

SMALL ENTERPRISE FORINT AND FOREIGN CURRENCY DEPOSIT INTEREST RATES

Small Enterprise Forint Time Deposit Interest Rates

Effective from January 20, 2009

- 1.1 Minimum amount of time deposit HUF 200,000
 1.2 Time deposit interest rates*

Tenor	Interest rate (% annual)				
	200.000 – 1.499.999 Ft TD	1.500.000 – 5.999.999 Ft TD	6.000.000 – 14.999.999 Ft TD	15.000.000 – 34.999.999 Ft TD	above 35.000.000 Ft TD
1 week	2.60%	2.90%	3.20%	3.50%	3.70%
2 week	2.90%	3.20%	3.50%	3.80%	4.00%
3 week	3.10%	3.40%	3.70%	4.00%	4.20%
1 month	3.65%	3.95%	4.25%	4.55%	4.75%
2 months	3.70%	4.00%	4.30%	4.60%	4.80%
3 months	3.75%	4.05%	4.35%	4.65%	4.85%
6 months	3.80%	4.10%	4.40%	4.70%	4.90%
12 months	3.90%	4.20%	4.50%	4.80%	5.00%

*Interest payment is due on the date of expiry of the time deposit.

**Unified Interest Rate for Deposit

In case of early redemption of time deposits the Bank pays 0.5% p.a. interest for the period started.

Method of interest calculation: Interest amount = (Capital x Interest rate x Number of days) / Basis

Basis: 365 days

The interest instruction in respect of the certain types of deposit can be changed as follows:

(The deposits can be: capitalized, non-capitalized, automatically renewable and automatic not renewable.)

	Automatically renewable	Automatically not renewable
<i>Capitalized with interest</i>	Account to which interest is to be credited to can be changed. Only those time deposits can be changed to automatically renewable, non-capitalized with interest type of deposits, which are automatically renewable and are capitalized with interest. In this case the Bank credits interest earned onto the account chosen at the time of the deposit.	Account to which interest is to be credited to can be changed.
<i>Non-capitalized with interest</i>	Account to which interest is to be credited to can be changed.	Account to which interest is to be credited to can be changed.

Small Enterprise Foreign Currency Time Deposit Interest Rates

Effective from January 20, 2009

1.1 Minimum amount of time deposit:

USA dollar (USD)	USD 1,000	British Pound (GBP)	GBP 1,000
Euro (EUR)	EUR 900	Swiss Frank (CHF)	CHF 1,000

1.2 Time deposit interest*

USD Interest (% p.a.)				
Tenor	USD 1,000 – 7,999 deposit	USD 8,000 – 99,999 deposit	USD 100,000 – 199,999 deposit	USD 200,000 deposit and above
1 week	0.01%	0.02%	0.03%	0.09%
2 weeks	0.01%	0.04%	0.06%	0.10%
3 weeks	0.10%	0.10%	0.15%	0.15%
1 month	0.15%	0.20%	0.24%	0.27%
2 months	0.30%	0.35%	0.45%	0.50%
3 months	0.50%	0.60%	0.65%	0.70%
6 months	0.70%	0.75%	0.80%	0.95%
12 months	0.95%	1.00%	1.15%	1.20%

EUR Interest (% p.a.)				
Tenor	EUR 900 – 6,999 deposit	EUR 7,000 – 99,999 deposit	EUR 100,000 – 199,999 deposit	EUR 200,000 deposit and above
1 week	0.15%	0.25%	0.35%	0.45%
2 weeks	0.30%	0.40%	0.50%	0.60%
3 weeks	0.45%	0.55%	0.65%	0.75%
1 month	0.65%	0.75%	0.85%	0.95%
2 months	0.65%	0.75%	0.85%	0.95%
3 months	0.80%	0.90%	1.00%	1.10%
6 months	0.80%	0.90%	1.00%	1.10%
12 months	1.00%	1.10%	1.20%	1.30%

GBP Interest (% p.a.)				
Tenor	GBP 1,000 – 4,999 deposit	GBP 5,000 – 49,999 deposit	GBP 50,000 – 99,999 deposit	GBP 100,000 deposit and above
1 week	0.80%	0.95%	1.00%	1.05%
2 weeks	0.85%	0.9%	1.05%	1.10%
3 weeks	0.95%	1.00%	1.10%	1.15%
1 month	1.00%	1.10%	1.15%	1.20%
2 months	1.10%	1.20%	1.30%	1.40%
3 months	1.20%	1.25%	1.35%	1.50%
6 months	1.35%	1.45%	1.60%	1.70%
12 months	1.55%	1.70%	1.85%	2.00%

Small Enterprise Foreign Currency Time Deposit Interest Rates

Effective from January 20, 2009

CHF Interest (% p.a.)				
<i>Tenor</i>	CHF 1,000 – 9,999 deposit	CHF 10,000 – 149,999 deposit	CHF 150,000 – 299,999 deposit	CHF 300,000 deposit and above
1 week	0.01%	0.01%	0.01%	0.01%
2 weeks	0.01%	0.01%	0.01%	0.01%
3 weeks	0.01%	0.01%	0.01%	0.01%
1 month	0.01%	0.01%	0.01%	0.01%
2 months	0.01%	0.01%	0.01%	0.01%
3 months	0.01%	0.01%	0.01%	0.01%
6 months	0.01%	0.01%	0.01%	0.01%
12 months	0.01%	0.01%	0.05%	0.10%

*Interest payment is due on the date of expiry of the time deposit.

In case of early redemption of time deposits the Bank pays 0% p.a. interest for the period started.

Method of interest calculation: Interest amount = (Capital x Interest rate x Number of days) / Basis

Basis: 365 days

The interest instruction in respect of the certain types of deposit can be changed as follows:

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<i>Non-capitalized with interest</i>	Account to which interest is to be credited to can be changed.	Account to which interest is to be credited to can be changed.