Interest rates bulletin of "TBI Bank" EAD for legal entities 01.01.2026

I. Term deposits

Interest rates for deposits

Currency	1 Month	3 Months	6 Months	9 Months	12 Months	15 Months	18 Months	24 Months
EUR	0.10%	0.20%	0.30%	0.40%	0.50%	0.60%	0.70%	0.80%
USD	0.10%	0.20%	0.30%	0.40%	0.50%	0.60%	0.70%	0.80%
RON	5.00%	5.50%	6.00%	-	6.50%	-	-	-

Special terms for the account: Required minimum balance for opening of deposit account: 10 currency units.
The Depositor may deposit additional funds at any time until the expiry of the deposit without limitation, which amounts will increase the amount of the deposit retaining the agreed provisions.

II. Payment (current) accounts

Interest rates for current accounts under standard conditions

	EUR	USD
Interest rates	0.00 %	0.00 %

The rates stated shall be effective as of 24.07.2020, and for Customers with current account opened before 24.07.2020 - with effect from 24.09.2020
Special terms for the account: Current accounts bear interest at rates for the respective currency. Accrued interest is capitalized in the current account at the end of the year. The Bank can open and maintain accounts in other currencies.

III. Interest rates for current accounts in EUR with Business Packages

Business Package „L"	Business Package „XL"	Business Package „XXL"
Interest rate acc. Sec. II	Interest rate acc. Sec. II	Interest rate acc. Sec. II

Special terms for the account: Current accounts bear interest at interest rates for the relevant currency depending on the used Business Package. Accrued interest is capitalized in the current account at the end of each month.

IV. General provisions

4.1. **Interest charged** and paid by the Bank on borrowings in accounts is determined according to the present Interest Rates Bulletin, unless the contract for opening the relevant account explicitly states otherwise.

4.2. Interest on borrowings is charged, collected and paid in the currency of the borrowings, unless the contract for opening the relevant account explicitly states otherwise.

4.3. Interest rates specified in Section I, II and III are valid and enforceable only for amounts up to EUR 100,000.00 (one hundred thousand euros) or their equivalence in another currency. For amounts exceeding this limit, interest rates can be negotiated between the Bank and the Depositor.

4.4. The Bank reserves the right to unilaterally impose limits on the amounts that can be additionally paid to already opened deposit accounts and other types of accounts specified by the Bank as the valid limit amounts for additional payments under the various accounts are given in the Special Conditions applied for the relevant account in Section I, II and III.

4.5. Interest rates on borrowings in accounts are calculated on an annual basis at the respective interest convention as follows:

- For deposit accounts 365/365 days;
- For current (payment) accounts 360/365 days.

4.6. The Bank may at any time amend these Interest Rates Bulletin by publishing the amendments at its website www.tbibank.bg and/or by providing them on paper in its cash centers. The customer must regularly, at least once a month, check the website of the Bank and/or the Bank cash centers for any changes in these General Terms and Conditions and Interest Rates Bulletin. In particular, the Bank reserves the right to unilaterally change the interest rates under these General Terms and Conditions and Interest Rates Bulletin, specifically for deposit accounts already opened before the respective change, the change shall automatically become effective on the day following the date of their maturity. In all other cases, any changes in interest rates and exchange rates which are based on the reference interest rate or reference exchange rate shall be applied immediately and without prior notice by the Bank and shall be binding to the customer from the date of their publication at the Bank's website.

Other terms

4.7. Funds in the accounts listed in Section I, II and III are guaranteed by the Fund for Guaranteeing Bank Deposits, which guarantees their full payment through a commercial bank under the Bank Deposit Guarantee Act (BDGA), to a person, regardless of their number and amount up to EUR 100,000.00 (one hundred thousand euro) as the specified amount includes interest accrued to the date of issuing of an act under Art. 20, Para. 1 of that Act, except for the cases specifically listed in the law. The establishment of the total obligation of the Bank to a depositor shall be determined according to Art. 12 of BDGA. Payments from the Fund for Guaranteeing Bank Deposits shall start no later than 7 working days from the date of issuing an act under Art. 20, para.1 of BDGA.

4.8. In case on the day of maturity, some term deposit does not exist as a product according to the current interest report on the same date, the Bank continues to keep the funds that are not withdrawn from the deposit in relation with the same account, as from the day, following the day of maturity, funds are accrued with interest as for standard current account, according to the current Interest rates bulletin.

4.9. The Depositor may terminate the Contract early and unilaterally with prior notice of two business days, in which case the Bank shall charge interest on the amount with the current annual interest rate in the amount specified for current accounts as per the General Terms and Interest Rates Bulletin of the Bank, unless otherwise provided in Section I of the Contract. This provision shall also apply in the event that the Bank transfers an amount from the deposit to fulfil a received execution notice for the deposit account.

4.10. The Bank shall be entitled to debit the account ex officio with amounts payable by the Depositor on its claims arising from contracts concluded with the Depositor (interest payments, repayment instalments on loans, realization of bank guarantees, etc.). For such ex officio collection referred to in the preceding sentence, the Depositor gives its written consent by signing the Deposit Contract.