

INTEREST RATES BULLETIN ON RETAIL LOANS FOR INDIVIDUALS

PURPOSIVE MORTGAGE LOANS WITH PROVEN INCOME * **

USD	up to 2 yrs	up to 5 yrs	above 5 yrs	EUR	up to 2 yrs	up to 5 yrs	above 5 yrs
	PBIR + 1,75%	PBIR + 2,25%	subject to agreement		PBIR + 3,25%	PBIR + 3,75%	subject to agreement
	9,25%	9,75%			9,75%	10,25%	

* A supplement of 1% is added, when the income is proven through an analyses of the business of the loan applicant's company.

** The supplement is increased with 1%, when the income is verified with a certificate of the employer (in case of discrepancy between the real and insured income).

CONSUMER MORTGAGE LOANS WITH PROVEN INCOME * **

USD	up to 2 yrs	up to 5 yrs	above 5 yrs	EUR	up to 2 yrs	up to 5 yrs	above 5 yrs
	PBIR + 2,75%	PBIR + 3,25%	subject to agreement		PBIR + 4,25%	PBIR + 4,75%	subject to agreement
	10,25%	10,75%			10,75%	11,25%	

* A supplement of 1% is added, when the income is proven through an analyses of the business of the loan applicant's company.

** The supplement is increased with 1%, when the income is verified with a certificate of the employer (in case of discrepancy between the real and insured income).

PURPOSIVE MORTGAGE LOANS WITH DOCUMENTARY PROVEN INCOME

USD	up to 2 yrs	up to 5 yrs	above 5 yrs	EUR	up to 2 yrs	up to 5 yrs	above 5 yrs
	BIR + 2,75%	BIR + 2,25%	subject to agreement		BIR + 3,25%	BIR+ 3,75%	subject to agreement
	12,25%	12,75%			12,75%	13,25%	

CONSUMER MORTGAGE LOANS WITH DOCUMENTARY UNPROVEN INCOME

USD	up to 2 yrs	up to 5 yrs	above 5 yrs	EUR	up to 2 yrs	up to 5 yrs	above 5 yrs
	BIR + 2,75%	BIR + 3,25%	subject to agreement		BIR + 4,25%	BIR + 4,75%	subject to agreement
	13,25%	13,75%			13,75%	14,25%	

CONSUMER LOANS WITH GUARANTORS * **

USD	up to 2 yrs	up to 5 yrs	above 5 yrs	EUR	up to 2 yrs	up to 5 yrs	above 5 yrs	BGN	up to 2 yrs	up to 5 yrs
	BIR + 3,25%	BIR + 3,75%	subject to agreement		BIR + 4,75%	BIR + 5,25%	subject to agreement		BIR + 3,75%	BIR + 4,25%
	13,75%	14,25%			14,25%	14,75%			15,25%	15,75%

* When the applicant's salary is transferred to the Bank, a debit card is issued and a utility payment is applied for, the loan interest (the supplement) may be decreased with 1%.

** The supplement is increased with 1%, when the income is verified with a certificate of the employer (in case of discrepancy between the real and insured income).

Promotional basic interest rate of the Bank for EUR (PBIR)	6,50%
Promotional basic interest rate of the Bank for BGN (PBIR)	8,50%
Promotional basic interest rate of the Bank for USD (PBIR)	7,50%

Basic interest rate of the Bank in EUR (BIR)	9,50%
Basic interest rate of the Bank in BGN (BIR)	11,50%
Basic interest rate of the Bank in USD (BIR)	10,50%

* The basic interest rates come into effect as of March 2008 and are approved by the Bank's Management Board. The Bank has the right to change BIRs.

INTEREST RATE ON OVERDRAFT LOAN FOR INDIVIDUALS

Overdraft loan	USD	EUR	BGN
	BIR + 3,25%	BIR+ 4,75%	BIR + 3,75%
	13,75%	14,25%	15,25%

Basic interest rate of the Bank in EUR (BIR)	9,50%
Basic interest rate of the Bank in BGN (BIR)	11,50%
Basic interest rate of the Bank in USD (BIR)	10,50%

* The basic interest rates come into effect as of March 2008 and are approved by the Bank's Management Board. The Bank has the right to change BIRs.

INTEREST RATE ON LOANS COLLATERALISED WITH FINANCIAL FUNDS (amounts blocked in a deposit or a current account)*

Loans collateralised with financial funds			
Deposit	Loan	Proportion loan vs. deposit	Interest rate
USD	BGN / EUR	70%	subject to agreement
USD	USD	88%	Deposit interest +3,25%, min.6,75%
BGN/EUR	USD	70%	Deposit interest +3,5%, min.7,25%
BGN/EUR	BGN/EUR	88%	Deposit interest +3,25%, min.6,75%