

Notification of Komerční banka, a.s. of CZK interest rates

effective as of 02/08/2017

Current Accounts for natural persons - private individuals				
MůjÚčet, MůjÚčet Plus, MůjÚčet GOLD, MůjÚčet Junior, G2.2, KB Start konto, G2, Extra konto, Perfekt konto, IDEAL konto, Modré konto, Modré konto Plus, Duo konto, Expreskonto KB, A-konto KB, B-konto, Current Account in CZK, Základní platební účet			0,00	
Dětské konto	- tier 1 - on the part of the credit balance up to CZK 30,000.00		- tier 2 - from CZK 30,000.01	
	0,50		0,00	
Current Account within TOP offer, Premium konto	- tier 1 - on the part of the credit balance up to CZK 3,000,000.00		- tier 2 - from CZK 3,000,000.01	
	0,00		0,00	
Debit interest rates of above mentioned current accounts	- tier 3 - from CZK 100,000,000.01		- tier 4 - from CZK 250,000,000.01	
	0,00		0,00	
	authorized unsecured debit - Premium for G2.2 ¹⁾			0,00
	authorized unsecured debit - for G2.2, G2			12,00
	authorized unsecured debit - Premium			16,00
authorized unsecured debit Start			19,99	
authorized unsecured debit			19,99	
non-authorized debit			25,00	
¹⁾ For contracts concluded from August 1, 2016 with authorized unsecured debits in amount up to CZK 5.000.00				
Current Accounts Interest Rates for legal entities and natural persons - entrepreneurs only				
Current Acc. and Current Continued Acc., Profi účet, Profi účet GOLD, Komplet, Efekt, Komfort, Excelent, Blocked Current Account			0,00	
Current Account and Current (continued) Account for Municipalities / Current Account - The State Housing Development Fund / Current Acc. for Church Organizations	- tier 1 - on the part of the credit balance up to CZK 5,000,000.00		- tier 2 - up to CZK 100,000,000.00	
	0,01		0,00	
		- tier 3 - from CZK 100,000,000.01	0,00	
Escrow Account for attorneys, notaries and executors			0,05	
Debit interest rates of above mentioned current accounts	authorized debit			17,99
	authorized debit Premium			15,99
	authorized unsecured debit - for municipalities			11,99
	authorized unsecured debit Premium for municipalities			11,99
	authorized unsecured debit Premium for public and state universities			11,99
	authorized debit - for healthcare sector clients			11,99
	authorized debit Premium for healthcare sector clients			11,99
	non-authorized / forced current (continued) account debit			25,00
Saving Accounts for natural persons				
KB Saving Account Bonus - private individuals ²⁾ Profi Saving Account Bonus - entrepreneurs only ²⁾	- tier 1 - on the part of the credit balance up to CZK 30,000,000.00		- tier 2 - from CZK 30,000,000.01	
	0,01		0,00	
	basic interest rate		0,00	
fixed bonus interest rate valid from 01/07/2017 to 31/12/2017		0,02	0,02	
basic interest rate + fixed bonus interest rate		0,03	0,02	
KB Saving Account Bonus Aktiv - private individuals ²⁾	- tier 1 - on the part of the credit balance up to CZK 10,000,000.00		- tier 2 - from CZK 10,000,000.01	
	0,01		0,00	
	basic interest rate		0,00	
fixed bonus interest rate valid from 01/07/2017 to 31/12/2017		0,05	0,05	
basic interest rate + fixed bonus interest rate		0,06	0,05	
KB Saving Account Bonus Invest - private individuals ^{2) 3)}	- tier 1 - on the part of the credit balance up to CZK 30,000,000.00		- tier 2 - from CZK 30,000,000.01	
	0,01		0,00	
	basic interest rate		0,00	
fixed bonus interest rate valid from 01/07/2017 to 31/12/2017		0,49	0,49	
basic interest rate + fixed bonus interest rate		0,50	0,49	
In case of contracts executed between 01/07/2017 and 31/12/2017, the fixed bonus interest rate effective throughout that period of time shall be increased by 1.50% p.a.				

²⁾ Bonus amount is determined from the minimum balance in a given bonus period.

³⁾ Bonus is paid in case a client deposits money within bonus period in the hereinafter defined funds administered in Czech Crowns or in the hereinafter defined Contracts: IKS Dluhopisový Plus, IKS Balancovaný konzervativní, IKS Balancovaný dynamický, KB Dluhopisový, IKS Akciový - Střední a východní Evropa,

KB PSA 2 - Popular, KB PSA 4 - Popular, KB Privátní správa aktiv 2 - Exclusive, KB Privátní správa aktiv 4 - Exclusive, KB Privátní správa aktiv 5D - Exclusive A, KB Privátní správa aktiv 5D - Exclusive D, Amundi Funds Bond Euro Corporate, Amundi Funds Bond Euro High Yield, Amundi Funds Bond Euro High Yield Short Term, Amundi Funds Bond Global Aggregate, Amundi Funds Bond Global Emerging Local Currency, First Eagle Amundi International Fund, First Eagle Amundi Income Builder Fund, Amundi Funds Equity Emerging World, Amundi Funds Equity Europe Concentrated, Amundi Funds Equity Global Luxury and Lifestyle, Amundi Funds Equity Global Resources, Amundi Funds Equity Japan Value, Amundi Funds Equity US Relative Value, Amundi Index MSCI North America, KB PSA 5D - Popular A, CPR Global Silver Age (CZK), KB PSA Flexibilní - Popular, KB PSA Flexibilní - Exclusive, KB Vyvážený profil, Investiční živ. pojištění Vital Invest - Poj. smlouva pro případ smrti nebo dožití (including var. Platinum i Investiční strategie Exclusive), Investiční živ. pojištění Brouček - Poj. smlouva pro případ smrti nebo dožití ve prospěch poj. dítěte, Kapitálové živ. pojištění Vital Premium - Poj. smlouva pro případ smrti nebo dožití (in CZK, EUR and USD). In case of insurance denominated in foreign currencies, bonus calculation is based on the CNB exchange rate valid as of the insurance contract date.

Non-offered Saving Accounts

KB Saving Account, N-Account ⁴⁾

0,01

In case of bonus conclusion, the interest rate is increased by 0.01%.

⁴⁾ In case of N-konto, the premium shall be 0.01% of the minimum balance in a calendar year.

Term deposits

Short Term Deposits with fixed interest rate ⁵⁾ and KB Guaranteed Deposit (only maturities 3 and 6 months and 1 year)

	7 days, 14 days	1 month	3 months	6 months	1 year
	0,01	0,01	0,01	0,01	0,01

Perfect Saving - Medium Term Deposits with fixed interest rate

maturity in years: 2, 3, 4, 5

0,01

Non-offered Term Deposits with fixed interest rates ⁵⁾

maturity in months: 2, 4, 5, 7, 8, 9

0,01

⁵⁾ The premium shall only be applied to the Term Accounts for which it had been stipulated before 22/07/2014, or for which the automatic renewal of the Deposit had been arranged or extended prior to this date. The interest rate that includes the premium shall be compounded from an interest rate applicable to the fixed interest rate of Term Accounts and a premium of 0.20% p.a., which shall be added up to this rate. The premium can only be paid if the Bank keeps for the Client any of the current accounts referred to under article 'Current Accounts' hereof, except the MůjÚčet package, the MůjÚčet GOLD package, KB Start konto, G2.2 Account, Dětské konto and CZK Current Account.

Credits

Entrepreneurial Credits

Interest rate of credit is set up individually in the credit contract. It can be fixed or floating. In case of a floating interest rate, it is tied to PRIBOR or to RS KB in CZK or to KRS KB.

Mortgage Loans for individuals – minimum interest rate according to fixation period

LTV ⁶⁾	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years
0 - 80 %	2,49	2,49	2,29	2,29	2,29	2,49	2,49	2,49	2,49	2,49
80 - 90 %	3,29	3,29	3,09	3,09	3,09	3,29	3,29	3,29	3,29	3,29

⁶⁾ LTV = loan to value

American Mortgage Loan

fixation period	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years
min. interest rate	4,49	4,49	4,29	4,29	4,29	4,49	4,49	4,49	4,49	4,49

Interest on overdue payment and conventional fine in respect of the overdue payment

Interest on overdue payment and conventional fines in respect of the overdue payments specified below refer to all types of credits inclusive current account credit.

Entrepreneurial Credits

Interest on overdue payment

25,00

Conventional fine in respect of overdue payment

25,00

Credits for natural persons - private individuals, including personal credit cards

The rate applicable to the calculation of the punitive interest amounts, on annual basis, to the repo rate set down by the Czech National Bank increased by 8 perc. points according to the government regulation No. 351/2013 Coll.

Interest rate for credit card credit	A karta, Lady karta, personal credit card MasterCard	21,99
	Platinum	9,90
	credit card VISA Electron, Viva card	22,90
	Blue credit card VISA	21,99
	business credit card MasterCard	19,99
	corporate credit card	13,00

Index interest rates

Reference rate (RS KB)

1,35

Current (continued) account reference rate (KRS KB)

1,55

Base rate (ZS KB) - in case of the deals concluded until July 24, 1995

0,50

General Terms and Conditions

Interest rates are specified in % per annum.

This Notification shall become effective on 02/08/2017, unless commercial terms and conditions already agreed upon stipulate another mode of setting interest rates. Specific terms and conditions of each particular business deal shall be stipulated in a contract to be concluded pursuant to Act No. 89/2012 Coll. - Civil Code as amended. Credit interest rates with fixed rate and margins to floating interest rates shall be invariable on condition that the Client adheres to terms and conditions agreed upon in the respective credit contract.