INTEREST RATES BULLETIN OF TOKUDA BANK EAD
Effective as of August 01, 2026

I. TERM DEPOSITS FOR INDIVIDUALS

DEPOSIT TOKUDA CLASSIC						
Currency/term	3 months	6 months	12 months	18 months	24 months	36 months
EUR	0,80%	1,00%	1,10%	1,30%	1,50%	1,80%
USD	0,80%	1,00%	1,50%	1,60%	1,70%	2,00%

Minimum required balances - 100 EUR/USD
Maximum balance - 250 000 EUR/USD

During the term of the deposit, the Depositor may not increase the deposit amount with additional funds. At maturity the deposit is automatically rolled over as a TOKUDA CLASSIC deposit for the same term and currency but at the interest rate quoted by the Bank for TOKUDA CLASSIC deposits at the date of the renewal. In case the deposit is terminated prior to its maturity the Bank applies the interest rate paid on current accounts for the respective currency. For deposits over 250 000 EUR/USD/ 200 000 GBP and cumulative amount on a customers level, above these maximum amounts are subject to negotiation with Treasury Department on the following telephone numbers: +359 2/ 403 79 40; +359 2/ 403 79 41.

MY CHILDHOOD – children's saving account	
Currency	Interest rates
EUR	0,50%
USD	0,70%

Minimum required balances – 10 EUR/ USD

During the term, the Depositor may deposit any amount over the principal. Children's Savings-accounts can be opened for persons under the age of 18 years. On reaching the age of 18 years the interest rate under Children's Savings-account is automatically paid and the account is transformed in current account in compliance with the actual Interest Rates Bulletin of Tokuda Bank EAD at the time of maturity.

II. CURRENT ACCOUNTS FOR INDIVIDUALS

1. Interest rates on accounts

Currency	Account	Minimum required balances	Minimum accrued balances	Annual interest rate
EUR	Current account	5	50	0,00%
	Current account with debit card	5	50	0,00%
	Payment account with basic features	5	50	0,00%
	Bank card Maestro/MasterCard ZEN for Pensioners	2.56	25.56	0,50%
	Donation account	5	-	-
USD	Current account	7	50	0,00%
	Donation account	7	-	-

III. TIME DEPOSITS FOR CORPORATES

DEPOSIT TOKUDA BUSINESS CLASSIC			
Currency/term	3 months	6 months	12 months
EUR	0,25%	0,50%	0,60%
USD	0,40%	0,50%	0,90%

Minimum required balances – 1 000 EUR/USD
Maximum balance - 250 000 EUR/USD
During the term of the deposit, the Depositor may not increase the deposit amount with additional funds. At maturity the deposit is automatically rolled over as a TOKUDA BUSINESS CLASSIC deposit for the same term and currency but at the interest rate quoted by the Bank for TOKUDA BUSINESS CLASSIC deposits at the date of the renewal. In case the deposit is terminated prior to its maturity the Bank applies the interest rate paid on current accounts for the respective currency. For deposits over 250 000 EUR/USD and cumulative amount on a customers level, above these maximum amounts are subject to negotiation with Treasury Department on the following telephone numbers: +359 2/ 403 79 40; +359 2/ 403 79 41.

IV. ACCOUNTS FOR CORPORATES

Currency	Account	Minimum required balances	Minimum accrued balances	Annual interest rate
EUR	Current account	15	250	0,00%
	Current account with debit card	15	25.56	0,00%
	Accounts for registration of new company	10	-	-
	Liquidation account	15	-	0,00%
	Insolvency account	15	-	0,00%
	Escrow account	15	as per agreement	
USD	Current account	20	250	0,00%
	Account for registration of new company	10	-	-
	Liquidation account	20	-	0,00%
	Insolvency account	20	-	0,00%
	Escrow account	20	as per agreement	

V. DISCONTINUED PRODUCTS FOR INDIVIDUALS

The Bank applies an annual interest rate of 0.00% to the following deposit products withdrawn from sale: TOKUDA INVEST, TOKUDA BONUS+, TOKUDA AVANS+, TOKUDA STANDARD, TOKUDA STANDARD+, TOKUDA AVANGARD, Standard Term Deposits in GBP and CHF, and TOKUDA PREMIUM (EUR and USD), except for TOKUDA CHILDHOOD deposits, which shall accrue interest at the rates applicable to the TOKUDA MY CHILDHOOD deposit product.

VI. DISCONTINUED PRODUCTS FOR CORPORATES

The Bank applies annual interest rate of 0,00% for TOKUDA BUSINESS INVEST – 1,3,6 and 12 months deposits.

VII. ADDITIONAL TERMS AND CONDITIONS

The annual interest rates on deposit, current accounts, liquidation accounts, insolvency accounts, accounts for registration of new company shall be calculated at the basis of 30 interest bearing days per month and 360 days in a year. The interest rates on up to one month products shall be calculated an interest convention 365/360.

TOKUDA BANK EAD reserves its right to change the interest rates quoting above as well as its products. The new interest rates for deposits with fixed maturity shall be effective to the existing deposits starting from the date of the first maturity following the date the change has taken effect.
The annual interest on current accounts is paid at the end of each calendar year. The annual interest accrued on escrow accounts, insolvency accounts is paid according to the agreement.
The deposits of individuals and legal entities opened with the Bank shall be guaranteed as per the regulations of the Law on Bank Deposit Guarantee according to which the Deposit Insurance Fund shall guarantee the full payment of funds in the deposit accounts, opened in the name of one individual/entity with the Bank regardless of their number and size.
The Bank reserves its right to refuse to accept or renew deposits exceeding the maximum balance for each deposit product. In case a client has opened five active deposits in the Bank, the terms of each subsequent one are agreed between the parties.
Accounts in CHF, GBP and JPY 1. Legal Entities All accounts denominated in CHF, GBP and JPY must be closed by 31 August 2026. Should a Bank customer continue to maintain an account in CHF, GBP or JPY after 31 August 2026, the Bank may, at its sole discretion, close such account, convert the available balance into another currency at the Bank's exchange rate applicable on the date of the transaction, and transfer the converted funds, free of charge, to another account of the customer maintained in a different currency. If the customer does not maintain such an account, the Bank may, at its sole discretion, open a current account in EUR in the customer's name and transfer the converted funds to that account free of charge. 2. Individuals a) Current Accounts and Term Deposit Accounts Withdrawn from Sale All accounts denominated in CHF, GBP and JPY must be closed by 10 October 2026. Should a Bank customer continue to maintain an account in CHF, GBP or JPY after 10 October 2026, the Bank may, at its sole discretion, close such account, convert the available balance into another currency at the Bank's exchange rate applicable on the date of the transaction, and transfer the converted funds, free of charge, to another account of the customer maintained in a different currency. If the customer does not maintain such an account, the Bank may, at its sole discretion, open a current account in EUR in the customer's name and transfer the converted funds to that account free of charge. b) Tokuda Classic GBP Term Deposits Following the merger of Tokuda Bank into Bulgarian-American Credit Bank (BACB), planned for November 2026, the deposits will be migrated to BACB under the terms and conditions agreed between the customers and Tokuda Bank. Upon the first maturity date of the deposit following the migration date, the deposit will not be automatically renewed, and the customer shall close the deposit. If the customer fails to do so, BACB may, at its sole discretion, close the deposit, convert the available balance into another currency at BACB's exchange rate applicable on the date of the transaction, and transfer the converted funds, free of charge, to another account of the customer maintained in a different currency. If the customer does not maintain such an account, BACB may, at its sole discretion, open a current account in EUR in the customer's name and transfer the converted funds to that account free of charge, as described above.
The present Interest Rates Bulletin is executed in Bulgarian and English language and in case of discrepancy between Bulgarian and English version, the Bulgarian language version shall prevail. The present Interest Rates Bulletin is approved by the Management Board of the Bank on July 23, 2026 and is effective August 01, 2026.