

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 | 0,30 % | - | - |
| 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 | 0,50 % | 0,50 % | - |
| Second tier from 200 000 CZK to CZK 3 mil. CZK | 0,30 % | - | - |
| Third tier above 3 mil. CZK | 0,01 % | - | - |

Savings Account EXTRA

| | CZK | EUR | USD |
|---|-------------------------|--------------------------|-----|
| <i>First tier interest threshold</i> | <i>below 3 mil. CZK</i> | <i>below 200 000 EUR</i> | - |
| Credit Balance - First tier | 0,10 % | 0,10 % | - |
| Credit Balance - First tier - EXTRA interest | 0,30 % | 0,10 % | - |
| <i>Second tier interest threshold</i> | <i>above 3 mil. CZK</i> | <i>above 200 000 EUR</i> | - |
| Credit Balance - Second tier | 0,01% | 0,01 % | - |
| Credit Balance - Second tier - EXTRA interest | 0,00 % | 0,00 % | - |
| Unauthorized Overdraft | 25,00 % | 25,00 % | - |

Term Deposit

| | CZK | EUR | USD |
|---|---------------------|---------------------|---------------------|
| 3-Month | 0,10 % | 0,10 % | 0,10 % |
| 6-Month | 0,30 % | 0,30 % | 0,30 % |
| 12-Month | 0,50 % | 0,50 % | 0,50 % |
| 18-Month | 0,60 % | 0,60 % | 0,60 % |
| 24-Month | 0,70 % | 0,70 % | 0,70 % |
| 36-Month | 0,90 % | 0,90 % | 0,90 % |
| 48-Month | 1,00 % | - | - |
| 60-Month | 1,10 % | - | - |
| 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 | Non-purpose PRO |
|-------------------------|-------------|-------------|-----------------------------|-----------------|
| Fixation period 1 year | from 3,69 % | - | 3,99 % | 3,99 % |
| Fixation period 3 years | from 1,79 % | from 1,79 % | 3,99 % | 3,99 % |
| Fixation period 5 years | from 1,79 % | from 1,79 % | 3,99 % | 3,99 % |

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

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