

**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 “Effective annual 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
valid as of 11.01.2023: 0,06%	0,06%	15.01.2023 – 14.07.2023
valid as of 12.07.2024: 0,10%	0,10%	15.07.2024 – 14.01.2024
valid as of 11.01.2024: 0,16%	0,16%	15.01.2024 – 14.07.2024
valid as of 11.07.2024: 0,24%	0,24%	15.07.2024 – 14.01.2025

- On loan and credit card contracts in BGN, signed until 01.07.2018, is applicable RIR, based on the indicator “Effective annual 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
valid as of 11.01.2023: 0,06%	0,057%	0,003% (0,06%-0,057%)	15.01.2023 – 14.07.2023
valid as of 14.07.2023: 0,10%	0,057%	0,043% (0,10%-0,057%)	15.07.2023 – 14.01.2024
valid as of 11.01.2024: 0,16%	0,057%	0,103% (0,16%-0,057%)	15.01.2024 – 14.07.2024
valid as of 11.07.2024: 0,24%	0,057%	0,183% (0,24%-0,057%)	15.07.2024 – 14.01.2025

\* The values of the Indicator „ Effective annual 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?to-Lang= EN&toLang= EN> - „Interest Rates and Volumes of Outstanding Amounts on Time Deposits of Households Sector” (Table).

*Note: The indicator "Effective annual interest rate on term deposit balance in BGN of Households Sector, over 1 day up to 2 years maturity " is the same in terms of type, method of determination and value as the previously published indicator "Average interest rate on term deposit balance in BGN of Households Sector, over 1 day up to 2 years maturity ". The difference is only in the updated name according to that on the BNB website.*

- On loan contracts and credit card contracts in EUR, signed after 20.02.2023, is applicable RIR, based on the indicator “Effective annual interest rate on term deposits balance in EUR of Households Sector, over 1 day up to 2 years of maturity”\*\*, as following:

Rate of the Indicator	Applicable RIR	Validity period
valid as of 11.01.2023: 0,07%	0,07%	20.02.2023 – 14.07.2023
valid as of 12.07.2023: 0,14%	0,14%	15.07.2023 – 14.01.2024
valid as of 11.01.2024: 0,25%	0,25%	15.01.2024 – 14.07.2024
valid as of 11.07.2024: 0,35%	0,35%	15.07.2024 – 14.01.2025

\*\*The values of the Indicator “Effective annual interest rate on term deposit balance in EUR 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?to-Lang= EN&toLang= EN> – “Interest Rates and Volumes of Outstanding Amounts on Time Deposits of Households Sector” (Table).

- On credit card contracts in USD, signed after 20.02.2023, is applicable RIR, corresponding to the benchmark interest rate “6-month CME Term SOFR”\*\*\*, as following:

Benchmark Interest rate	Applicable RIR	Validity period
valid as of 11.01.2023: 4,812%	4,812%	20.02.2023 – 14.07.2023
valid as of 12.07.2023: 5,411%	5,411%	15.07.2023 – 14.01.2024
valid as of 12.01.2024: 5,185%	5,185%	15.01.2023 – 15.07.2024
valid as of 11.07.2024: 5,205%	5,205%	15.07.2024 – 14.01.2025

\*\*\* CME Group Benchmark Administration Limited (CBA) is the administrator of the benchmark interest rate CME Term SOFR. The values of the benchmark interest rate are published on the website <https://www.cmegroup.com/market-data/cme-group-benchmark-administration/term-sofr.html>

- On loan contracts in EUR and credit card contracts in EUR/USD, signed until 20.02.2023, 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
valid as of 11.01.2023: 2,858%	2,858%	15.01.2023 – 14.07.2023
valid as of 12.07.2023: 3,955%	3,955%	15.07.2023 – 14.01.2024
valid as of 11.01.2024: 3,920%	3,920%	15.01.2024 – 14.07.2024
valid as of 11.07.2024: 3,676%	3,676%	15.07.2024 – 14.01.2025

\*\*\*\* 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>.