

4. INTEREST RATES ON TYPES OF SPECIAL SAVINGS ACCOUNTS IN NATIONAL AND FOREIGN CURRENCY FOR INDIVIDUALS:

4.1. MULTI-FACTOR SAVING ACCOUNT

ENCLOSURE № 4.1

Group	BGN			EUR			USD		
	Average monthly balance	Annual nominal interest rate		Average monthly balance	Annual nominal interest rate		Average monthly balance	Annual nominal interest rate	
		Up to 2 withdrawals per month	Above 2 withdrawals per month		Up to 2 withdrawals per month	Above 2 withdrawals per month		Up to 2 withdrawals per month	Above 2 withdrawals per month
I	10.00 - 199.99	3.50%	3.00%	5.00 - 99.99	2.60%	2.00%	5.00 - 99.99	1.20%	1.00%
II	200.00 - 499.99	4.50%	3.00%	100.00 - 249.99	2.90%	2.00%	100.00 - 249.99	1.30%	1.00%
III	500.00 - 999.99	4.70%	3.00%	250.00 - 349.99	3.00%	2.00%	250.00 - 349.99	1.50%	1.00%
IV	1'000.00 - 2'499.99	4.90%	3.00%	350.00 - 1'249.99	3.20%	2.00%	350.00 - 1'249.99	1.70%	1.00%
V	Above 2'500.00	5.50%	3.00%	Above 1'250.00	3.50%	2.00%	Above 1'250.00	1.80%	1.00%
<b>Minimum balance for opening of Multi-factor Saving account – BGN 10/ EUR/USD 5</b>									
<i>The Bank does not accumulate at interest saving accounts with balances below the minimum ones</i>									

4.2. PENSION SEASONAL SAVING ACCOUNT

ENCLOSURE № 4.2

Currency	Balance	Months											
		I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
BGN	Up to 1'000	3.10%	3.10%	3.10%	4.00%	4.00%	4.00%	3.80%	3.80%	3.80%	3.10%	3.10%	3.10%
	Above 1'000	3.50%	3.50%	3.50%	5.80%	5.80%	5.80%	4.80%	4.80%	4.80%	3.50%	3.50%	3.50%
EUR	Up to 500	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	2.50%	2.50%	2.50%	2.00%	2.00%	2.00%
	Above 500	2.50%	2.50%	2.50%	3.30%	3.30%	3.30%	3.00%	3.00%	3.00%	2.50%	2.50%	2.50%
USD	Up to 500	1.00%	1.00%	1.00%	1.30%	1.30%	1.30%	1.10%	1.10%	1.10%	1.00%	1.00%	1.00%
	Above 500	1.50%	1.50%	1.50%	1.80%	1.80%	1.80%	1.60%	1.60%	1.60%	1.50%	1.50%	1.50%
<b>Minimum balance for opening of Pension seasonal Saving account - BGN 10/ EUR/USD 5</b>													
<i>The Bank does not accumulate at interest saving accounts with balances below the minimum ones</i>													