

1. Term deposits

1.1. Standard term deposits					
Average end of day balance		1 month	3 month	6 month	12 month
BGN	250 - 34 999	0.01%	0.03%	0.05%	0.10%
	35 000 - 74 999	0.02%	0.05%	0.10%	0.15%
	over 75 000	0.02%	0.05%	0.10%	0.15%
EUR	250 - 34 999	0.01%	0.03%	0.05%	0.10%
	35 000 - 74 999	0.02%	0.05%	0.10%	0.15%
	over 75 000	0.02%	0.05%	0.10%	0.15%
USD	250 - 34 999	0.01%	0.03%	0.05%	0.08%
	35 000 - 74 999	0.01%	0.04%	0.08%	0.15%
	over 75 000	0.01%	0.04%	0.08%	0.15%

Minimum balance required - 250 BGN/EUR/USD

For term deposits with amount over 75 000 BGN/EUR/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

As of 22.02.2016 opening of deposits with terms of 7 days and 14 days is stopped. For the active deals the interest rates are as follows:

for deposits with term 7 days in BGN/EUR/USD: 0.10%; for deposits with term 14 days in BGN/EUR/USD: 0.15%.

1.2. Deposit Advance interest			
Average end of day balance		6 month	12 month
BGN	1 000 - 24 999	0.05%	0.10%
	25 000 - 49 999	0.10%	0.15%
	over 49 999	0.10%	0.15%
EUR	1 000 - 24 999	0.05%	0.10%
	25 000 - 49 999	0.10%	0.15%
	over 50 000	0.10%	0.15%

Minimum balance required - 1000 BGN/EUR

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

1.3. Депозит Активна валута *			
Average end of day balance		3 month	6 month
BGN	up to 49 9999	0.03%	0.05%
	over 50 000	0.05%	0.10%
EUR	up to 49 9999	0.03%	0.05%
	over 50 000	0.05%	0.10%
USD	up to 49 9999	0.04%	0.08%
	over 50 000	0.04%	0.08%

Minimum balance required - 2 000 BGN, 1 000 EUR/USD

Interest rate day count convention: 360/360

* Deposit for SBB clients

2. Current accounts

2.1. Standard current account, Current account Partners, Current account for insurance brokers, Current account for Notaries USD, Current account for Notaries EUR														
Average end of day balance	BGN	EUR	USD	RUB	TRY	RON	SEK	CHF	DKK	GBP	CAD	JPY	PLN	CNY
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%	0.00%
Minimum balance required	75	75	75	0	0	0	690	120	560	50	0	0	0	0

2.2. Current account "Dinamika Standard", "Dinamika Premia", "Dinamika POS", "Dinamika Standard Premium IBAN BGN", "Dinamika Standard Premium IBAN EUR", "Dinamika Premia Premium IBAN" and Basic Business Package, Premium Business Package EUR and Standard Business Package		
Average end of day balance	BGN	EUR
up to 25 000	0.01%	0.01%
25 001 - 75 000	0.05%	0.05%
over 75 000.01	0.10%	0.10%
Minimum balance required	100	100

2.3. Current account "Farmer", "Medic", "Farmer Premium IBAN", "Medic Premium IBAN" and Current account "Freelancer"	
Average end of day balance	BGN
up to 25 000	0.01%
25 001 - 100 000	0.05%
over 100 000.01	0.10%
Minimum balance required	100

2.4. Current account "Dinamika Plus Standard", "Dinamika Plus Premia", "Dinamika Plus POS", "Dinamika Plus Standard Premium IBAN", "Dinamika Plus Premia Premium IBAN" and Premium Business Package BGN	
Average end of day balance	BGN
up to 25 000	0.05%
25 001 - 100 000	0.10%
over 75 000.01	0.15%
Minimum balance required	100

2.5. Current account "Notary", "Notary Premia", "Notary Premium IBAN" and "Notary Premia Premium IBAN", Current Account for Notaries BGN, Current Account for Lawyers	
Average end of day balance	BGN
up to 50 000	0.01%
50 001 - 100 000	0.05%
over 100 000.01	0.10%
Minimum balance required	100

2.6. SBB Law Special Account art.39 of the Attorney Act., Special Account for Lawyers		
Average end of day balance	BGN	EUR
up to 100 000	0.10%	0.10%
над 100 000.01	0.25%	0.25%
Minimum balance required	0	0

2.7. Current account "e- Dinamika", "e- Dinamika Premia", "e- Dinamika Premium IBAN", "e- Dinamika Premia Premium IBAN", "K e P- Dinamika", "K e P- Dinamika Premia"	
Average end of day balance	BGN
up to 25 000	0.01%
25 001 - 100 000	0.05%
over 100 000.01	0.10%
Minimum balance required	100

2.8 SBB POS Current account	
Average end of day balance	BGN
up to 25 000	0.05%
25 001 - 100 000	0.10%
over 75 000.01	0.15%
Minimum balance required	0

2.9. Accumulative account	
Average end of day balance	BGN
up to 50 000	0.01%
50 001 - 100 000	0.05%
over 100 000.01	0.10%
Minimum balance required	0

2.10. Special account "Notary" under Art.25a of the Law on Notaries and Notarial Practice, Special account for Notaries		
Average end of day balance	BGN	EUR
annual interest rate	0.00%	0.00%
Minimum balance required	0	0

2.11. Special account "Escrow", Account for Special Purposes	
Average end of day balance	BGN / EUR
annual interest rate	0.00%

2.12. Current account "Company Interes"	
Average end of day balance	BGN
up to 1000	0.00%
1 001 - 10 000	0.00%
10 001 - 100 000	0.00%
over 100 001	0.00%
Minimum balance required	75

2.14. Current accounts for payment of salaries under mass payment conditions	
Средно дневно салдо	BGN
годишен лихвен	0.00%
минимално салдо	0

2.13. 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

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

Accrued annual interest on current account is paid annually on the 31st day at the end of the year.

The bank does not accrue interest on accumulative accounts for keeping money granted for establishment/ increase the capital of legal entity

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

All deposits covered by the provisions of the Law on Bank Deposit Guarantee are guaranteed under the terms of the Law on Bank Deposit Guarantee, as the total guaranteed amount for all deposits held with the Bank by a single customer is BGN 196.000.**Changes in the conditions of contracts for products (current accounts, term deposits and other accounts) signed in the offices of the acquired "Alpha Bank-Bulgaria Branch" by "Eurobank Bulgaria" AD**

As of 25.05.2016 signing of new contracts is ceased for the following products, offered at the offices of "Alpha Bank-Bulgaria Branch" acquired by "Eurobank Bulgaria" AD: Current Account "Partners"; Current Accounts of Business Packages; Current accounts for Private enforcement agents; Package of accounts for notaries, lawyers and insurance brokers; Accounts with special purposes; Term deposits.

Current account "Partners": as of 25.05.2016 existing current accounts are transferred to conditions and interest rates to p.2.1 of the Interest Rate Bulletin for legal entities.

Current accounts for Basic Business Package: as of 25.05.2016 existing current accounts are transferred to conditions and interest rates to p.2.2 of the Interest Rate Bulletin for legal entities.

Current accounts for Standard Business Package: as of 25.05.2016 existing current accounts are transferred to conditions and interest rates to p.2.2.2 of the Interest Rate Bulletin for legal entities.

Current accounts for Premium Business Package BGN: as of 25.05.2016 existing current accounts are transferred to conditions and interest rates to p.2.4 of the Interest Rate Bulletin for legal entities.

Current accounts for Premium Business Package EUR: as of 25.05.2016 existing current accounts are transferred to conditions and interest rates to p.2.5 of the Interest Rate Bulletin for legal entities.

Current accounts for private enforcement agents: as of 25.05.2016 existing current accounts are transferred to conditions and interest rate to p. 2.4 of the Interest Rate Bulletin for individuals.

Package of accounts for Notaries: as of 25.05.2016 existing current accounts for Notaries BGN are transferred to conditions and interest rates to p.2.5 of the Interest Rate Bulletin for legal entities, existing current accounts for Notaries USD/EUR are transferred to conditions and interest rates to p.2.1 of the Interest Rate Bulletin for legal entities, existing special accounts for Notaries are transferred to conditions and interest rates to p.2.10 of the Interest Rate Bulletin for legal entities.

Package of accounts for insurance brokers: as of 25.05.2016 existing current accounts are transferred to conditions and interest rates to p.2.1 of the Interest Rate Bulletin for legal entities.

Package of accounts for Lawyers: as of 25.05.2016 existing current accounts for lawyers are transferred to conditions and interest rates to p.2.5 of the Interest Rate Bulletin for legal entities, existing special accounts for lawyers are transferred to conditions and interest rates to p.2.6 of the Interest Rate Bulletin for legal entities.

Term Deposits: All existing term deposits until maturity date retain conditions and interest rates according concluded contracts. For deposits which are automatically renewed on maturity date after 25.05.2016 will be accrue interest for the respective term and currency rates for Standard term deposit to p.1.1 of the Interest Rate Bulletin for legal entities.