

**Interest rates of Eurobank EFG Bulgaria AD**  
for individuals as of 14 September 2011

## 1. Term deposits

### 1.1. Standard term deposits

	Relevant currency balance	BGN	EUR	USD
	<b>1 month</b>	250 - 19 999.99	3.50%	2.75%
	over 20 000	4.00%	3.00%	2.50%
<b>3 months</b>	250 - 19 999.99	4.30%	3.00%	2.60%
	over 20 000	4.50%	3.25%	2.75%
<b>6 months</b>	250 - 19 999.99	4.50%	3.75%	2.90%
	over 20 000	5.00%	4.00%	3.15%
<b>12 months</b>	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. Deposit with regular interest payment - 12m "Renta"

	Relevant currency balance	BGN	EUR	USD
	<b>12 months</b>	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 day count convention: 360/360 for BGN, EUR and USD.

### 1.3. Special deposit offers - see Attachment for promotional term deposits

### 1.4. New deposit with step-up interest rate - 6m "Active money"

Month	1	2	3	4	5	6
<b>BGN</b>	4.00%	4.00%	5.50%	5.50%	7.00%	7.00%
<b>EUR</b>	4.00%	4.00%	5.00%	5.00%	6.00%	6.00%
<b>USD</b>	3.00%	3.00%	4.00%	4.00%	5.00%	5.00%

Minimum balance required - 1 000 BGN/EUR/USD;

Interest rate day count convention: 360/360 for BGN and 365/360 for EUR and USD.

Maximum amount that can be added to the deposit: 1 000 BGN/EUR/USD per month

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

Month	1	2	3	4	5	6	7	8	9	10	11	12
<b>BGN</b>	4.00%	4.00%	4.00%	5.00%	5.00%	5.00%	6.00%	6.00%	6.00%	9.00%	9.00%	9.00%
<b>EUR</b>	3.00%	3.00%	3.00%	4.00%	4.00%	4.00%	6.00%	6.00%	6.00%	8.00%	8.00%	8.00%
<b>USD</b>	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	5.00%	5.00%	5.00%	6.00%	6.00%	6.00%

Minimum balance required - 1 000 BGN/EUR/USD;

Interest rate day count convention: 360/360 for BGN and 365/360 for EUR and USD.

Maximum amount that can be added to the deposit: 2 000 BGN/EUR/USD per month

### 1.6. Deposit "Advance interest"

	BGN	EUR	USD
<b>6 months</b>	5.25%	4.50%	3.50%
<b>12 months</b>	5.00%	4.25%	3.25%

Minimum balance required - 250 BGN/EUR/USD;

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

### 1.7. Long term deposits

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

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

### 1.8. Bundle Product - 6m term deposit SpestInvest

EUR	
<b>SpestInvest 90/10</b>	5.75%
<b>SpestInvest 70/30</b>	6.25%

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 420 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 for Individuals.

## 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. Savings accounts and Child savings accounts

### Savings account "MEGA"\*

BGN	EUR	USD
4.00%	3.50%	2.50%

Minimum balance - 0 BGN/EUR/USD

### Child savings account

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

### Savings 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%

The interest rates of the USD savings and current accounts are applied on savings 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 savings accounts - 30 CHF, 15 GBP, 185 SEK and 150 DKK

Interest rates on Term deposits for Individuals in currency other than 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 until 30.09.2011.

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 transferred.

## **Special term deposit offers for accounts opened after 14 July, 2011**

### **1. 3m deposit "Advance interest"**

	BGN	EUR	USD
<b>3 months</b>	<b>5.50%</b>	<b>5.00%</b>	<b>4.00%</b>

Minimum balance required - 1 000 BGN/EUR/USD;

Interest rate day count convention: 360/360 for BGN and 365/360 for EUR and USD.

The offer is valid for newly opened deposits after 1 July, 2011. The stated annual interest rates apply to the first contracted period of the deposit, after which the amounts will accumulate interest under the conditions and interest rates of the relevant standard 3-month term deposit that will be in effect at the time of renewal according to the bank's Interest Rate Bulletin for Individuals.

### **2. 6m and 12m deposit "Advance interest"**

	BGN	EUR	USD
<b>6 months</b>	<b>6.65%</b>	<b>5.40%</b>	<b>4.50%</b>
<b>12 months</b>	<b>6.75%</b>	<b>5.75%</b>	<b>4.60%</b>

Minimum balance required - 3 000 BGN/EUR/USD;

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

The offer is valid for newly opened deposits after 14 July, 2011. The stated annual interest rates apply to the first contracted period of the deposit, after which the amounts will accumulate interest under the conditions and interest rates of the relevant standard 6-month or 12-month term deposit "Advance Interest" that will be in effect at the time of renewal according to the bank's Interest Rate Bulletin for Individuals.

## **Special offers for current account "Interes Plus" holders**

### **1. Special 3-month term deposit " Advance Interest Plus"**

	BGN	EUR	USD
<b>3 months</b>	<b>5.65%</b>	<b>5.15%</b>	<b>4.15%</b>

Minimum balance required - 20 000 BGN, EUR, USD; Interest rate day count convention: 360/360 for BGN and 365/360 for EUR and USD.

The offer is valid for newly opened deposits after 1 July, 2011. The stated annual interest rates apply to the first contracted period of the deposit, after which the amounts will accumulate interest under the conditions and interest rates of the relevant standard 3-month term deposit that will be in effect at the time of renewal according to the bank's Interest Rate Bulletin for Individuals.

### **2. Bundle Product - 6m term deposit "SpestInvest Plus"**

EUR	
<b>SpestInvest+ 90/10</b>	<b>6.00%</b>
<b>SpestInvest+ 70/30</b>	<b>6.50%</b>

Minimum balance required for the Bundle product - 5000 EUR (for the deposited part - 4500 EUR at 90/10 ratio deposit/investment in mutual funds offered by Postbank and 3500 EUR at 70/30 ratio). The interest rates of the 6m 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 6m term deposits pointed in 1.1 of the Interest Rate Bulletin for Individuals.

### **Current account "Interes Plus"**

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

Minimum balance required - 100 BGN

This attachment is integral part of the Eurobank EFG Bulgaria AD's Interest Rate Bulletin for Individuals.