

## INTEREST RATE LIST OF PPF BANKA A.S.

1. Payment accounts in CZK	
<b>1.1</b>	<b>Natural persons</b>
<b>Payment account and Special account</b>	
Total daily balance	Interest rate 0,01 % p.a.
<b>1.2</b>	<b>Natural persons – Sole traders and legal entities</b>
<b>Payment account and Special account</b>	
Total daily balance	Interest rate 0,01 % p.a.
<b>1.3</b>	<b>Public sector*</b>
<b>Payment account and Special account</b>	
Total daily balance	Interest rate 0,10 % p.a.
<b>1.4</b>	<b>Foundations and Endowment Funds</b>
<b>Payment account of Foundations and Endowment Funds and Endowment account</b>	
Total daily balance from 0 to 5 000 000 CZK	Interest rate 0,10 % p.a.
Total daily balance over 5 000 000 CZK	Interest rate 0,25 % p.a.

*The Payment account daily balance is divided into levels with specific interest rates applicable to each level.*

The debit interest rate for unauthorized CZK account debit balance is 12 % p. a.

2. Payment accounts in Foreign Currency		
Currency	Credit interest rate	Debit interest rate
EUR	0,01 % p.a.	12,00 % p.a.
USD	0,01 % p.a.	12,00 % p.a.
CHF	0,01 % p.a.	12,00 % p.a.
GBP	0,01 % p.a.	12,00 % p.a.
RUB	0,01 % p.a.	20,00 % p.a.
Other currencies	0,00 % p.a.	20,00 % p.a.

3. Term Deposits				
Deposit in CZK	Deposit time			
	within 1 month	within 3 months	within 12 months	over 12 months
up to 5 000 000 CZK	1,30 % p.a.	1,40 % p.a.	1,50 % p.a.	Individual interest rate
over 5 000 000 CZK	Individual interest rate	Individual interest rate	Individual interest rate	Individual interest rate
<i>Public sector Clients may be offered an individual rate for deposits over 1 000 000 CZK.</i>				
Deposit in USD	Deposit time			
	within 1 month	within 3 months	within 12 months	over 12 months
up to 250 000 USD	1,30 % p.a.	1,40 % p.a.	1,50 % p.a.	Individual interest rate
over 250 000 USD	Individual interest rate	Individual interest rate	Individual interest rate	Individual interest rate
Deposit in EUR	Deposit time			
	within 1 month	within 3 months	within 12 months	over 12 months
up to 200 000 EUR	0,01 % p.a.	0,05 % p.a.	0,10 % p.a.	Individual interest rate
over 200 000 EUR	Individual interest rate	Individual interest rate	Individual interest rate	Individual interest rate

*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.*

\* Legal forms: Obec nebo městská část hlavního města Prahy / Kraj a hl. m. Praha / Regionální rada regionu soudržnosti / Veřejnoprávní instituce (ČT, ČRo, ČTK) / Veřejná výzkumná instituce / Organizační složka státu / Státní podnik / Příspěvková organizace / Správa železniční dopravní cesty, státní organizace / Rada pro veřejný dohled nad auditem / Svazek obcí / Obecně prospěšná společnost.

#### 4. Deposit Note

Individual interest rate

#### 5. Loan Products

	Interest rate	Default interest rate
Short term fixed loan	Individual	25,00 % p.a.
Term loan		
Overdraft loan		
Another type of loan product		

#### 6. General Provisions

The Bank may fix an individual interest rate on specific or above-standard services.

Different interest rates may be fixed for selected Clients in accordance with the Bank's business policy.