

Current Account

| | CZK | EUR | USD |
|------------------------|--------|--------|--------|
| Credit Balance | 0,01% | 0,01% | 0,01% |
| Unauthorized Overdraft | 25,00% | 25,00% | 25,00% |

Savings Account

| Credit balance | CZK | EUR | USD |
|------------------------------|--------|-----|-----|
| First tier below 2 mil. CZK | 0,20% | - | - |
| Second tier above 2 mil. CZK | 0,01% | - | - |
| Unauthorized Overdraft | 25,00% | - | - |

Savings Account HIT in CZK

| Credit balance | Base rate | Bonus rate | |
|--|-----------|------------|---|
| First tier up to 200 000 CZK | 0,20% | 0,60% | - |
| Second tier from 200 000 CZK to CZK 3 mil. CZK | 0,20% | - | - |
| Third tier above 3 mil. CZK | 0,01% | - | - |

Savings Account EXTRA

| | CZK | EUR | USD |
|---|------------------|-------------------|-----|
| First tier interest threshold | below 3 mil. CZK | below 200 000 EUR | - |
| Credit Balance - First tier | 0,10% | 0,10% | - |
| Credit Balance - First tier - EXTRA interest | 0,20% | 0,10% | - |
| Second tier interest threshold | above 3 mil. CZK | above 200 000 EUR | - |
| Credit Balance - Second tier | 0,01% | 0,01% | - |
| Credit Balance - Second tier - EXTRA interest | 0,00% | 0,00% | - |
| Unauthorized Overdraft | 25% | 25,00% | - |

Term Deposit

| | CZK | EUR | USD |
|---|--------------------|--------------------|--------------------|
| 3-Month | 0,10 % | 0,10 % | 1,25 % |
| 6-Month | 0,20 % | 0,20 % | 1,40 % |
| 12-Month | 0,25 % | 0,25 % | 1,60 % |
| 18-Month | 0,35 % | 0,35 % | 1,70 % |
| 24-Month | 0,45 % | 0,45 % | 1,80 % |
| 36-Month | 0,65 % | 0,65 % | 2,00 % |
| 48-Month | 0,85 % | - | - |
| 60-Month | 1,00 % | - | - |
| Minimum deposit upon opening | CZK 20,000 | EUR 1,000 | USD 1,000 |
| Cancellation before maturity - opened till 20.06.2014 | 2,00% of principal | 2,00% of principal | 2,00% of principal |
| Cancellation before maturity - opened from 21.06.2014 | 4,00% of principal | 4,00% of principal | 4,00% of principal |

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.

Mortgages - standard interest rates

| | Purpose | Refinancing | Non-purpose/ Refinancing | PRO / FIT |
|-------------------------|------------|-------------|-----------------------------|-------------|
| Fixation period 1 year | from 3,79% | - | 3,59% | from 5,29 % |
| Fixation period 3 years | from 1,99% | from 1,99% | 3,59% | from 3,89 % |
| Fixation period 5 years | from 1,99% | from 1,99% | 3,59% | from 3,89 % |

Interest rates for mortgages are stated with discount for CPI by MetLife.

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