

Current Accounts

	CZK	EUR	USD	CAD	CHF	GBP
Credit Balance	0,10%	0,10%	0,01%	0,01%	0,01%	0,01%
Not permitted debit in current accounts	25,00%	25,00%	25,00%	25,00%	25,00%	25,00%

Accounts

	CZK	EUR	USD
On-line Business	0,10%	-	-
Prima Business	0,10%	-	-
Grande Business	0,10%	-	-
Legis konto	0,50%	-	-
Medico konto	0,50%	-	-

Current Account for Lawyer Custody, Notarial deposit Current Account

	CZK	EUR	USD
Current Account for Lawyer Custody	0,50%	0,30%	0,01%
Notarial deposit Current Account	0,50%	0,30%	0,01%

Security account

	CZK	EUR	USD
Security account	0,10%	0,10%	0,01%

Registered capital account

	CZK	EUR	USD
Registered capital account	0,10%	-	-

Term deposit

CZK	from 10 000 CZK	from 100 000 CZK	from 300 000 CZK	from 1 000 000 CZK	from 20 000 000 CZK
1 week	0,10%	0,15%	0,20%	0,30%	individual
2 - 3 weeks	0,10%	0,15%	0,20%	0,30%	individual
4 - 7 weeks	0,20%	0,30%	0,40%	0,45%	individual
2 months	0,25%	0,35%	0,45%	0,50%	individual
3 - 5 months	0,30%	0,40%	0,50%	0,60%	individual
6 - 11 months	0,50%	0,60%	0,70%	0,80%	individual
12 - 23 months	1,00%	1,10%	1,20%	1,30%	individual
24 months	1,50%	1,60%	1,70%	1,80%	individual
36 months	1,60%	1,70%	1,85%	2,00%	individual
48 months	1,80%	1,90%	2,00%	2,10%	individual
60 months	1,90%	2,00%	2,20%	2,30%	individual

EUR	from 500 EUR	from 5 000 EUR	from 50 000 EUR	from 500 000 EUR
1 week*	x	x	0,50%	individual
2 weeks*	x	x	0,80%	individual
1 month	1,05%	1,22%	1,29%	individual
2 - 3 months	1,18%	1,35%	1,42%	individual
4 - 6 months	1,31%	1,48%	1,55%	individual
7 - 12 months	1,59%	1,73%	1,80%	individual

USD	from 500 USD	from 5 000 USD	from 50 000 USD	from 500 000 USD
1 month	0,01%	0,04%	0,04%	individual
2 - 3 months	0,05%	0,05%	0,10%	individual
4 - 6 months	0,10%	0,15%	0,20%	individual
7 - 12 months	0,17%	0,22%	0,27%	individual

* Individual offer. Only with prior approval from bank

Minimum deposit 10 000 CZK, 500 EUR nebo 500 USD

Bank reserves the right to determine an individual interest rate for clients with aggregate deposits of all products and currencies higher than 20 million CZK or equivalent.

Loans

	CZK	EUR
Investment, operational loans, overdraft facilities	Individual	Individual
Small business loan - overdraft unsecured by real estate		
Selected subjects**)	11%	-
Assessment based on 2 tax statements	14%	-
Assessment based on 1 tax statement	16%	-
Small business loan - unsecured by real estate	min. 7,2%***)	-
Presto overdraft facility	10,50%	-
Presto overdraft facility Professional	8,50%	-
Presto instalment loan		
short-term up to 1 year	10,50%	-
medium-term up to 3 years	9,50%	-
Presto instalment loan Professional		
short-term up to 1 year	8,50%	-
medium-term up to 3 years	8,00%	-
Reference rate (RR)*	7,00%	-
Interest on late payment / amount of drawing above the limit	25,00%	25,00%

* applicable to loans concluded by 31.12.2008

** Selected subjects = entrepreneurs and legal entities: doctors, dentists, pharmacies, veterinarians, notaries, lawyers and tax advisors

*** Interest rate is determined particularly by the period of repayment, the loan amount and the client's creditworthiness

General Conditions:

Interest rates are stated as annual (p.a.)

Deposit insurance is governed by Act.No. 21/1992 Coll., on Banks, as amended. Interest yields are subject to income tax pursuant to Act.No. 586/1992 Coll., as amended.

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