

## Section Two: Debit Interest Rates Applied on Loans and Overdrafts

### I. Interest rates on loans and overdrafts on bank card accounts

| <b>B. INTERNATIONAL BUSINESS CREDIT CARD</b>              |                                |         |               |                                      |         |               |
|-----------------------------------------------------------|--------------------------------|---------|---------------|--------------------------------------|---------|---------------|
| B1. International business credit cards with grace period | Payment via POS with merchants |         |               | Cash withdrawal and other operations |         |               |
|                                                           | BIRcc                          | Surplus | Total         | BIRcc                                | Surplus | Total         |
| <b>EUR</b>                                                |                                |         |               |                                      |         |               |
| VISA Classic & Mastercard Silver                          | <b>11.02%</b>                  | 10.92%  | <b>21.94%</b> | <b>11.02%</b>                        | 12.92%  | <b>23.94%</b> |
| VISA/Mastercard Gold                                      | <b>11.02%</b>                  | 7.92%   | <b>18.94%</b> | <b>11.02%</b>                        | 9.92%   | <b>20.94%</b> |
| <b>USD</b>                                                |                                |         |               |                                      |         |               |
| VISA Classic & Mastercard Silver                          | 12.76%                         | 10.34%  | 23.10%        | 12.76%                               | 12.34%  | 25.10%        |
| VISA/Mastercard Gold                                      | 12.76%                         | 7.34%   | 20.10%        | 12.76%                               | 9.34%   | 22.10%        |

| B2. International business credit cards without a minimum monthly installment | Applicable for all debit balances regardless of the type of transaction |         |               |            |         |        |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------|---------------|------------|---------|--------|
|                                                                               | BIRcc                                                                   | Surplus | Total         | BIRcc      | Surplus | Total  |
|                                                                               | <b>EUR</b>                                                              |         |               | <b>USD</b> |         |        |
| VISA Classic & Mastercard Silver                                              | <b>11.02%</b>                                                           | 9.92%   | <b>20.94%</b> | 12.76%     | 9.34%   | 22.10% |
| VISA/Mastercard Gold                                                          | <b>11.02%</b>                                                           | 9.92%   | <b>20.94%</b> | 12.76%     | 9.34%   | 22.10% |

|                                                                                   |                                                                                                                                                                                                      |  |  |  |  |  |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| Overdue installments on international business credit cards accounts              | Interest rate as per Item B1 plus commission at the amount of 1/12th of the additional penalty interest applicable for unapproved overdraft on international business credit card accounts per month |  |  |  |  |  |
| BIRcc for contracts denominated in BGN and converted to EUR as of January 1, 2026 | <b>11.03%</b>                                                                                                                                                                                        |  |  |  |  |  |
| BIRcc for contracts denominated in EUR entered into by December 31, 2025          | <b>11.02%</b>                                                                                                                                                                                        |  |  |  |  |  |

### Suspended products for offering

#### B. Products from Section Two of the Interest Bulletin (interest on debit balances)

| B1. Approved overdrafts on international Mastercard/VISA credit cards accounts with grace period | BIRcc         | Surplus | Total         |
|--------------------------------------------------------------------------------------------------|---------------|---------|---------------|
| EUR                                                                                              | <b>11.02%</b> | 6.92%   | <b>17.94%</b> |
| USD                                                                                              | 12.76%        | 6.34%   | 19.10%        |
| CHF                                                                                              | 12.76%        | 6.92%   | 19.68%        |
| GBP                                                                                              | 12.76%        | 6.92%   | 19.68%        |

| B2. Revolving international credit cards for Individuals (applicable to contracts concluded before 01.03.2015) |                                |         |               |                                      |         |               |
|----------------------------------------------------------------------------------------------------------------|--------------------------------|---------|---------------|--------------------------------------|---------|---------------|
| Type/Currency                                                                                                  | Payment via POS with merchants |         |               | Cash withdrawal and other operations |         |               |
|                                                                                                                | BIRcc                          | Surplus | Total         | BIRcc                                | Surplus | Total         |
| <b>EUR</b>                                                                                                     |                                |         |               |                                      |         |               |
| Classic/Standard                                                                                               | <b>11.02%</b>                  | 10.92%  | <b>21.94%</b> | <b>11.02%</b>                        | 12.72%  | <b>23.74%</b> |
| Gold                                                                                                           | <b>11.02%</b>                  | 10.92%  | <b>21.94%</b> | <b>11.02%</b>                        | 12.72%  | <b>23.74%</b> |
| Platinum                                                                                                       | <b>11.02%</b>                  | 10.92%  | <b>21.94%</b> | <b>11.02%</b>                        | 12.72%  | <b>23.74%</b> |
| World Elite Mastercard                                                                                         | <b>11.02%</b>                  | 10.92%  | <b>21.94%</b> | <b>11.02%</b>                        | 12.72%  | <b>23.74%</b> |
| <b>USD</b>                                                                                                     |                                |         |               |                                      |         |               |
| Classic/Standard                                                                                               | 12.76%                         | 10.34%  | 23.10%        | 12.76%                               | 12.34%  | 25.10%        |
| Gold                                                                                                           | 12.76%                         | 10.34%  | 23.10%        | 12.76%                               | 12.34%  | 25.10%        |
| Platinum                                                                                                       | 12.76%                         | 10.34%  | 23.10%        | 12.76%                               | 12.34%  | 25.10%        |
| World Elite Mastercard                                                                                         | 12.76%                         | 10.34%  | 23.10%        | 12.76%                               | 12.34%  | 25.10%        |
| <b>GBP</b>                                                                                                     |                                |         |               |                                      |         |               |
| Classic/Standard                                                                                               | 12.76%                         | 10.92%  | 23.68%        | 12.76%                               | 12.72%  | 25.48%        |
| Gold                                                                                                           | 12.76%                         | 10.92%  | 23.68%        | 12.76%                               | 12.72%  | 25.48%        |
| Platinum                                                                                                       | 12.76%                         | 10.92%  | 23.68%        | 12.76%                               | 12.72%  | 25.48%        |

**Notes:**

|                                                                                   |               |
|-----------------------------------------------------------------------------------|---------------|
| BIRcc for contracts denominated in BGN and converted to EUR as of January 1, 2026 | <b>11.03%</b> |
| BIRcc for contracts denominated in EUR entered into by December 31, 2025          | <b>11.02%</b> |