

**Notice on interest rates of Komerční banka, a. s., pobočka  
zahraničnej banky**

*Document translated into English for information purpose only. The Slovak version shall prevail.*

validity from: **01.09.2022**

Current accounts			
Currency	EUR	CZK	USD
Credit balance (legal entities)	0,00	0,00	0,00
Credit balance (public sector entities) <sup>1), 2)</sup>	up to 39.999,99 EUR	0,01	
	from 40.000,00 EUR	0,01	
	from 100.000,00 EUR	0,01	
Non-authorized debit balance and Overdue payment interest	15,00	25,00	15,00

<sup>1)</sup> Refers only to Clients with Contract applying expressly this interest rate.

<sup>2)</sup> Interests on credit balances of all above mentioned tiered current accounts are paid by incremental way.

**Term accounts in EUR**

Maturity	Tier 1	Tier 2	Tier 3
	up to 4.999,99 EUR	from 5.000,00 to 49.999,99 EUR	from 50.000,00 EUR
7 days	0,01	0,01	0,01
1 month	0,01	0,01	0,01
2 months	0,01	0,01	0,01
3 months	0,01	0,01	0,01
6 months	0,01	0,01	0,01
9 months	0,01	0,01	0,01
12 months	0,01	0,01	0,01

**Term accounts in CZK**

Maturity	Tier 1	Tier 2	Tier 3
	up to 39.999,99 CZK	from 40.000,00 to 149.999,99 CZK	from 150.000,00 CZK
1 month	0,00	0,01	0,01
3 months	0,00	0,01	0,01
6 months	0,00	0,01	0,01
12 months	0,00	0,01	0,01

**Term accounts in USD**

Maturity	Tier 1	Tier 2	Tier 3
	up to 1.999,99 USD	from 2.000,00 to 4.999,99 USD	from 5.000,00 USD
1 month	0,00	0,01	0,01
3 months	0,00	0,01	0,04
6 months	0,00	0,01	0,11
12 months	0,00	0,01	0,30

**Index interest rates**

Currency	EUR	CZK	USD
Reference rate	0,35	7,30	2,90

All credit balances of existing current and term accounts in GBP, PLN, HUF have interest rate 0,00 %, their non-authorized debit balances have interest rate 20,00 % for accounts in GBP, PLN, HUF.

Overdue payment interest in GBP, PLN, HUF have interest rate 20,00 %.

All credit balances of clients under restructuring proceedings have interest rate 0,00 %.



## **Credit Interest Rates**

### **Interest rates and their construction for different types of credits**

#### **Entrepreneurial Credits**

Komerční banka, a. s., pobočka zahraničnej banky offers entrepreneurial credits either with fixed or floating interest rate.

##### **\* Entrepreneurial credits with floating interest rate related to RS (Reference rate) KB**

Interest rate is formed as a sum total of a RS KB plus a margin. A RS KB is set forth by Komerční banka, a. s., pobočka zahraničnej banky and is derived from the inter-bank deposits market interest rates. Credit interest rate is being changed according to every change of the RS KB, the amount of the margin is a constant one.

##### **\* Entrepreneurial credits with floating interest rate related to inter-bank deposits market interest rates IBOR (EURIBOR, PRIBOR, LIBOR etc) according to the Client's choice**

Interest rate is formed as a sum total of a selected IBOR and of a margin. IBOR must be selected with respect to a business deal's duration. IBOR is the interest rate quoted at the inter-bank deposits market for the respective currency. The interest rate always changes after an expiry of a period of the selected IBOR (for instance after every 6 months if a 6M IBOR was selected).

##### **\* Entrepreneurial credits with a fixed interest rate**

Interest rate is set forth as a fixed one for the respective period of the credit terms agreed upon in respective credit contract.

#### **Discount Credits**

Discount of trade bills of exchange is made at fixed interest rates.

### **Interest on overdue payment**

Interest on overdue payment specified in this document refer to all types of credits inclusive Current Account credit.

The above mentioned interest shall be applicable even in case when the Bank has unilaterally lowered its interest rates.

### **General conditions**

All interest rates are listed (% p.a.).

Concrete terms and conditions of each particular business deal shall be stipulated in a contract to be concluded pursuant Act No. 513/1991 Coll. - Commercial Code as amended or pursuant to Act No. 40/1964 Coll. - Civil Code as amended.

Mgr. Tomáš Fuchs, v. r.  
Head of Treasury