

## INTEREST RATES BULLETIN

According to Article 57 from the Law on Credit Institutions, "Investbank" JSC announces the following interest rates on deposits, saving accounts, current and card accounts as of 23.09.2015 with last amendments in Management Board Protocol 68 from 15.09.2015.

Interest rates pointed below, are valid for exposures up to 1 million BGN or their equivalent in another currency. Interest rates on exposures over 1 million BGN or their equivalent in another currency are negotiated individually.

### I. INDIVIDUALS – Deposits

STANDARD DEPOSITS					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	500	0,50%	0,85%	1,60%	2,20%
EUR	500	0,45%	0,85%	1,60%	1,80%
USD	500	0,25%	0,50%	0,75%	1,00%
GBP	500	0,25%	0,50%	0,75%	1,00%
CHF	500	0,00%	0,00%	0,00%	0,00%

Promotional Interest rates apply for customers with maturing term deposits, which increase the amount of matured deposit at least with 20% and open a deposit of the types listed below before 30.09.2015 .

Promotion STANDARD DEPOSITS					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	500			1.80%	2,40%
EUR	500			1.80%	2,00%

Promotional Interest rates apply for:

1. Customers with maturing term deposits, which with funds from the matured deposit open a new deposit of the types listed below before 30.09.2015 .
2. Newly attracted funds in the Bank in deposits with minimum amount 1 000 BGN/currency equivalence opened before 30.09.2015

Promotion STANDARD DEPOSITS					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	500			1.70%	2,30%
EUR	500			1.70%	1,90%

**VIP DEPOSIT with advanced interest payment**

Currency	Minimum amount	45 days	3 months	6 months	12 months
BGN	From 2 000 up to 99 999	0,50%		1,45%	2,05%
	Above 100 000	0,60%		1,55%	2,15%
EUR	From 1 000 up to 49 999	0,45%		1,45%	1,65%
	Above 50 000	0,55%		1,55%	1,75%
USD	From 1 000 up to 49 999		0,40%	0,60%	0,90%
	Above 50 000		0,45%	0,70%	1,00%

**DepositEXTRA +**

Currency	Minimum amount	3 months	4 months	6 months
BGN	500	0,80%	1,00%	1,55%
EUR	500	0,75%	1,00%	1,55%

Extra bonuses Voucher for 20% discount at Festa Hotels

Note

In case of early closure of the deposit, the interest charged equals the interest of the closest standard period (3, 4, 6 months), which already passed, and for the days after the standard period to the closure date, the bank charges interest rate of a standard demand deposit in the respective currency

**LONG -TERM DEPOSITS WITH MONTHLY ADVANCE INTEREST PAYMENT**

Currency	Minimum amount	24 months
BGN	None	2,50%
EUR	None	2,00%
USD	None	1,25%

**Investment Deposit**

Currency	Minimum amount	6 months	12 months
BGN	None	0,10%	0,20%
EUR	None	0,10%	0,20%
USD	None	0,10%	0,20%

**Note:**

INVESTMENT DEPOSIT is not offered. Interest rates mentioned are only for already signed contracts.

Saving Account "INVEST+"		
Currency	Minimum amount	Interest rates
BGN	From 2 000 up to 15 000	0,75%
	Above 15 001	1,55%
EUR	From 1 000 up to 7 500	0,50%
	Above 7501	1,25%

## II. INDIVIDUALS –Savings accounts, current and card accounts

DemandDeposits		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.10%
EUR	50	0.10%
USD	50	0.10%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts.	

CURRENT ACCOUNT „EXTRA +”		
Currency	Amount	Interest rate
BGN	Up to 1 999	0,10%
	from 1 999 to 50 000	1,00%
	above 50 000	1,50%
EUR	Up to 999	0,10%
	From 999 to 25 000	0,50%
	Above 25 000	1,00%
Note (*)	The interest rates are annual, they are accrued daily and paid out monthly.	

CURRENT ACCOUNTS		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.10%
EUR	100	0.10%
USD	100	0.10%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts. The accrued interest is payable annually on December 31 of the current year.	

<b>INTERNATIONAL DEBIT CARDSMAESTRO, Debit MasterCard PayPass, VISA ELECTRON and V PAY</b>		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.10%
EUR	50	0,10%
USD	50	0,10%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts. The accrued interest is payable annually on December 31 of the current year.	

### III. Legal entities – Deposits and current accounts

<b>STANDARD DEPOSITS</b>					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	1 000	0,50%	0,80%	1,50%	1,75%
EUR	1 000	0,45%	0,75%	1,25%	1,50%
USD	1 000	0,25%	0,50%	0,75%	1,00%
GBP	1 000	0,25%	0,50%	0,75%	1,00%

<b>VIP DEPOSIT with advanced interest payment</b>					
Currency	Minimum amount	45 days	3 months	6 months	12 months
BGN	From 2 000 up to 99 999	0,60%		1,35%	1,60%
	Above 100 000	0,70%		1,45%	1,70%
EUR	From 1 000 to 49 999	0,45%		1,10%	1,35%
	Above 50 000	0,55%		1,20%	1,45%
USD	From 1 000 to 49 999		0,35%	0,60%	1,10%
	Above 50 000		0,45%	0,70%	1,20%

<b>Deposit EXTRA +</b>				
Currency	Minimum amount	3 months	4 months	6 months
BGN	500	0,75%	0,85%	1,45%
EUR	500	0,70%	0,80%	1,20%
Note	In case of early closure of the deposit, the interest charged equals the interest of the closest standard period (3, 4, 6 months), which already passed, and for the days after the standard period to the closure date, the bank charges interest rate of a standard demand deposit in the respective currency			

Investment Deposit			
Currency	Minimum amount	6 months	12 months
BGN	None	0,10%	0,20%
EUR	None	0,10%	0,20%
USD	None	0,10%	0,20%

**Note:**

INVESTMENT DEPOSIT is not offered. Interest rates mentioned are only for already signed contracts.

CURRENT ACCOUNTS FOR LEGAL ENTITIES		
Currency	Minimum interest-bearing balance	12 months *
BGN	500	0.10%
EUR	500	0.10%
USD	500	0.10%
GBP	500	0.10%
CHF	500	0.00%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts. The accrued interest is payable annually on December 31 of the current year.	

**IV. Deposits for Municipalities and budget organizations**

STANDARD DEPOSITS					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	Subject to individual offer	Subject to individual offer			
EUR					

**V. Current accounts of municipalities and budget organizations – 0% annual interest rate.**

All deposits are guaranteed by the Law on Bank Deposit Guarantee.