

**Interest rates of Eurobank Bulgaria AD
for individuals as of 20 March 2013**

1. Term deposits

1.1. Standard term deposits

	Relevant currency balance	BGN	EUR	USD
1 month	250 - 19 999.99	2.75%	2.25%	1.75%
	over 20 000	3.00%	2.50%	2.00%
3 months	250 - 19 999.99	3.25%	2.75%	2.00%
	over 20 000	3.50%	3.00%	2.25%
6 months	250 - 19 999.99	4.00%	3.50%	2.25%
	over 20 000	4.25%	3.75%	2.50%
12 months	250 - 19 999.99	4.50%	4.00%	3.25%
	over 20 000	4.75%	4.25%	3.50%

Minimum balance required - 250 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, 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	5.10%	4.80%	3.80%
	over 30 000	5.30%	5.00%	4.00%

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	3.00%	3.00%	4.50%	4.50%	6.00%	6.00%
EUR	3.00%	3.00%	4.75%	4.75%	5.75%	5.75%
USD	3.00%	3.00%	3.50%	3.50%	4.00%	4.00%

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

1.5. 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	3.00%	3.00%	3.00%	4.00%	4.00%	4.00%	5.00%	5.00%	5.00%	7.00%	7.00%	7.00%
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	4.75%	4.00%	3.00%
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 Plus"*

BGN	EUR	USD
3.70%	3.20%	2.20%

Minimum balance - 0 BGN/EUR/USD

The annual interest rates of savings account "Mega Plus at promotional conditions" (for amounts up to 4999.99 BGN/ EUR/ USD - BGN 3.80%, EUR 3.50%, USD 2.50%, for amounts over 5000 BGN/ EUR/ USD - BGN 4.30%, EUR 4.00%, USD 3.00%) opened in the period 5.12.2012- 31.1.2013 are guaranteed till 31.03.2013, after which the the amounts will accumulate interest under the conditions and interest rates of a standard "Mega Plus" SA. Till 31.03.2013 if more than one withdrawal has been made from the account within a calendar month, the annual interest rate applicable for the next calendar month shall be reduced and be equal to the interest rate of a current account for individuals for the relevant currency according to the actual Interest Rates Bulletin of the Bank.

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
- Current accounts - item 2.1
- Savings account - item 3.1 and item 1 from the Special deposit offers attachment

For existing standard term deposits opened before 20 March 2013 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 - 3.00% in BGN, 2.50% in EUR and 2.00% in USD; 3m TD - 3.50% in BGN, 3.00% in EUR и 2.25% in USD, and are effective as of the next automatically renewed period, that comes after 20 March 2013 including.

Interest rates on "Super Deposit" - 4.50% in BGN, 3.60% in EUR and 2.35% 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%

As of 13.03.2013 term deposit "1x3" is no longer offered. Existing term deposits opened till 12.03.2013 including continue to accrue interest under the conditions, pointed in the contracts as of the date of their conclusion.

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", "Mega 20" and "Mega Plus", 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 transferred.

Special Deposit Offers

1. Saving account "Active Money" *

Month	1	2	3	4	5	6	7	8	9	10	11	12
BGN	3.20%	3.20%	3.20%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	6.20%	6.20%	6.20%
EUR	3.00%	3.00%	3.00%	4.10%	4.10%	4.10%	5.10%	5.10%	5.10%	6.00%	6.00%	6.00%
USD	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	4.00%	4.00%	4.00%	5.00%	5.00%	5.00%

Minimum balance/ minimum opening amount required - 1 000 BGN/EUR/USD;

Additional depositing: up to 1 000 BGN/EUR/USD per month

* Promotional period 04.02 - 30.04.2013 within which there is no limitation for additional depositing

2. 3-month term deposit "2x3"

	BGN	EUR	USD
3m TD "2x3" – 1-st period	4.00%	3.75%	3.00%
3m TD "2x3" – 2-nd period	5.20%	4.75%	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 three-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 2 consecutive three-month periods. At expiring the second three-month period 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.

Special offers for current account "Interes Plus" holders

1. 3-month term deposit "2x3 Plus"

	BGN	EUR	USD
3m TD "2x3 Plus" – 1-st period	4.40%	4.00%	3.40%
3m TD "2x3 Plus" – 2-nd period	5.60%	5.00%	4.20%

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

At maturity the deposit is automatically renewed for new three-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 2 consecutive three-month periods. At expiring the second three-month period 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
SpestInvest+ 90/10	6.00%
SpestInvest+ 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 "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	1.00%
5 000 - 14 999.99	2.50%
over 15 000	4.25%

Minimum balance required - 100 BGN

Special offers for individuals who receive their monthly pension transfers with the bank

1. Current Account "Golden Time"

Daily balance	BGN
0 - 1 000.00	4.00% (for the part of the amount up to 1 000 BGN)
1 000.01 - 2 000.00	3.00% (for the part of the amount from 1 000 to 2 000 BGN)
over 2 000.01	1.50% (for the part of the amount above 2 000 BGN)

Minimum balance required - 0 BGN

* Each interest rate percent applies to the part of the total account balance that falls within the respective range.

2. 12m deposit with regular interest payment - "Golden Renta"

	BGN	EUR	USD
12 months	5.30%	5.00%	4.00%

Minimum balance required - 200 BGN/EUR/USD; Interest rate day count convention: 360/360 for BGN, EUR and USD

This attachment is integral part of the Eurobank Bulgaria AD's Interest Rate Bulletin for Individuals as of 20 March 2013