

Interest Rates Bulletin Of Societe Generale Expressbank For Individuals

I. Term deposits

1. Interest rates for SG Garant

For amounts equal to or over:	BGN		EUR		USD		GBP	CHF	CHF
	200	15 000	100	7500	100	7500	500	500	25000+
1 m standard	2.40%	2.50%	1.60%	1.70%	1.50%	1.60%	2.60%	0.90%	1.00%
1 m promotional			2.00%	2.10%					
3 m standard	3.00%	3.10%	2.50%	2.60%	1.75%	1.85%	2.80%	1.00%	1.25%
3 m promotional			2.90%	3.00%					
6 m standard	4.00%	4.10%	3.00%	3.10%	2.25%	2.35%	3.00%	1.10%	1.60%
6 m promotional	4.20%	4.30%	3.40%	3.50%	-	-	-	-	
9 m standard	4.20%	4.50%	3.00%	3.20%	2.50%	2.60%	3.10%	1.15%	2.00%
9 m promotional	4.80%	5.00%	3.50%	3.80%	-	-	-	-	
12 m standard	5.00%	5.20%	3.50%	3.80%	2.75%	2.85%	3.20%	1.20%	2.30%
12 m promotional	5.30%	5.60%	4.10%	4.40%	-	-	-	-	
24 m standard	5.80%	6.00%	4.50%	4.75%	3.00%	3.10%	3.40%	1.30%	2.50%

The promotional interest rates for 1, 3, 6, 9 and 12 months deposits, as well as the offer in CHF for amounts above 25 000, are valid only for newly attracted funds.

2. Interest rates for Tactica deposits

	BGN	EUR
For amounts equal to or over:	500	250
1 st period of six months	3.50%	3.00%
2 nd period of six months	7.00%	6.00%

3. Interest rates for SG Progress

	BGN	EUR	USD
For amounts equal to or over	1000	500	500
1 st period of six months	4.00%	2.50%	2.00%
2 nd period of six months	4.25%	3.00%	2.35%
3 rd period of six months	4.75%	3.25%	2.50%
4 th period of six months	5.25%	3.50%	2.70%
5 th period of six months	5.75%	3.75%	3.00%
6 th period of six months	7.00%	6.25%	5.00%

4. Interest rates for deposit Rent

	For amounts equal to or over:		BGN	EUR
	BGN	EUR		
3 years	1 000	500	5.00%	3.75%
	15 000	5 000	5.25%	3.95%
	50 000	50 000	5.50%	4.15%
5 years	1 000	500	5.75%	4.75%

II. Accounts on sight

1. Interest rates on credit balance (savings)

	For amounts equal to or over:	BGN	USD	EUR	GBP	CHF
Individuals' current accounts	5 currency units	0.40%	0.40%	0.40%	0.40%	0.10%
Saving accounts	30 currency units	2.75%	0.50%	1.20%	1.30%	0.20%
Child saving accounts	30BGN/15 currency units	3.25%	2.00%	2.00%	1.50%	0.20%
Saving account "Horizons"*	500 BGN/250 EUR	3.00%	-	1.40%	-	-
Child saving account "Horizons"*	500 BGN/250 EUR	3.00%	-	1.40%	-	-
Saving account "New Horizons"***	500 BGN/250 EUR	4.30%	-	3.00%	-	-
Child saving account "New Horizons"***	500 BGN/250 EUR	4.30%	-	3.00%	-	-

Remark: Amounts over 0 and below the required minimum have no interest

*The Horizons's IR is valid for accounts, opened till 30.04.2010. After 01.05.2010, it is not allowed such accounts to be opened.

**The saving accounts New Horizons can be opened only with newly attracted funds.

2. Interest rates on debit balance

	BGN	USD	EUR	GBP	CHF
Individuals' current accounts	26.00%	21.50%	21.50%	21.50%	21.50%

3. Interest rate for unauthorized overdraft (on current account with authorized overdraft):

Variable interest rate equal to the contracted interest rate increased by 6 (six) points.