

INTEREST RATES BULLETIN OF TOKUDA BANK AD

Effective October 07, 2022

I. TERM DEPOSITS FOR INDIVIDUALS

DEPOSIT TOKUDA CLASSIC

| Currency/term | 3 months | 6 months | 12 months | 18 months | 24 months | 36 months |
|---------------|----------|----------|-----------|-----------|-----------|-----------|
| BGN | 0,03% | 0,10% | 0,30% | 0,35% | 0,40% | 0,50% |
| EUR | 0,03% | 0,10% | 0,30% | 0,35% | 0,40% | 0,50% |
| USD | 0,15% | 0,20% | 0,45% | 0,50% | 0,55% | 0,60% |
| GBP | 0,10% | 0,30% | 0,40% | - | - | - |

Minimum required balances - 100 BGN/EUR/USD, 50 GBP

Maximum balance - 500 000 BGN/ 250 000 EUR/USD/ 200 000 GBP

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 500 000 BGN/ 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 |
|----------|----------------|
| BGN | 0,30% |
| EUR | 0,30% |
| USD | 0,50% |

Minimum required balances – 10 BGN/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 AD 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 |
|----------|-----------------|---------------------------|--------------------------|----------------------|
| BGN | Current account | 10 | 100 | 0,00% |

| | | | | |
|-----|-------------------------------------|-----|-----|-------|
| | Current account with debit card | 10 | 100 | 0,00% |
| | Payment account with basic features | 10 | 100 | 0,00% |
| | Debit card Maestro for Pensioners | 5 | 50 | 0,20% |
| | Donation account | 10 | - | - |
| EUR | Current account | 5 | 50 | 0,00% |
| | Donation account | 5 | - | - |
| USD | Current account | 7 | 50 | 0,00% |
| | Donation account | 7 | - | - |
| GBP | Current account | 4 | - | - |
| | Donation account | 4 | - | - |
| CHF | Current account | 8 | - | - |
| | Donation account | 8 | - | - |
| JPY | Current account | 700 | - | - |
| | Donation account | 700 | - | - |

III. TIME DEPOSITS FOR CORPORATES

DEPOSIT TOKUDA BUSINESS CLASSIC

| Currency/term | 3 months | 6 months | 12 months |
|---------------|----------|----------|-----------|
| BGN | 0,00% | 0,00% | 0,03% |
| EUR | 0,00% | 0,00% | 0,03% |
| USD | 0,10% | 0,25% | 0,40% |
| GBP | 0,10% | 0,25% | 0,40% |

Minimum required balances – 1 000 BGN/EUR/USD, 500 GBP

Maximum balance - 500 000 BGN/ 250 000 EUR/USD, 200 000 GBP

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 500 000 BGN/ 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 |
|----------|--|---------------------------|--------------------------|----------------------|
| | Current account | 30 | 500 | 0,00% |
| | Current account with debit card | 30 | 50 | 0,00% |
| | Accounts for registration of new company | 20 | - | - |

| | | | | |
|-----|--|------|------------------|-------|
| BGN | Liquidation account | 30 | - | 0,00% |
| | Insolvency account | 30 | - | 0,00% |
| | Escrow account | 30 | as per agreement | |
| EUR | Current account | 15 | 250 | 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 | |
| GBP | Current account | 12 | - | - |
| | Account for registration of new company | 10 | - | - |
| | Liquidation account | 12 | - | - |
| | Insolvency account | 12 | - | - |
| | Escrow account | 12 | as per agreement | |
| CHF | Current account | 23 | - | - |
| | Account for registration of new company | 20 | - | - |
| | Liquidation account | 23 | - | - |
| | Insolvency account | 23 | - | - |
| | Escrow account | 23 | as per agreement | |
| JPY | Current account | 2000 | - | - |
| | Liquidation account | 2000 | - | - |
| | Insolvency account | 2000 | - | - |
| | Escrow account | 2000 | as per agreement | |

V. DISCONTINUED PRODUCTS FOR INDIVIDUALS

TOKUDA STANDARD deposit interest rates apply for rolled overs TOKUDA STANDARD+, TOKUDA AVANGARD, STANDARD TERM DEPOSITS in GBP and CHF.

The Bank applies annual interest rate of 0,00% for TOKUDA INVEST – 12 months deposits, 30 months deposits, TOKUDA BONUS +, TOKUDA AVANS+, TOKUDA STANDARD, TOKUDA INVEST, TOKUDA PREMIUM /BGN,EUR,USD/, TOKUDA CLASSIC /CHF/.

MY CHILDHOOD – children’s saving account deposit interest rates apply for rolled overs of TOKUDA CHILDHOOD DEPOSITS.

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 AD 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.

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 October, 04, 2022 and is effective October, 07, 2022.