

**Interest rates of Eurobank EFG Bulgaria AD
for individuals as of 2 May 2012**

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; Interest rate day count convention: 360/360 for BGN, 365/360 for EUR and 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
	12 months	1000 - 29 999.99	5.70%	5.20%
	over 30 000	6.10%	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 special offers

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

Month	1	2	3	4	5	6
BGN	3.50%	3.50%	5.25%	5.25%	6.25%	6.25%
EUR	3.25%	3.25%	5.25%	5.25%	6.00%	6.00%
USD	3.00%	3.00%	3.75%	3.75%	4.50%	4.50%

Minimum balance required - 1 000 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR, 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
BGN	3.00%	3.00%	3.00%	5.00%	5.00%	5.00%	6.00%	6.00%	6.00%	8.00%	8.00%	8.00%
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%	6.00%	6.00%	6.00%

Minimum balance required - 1 000 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR, USD

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

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

1.8. Bundle Product - 6m term deposit SpestInvest

EUR	
SpestInvest 90/10	5.75%
SpestInvest 70/30	6.25%

Interest rate day count convention: 365/360 for EUR

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

2.1 Current account

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.

2.2 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

2.3 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

3.1 Savings account "MEGA"**

BGN	EUR	USD
4.00%	3.50%	2.50%

Minimum balance - 0 BGN/EUR/USD

3.2 Child savings account

BGN	EUR	USD
6.25%	4.50%	4.00%

Minimum balance - 20 BGN/EUR/USD

3.3 "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

3.4 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.

Joint accounts might be opened pursuant to the conditions of the present Interest Rate Bulletin:

- Term Deposits - item 1.1, with Interest rate day count convention 360/360 for BGN/EUR/USD
- Current accounts - item.2.1
- Savings account - item 3.1

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", "Super Mega" and "Mega 20", 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.

As of 1 April 2012 annual interest rates of Mega 20 Saving Account are equal to the ones of Mega Saving Account

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 Deposit Offers

Special deposit offers in May 2012

1. New savings account "MEGA Plus" - with monthly interest capitalization

BGN	EUR	USD
4.00%	3.50%	2.50%

Minimum balance - 0 BGN/EUR/USD

In case of more than 2 withdrawals within a calendar month 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.

2. 1-month term deposit "1x3"

	BGN	EUR	USD
1m TD "1x3" – 1-st month	4.00%	3.00%	2.50%
1m TD "1x3" – 2-nd month	5.00%	4.00%	3.25%
1m TD "1x3" – 3-rd month	6.00%	5.50%	4.00%

Minimum balance required - 1 000 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR, USD

At maturity the deposit is automatically renewed for new one-month period in case it is not terminated earlier by withdrawal of amounts at or before maturity. The stated annual interest rates apply for the first relevant 3 consecutive one-month periods. At expiring the third one-month period the amounts will accumulate interest under the conditions and interest rates of the relevant standard 1-month term deposit that will be in effect at the time of renewal according to the bank's Interest Rate Bulletin for Individuals.

3. Promotional 5-month term deposit

	Relevant currency balance		
	BGN	EUR	USD
5 months	500 - 19 999.99	5.70%	5.20%
	over 20 000	6.00%	5.35%
		4.15%	4.30%

Minimum balance required - 500 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR, USD

The offer is valid for newly opened deposits for new and existing customers with newly attracted funds at the minimum amount of 500 BGN/ EUR/ USD

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 term deposit that will be in effect at the time of renewal according to the bank's Interest Rate Bulletin for Individuals.

4. 3m deposit "Advance interest"

	BGN	EUR	USD
3 months	5.00%	5.00%	4.00%

Minimum balance required - 1 000 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, 365/360 for EUR and USD.

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.

5. Promotional 12m deposit "Advance interest"

	BGN	EUR	USD
12 months	6.00%	5.65%	4.40%

Minimum balance required - 3 000 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR and USD

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 standard 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
3 months	5.50%	5.15%	4.15%

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 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 "SpstInvest Plus"

EUR	
SpstInvest+ 90/10	6.00%
SpstInvest+ 70/30	6.50%

Interest rate day count convention: 365/360 for EUR

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 "SpstInvest 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	1.00%
5 000 - 14 999.99	2.50%
over 15 000	4.25%

Minimum balance required - 100 BGN

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