

Interest Rates - Loans

Valid from 1/1/2019

Rates in % p.a.

ENTREPRENEURS, COMPANIES AND INSTITUTIONS

Business FAIR Loan and Business FAIR Overdraft

Interest rates on loans remain fixed for the entire term of the loan.

Interest rates on overdraft facilities are floating interest rates based on 1M PRIBOR.

Loan Amount (CZK)	Unsecured Loan				Secured Loan
	30,000 - 200,000	201,000 - 500,000	501,000 - 1,000,000	1,001,000 - 2,500,000	up to 25,000,000
Maturity (years)	1 - 7	1 - 7	1 - 7	1 - 7	1 - 10
Interest Rate	6.90%	6.50%	5.99%	from 4.90%	Individual

Overdraft Amount (CZK)	Unsecured Overdraft				Secured Overdraft
	30,000 - 200,000	201,000 - 500,000	501,000 - 1,000,000	1,001,000 - 2,500,000	up to 10,000,000
Interest Rate	7.49%	6.99%	6.49%	from 4.90%	Individual

Loans Offered until 2016

Inactive offer

Overdraft up to CZK 0.5 million	
Legal Form	
Private Individual - Entrepreneur	10.90%
Corporation (annual turnover not exceeding CZK 25 mil.)	10.90%

Business and Corporate Loans and Overdrafts		
Basic Sberbank CZ Interest Rate	Currency	
Overdraft Facility	CZK	3.00%
Overdraft Facility	EUR	3.40%
Investment Loan	CZK	3.50%
Investment Loan	EUR	3.90%