

## PPF banka a.s. Interest Rate List

1. CZK Current Accounts		
<b>1.1.</b>	<b>Natural persons</b>	
1.1.1	Personal current account	
1.1.2	"GAMA" current account and "BETA" current account – these accounts are not offered any more from 01/07/09	
	Daily balance	Interest rate (% p. a.)
	Full balance	0.10
<b>1.2.</b>	<b>Natural persons - entrepreneurs and legal entities</b>	
1.2.1	Current account	
	Daily balance	Interest rate (% p. a.)
	Full balance	0.10
<b>1.3.</b>	<b>Municipal sector (municipalities, towns, regions, associations, subsidized organizations)</b>	
1.3.1	Current account	
	Daily balance	Interest rate (% p. a.)
	0 to 5 000 000 inclusive	0.10
	Over 5 000 000	0.25
<i>The current account daily balance is divided into levels with specific interest rates applicable to each level.</i>		
<b>1.4.</b>	<b>Deposit with an attorney / notary</b>	
1.4.1	Current attorney / notary deposit account	
	Interest rate (% p. a.)	
	Individual	
<b>1.5.</b>	<b>Bankruptcy administration</b>	
1.5.1	Bankruptcy administration current account	
	Interest rate (% p. a.)	
	Individual	
<b>1.6.</b>	<b>Foundations and charitable funds</b>	
1.6.1	Current foundation / charitable fund account	
	Daily balance	Interest rate (% p. a.)
	0 to 5 000 000 inclusive	0.10
	Over 5 000 000	0.25
<i>The current account daily balance is divided into levels with specific interest rates applicable to each level.</i>		
1.6.2	Endowment equity account	
	Interest rate (% p. a.)	
	Individual	
<i>The interest rate for unauthorized CZK current account debit balance is 28% p. a.</i>		

2. Foreign Currency Current Accounts			
<b>2.1.</b>	<b>All client types</b>		
2.1.1	Current account – all current account types offered		
	Account currency	Credit interest rate (% p. a.)	Debit interest rate (% p. a.)
	EUR	0.10	12.00
	USD	0.05	12.00
	CHF	0.10	12.00
	GBP	0.10	12.00
<i>In addition to the currencies above, current accounts for other currencies can be agreed individually; interest rates for such accounts are always individual.</i>			

3. Time Deposits								
3.1.	Fixed term							
3.1.1	CZK deposit amount	Deposit time (% p. a.)						
		Under 1 month	Under 2 months	Under 3 months	Under 6 months	Under 9 months	Under 12 months	Over 12 months
	Under/incl. 100 000	0.45	0.45	0.50	0.55	0.60	0.60	Individual rate
	Under/incl. 500 000	0.60	0.60	0.65	0.70	0.75	0.80	Individual rate
	Under/incl. 1 000 000	0.80	0.80	0.85	0.90	0.95	1.00	Individual rate
	Under/incl. 5 000 000	1.00	1.00	1.00	1.05	1.15	1.15	Individual rate
	Over 5 000 000	Individual rate	Individual rate	Individual rate	Individual rate	Individual rate	Individual rate	Individual rate
<i>Municipal sector clients may be offered an individual rate for deposits from 1 000 000.</i>								
3.1.2	USD deposit amount	Deposit time (% p. a.)						
	Under/incl. 10 000	Under 1 month	Under 3 months	Under 6 months	Under 12 months	Over 12 months		
	Under/incl. 100 000	0.20	0.30	0.30	0.30	Individual rate		
	Under/incl. 500 000	0.20	0.30	0.35	0.35	Individual rate		
	Under/incl. 1 000 000	0.35	0.35	0.40	0.40	Individual rate		
	Over 1 000 000	Individual rate	Individual rate	Individual rate	Individual rate	Individual rate		
3.1.3	EUR deposit amount	Deposit time (% p. a.)						
	Under/incl. 10 000	Under 1 month	Under 3 months	Under 6 months	Under 12 months	Over 12 months		
	Under/incl. 100 000	0.55	0.60	0.70	0.75	Individual rate		
	Under/incl. 500 000	0.60	0.70	0.75	0.80	Individual rate		
	Under/incl. 1 000 000	0.80	0.90	1.00	1.10	Individual rate		
	Over 1 000 000	Individual rate	Individual rate	Individual rate	Individual rate	Individual rate		
3.2	With repetitive period							
3.2.1	CZK deposit amount	Deposit time (% p. a.)						
		14 days	1 month	3 months	6 months	12 months		
	Under/incl. 100 000	0.45	0.50	0.55	0.55	0.60		
	Under/incl. 500 000	0.55	0.65	0.70	0.75	0.80		
	Under/incl. 1 000 000	0.75	0.85	0.90	1.00	1.00		
	Under/incl. 5 000 000	0.95	1.05	1.05	1.10	1.20		
	Over 5 000 000	Individual rate	Individual rate	Individual rate	Individual rate	Individual rate		
<i>Municipal sector clients may be offered an individual rate for deposits from 1 000 000.</i>								

3.2.2	USD deposit amount	Deposit time (% p. a.)			
		1 month	3 months	6 months	12 months
	Under/incl. 10 000	0.20	0.30	0.30	0.30
	Under/incl. 100 000	0.20	0.30	0.35	0.35
	Under/incl. 500 000	0.35	0.35	0.40	0.40
	Under/incl. 1 000 000	0.40	0.40	0.45	0.45
	Over 1 000 000	Individual rate	Individual rate	Individual rate	Individual rate

  

3.2.3	EUR deposit amount	Deposit time (% p. a.)			
		1 month	3 months	6 months	12 months
	Under/incl. 10 000	0.55	0.60	0.70	0.75
	Under/incl. 100 000	0.60	0.70	0.75	0.80
	Under/incl. 500 000	0.70	0.90	1.00	1.10
	Under/incl. 1 000 000	0.80	1.00	1.00	1.20
	Over 1 000 000	Individual rate	Individual rate	Individual rate	Individual rate

*In addition to the currencies above, PPF banka a. s. opens CHF and GBP time deposits; time deposits for other currencies should be negotiated individually. Interest rates for these deposits are always individual.*

#### 4. Deposit Bill

Interest rate	
Individual	

#### 5. Credit Business

##### 5.1. Credit business approved from 7 May 2001

		Interest rate	Penalty interest rate
	Short-term credit	Individual	28% max
	Medium-term credit		
	Long-term credit		
	Bank overdraft	Individually negotiated terms and conditions	

The surcharge is set individually based on the credit security, credit term, client credit score and other factors.

##### 5.2. Credit business approved before 6 May 2001

		Interest rate	Penalty interest rate
	Short-term credit	PPF banka a.s. reference rate = 7.33%	28% max
	Medium-term credit		
	Long-term credit		
	Bank overdraft	Individually negotiated terms and conditions	

##### 5.3. Purchase of claims from community sector entities (Community factoring)

Interest rate on funds offered	
Individual	

#### 6. General Provisions

6.1.	The bank may fix an individual interest rate on specific or above-standard services.
6.2.	Different interest rates may be fixed for selected clients in accordance with the bank's business policy.