

APPENDIX III: STANDARD FORM CONCERNING THE INFORMATION TO BE PROVIDED TO DEPOSITORS

GENERAL DEPOSIT PROTECTION INFORMATION	
The protection of deposits made with BNP Paribas S.A. – Sofia Branch is guaranteed by:	The Fonds de garantie des dépôts et de résolution (FGDR) (The Deposit Guarantee and Bank Resolution Fund)
Limit of Protection	100 000 € per depositor at the same credit institution (1)
If you have several accounts at the same credit institution:	All your deposits registered in your accounts opened with the same credit institution and within the scope of the guarantee shall be summed up together to determine the guarantee amount eligibility; the amount of the compensation shall be limited up to 100 000 € (1)
If you hold a joint account with another person or more other people:	The 100 000 € limit applies to each depositor separately. The balance of the joint account shall be divided amongst its co-holders; the share of each of them shall be added up to his own cash at bank to calculate the deposit guarantee limit applying to himself (2)
Other Special Cases	See note (2)
Time limit for compensation in case of credit institution's	Seven working days (3)
Compensation Currency:	Euro
Correspondent:	Fonds de garantie des dépôts et de résolution (FGDR) 65, rue de la Victoire, 75009 Paris Telephone : 01-58-18-38-08
For more information:	Please visit the FGDR's website at: http://www.garantiedesdepots.fr/
Depositor's Acknowledgement of	Date : .../.../...

Additional Information:

1) General Limit of Protection :

- If a deposit is unavailable because a credit institution is unable to meet its financial obligations, the depositors shall be compensated by the deposit guarantee system. This compensation is limited up to 100 000 € per depositor at the same credit institution. This means that all credit

accounts held with the same credit institution shall be added up in order to determine the eligible amount covered by the guarantee (with the exception of those subject to the implementation of legal or contractual provisions related to the compensation against his debit accounts). The deposit compensation limit shall be applied to this total amount. Deposits and individuals eligible for being covered by this guarantee are mentioned in article L. 312-4-1 of the Monetary and Financial Code (for further precision on this issue, see the website of the Fonds de garantie des dépôts et de résolution).

- For example, if a client holds an eligible savings account (other than the Livret A, livret de développement durable and livret d'épargne populaire) with a remaining balance of 90 000 €, and a current account with a remaining balance of 20 000 €, the compensation shall be limited up to 100 000
- The above method shall also apply in the event that a credit institution operates under several trademarks. This means that each individual shall be entitled to receive a maximum compensation amounting to 100 000 € for all deposits held by him and accepted under these trademarks.

2) Main Special Cases:

- Joint accounts shall be divided equally amongst the co-holders, unless otherwise specified in the contract and another distribution key provided for. The share of each of them shall be added up to his own accounts or deposits, and then this total amount shall be compensated up to 100 000 €.
- Accounts to which two or more persons are entitled as joint owners, shareholders, members of an association or any similar grouping, and not having legal personality, shall be aggregated and treated as if made by a single depositor other than the joint owners or shareholders.
- Accounts held by an individual entrepreneur with limited liability (EURL in French), opened to manage his assets and bank deposits related to his professional activities, shall be aggregated and treated as if made by a single depositor other than the one holding the other accounts of the relevant individual.
- The sums deposited in the livrets A, livrets de développement durable (LDD) and livrets d'épargne populaire (LEP) are guaranteed regardless of the limit accumulated of 100 000 €, which is to be applied to other accounts. This guarantee covers the sums deposited in all livrets held by the same holder, as well as the interest accrued up on these amounts, within the limit of 100 000 € (for further precision on this issue, see the website of the Fonds de garantie des dépôts et de résolution). For example, if a client is holder of a livret A and also of a LDD, and the remaining total balance of both livrets amounts to 30 000 €, and he also has a current account with a remaining balance of 90 000 €, on the one hand, he shall be entitled to compensation amounting to 30 000 € for his livrets, and on the other hand, a compensation amounting to 90 000 € for his current account. Certain deposits of an exceptional nature (a sum from a real property transaction in respect of a house owned by the depositor; a sum being compensation in cash for damages suffered by the depositor; a sum being the transfer in cash of a retirement benefit or legacy cash) shall benefit from an increased deposit guarantee limit over 100 000 € for a limited period of time following the cash receipt date (for further precision on this issue, see the website of the Fonds de garantie des dépôts et de résolution).

3) Compensation:

- The Fonds de garantie des dépôts et de résolution shall make the repayable amount covered by the guarantee available to depositors and eligible beneficiaries within seven working days of the date on which the French Regulatory Authority (Autorité de contrôle prudentiel et de résolution) establishes that the deposits of the institution concerned are unavailable, and in application of the first paragraph of I of article L. 312-5 of the Monetary and Financial Code., This time limit of

seven working days shall apply as of June 1, 2016; up to this date, the limit time is twenty working days.

- This time limit shall only apply to compensations that do not require any specific treatment or additional information necessary to determine the repayable amount or to identify the depositor. If such a specific treatment or additional information are needed, the amount of compensation shall be transferred as soon as possible.
- The above compensation shall be made available at the discretion of the Fonds de garantie des dépôts et de résolution:
 - either by sending a cheque-letter by registered mail with advice of receipt;
 - or by posting the necessary information via a secure internet space, especially opened by the fund to that purpose and accessible through its official website (see below), so that to enable the beneficiary to provide his new bank account to which he wants the compensation to be remitted by bank transfer.

4) Other Important Information:

- The general principle is that all clients, whether they are private individuals or business enterprises, whether their accounts have been opened for personal or professional purposes, are covered by the FGDR. Exceptions applicable to certain deposits or certain products are listed on the FGDR's website.
- Your credit institution shall inform you on request whether its products are covered or not by the guarantee. If a deposit is covered by the guarantee, the credit institution shall also confirm it on the statement of account periodically sent to you, at least once a year.

5) Acknowledgement of Receipt:

- When the present form is attached to or included in the general conditions or special conditions of the draft contract or agreement, acknowledgement of receipt is given when signing the agreement.
- Receipt of this form cannot be acknowledged after the conclusion of the contract or agreement, if sent together with other documents subject to be sent once a year.