

INTEREST RATE BULLETIN

OF UNICREDIT BULBANK AD

**FOR LEGAL ENTITIES AND
SOLE PROPRIETORS**

Effective from 07.05.2007

The last edited version is effective from 25.01.2012

I. General Interest Rate Terms And Conditions

The interests that the Bank accrues and pays are estimated based on the market interest rates in the domestic and international market and the interest rate policy of the Bank.

1. INTEREST RATE TERMS AND CONDITIONS IN BGN

1.1. The Bank shall determine the interest rates applicable to current accounts and term deposits. By virtue of a decision by the Assets and Liabilities Committee of the Bank the interest rates may be updated in accordance with the variation in the market conditions.

1.2. The interest rates are estimated on an annual basis observing the following interest rate principle:

- Current accounts - 30/360 days
- Term deposits with a term of one or more than one month - 30/360 days
- Term deposits with a term less than one month - 365/365 (366/366) days

2. FOREIGN CURRENCY INTEREST RATE TERMS AND CONDITIONS

2.1. The Bank shall determine the interest rates applicable to current accounts and term deposits. By virtue of a decision by the Assets and Liabilities Committee of the Bank the interest rates may be updated in accordance with the variation in the market conditions.

2.2. The interest rates are estimated on an annual basis observing the following interest rate principle:

- Current accounts - 30/360 days
- Term deposits with a term of one or more than one month - 30/360 days
- Term deposits with a term less than one month - 365/365 (366/366) days

3. RESTRICTED FUNDS IN FOREIGN CURRENCY FOR SECURING COMMITMENTS UNDERTAKEN BY THE BANK:

- Where the funds are in the form of a deposit – the interest rate applicable to term deposits in the respective currency is to be accrued;
- Where the funds are not in the form of a deposit – the interest rate applicable to current accounts in the respective currency is to be accrued;

4. MINIMUM BALANCE FOR OPENING AND MINIMUM AVERAGE MONTHLY BALANCE FOR CURRENT ACCOUNT

Current account in BGN	-	50	currency units
Current account in EUR	-	200	currency units
Current account in USD	-	200	currency units
Current account in CHF	-	200	currency units
Current account in GBP	-	200	currency units

	JPY	DKK	NOK	SEK	CAD	CZK	HUF	RON	TRY
Interest rate	-	-	-	-	-	-	-	-	-
Minimum balance (currency units)	45,000	2,500	2,500	3,000	600	6,000	60,000	1,000	500

Minimum balance for VISA BUSINESS cards: USD 50 / EUR 50 / BGN 100;

Minimum balance for MASTER CARD BUSINESS cards: USD 50 / EUR 50 / BGN 100

5. MINIMUM BALANCE FOR OPENING A TERM DEPOSIT

For deposits in BGN	-	3,000	currency units
For deposits in EUR	-	3,000	currency units
For deposits in USD	-	3,000	currency units
For deposits in CHF	-	3,000	currency units
For deposits in GBP	-	3,000	currency units

6. The terms and conditions for current accounts outlined in the present Interest Rate Bulletin shall also be applied to other accounts, opened with the Bank, as follows:

- the terms and conditions outlined in Article I.1., I.2., I.4. and Art. II. shall be applicable to fund-raising, liquidation and special accounts;
- the terms and conditions outlined in Article I.1., I.2., and Art. II. shall be applicable to accounts of spending units;

II. Standard interest rates

Type of accounts	Standard interest rates			
BGN	Annual nominal interest rate			
CURRENT ACCOUNTS	0.03%			
Business debit cards	0.10%			
VISA Business Electron cards	0.10%			
MasterCard Business/Gold cards	0.10%			
TERM DEPOSITS	<50,000	50,000 - 500,000	>500,000	
1 WEEK	0.40%	0.45%	0.50%	
2 WEEKS	0.45%	0.50%	0.55%	
1 MONTH	0.80%	0.85%	0.90%	
2 MONTHS	1.20%	1.25%	1.30%	
3 MONTHS	1.55%	1.60%	1.65%	
6 MONTHS	2.75%	2.80%	2.85%	
9 MONTHS	3.05%	3.10%	3.15%	
12 MONTHS	3.05%	3.10%	3.15%	
24 MONTHS	3.00%	3.050%	3.10%	
Guarantee deposit under MasterCard	0.80%	0.85%	0.90%	
EUR	Annual nominal interest rate			
CURRENT ACCOUNTS	0.03%			
VISA Business Electron cards	0.10%			
MasterCard Business/Gold cards	0.10%			
TERM DEPOSITS	<100,000	100,000 - 500,000	500,000 - 1,000,000	>1,000,000
1 WEEK	0.75 %	0.80%	0.85%	0.90%
2 WEEKS	0.85%	0.90%	0.95%	1.00%
1 MONTH	1.10%	1.15%	1.20%	1.25%
2 MONTHS	1.15%	1.20%	1.25%	1.30%
3 MONTHS	1.20%	1.25%	1.30%	1.35%
6 MONTHS	1.25%	1.30%	1.35%	1.40%
9 MONTHS	1.30%	1.32%	1.35%	1.40%
12 MONTHS	1.30%	1.32%	1.35%	1.40%
24 MONTHS	1.00%	1.02%	1.05%	1.10%
Guarantee deposit under MasterCard	1.10%	Annual nominal interest rate 1.15%	1.20%	1.25%
USD	0%			
CURRENT ACCOUNTS	0%			
VISA Business Electron cards	0%			
MasterCard Business/Gold cards	0%			
TERM DEPOSITS	<100,000	100,000 - 500,000	500,000 - 1,000,000	>1,000,000
1 WEEK	0.07%	0.12%	0.17%	0.22%
2 WEEKS	0.10%	0.15%	0.20%	0.25%
1 MONTH	0.20%	0.25%	0.30%	0.35%
2 MONTHS	0.25%	0.30%	0.35%	0.40%
3 MONTHS	0.30%	0.35%	0.40%	0.45%
6 MONTHS	0.45%	0.50%	0.55%	0.60%
9 MONTHS	0.55%	0.60%	0.65%	0.70%
12 MONTHS	0.60%	0.65%	0.70%	0.75%
24 MONTHS	0.40%	0.40%	0.45%	0.45%
Guarantee deposit under MasterCard	0.20%	Annual nominal interest rate 0.25%	0.30%	0.35%
GBP	0.35%			
CURRENT ACCOUNTS	0.35%			
TERM DEPOSITS	<100,000	100,000 - 500,000	500,000 - 1,000,000	>1,000,000
1 WEEK	0.70%	0.75%	0.80%	0.85%
2 WEEKS	0.75%	0.80%	0.85%	0.90%
1 MONTH	0.80%	0.85%	0.90%	0.95%
3 MONTHS	0.90%	0.95%	1.00%	1.05%
6 MONTHS	1.05%	1.10%	1.15%	1.20%
9 MONTHS	1.00%	1.05%	1.10%	1.15%
12 MONTHS	0.95%	1.00%	1.05%	1.10%
24 MONTHS	0.90%	0.95%	1.00%	1.05%
CHF	Annual nominal interest rate			
CURRENT ACCOUNTS	-			
TERM DEPOSITS	<150,000	150,000 - 750,000	750,000 - 1,500,000	>1,500,000
1 WEEK	0.08%	0.13%	0.18%	0.23%
2 WEEKS	0.15%	0.20%	0.25%	0.30%
1 MONTH	0.16%	0.21%	0.26%	0.31%
2 MONTHS	0.20%	0.25%	0.30%	0.35%
3 MONTHS	0.30%	0.35%	0.40%	0.45%
6 MONTHS	0.45%	0.50%	0.55%	0.60%
9 MONTHS	0.50%	0.55%	0.60%	0.65%
12 MONTHS	0.55%	0.60%	0.65%	0.70%
24 MONTHS	0.45%	0.50%	0.55%	0.60%

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Note: In case of termination of a term deposit ahead of schedule, the Bank shall accrue an interest rate applicable to current accounts in the respective currency.