

## PPF banka a.s. Interest Rate List

| 1. Payment Accounts in CZK  |   |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|---|---|---------------------------------------|----------------|----------------|-----------------|--------------------------------|--------------------------------------|-----------------|------------------|-----------------------|
| <b>1.1.</b>   | <b>Natural persons</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>1.1.1</b>  | <b>Payment account</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | <b>Daily balance</b>  |                                       |                |                |                 | <b>Interest rate (% p. a.)</b> |                                      |                 |                  |                       |
|   | Full balance  |                                       |                |                |                 | 0.01                           |                                      |                 |                  |                       |
| <b>1.2.</b>   | <b>Natural persons - Sole traders and legal entities</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>1.2.1</b>  | <b>Payment account</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | <b>Daily balance</b>  |                                       |                |                |                 | <b>Interest rate (% p. a.)</b> |                                      |                 |                  |                       |
|   | Full balance  |                                       |                |                |                 | 0.01                           |                                      |                 |                  |                       |
| <b>1.3.</b>   | <b>Public sector (cities, towns, regions, associations, organizations with public funding)</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>1.3.1</b>  | <b>Payment account</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | <b>Daily balance</b>  |                                       |                |                |                 | <b>Interest rate (% p. a.)</b> |                                      |                 |                  |                       |
|   | Full balance  |                                       |                |                |                 | 0.10                           |                                      |                 |                  |                       |
| <b>1.4.</b>   | <b>Special account (for attorney/notary/executor escrow, insolvency practitioners, insurance broker, administration of deposited contributions prior to company incorporation, increasing the company's registered capital, security deposit to permit lottery)</b> |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>1.4.1</b>  | <b>Special account</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | <b>Interest rate (% p. a.)</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | Individual  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>1.5.</b>   | <b>Foundations and endowment funds</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>1.5.1</b>  | <b>Payment account</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | <b>Daily balance</b>  |                                       |                |                |                 | <b>Interest rate (% p. a.)</b> |                                      |                 |                  |                       |
|   | 0 to <i>incl.</i> 5 000 000 CZK <i>inclusive</i>  |                                       |                |                |                 | 0.10                           |                                      |                 |                  |                       |
|   | Over 5 000 000 CZK  |                                       |                |                |                 | 0.25                           |                                      |                 |                  |                       |
| <i>The Payment account daily balance is divided into levels with specific interest rates applicable to each level.</i>  |   |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>1.5.2</b>  | <b>Endowment account</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | <b>Interest rate (% p. a.)</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | Individual  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>The interest rate for unauthorized CZK current account debit balance is <b>2812%</b> p. a.</b>   |   |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| 2. Payment Accounts in Foreign Currency   |   |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>2.1.</b>   | <b>All Client types</b>   |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>2.1.1</b>  | <b>Payment account – all Payment account types offered</b>  |                                       |                |                |                 |                                |                                      |                 |                  |                       |
|   | <b>Account currency</b>   | <b>Credit interest rate (% p. a.)</b> |                |                |                 |                                | <b>Debit interest rate (% p. a.)</b> |                 |                  |                       |
|   | EUR   | 0.01                                  |                |                |                 |                                | 12.00                                |                 |                  |                       |
|   | USD   | 0.01                                  |                |                |                 |                                | 12.00                                |                 |                  |                       |
|   | CHF   | 0.01                                  |                |                |                 |                                | 12.00                                |                 |                  |                       |
|   | GBP   | 0.01                                  |                |                |                 |                                | 12.00                                |                 |                  |                       |
|   | RUB   | 0.01                                  |                |                |                 |                                | 20.00                                |                 |                  |                       |
|   | <i>Other currencies</i>   | <i>0.00</i>                           |                |                |                 |                                | <i>20.00</i>                         |                 |                  |                       |
| <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. Term Deposits  |   |                                       |                |                |                 |                                |                                      |                 |                  |                       |
| <b>3.1.</b>   | <b>Deposit amount in CZK</b>  | <b>Deposit time (% p. a.)</b>         |                |                |                 |                                |                                      |                 |                  |                       |
|   |   | <b>7 days</b>                         | <b>14 days</b> | <b>1 month</b> | <b>2 months</b> | <b>3 months</b>                | <b>6 months</b>                      | <b>9 months</b> | <b>12 months</b> | <b>Over 12 months</b> |
|   | Up to/incl. 100 000   | 0.02                                  | 0.02           | 0.02           | 0.02            | 0.02                           | 0.05                                 | 0.07            | 0.10             | Indiv. rate           |
|   | Up to/incl. 500 000   | 0.02                                  | 0.02           | 0.02           | 0.02            | 0.02                           | 0.05                                 | 0.07            | 0.10             | Indiv. rate           |
|   | Up to/incl. 1 000 000   | 0.02                                  | 0.02           | 0.02           | 0.02            | 0.02                           | 0.05                                 | 0.08            | 0.15             | Indiv. rate           |
|   | Up to/incl. 5 000 000   | 0.02                                  | 0.02           | 0.02           | 0.02            | 0.02                           | 0.05                                 | 0.10            | 0.20             | Indiv. rate           |
|   | Over 5 000 000  | Indiv. rate                           | Indiv. rate    | Indiv. rate    | Indiv. rate     | Indiv. rate                    | Indiv. rate                          | Indiv. rate     | Indiv. rate      | Indiv. rate           |
| <i>Public sector Clients may be offered an individual rate for deposits from 1 000 000 CZK.</i>   |   |                                       |                |                |                 |                                |                                      |                 |                  |                       |

| 3.2.   | Deposit amount in USD   | Deposit time (% p. a.) |                 |                                 |                 |             |             |             |             |                |
|--|---|------------------------|-----------------|---------------------------------|-----------------|-------------|-------------|-------------|-------------|----------------|
|  |   | 7 days                 | 14 days         | 1 month                         | 2 months        | 3 months    | 6 months    | 9 months    | 12 months   | Over 12 months |
| -  | Up to/incl. 15 000  | 0.20                   | 0.20            | 0.25                            | 0.25            | 0.35        | 0.50        | 0.75        | 0.90        | Indiv. rate    |
|  | Up to/incl. 100 000   | 0.20                   | 0.20            | 0.25                            | 0.25            | 0.35        | 0.50        | 0.75        | 0.90        | Indiv. rate    |
|  | Up to/incl. 150 000   | 0.20                   | 0.20            | 0.25                            | 0.25            | 0.35        | 0.50        | 0.75        | 0.90        | Indiv. rate    |
|  | Up to/incl. 250 000   | 0.20                   | 0.20            | 0.25                            | 0.25            | 0.35        | 0.50        | 0.80        | 1.00        | Indiv. rate    |
|  | Over 250 000  | Indiv. rate            | Indiv. rate     | Indiv. rate                     | Indiv. rate     | Indiv. rate | Indiv. rate | Indiv. rate | Indiv. rate | Indiv. rate    |
| 3.3.   | Deposit amount in EUR   | Deposit time (% p. a.) |                 |                                 |                 |             |             |             |             |                |
| -  | Up to/incl. 10 000  | 0.00                   | 0.00            | 0.00                            | 0.00            | 0.00        | 0.00        | 0.00        | 0.04        | Indiv. rate    |
|  | Up to/incl. 50 000  | 0.00                   | 0.00            | 0.00                            | 0.00            | 0.00        | 0.00        | 0.00        | 0.04        | Indiv. rate    |
|  | Up to/incl. 100 000   | 0.00                   | 0.00            | 0.00                            | 0.00            | 0.00        | 0.00        | 0.00        | 0.04        | Indiv. rate    |
|  | Up to/incl. 200 000   | 0.00                   | 0.00            | 0.00                            | 0.00            | 0.00        | 0.00        | 0.00        | 0.04        | Indiv. rate    |
|  | Over 200 000  | Indiv. rate            | Indiv. rate     | Indiv. rate                     | Indiv. rate     | Indiv. rate | Indiv. rate | Indiv. rate | Indiv. rate | Indiv. rate    |
| 3.1.   | Deposit amount in CZK   | Deposit time (% p. a.) |                 |                                 |                 |             |             |             |             |                |
|  |   | 1 month                | 3 months        | 12 months                       | Over 12 months  |             |             |             |             |                |
|  | Up to/incl. 5 000 000   | 0.10                   | 0.30            | 0.45                            | Individual rate |             |             |             |             |                |
|  | Over 5 000 000  | Individual rate        | Individual rate | Individual rate                 | Individual rate |             |             |             |             |                |
| <i>Public sector Clients may be offered an individual rate for deposits from 1 000 000 CZK.</i>  |   |                        |                 |                                 |                 |             |             |             |             |                |
| 3.2.   | Deposit amount in USD   | Deposit time (% p. a.) |                 |                                 |                 |             |             |             |             |                |
|  |   | 1 month                | 3 months        | 12 months                       | Over 12 months  |             |             |             |             |                |
|  | Up to/incl. 250 000   | 0.75                   | 1.00            | 1.30                            | Individual rate |             |             |             |             |                |
|  | Over 250 000  | Individual rate        | Individual rate | Individual rate                 | Individual rate |             |             |             |             |                |
| 3.3.   | Deposit amount in EUR   | Deposit time (% p. a.) |                 |                                 |                 |             |             |             |             |                |
|  |   | 1 month                | 3 months        | 12 months                       | Over 12 months  |             |             |             |             |                |
|  | Up to/incl. 200 000   | 0.01                   | 0.05            | 0.10                            | Individual rate |             |             |             |             |                |
|  | Over 200 000  | Individual rate        | Individual rate | Individual rate                 | Individual rate |             |             |             |             |                |
| <i>In addition to the currencies above Bank opens CHF, GBP and RUB time deposits; time deposits for other currencies should be negotiated individually. Interest rates for these deposits are always individual.</i> |   |                        |                 |                                 |                 |             |             |             |             |                |
| 4. Deposit Note  |   |                        |                 |                                 |                 |             |             |             |             |                |
| Interest rate  |   |                        |                 |                                 |                 |             |             |             |             |                |
| Individual   |   |                        |                 |                                 |                 |             |             |             |             |                |
| 5. Loan Products   |   |                        |                 |                                 |                 |             |             |             |             |                |
| 5.1.   | Loan products   | Interest rate          |                 | Default interest rate (% p. a.) |                 |             |             |             |             |                |
|  | Short-term fixed loan   | Individual             |                 | 25.00                           |                 |             |             |             |             |                |
|  | Term loan   |                        |                 |                                 |                 |             |             |             |             |                |
|  | Another type of loan product  |                        |                 |                                 |                 |             |             |             |             |                |
|  | Other products in loan facility   |                        |                 |                                 |                 |             |             |             |             |                |
|  | Overdraft loan  |                        |                 |                                 |                 |             |             |             |             |                |
| 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. |                        |                 |                                 |                 |             |             |             |             |                |