

INTEREST RATES BULLETIN*
of CENTRAL COOPERATIVE BANK PLC
for business clients
effective from 01 March 2025

1. ACCOUNTS IN NATIONAL CURRENCY /BGN/

1.1. CURRENT AND OTHER ACCOUNTS

| Type of account | Annual interest percentage |
|-----------------------------------|----------------------------|
| Bank accounts of business clients | No interest accrues |

The calculation of interest on the bank accounts, on which interest accrues, is carried out at the end of each calendar month or on the date of the accounts closing.

1.2 DEPOSIT ACCOUNTS

| Deposit term | Minimum amount for opening and minimum, on which interest is calculated | Annual interest percentage |
|----------------------|-------------------------------------------------------------------------|----------------------------|
| for 1 /one/ month | 488.96 BGN* (250 EUR) | No interest accrues |
| for 3 /three/ months | 488.96 BGN* (250 EUR) | No interest accrues |
| for 6 /six/ months | 488.96 BGN* (250 EUR) | No interest accrues |
| for 1 /one/ year | 488.96 BGN* (250 EUR) | No interest accrues |

* Equivalence of 250 EUR according fixed BNB`s exchange rate 1.95583

2. ACCOUNTS IN FOREIGN CURRENCY

2.1. CURRENT AND OTHER ACCOUNTS

| Type of account | Annual interest percentage |
|----------------------------------|----------------------------|
| Accounts in EURO (EUR) | No interest accrues |
| Accounts in US DOLLARS (USD) | No interest accrues |
| Accounts in BRITISH POUNDS (GBP) | No interest accrues |
| Accounts in SWISS FRANCS (CHF) | No interest accrues |
| Accounts in (CAD) | No interest accrues |
| Accounts in JAPANESE YEN (JPY) | No interest accrues |

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|-------------------------------------|---------------------|
| Accounts in NORWEGIAN KRONE (NOK) | No interest accrues |
| Accounts in DANISH KRONE (DKK) | No interest accrues |
| Accounts in SWEDISH KRONA (SEK) | No interest accrues |
| Accounts in CZECH KORUNA (CZK) | No interest accrues |
| Accounts in POLISH ZLOTY (PLN) | No interest accrues |
| Accounts in ROMANIAN LEU (RON) | No interest accrues |
| Accounts in TURKISH LIRA (TRY) | No interest accrues |
| Accounts in RUSSIAN RUBLES (RUB) | No interest accrues |
| Accounts in MACEDONIAN DENARS (MKD) | No interest accrues |

The calculation of interest on the bank accounts, on which interest accrues, is carried out at the end of each calendar month or on the date of the accounts closing.

2.2. DEPOSIT ACCOUNTS

2.2.1. For accounts in EURO /EUR/

| Deposit term | Minimum amount for opening and minimum, on which interest is calculated | Annual interest percentage |
|----------------------|-------------------------------------------------------------------------|----------------------------|
| for 1 /one/ month | 250.00 | No interest accrues |
| for 3 /three/ months | 250.00 | No interest accrues |
| for 6 /six/ months | 250.00 | No interest accrues |
| for 1 /one/ year | 250.00 | No interest accrues |

2.2.2 For accounts in US DOLLARS /USD/

| Deposit term | Minimum amount for opening and minimum, on which interest is calculated | Annual interest percentage |
|----------------------|-------------------------------------------------------------------------|----------------------------|
| for 1 /one/ month | 250.00 | No interest accrues |
| for 3 /three/ months | 250.00 | No interest accrues |
| for 6 /six/ months | 250.00 | No interest accrues |
| for 1 /one/ year | 250.00 | No interest accrues |

2.3.3 For accounts in BRITISH POUNDS /GBP/

| Deposit term | Minimum amount for opening and minimum, on which interest is calculated | Annual interest percentage |
|----------------------|-------------------------------------------------------------------------|----------------------------|
| for 1 /one/ month | 250.00 | No interest accrues |
| for 3 /three/ months | 250.00 | No interest accrues |
| for 6 /six/ months | 250.00 | No interest accrues |
| for 1 /one/ year | 250.00 | No interest accrues |

2.3.4 For accounts in SWISS FRANCS /CHF/

| Deposit term | Minimum amount for opening and minimum, on which interest is calculated | Annual interest percentage |
|----------------------|-------------------------------------------------------------------------|----------------------------|
| for 1 /one/ month | 250.00 | No interest accrues |
| for 3 /three/ months | 250.00 | No interest accrues |
| for 6 /six/ months | 250.00 | No interest accrues |
| for 1 /one/ year | 250.00 | No interest accrues |

3. SUSPENDED PRODUCTS FOR OFFERING

3.1 7-DAY AND 14-DAY DEPOSITS

As from 03.02.2014 Central Cooperative Bank Plc does not offer opening of new deposits with a term of 7 and 14 days in USD, GBP and CHF. The existing and effective deposits as at this date continue to be in force under the conditions negotiated for them, till the deposits closure at the initiative of the beneficiary.

As from 01.12.2014 Central Cooperative Bank Plc does not offer opening of new deposits with a term of 7 and 14 days in BGN and EUR. The existing and effective deposits as at this date continue to be in force under the conditions negotiated for them, till the deposits closure at the initiative of the beneficiary.

As from 20 November 2017 the interest rates on the maturing effective 7- and 14-day deposits change as follows:

| DEPOSIT | CURRENCY | NEW INTEREST RATE |
|---------|----------|-------------------|
| 7-DAY | BGN | 0.00 % |
| | EUR | 0.00 % |
| | USD | 0.00 % |
| | CHF | 0.00 % |
| | GBP | 0.00 % |

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| | | |
|--------|-----|--------|
| 14-DAY | BGN | 0.00 % |
| | EUR | 0.00 % |
| | USD | 0.00 % |
| | CHF | 0.00 % |
| | GBP | 0.00 % |

For the existing active 7- and 14-day deposits the changes enter into force on the deposits' maturity date.

4. GENERAL CONDITIONS

4.1 Deposits are accepted as negotiated for currencies, other than the specified in the Tariff.

4.2 Interest is not accrued on accounts for currencies, other than the specified in the Tariff.

4.3 The interest, which CCB Plc pays for current, savings and deposit accounts is calculated based on the actual number of calendar days for the month and the year, unless otherwise negotiated for a specific deposit/ savings product.

4.4 Upon expiry of the deposit contract term and in case none of the parties explicitly terminates the contract or anything else follows from the abovementioned, the contract is renewed automatically for the same term and under interest conditions, according to the Tariff of the Bank as at the date of renewal.

4.5 Upon breaching the deposit term due to the performance of disposing activities with a part or the whole amount on the account, the Bank shall not pay interest to the beneficiary for the elapsed period.

4.6 Upon disposing with a part or the whole amount of the deposit before the date of the maturity a preliminary written request is required and commissions shall be charged according to the section on cash operations of the Tariff on the interest rates, fees and commissions of the Bank.

4.7 The present Interest Rates Bulletin of Central Cooperative Bank Plc for business clients does not apply to institutional clients, i.e.: sector classification state non-financial companies, sector classification central government, including spending units with financial autonomy, sector classification local government, sector classification social security funds, according to the sector classification of BNB. The interest conditions for the deposit products for institutional clients are determined individually for each distinct case.

4.8 According to the Bank Deposit Insurance Act, the Bank Deposit Insurance Fund guarantees the full payment of the funds on all bank accounts of clients in BGN and foreign exchange and the accrued interest on these accounts, opened with Central Cooperative Bank Plc to the amount of BGN 196 000 for each client.

4.9 The interest rates in the present Interest Rates Bulletin of Central Cooperative Bank Plc for business clients, applied by the Bank enter into force as from 01 march 2025. For the effective deposit accounts – as from the maturity date or from the date of renegotiation.

4.10 The present Interest Rates Bulletin of Central Cooperative Bank Plc for business clients was approved by the Management Board of CCB Plc and is an inseparable part of the Tariff on the interest rates, fees and commissions for business clients, applied by the Bank.

* The title of the document was changed from "Tariff on the interest rates on checking, deposit and other accounts of CCB Plc" to "Interest rates bulletin of Central Cooperative Bank Plc for business clients", as from 12.12.2019.