

INTEREST RATES BULLETIN

Account interest rates , valid as of 01.11.2011 for deposit contracts concluded on and after this date

Current account

BGN	0.20%
EUR	0.20%
USD	0.20%
CHF	0.00%
GBP	0.00%

Escrow account

In all currencies 0%

Capital account

In all currencies 0%

Current account Emporiki Extra

BGN	
Amount	Int. rate
20 - 1500	0.50%
1500.01 - 5000	1.50%
5000.01 - 10000	2%
above 10000.01	2.20%

Current account Emporiki Extra

EUR	
Amount	Int. rate
10 - 750	0.50%
750.01 - 2500	1.00%
2500.01 - 5000	1.50%
above 5000.01	1.70%

Standard term deposit for individuals

PERIOD	BGN	
	AMOUNT	
	400 - 100000	
	int.rate	
1 Week	1.65%	
2 Weeks	1.95%	
1 Month	4.00%	
3 Months	4.75%	
6 Months	5.25%	
12 Months	6.00%	

PERIOD	EUR	
	AMOUNT	
	200 - 50000	
	int.rate	
1 Week	1.25%	
2 Weeks	1.75%	
1 Month	3.00%	
3 Months	3.50%	
6 Months	4.00%	
12 Months	4.50%	

PERIOD	USD	
	AMOUNT	
	200 - 60000	
	int.rate	
1 Week	0.75%	
2 Weeks	1.00%	
1 Month	1.75%	
3 Months	2.25%	
6 Months	2.75%	
12 Months	3.00%	

Standard term deposit for companies

PERIOD	BGN	
	AMOUNT	
	400 - 100000	
	int.rate	
1 Week	1.65%	
2 Weeks	1.95%	
1 Month	3.50%	
3 Months	4.00%	
6 Months	4.50%	
12 Months	5.00%	

PERIOD	EUR	
	AMOUNT	
	200 - 50000	
	int.rate	
1 Week	1.25%	
2 Weeks	1.75%	
1 Month	2.75%	
3 Months	3.25%	
6 Months	3.50%	
12 Months	4.00%	

PERIOD	USD	
	AMOUNT	
	200 - 60000	
	int.rate	
1 Week	0.75%	
2 Weeks	1.00%	
1 Month	1.50%	
3 Months	2.00%	
6 Months	2.50%	
12 Months	2.75%	

AKTIV deposit

PERIOD	BGN	
	AMOUNT	
	2000 - 100000	
	int.rate	
1 Month	2.85%	
3 Months	3.60%	
6 Months	4.10%	

PERIOD	EUR	
	AMOUNT	
	1000 - 50000	
	int.rate	
1 Month	2.10%	
3 Months	2.60%	
6 Months	3.10%	

PERIOD	USD	
	AMOUNT	
	1000 - 60000	
	int.rate	
1 Month	1.16%	
3 Months	1.66%	
6 Months	2.16%	

POSTOIANSTVO deposit

PERIOD	BGN	
	AMOUNT	
	2000 - 100000	
	int.rate	
1st month	4.00%	
2nd month	4.00%	
3rd month	6.20%	
4th month	4.00%	
5th month	4.00%	
6th month	8.97%	

PERIOD	EUR	
	AMOUNT	
	1000 - 50000	
	int.rate	
1st month	3.00%	
2nd month	3.00%	
3rd month	4.47%	
4th month	3.00%	
5th month	3.00%	
6th month	7.34%	

PERIOD	USD	
	AMOUNT	
	1000 - 60000	
	int.rate	
1st month	1.75%	
2nd month	1.75%	
3rd month	3.24%	
4th month	1.75%	
5th month	1.75%	
6th month	6.17%	

RAZVITIE deposit

PERIOD	BGN	
	AMOUNT	
	2000 - 100000	
	int.rate	
1st month	3.70%	
2nd month	4.15%	
3rd month	4.65%	
4th month	5.25%	
5th month	6.00%	
6th month	7.30%	

PERIOD	EUR	
	AMOUNT	
	1000 - 50000	
	int.rate	
1st month	2.70%	
2nd month	3.10%	
3rd month	3.55%	
4th month	4.00%	
5th month	4.65%	
6th month	5.85%	

PERIOD	USD	
	AMOUNT	
	1000 - 60000	
	int.rate	
1st month	1.25%	
2nd month	1.45%	
3rd month	1.85%	
4th month	2.25%	
5th month	2.75%	
6th month	4.25%	

AKTIV+ deposit

PERIOD	BGN	
	AMOUNT	
	5000 - 100000	
	int.rate	
1 Month	1.85%	
3 Months	2.10%	
6 Months	2.35%	

PERIOD	EUR	
	AMOUNT	
	3000 - 50000	
	int.rate	
1 Month	1.48%	
3 Months	1.73%	
6 Months	1.85%	

PERIOD	USD	
	AMOUNT	
	3000 - 60000	
	int.rate	
1 Month	0.85%	
3 Months	1.10%	
6 Months	1.35%	

Account opened under the conditions of different package programs - as per the terms of the respective package program.

*The interest rates are annual

** Preferential rates can be approved on exception basis by the competent bodies of the Bank.