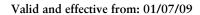


PPF banka a.s. Interest Rate List

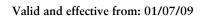
	1. CZK Current Accounts					
1.1.	Natural persons					
1.1.1	Personal current account					
1.1.2	"GAMA" current account and "BETA" current account – these accounts are not offered any more from 01/07/09					
	Daily balance	Interest rate (% p. a.)				
	Full balance 0.10					
1.2.	Natural persons - entrepreneurs 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, associated)	ciations, 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				
The cur	rrent account daily balance is divided into levels with specific i	interest rates applicable to each level.				
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.)					
	Ind	lividual				
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				
The cur	rrent account daily balance is divided into levels with specific i	interest rates applicable to each level.				
1.6.2	Endowment equity account					
		rate (% p. a.)				
	Ind	lividual				
The int	erest rate for unauthorized CZK current account debit baland	ce is 28% p. a.				

2.1.	All client types					
2.1.1	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			





				3	. Time	Depos	sits				
3.1.	Fixed term										
		Deposit time (% p. a.)									
3.1.1	CZK deposit - amount	Under 1 month	_	nder 2 nonths	Unde mon		Under 6 months	Under 9 months		der 12 onths	Over 12 months
	Under/incl. 100 000	0.45		0.45	0.5	0	0.55	0.60	(0.60	Individual rate
	Under/incl. 500 000	0.60		0.60	0.6	5	0.70	0.75		0.80	Individual rate
	Under/incl. 1 000 000	0.80		0.80	0.8	5	0.90	0.95		1.00	Individual rate
	Under/incl. 5 000 000	1.00		1.00	1.0		1.05	1.15		1.15	Individual rate
	Over 5 000 000	Individual rate		dividual rate	Indivi rat	e	Individual rate	Individual rate		ividual rate	Individual rate
Munici	bal sector clients r	nay be offered a	n indi	ividual rate	for depo						
3.1.2	USD deposit	TI 1 4 .1 TI		TT 1 2	Deposit time (% p. a.) 3 months Under 6 months Under 12 months					12 .1	
	amount Under/incl.	Under 1 mon	tn	Under 3		Unde		Under 12 moi	ntns	Over 12 months	
	10 000 Under/incl.	0.20		0.3		0.30		0.30		Individual rate	
	100 000 Under/incl.	0.20		0.3	0	0.35		0.35		Individual rate	
	500 000 Under/incl.	0.35		0.3			0.40	0.40			ividual rate
	1 000 000 Over	0.40		0.4		_	0.45	0.45			ividual rate
	1 000 000	Individual ra	te	Individu	al rate	Individual rate		Individual rate		Individual rate	
3.1.3	EUR deposit			1 -	Deposit time (%					1 0	
	amount			Under 3 months		Under 6 months		Under 12 months		Ove	r 12 months
	Under/incl. 10 000			0.60		0.70		0.75		Individual rate	
	Under/incl. 100 000	0.60		0.70		0.75		0.80		Individual rate	
	Under/incl. 500 000	0.80		0.90		1.00		1.10		Individual rate	
	Under/incl. 1 000 000	1.00	1.00 1.1		0 1.10		1.10	1.20		Individual rate	
2.2	Over 1 000 000	Individual ra	te	Individu	al rate	Indiv	ridual rate	Individual ra	ate	Individual rate	
3.2	With repetitive	e period				Dar	oit time /0/	2)			
3.2.1	CZK deposit amount	14 days		1 ma	nth	Deposit time (% p. a.) 3 months 6 months			1	2 months	
	Under/incl.	0.45		1 month 0.50		3	0.55	0.55		0.60	
	100 000 Under/incl. 500 000	0.55		0.6	5		0.70	0.75			0.80
	Under/incl. 1 000 000	0.75	0.8		5	0.90		1.00		1.00	
	Under/incl. 5 000 000	0.95	0.95 1		5	1.05		1.10		1.20	
	Over 5 000 000	Individual ra	te	Individu	al rate	Indiv	ridual rate	Individual ra	ate	Ind	ividual rate





222	LICD danselt amount	Deposit time (% p. a.)					
3.2.2	USD deposit amount	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	0.35	0.35	0.40	0.40		
	Under/incl. 1 000 000	0.40	0.40	0.45	0.45		
	Over 1 000 000	Individual rate	Individual rate	Individual rate	Individual rate		
3.2.3	ELID denosit amount	Deposit time (% p. a.)					
3.2.3	EUR deposit amount	1 month	3 months	6 months	12 months		
	Under/incl. 10 000	0.55	0.60	0.70	0.75		
	Under/incl. 100 000	0.60	0.70	0.75	0.80		
	Under/incl. 500 000	0.70	0.90	1.00	1.10		
	Under/incl. 1 000 000	0.80	1.00	1.00	1.20		
	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 approved from 7 May 2001						
		Interest rate	Penalty interest rate				
	Short-term credit						
	Medium-term credit	Individual	28% max				
	Long-term credit						
	Bank overdraft		terms and conditions				
The su	rcharge is set individually	based on the credit security, credit term, client	t credit score and other factors.				
5.2.	Credit business approved before 6 May 2001						
		Interest rate Penalty interest rate					
	Short-term credit Medium-term credit Long-term credit	PPF banka a.s. reference rate = 7.33%	28% max				
	Bank overdraft	Individually negotiated terms and conditions					
5.3.	Purchase of claims from	Purchase of claims from community sector entities (Community factoring)					
		Interest rate on funds offer	ed				
	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.			