

Reference interest rates (RIR) applied by DSK Bank, used as a basis for calculation of the variable interest rate, applicable to the loans and credit cards for Individual clients

- On loan and credit card contracts in BGN, signed after 01.07.2018, is applicable RIR, corresponding to the indicator „Average interest rate on term deposits balance in BGN of Households Sector, over 1 day up to 2 years maturity“*, as following:

Rate of the Indicator	Applicable RIR	Validity period
valid as of 01.07.2018: 0,22%	0,22%	01.07.2018 – 14.07.2018
valid as of 11.07.2018: 0,22%	0,22%	15.07.2018 – 14.01.2019
valid as of 11.01.2019: 0,18%	0,18%	15.01.2019 – 14.07.2019
valid as of 11.07.2019: 0,17%	0,17%	15.07.2019 – 14.01.2020
valid as of 13.01.2020: 0,15%	0,15%	15.01.2020 – 14.07.2020
valid as of 13.07.2020: 0,13%	0,13%	15.07.2020 – 14.01.2021
valid as of 13.01.2021: 0,11%	0,11%	15.01.2021 – 14.07.2021
valid as of 13.07.2021: 0,09%	0,09%	15.07.2021 – 14.01.2022
valid as of 12.01.2022: 0,06%	0,06%	15.01.2022 – 14.07.2022
valid as of 13.07.2022: 0,05%	0,05%	15.07.2022 – 14.01.2023

- On loan and credit card contracts in BGN, signed until 01.07.2018, is applicable RIR, based on the indicator „Average interest rate on term deposits balance in BGN of Households Sector, over 1 day up to 2 years of maturity“ and Balancing discount, as following:

Rate of the Indicator	Balancing discount	Applicable RIR	Validity period
valid as of 01.07.2018: 0,22%	0,057%	0,163% (0,22%-0,057%)	01.07.2018 – 14.07.2018
valid as of 11.07.2018: 0,22%	0,057%	0,163% (0,22%-0,057%)	15.07.2018 – 14.01.2019
valid as of 11.01.2019: 0,18%	0,057%	0,123% (0,18%-0,057%)	15.01.2019 – 14.07.2019
valid as of 11.07.2019: 0,17%	0,057%	0,113% (0,17%-0,057%)	15.07.2019 – 14.01.2020
valid as of 13.01.2020: 0,15%	0,057%	0,093% (0,15%-0,057%)	15.01.2020 – 14.07.2020

valid as of 13.07.2020: 0,13%	0,057%	0,073% (0,13%-0,057%)	15.07.2020 – 14.01.2021
valid as of 13.01.2021: 0,11%	0,057%	0,053% (0,11%-0,057%)	15.01.2021 – 14.07.2021
valid as of 13.07.2021: 0,09%	0,057%	0,033% (0,09%-0,057%)	15.07.2021 – 14.01.2022
valid as of 12.01.2022: 0,06%	0,057%	0,003% (0,06%-0,057%)	15.01.2022 – 14.07.2022
valid as of 13.07.2022: 0,05%	0,057%	0,000% (0,05%-0,057%)	15.07.2022 – 14.01.2023

* The values of the Indicator „Average interest rate on term deposit balance in BGN of Households Sector, over 1 day up to 2 years maturity“ are published on the website of the Bulgarian National Bank: <https://bnb.bg/Statistics/StMonetaryInterestRate/StInterestRate/StIRIROnDeposits/StIRIROnDepositsHouseholdsAndNPISHs/index.htm?toLang= EN&toLang= EN> - „Interest Rates and Volumes of Outstanding Amounts on Time Deposits of Households Sector“ (Table).

- On loan contracts in EUR and credit card contracts in EUR/USD is applicable RIR, corresponding to the benchmark interest rate „6-month EURIBOR“**, as following:

Benchmark Interest rate	Applicable RIR	Validity period
valid as of 11.07.2018: -0,271%	0%	15.07.2018 – 14.01.2019
valid as of 11.01.2019: -0,236%	0%	15.01.2019 – 14.07.2019
valid as of 11.07.2019: -0,342%	0%	15.07.2019 – 14.01.2020
valid as of 13.01.2020: -0,324%	0%	15.01.2020 – 14.07.2020
valid as of 13.07.2020: -0,332%	0%	15.07.2020 – 14.01.2021
valid as of 13.01.2021: -0,527%	0%	15.01.2021 – 14.07.2021
valid as of 13.07.2021: -0,513%	0%	15.07.2021 – 14.01.2022
valid as of 12.01.2022: -0,529%	0%	15.01.2022 – 14.07.2022
valid as of 13.07.2022: 0,363%	0,363%	15.07.2022 – 14.01.2023

** The European Money Markets Institute is the administrator of the benchmark interest rate EURIBOR. The values of the benchmark interest rate are published on the website of the Institute: <https://www.emmi-benchmarks.eu>.