

INTEREST RATE LIST OF PPF BANKA A.S.

1. Payment accounts in CZK	
1.1	Natural persons
Payment account and Special account	
Total daily balance	Interest rate 0,01 % p.a.
1.2	Natural persons – Sole traders and legal entities
Payment account and Special account	
Total daily balance	Interest rate 0,01 % p.a.
1.3	Public sector*
Payment account and Special account	
Total daily balance	Interest rate 0,10 % p.a.
1.4	Foundations and Endowment Funds
Payment account of Foundations and Endowment Funds and Endowment account	
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	0,30 % p.a.	0,40 % p.a.	0,50 % p.a.	Individual interest rate
over 5 000 000 CZK	Individual interest rate	Individual interest rate	Individual interest rate	Individual interest rate

Public sector Clients may be offered an individual rate for deposits over 1 000 000 CZK.

Deposit in USD	Deposit time			
	within 1 month	within 3 months	within 12 months	over 12 months
up to 250 000 USD	0,30 % p.a.	0,40 % p.a.	0,50 % 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 % p.a.	0 % p.a.	0 % 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.