

Notice of Equa bank a.s., of interest rates
valid from 26 March 2012 for entrepreneurs and companies

Term deposits (CZK)

Fixed rate deposits				
Period of deposit (months)	CZK 10 000 and more	CZK 100 000 and more	CZK 300 000 and more	CZK 1 000 000 and more
2	1.35	1.40	1.50	1.60
3 - 5	1.45	1.50	1.60	1.70
6 - 11	1.55	1.60	1.70	1.90
12 - 23	1.75	1.80	1.90	2.10
24	2.15	2.20	2.30	2.50
36	2.65	2.70	2.80	3.00
48	2.90	2.95	3.05	3.30
60	3.40	3.45	3.55	3.80

Fixed annual interest rates (% p.a.)

Minimum deposit CZK 10 000

Ultra short-term deposits				
Period of deposit (weeks)	CZK 10 000 and more	CZK 100 000 and more	CZK 300 000 and more	CZK 1 000 000 and more
1	0.60	0.65	0.70	0.75
2 - 3	0.65	0.70	0.75	0.80
4 - 7	0.70	0.75	0.80	0.85

Fixed annual interest rates (% p.a.)

Minimum deposit CZK 10 000

Term deposits (EUR, USD)

Fixed rate deposits (EUR)			
Period of deposit (months)	EUR 500 and more	EUR 5000 and more	EUR 50 000 and more
1	1.05	1.22	1.29
2 - 3	1.18	1.35	1.42
4 - 6	1.31	1.48	1.55
7 - 12	1.59	1.73	1.80

Fixed annual interest rates (% p.a.)

Ultra short-term deposits (EUR)*			
Period of deposit (weeks)	EUR 500 and more	EUR 5000 and more	EUR 50 000 and more
1	X	X	0.50
2	X	X	0.80

Fixed annual interest rates (% p.a.)

* Individual offer. Only with prior approval from bank.

Fixed rate deposits (USD)			
Period of deposit (months)	500 USD and more	5000 USD and more	50 000 USD and more
1	0.10	0.15	0.20
2 - 3	0.15	0.20	0.25
4 - 6	0.17	0.22	0.27
7 - 12	0.20	0.25	0.30

Fixed annual interest rates (% p.a.)

Current accounts, accounts

Current accounts	
in CZK	0.10
in EUR	0.10
in USD	0.01
in CAD	0.01
in CHF	0.01
in GBP	0.01

Announced annual interest rate (% p.a.)

Accounts	
On-line Business	0.10
Prima Business	0.10
Grande business	0.10
Legis konto	0.50
Medico konto	0.50

Announced annual interest rate (% p.a.)

Current Account for Lawyer Custody	
v CZK	0.50
v EUR	0.30
v USD	0.01

Announced annual interest rate (% p.a.)

Notarial deposit current account	
in CZK	0.50
in EUR	0.30
in USD	0.01

Announced annual interest rate (% p.a.)

Registered capital account	
In CZK	0.10

Announced annual interest rate (% p.a.)

Security account	
in CZK	0.10
in EUR	0.10
in USD	0.01

Announced annual interest rate (% p.a.)

Loans

Loans	% p.a.
Reference rate (RR)*	7.00
investment, operational loans, overdraft facilities	Individual

* Applicable to loans concluded by 31.12. 2008

Presto loans	% p.a.
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 5 years	8.00

Not permitted debit in current accounts	% p.a.
v CZK	25.00
v EUR	25.00
v USD	25.00
v CAD	25.00
v CHF	25.00
v GBP	25.00