

1. Term deposits

1.1. Standard term deposits

		7 days	14 days	1 month	3 months	6 months	12 months
BGN	250 - 24 999	0.10%	0.25%	0.75%	0.85%	0.95%	1.25%
	25 000 - 49 999			0.80%	0.95%	1.10%	1.40%
	over 49 999			0.80%	0.95%	1.10%	1.40%
EUR	250 - 12 499	0.10%	0.25%	0.80%	0.90%	1.00%	1.30%
	12 500 - 24 999			0.85%	1.00%	1.15%	1.45%
	over 25 000			0.85%	1.00%	1.15%	1.45%
USD	250 - 9 999	0.10%	0.20%	0.50%	0.60%	0.70%	0.90%
	10 000 - 19 999			0.60%	0.70%	0.80%	1.00%
	over 19 999			0.60%	0.70%	0.80%	1.00%

Minimum balance required - 250 BGN/EUR/USD

For term deposits with amount over 49 999 BGN, 19 999 EUR и 19 999 USD there is possibility for negotiable interest rate

The interest rate is calculated on the following basis:

on term deposits with a term 1 and over 1 month - 360/360 days

on term deposits with a term of less than 1 month - actual number of days / 365

The above mentioned interest convention applies for all deposit accounts with a term of less than one month, opened after 16.11.2014. For all deposit accounts with a term of less than

one month opened before 16.11.2014, the following interest convention applies - actual number of days /360

1.2. Deposit Advance interest

		6 месеца	12 месеца
BGN	1 000 - 24 999	0.90%	1.20%
	25 000 - 49 999	1.05%	1.35%
	над 49 999	1.05%	1.35%
EUR	1 000 - 12 499	0.95%	1.25%
	12 500 - 24 999	1.10%	1.40%
	над 25 000	1.10%	1.40%

Minimum balance required - 1000 BGN/EUR

The interest rate is calculated on the following basis 360/360

2. Current accounts

2.1. Standard current account

Average end of day balance	BGN	EUR	USD	RUB	TRY	RON	SEK	CHF	DKK	GBP	CAD	JPY	PLN
annual interest rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Minimum balance required	75	75	75	0	0	0	690	120	560	50	0	0	0

2.2. Standard liquidation accounts

Average end of day balance	BGN	EUR	USD
annual interest rate	0.00%	0.00%	0.00%
Minimum balance required	100	50	50

2.3. Accumulative Accounts accounts

Average end of day balance	BGN
annual interest rate	0.00%
Minimum balance required	0

2.4. Current account "Dinamika Standard", "Dinamika Premia", "Dinamika POS", "Dinamika Standard Premium IBAN BGN", "Dinamika Standard Premium IBAN EUR" and "Dinamika Premia Premium IBAN"

Average end of day balance	BGN	Average end of day balance	EUR
up to 15 000	0.25%	up to 15 000	0.25%
15 001 - 60 000	0.50%	15 001 - 60 000	0.50%
over 60 001	1.00%	over 60 001	1.00%
Minimum balance required	100	Minimum balance required	75

2.5. Current account "Dinamika Plus Standard", "Dinamika Plus Premia",

"Dinamika Plus POS", "Dinamika Plus Standard Premium IBAN" and "Dinamika Plus Premia Premium IBAN"

Average end of day balance	BGN
up to 15 000	0.25%
15 001 - 60 000	0.75%
over 60 001	1.50%
Minimum balance required	200

2.6. Current account "e- Dinamika", "e- Dinamika Premia", "e- Dinamika Premium IBAN" and "e- Dinamika Premia Premium IBAN"

Average end of day balance	BGN
annual interest rate	0.25%
Minimum balance required	100

2.7. Current account "Notary", "Notary Premia", "Notary Premium IBAN" and "Notary Premia Premium IBAN"

Average end of day balance	BGN
up to 15 000	0.25%
15 001 - 60 000	0.75%
over 60 001	1.50%
Minimum balance required	200

2.8. Current account "Farmer", "Medic", "Farmer Premium IBAN" and "Medic Premium IBAN"

Average end of day balance	BGN
up to 15 000	0.25%
15 001 - 60 000	0.75%
over 60 001	1.50%
Minimum balance required	100

2.9. Special account "Notary" under Art.25a of the Law on Notaries and Notarial Practice

Average end of day balance	BGN	Average end of day balance	EUR
annual interest rate	0.00%	annual interest rate	0.00%
Minimum balance required	0	Minimum balance required	0

2.10. Special account "Escrow"

Average end of day balance	BGN	Average end of day balance	EUR
annual interest rate	0.00%	annual interest rate	0.00%

The presented interest rates in the bulletin are on annual base.

Interest rates on term deposits in currency other than BGN, EUR and USD are negotiable.