

INTEREST RATES BULLETIN

According to Article 57 from the Law on Credit Institutions, "Investbank" Plc announce the following interest rates on deposits, termless deposits, current and card accounts as of 01.07.2011, Management Board Protocol No 27/14.06.2011 / Management Board Protocol No 8/14.02.2012

I. INDIVIDUALS – Deposits

STANDARD DEPOSITS

Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	500	4.00%	4.75%	5.00%	5.25%
EUR	500	3.75%	4.50%	4.75%	5.00%
USD	500	1.50%	2.00%	2.50%	3.50%
GBP	500	2.00%	2.20%	2.40%	2.60%
CHF	500	2.00%	2.20%	2.40%	2.60%

VIP DEPOSIT with advanced interest payment

Currency	Minimum amount	45 days	3 months	6 months	12 months
BGN	From 2 000 up to 39 999	3,75%		6.30%	6.50%
	From 40 000 up to 99 999	4,00%		6.50%	6.75%
	Above 100 000	4,25%		6.70%	7.00%
EUR	From 1 000 up to 19 999	3,50%		6.00%	6.25%
	From 20 000 up to 49 999	3,75%		6.25%	6.50%
	Above 50 000	4,00%		6.40%	6.65%
USD	From 1 000 up to 24 999		2,00%	4.00%	5.00%
	From 25 000 up to 49 999		2,25%	4.25%	5.25%
	Above 50 000		2,35%	4.35%	5.35%

LONG -TERM DEPOSITS with monthly interest payment

Currency	Minimum amount	24 months	36 months	60 months
BGN	None	7.25%	7.75%	8.00%
EUR	None	7.00%	7.50%	7.75%
USD	None	5.50%	5.75%	6.25%

Deposit EXTRA + VACATION

Currency	Minimum amount	3 months	6 months
BGN	2 000	6.00%	6.80%
EUR	1 000	5.80%	6.50%
Extra bonuses	Voucher for 20% discount at Festa Hotels	TRAVEL CARD MasterCard with a max. credit limit up to EUR 3,500	Overdraft on current account

Termless deposit "INVEST+"

Currency	Minimum amount	Interest rates
BGN	From 2 000 up to 15 000	3.50%
	From 15 001 up to 40 000	4.25%
	Above 40 001	5.50%
EUR	From 1 000 up to 7 500	3.25%
	From 7 501 up to 20 000	4.00%
	Above 20 001	5.25%

II. INDIVIDUALS – Termless deposits, current and card accounts

DEMAND DEPOSITS		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.30%
EUR	50	0.30%
USD	50	0.30%
Note (*)	It's an annual interest and it's accrued only on balances exceeding the above mentioned minimum amounts.	

CURRENT ACCOUNTS		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.30%
EUR	100	0.30%
USD	100	0.10%
Note (*)	It's an annual interest but is accrued monthly only on balances exceeding the above mentioned minimum amounts.	

DOMESTIC DEBIT CARDS		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.30%
Note (*)	It's an annual interest but is accrued monthly only on balances exceeding the above mentioned minimum amounts.	

INTERNATIONAL DEBIT CARDS MAESTRO and VISA		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.30%
Note (*)	It's an annual interest but is accrued monthly only on balances exceeding the above mentioned minimum amounts.	

III. LEGAL ENTITIES - Deposits

STANDARD DEPOSITS					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	1 000	2.50%	3.00 %	3.50%	4.00%
EUR	1 000	2.25%	2.75%	3.25%	3.75%
USD	1 000	1.00%	1.25%	1.50%	2.00%
GBP	1 000	2.00%	2.20%	2.40%	2.60%
CHF	1 000	2.00%	2.20%	2.40%	2.60%

LONG -TERM DEPOSITS with monthly interest payment					
Currency	Minimum amount	24 months	36 months	60 months	
BGN	None	7.25%	7.75%	8.00%	
EUR	None	7.00%	7.50%	7.75%	
USD	None	5.50%	5.75%	6.25%	

IV. LEGAL ENTITIES – Termless deposits, current and card accounts

CURRENT ACCOUNTS		
Currency	Minimum interest-bearing balance	12 months *
BGN	500	0.30%
EUR	500	0.30%
USD	500	0.10%
Note (*)	It's an annual interest but is accrued monthly only on balances exceeding the above mentioned minimum amounts.	

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