

PPF banka a.s. Interest Rate List

1. CZK Current Accounts		
1.1.	Natural persons	
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
1.2.	Natural persons - entrepreneurs and legal entities	
1.2.1	Current account	
	Daily balance	Interest rate (% p. a.)
	Full balance	0.10
1.3.	Municipal sector (municipalities, towns, regions, associations, subsidized organizations)	
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>		
1.4.	Deposit with an attorney / notary	
1.4.1	Current attorney / notary deposit account	
	Interest rate (% p. a.)	
	Individual	
1.5.	Bankruptcy administration	
1.5.1	Bankruptcy administration current account	
	Interest rate (% p. a.)	
	Individual	
1.6.	Foundations and charitable funds	
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			
2.1.	All client types		
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
	RUB	0.10	20.00
<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	0.90	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 1 month	Under 3 months	Under 6 months	Under 12 months	Over 12 months		
	Under/incl. 10 000	0.20	0.30	0.30	0.30	Individual rate		
	Under/incl. 100 000	0.20	0.30	0.35	0.35	Individual rate		
	Under/incl. 500 000	0.20	0.35	0.40	0.40	Individual rate		
	Under/incl. 1 000 000	0.20	0.40	0.45	0.45	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 1 month	Under 3 months	Under 6 months	Under 12 months	Over 12 months		
	Under/incl. 10 000	0.20	0.40	0.50	0.75	Individual rate		
	Under/incl. 100 000	0.20	0.40	0.50	0.80	Individual rate		
	Under/incl. 500 000	0.25	0.45	0.55	0.90	Individual rate		
	Under/incl. 1 000 000	0.25	0.45	0.60	1.00	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	0.85	0.95	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	0.20	0.35	0.40	0.40
	Under/incl. 1 000 000	0.25	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	0.20	0.45	0.55	0.75
	Under/incl. 100 000	0.20	0.45	0.55	0.80
	Under/incl. 500 000	0.25	0.50	0.60	1.00
	Under/incl. 1 000 000	0.25	0.55	0.65	1.05
	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	Interest rate	Penalty interest rate
	Short-term credit	Individual	28% p.a.
	Medium-term credit		
	Long-term credit		
	Bank overdraft	Individual	Refinancing* rate + 25% p.a.
	Other business	Individually negotiated terms and conditions	

* Refinancing interest rate is the variable interest rate specified in the Agreement on Loan (for example PRIBOR, EURIBOR).

5.2. 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.