	5.00%
	over 30 000	5.75%	5.00%	3.50%

Minimum balance required - 1 000 BGN/EUR/USD

1.3. Deposit with regular interest payment - 12m "Renta"

	Relevant currency balance	BGN	EUR	USD
	12 months	1000 - 29 999.99	5.80%	5.20%
	over 30 000	6.20%	5.50%	4.25%

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

1.4. Deposit with step-up interest rate - 6m "Active money"

Mecey	1	2	3	4	5	6
BGN	3.00%	3.00%	5.00%	5.00%	7.00%	7.00%
EUR	2.00%	2.00%	4.00%	4.00%	6.00%	6.00%
USD	1.50%	1.50%	3.00%	3.00%	4.50%	4.50%

Minimum balance required - 1000 BGN/EUR/USD

1.5. Deposit with step-up interest rate - 12m "Active money"

month	1	2	3	4	5	6	7	8	9	10	11	12
BGN	3.00%	3.00%	3.00%	4.00%	4.00%	4.00%	5.00%	5.00%	5.00%	8.00%	8.00%	8.00%
EUR	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	4.00%	4.00%	4.00%	7.00%	7.00%	7.00%
USD	1.50%	1.50%	1.50%	2.00%	2.00%	2.00%	3.50%	3.50%	3.50%	5.00%	5.00%	5.00%

Minimum balance required - 1000 BGN/EUR/USD

1.6. Deposit "Advance interest"

	BGN	EUR	USD
6 months	5.25%	4.50%	3.50%
12 months	5.00%	4.25%	3.25%

Minimum balance required - 250 BGN/EUR/USD; Interest rate base: 360/360 for BGN, EUR and USD.

1.7. Long term deposits

	BGN	EUR	USD
18 months	5.00%	4.00%	3.25%
24 months	5.25%	4.25%	3.50%
36 months	5.50%	4.50%	3.75%

Minimum balance required - 2 000 BGN/EUR/USD; Interest rate base: 360/360 for BGN, EUR and USD.

1.8. Bundle Product - 6m term deposit SpestInvest

EUR	
SpestInvest 90/10	5.50%
SpestInvest 70/30	5.75%

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 - 3 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 Plus"

Daily balance	BGN
0 - 4 999.99	1.00%
5 000 - 14 999.99	2.50%
over 15 000	4.25%

Minimum balance required - 100 BGN

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	USD
6.25%	4.50%	4.00%

Minimum balance - 20 BGN/EUR/USD

"Savings account Plus" 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 annual base.

For existing standard term deposits and deposits with pre-paid interest, opened before 18 April 2011, the changes of the interest rates become effective at their renewal on maturity date.

Interest rates on existing 1m and 3m term deposits with pre-paid interest concluded before 09 November 2007 are changed and are as follows: 1m TD - 4.00% in BGN, 3.00% in EUR and 2.50% in USD; 3m TD - 4.50% in BGN, 3.25% in EUR и 2.75% in USD, and are effective as of the next automatically renewed period, that comes after 10 May 2011 including.

Interest rates on "Super Deposit" - 4.75% in BGN, 3.60% in EUR and 2.85% in USD

Interest rates for 18, 24 and 36 months concluded with the former DZI Bank as of 10 May 2011 including become equal to the ones of longterm deposits in the relevant currency and tenor, published in the Interest rate bulletin of the Bank as of 10 May 2011.

As of 21.03.2011 current account "Interes" is no longer offered. For existing "Interes" current accounts opened till 19.03.2011 including the interest rates remain the same as published in the interest rates bulletin as of 19.03.2011 as follows:

- BGN - for amounts up to 1 000 BGN - 0.00%; for amounts between 1 000 - 4 999.99 BGN - 3.00%, for amounts over 5 000 BGN - 4.00%;

- EUR - for amounts up to 1 000 EUR - 0.00%; for amounts between 1 000 - 2 499.99 EUR - 1.50%, for amounts over 2 500 EUR - 2.00%

Interest rate of the USD saving and current account is applied on saving and current accounts in other currencies 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. The restriction in the previous sentence does not apply to operations with SA "Mega" and "Super Mega" during the promotional period till 31.07.2011.

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

**Special offers for customers with
current account "Interes Plus"**

1. Special 3-month term deposit "Plus"

	BGN	EUR	USD
3 months	5.25%	4.75%	4.00%

Minimum balance required - 20 000 BGN, EUR, USD; Interest rate base: 360/360 for BGN, EUR and USD.

2. Bundle Product - 3m term deposit "SpestInvest Plus"

EUR	
SpestInvest+ 80/20	5.75%
SpestInvest+ 50/50	6.00%

Minimum balance required for the Bundle product - 5000 EUR (for the deposited part - 4000 EUR at 80/20 ratio deposit/investment in mutual funds offered by Postbank and 2500 EUR at 50/50 ratio). The interest rates of the 3m term deposit "SpestInvest Plus" are valid for the first contracted period after which the amounts will accumulate interest under the conditions and interest rates of the relevant standard 3m term deposits pointed in 1.1 of the Interest rate bulletin.

Current account "Interes Plus"

Daily balance	BGN
0 - 4 999.99	1.00%
5 000 - 14 999.99	2.50%
over 15 000	4.25%

Minimum balance required - 100 BGN