



INTEREST RATES ON DEPOSITS PER CONTRACT

Valid: from the 1st of March, 2012.

Fixed-rate deposits

Floating-rate deposits

	Annual interest rate	UDRI*
HOUSEHOLD SAVINGS		
CONVENTIONAL, SECURITY-TYPE DEPOSITS		
"Sziget-jegy" for 4 months	4,00%	4,054%
"Takarékszelvény" for 3 months	average interest 4,00%	
Interest margins:		
in 1st month	1,00%	1,014%
in 2nd month	4,00%	2,493%
in 3rd month	7,00%	4,011%
ACCOUNT DEPOSITS		
Fixed deposit		
Depending on the fixed amount	up to1 M HUF 1 - 5 M HUF from5 M HUF	
1 month	5,00% 5,25% 5,50%	
2 months	5,50% 5,75% 6,00%	
3 months	5,75% 6,00% 6,50%	
80 days / 100 days	7,00% 7,50% 8,00%	<i>The UDRI is equal to the advertised interest</i>
4 months	5,00% 5,50% 5,75%	
6 months	5,25% 5,25% 5,50%	
9 - 10 months	4,50% 4,75% 5,00%	
12 months	4,50% 4,75% 5,00%	
"Takarékszelvény" account deposit for 3 months		
Interest margins:		
in 1st month	1,00%	1,014%
in 2nd month	4,00%	2,495%
in 3rd month	7,00%	4,022%
Average interest at maturity	4,02%	
"Matrac" account deposit		
3 months	4,50%	4,529%
6 months	4,00%	4,053%
BUSINESS ACCOUNT SAVINGS		
Fixed deposit		
2 weeks	4,00%	<i>The UDRI is equal to the advertised interest</i>
1 month	5,00%	
2 months	5,50%	
3 months	6,00%	
"Takarékszelvény" account deposit for 3 months	4,02%	
Interest margins:		
in 1st month	1,00%	1,014%
in 2nd month	4,00%	2,495%
in 3rd month	7,00%	4,022%

	Annual interest rate	UDRI *
HOUSEHOLD SAVINGS		
INTEREST-YIELDING BOOK DEPOSITS		
At sight	1,00%	1,000%
Over one year	4,00%	4,000%
ACCOUNT DEPOSITS		
At sight retail bank accounts		
under 1.000.000,- HUF daily closing balance	0,50%	0,500%
over 1.000.001,- HUF daily closing balance	1,00%	1,000%
over 5.000.001,- HUF daily closing balance	2,50%	2,500%
"Start" account deposit	Prevailing base rate	
Fixed deposit		
Depending on fixed amount	up to1 M HUF 1 - 5 M HUF from5 M HUF	
3 months	5,00% 5,25% 5,50%	
6 months	5,00% 5,25% 5,50%	<i>The UDRI is equal to the advertised interest</i>
9 months	4,50% 4,75% 5,00%	
12 months	4,50% 4,75% 5,00%	
"Takarék" account deposit	4,00%	4,25% 4,50%
BUSINESS ACCOUNT SAVINGS		
At sight business bank account	0,25%	0,250%
At sight foundation bank account	0,50%	0,501%
Fixed deposit		
6 months	5,00%	<i>The UDRI is equal to the advertised interest</i>
12 months	4,50%	
Fixed founding capital	4,50%	
NOT SOLD BUT REDEEMABLE DEPOSITS		
Housing savings	4,00%	4,000%
Savings note	1,00%	1,000%
Matrac deposit note	Does not yield interest after expiry of duration	
Interest note	Does not yield interest after expiry of duration	

In case of deposits amounting at 10.000.000,- Ft the interest rate may be determined individually, of which the Takarékszövetkezet decides in its own competence. The interest adjustment equals to 0,1 -0,5 % points of the deviance from the announced rate.