

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 01.09.2012, Management Board Protocol No 27/14.06.2011 / Management Board Protocol No 8/14.02.2012 / Management Board Protocol No 25/08.05.2012 / Management Board Protocol No42/17.07.2012 / Management Board Protocol No 43/26.07.2012

I. INDIVIDUALS – Deposits

| STANDARD DEPOSITS | | | | | |
|-------------------|----------------|---------|----------|----------|-----------|
| Currency | Minimum amount | 1 month | 3 months | 6 months | 12 months |
| BGN | 500 | 3.00% | 3.75% | 4.00% | 4.25% |
| EUR | 500 | 2.75% | 3.50% | 3.75% | 4.00% |
| USD | 500 | 0.50% | 1.00% | 1.50% | 2.50% |
| 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 | 2,75% | | 5,00% | 5.50% |
| | From 40 000 up to 99 999 | 3,00% | | 5,20% | 5.75% |
| | Above 100 000 | 3,25% | | 5,40% | 6.00% |
| EUR | From 1 000 up to 19 999 | 2,50% | | 4,60% | 5.25% |
| | From 20 000 up to 49 999 | 2,75% | | 4,80% | 5.50% |
| | Above 50 000 | 3,00% | | 5,00% | 5.65% |
| USD | From 1 000 up to 24 999 | | 1,00% | 3.00% | 4.00% |
| | From 25 000 up to 49 999 | | 1,25% | 3.25% | 4.25% |
| | Above 50 000 | | 1,35% | 3.35% | 4.35% |

**LONG -TERM DEPOSITS with monthly interest payment**

| Currency | Minimum amount | 24 months | 36 months | 60 months |
|----------|----------------|-----------|-----------|-----------|
| BGN | None | 7.00% | 7.50% | 8.00% |
| EUR | None | 6.75% | 7.25% | 7.75% |
| USD | None | 5.25% | 5.50% | 6.25% |

Deposit EXTRA + VACATION

| Currency | Minimum amount | 3 months | 6 months |
|---------------|--|---|------------------------------|
| BGN | 2 000 | 4,50% | 5,50% |
| EUR | 1 000 | 4,25% | 5,25% |
| 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 | 2.50% |
| | From 15 001 up to 40 000 | 3.25% |
| | Above 40 001 | 4.50% |
| EUR | From 1 000 up to 7 500 | 2.25% |
| | From 7 501 up to 20 000 | 3.00% |
| | Above 20 001 | 4.25% |

II. INDIVIDUALS – Termless deposits, current and card accounts
DEMAND DEPOSITS

| Currency | Minimum interest-bearing balance | 12 months * |
|----------|--|-------------|
| BGN | 50 | 0.10% |
| EUR | 50 | 0.10% |
| USD | 50 | 0.10% |
| 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 | 0.10% |
| EUR | 100 | 0.10% |
| 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 | 7.00% | 7.50% | 8.00% |
| EUR | None | 6.75% | 7.25% | 7.75% |
| USD | None | 5.25% | 5.50% | 6.25% |

IV. LEGAL ENTITIES – Current accounts

CURRENT ACCOUNTS

| Currency | Minimum interest-bearing balance | 12 months * |
|----------|--|-------------|
| BGN | 500 | 0.10% |
| EUR | 500 | 0.10% |
| 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.