

Effective from: 27 January 2025

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ESTER	0.000% p.a.
CZK	ON PRIBOR	0.200% p.a.
	CZEONIA	0.200% p.a.
HUF	ON BUBOR	1.250% p.a.
PLN	ON WIBOR	1.450% p.a.
USD	SOFR	0.200% p.a.

Effective from: 8 August 2024

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ESTER	0.000% p.a.
CZK	ON PRIBOR	0.160% p.a.
	CZEONIA	0.160% p.a.
HUF	ON BUBOR	1.200% p.a.
PLN	ON WIBOR	1.000% p.a.
USD	SOFR	0.200% p.a.

Effective from: 21. 3. 2024

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ESTER	0.000% p.a.
CZK	ON PRIBOR	0.250% p.a.
	CZEONIA	0.250% p.a.
HUF	ON BUBOR	1.100% p.a.
PLN	ON WIBOR	1.100% p.a.
USD	SOFR	0.200% p.a.

Effective from: 09. 1. 2024

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ESTER	0.000% p.a.
CZK	ON PRIBOR	0.600% p.a.
	CZEONIA	0.600% p.a.
HUF	ON BUBOR	1.100% p.a.
PLN	ON WIBOR	1.900% p.a.
USD	SOFR	0.250% p.a.

Effective from: 10. 7. 2023

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ESTER	0.000% p.a.
CZK	ON PRIBOR	0.300% p.a.
	CZEONIA	0.300% p.a.
HUF	ON BUBOR	1.300% p.a.
PLN	ON WIBOR	2.050% p.a.
USD	SOFR	0.250% p.a.

Effective from: 24. 1. 2023

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ESTER	0.000% p.a.
CZK	ON PRIBOR	0.500% p.a.
	CZEONIA	0.500% p.a.
HUF	ON BUBOR	2.000% p.a.
PLN	ON WIBOR	2.000% p.a.
USD	SOFR	0.200% p.a.

Effective from: 11. 10. 2022

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ESTER	0.000% p.a.
CZK	ON PRIBOR	1.000% p.a.
	CZEONIA	1.000% p.a.
HUF	ON BUBOR	0.740% p.a.
PLN	ON WIBOR	3.190% p.a.
USD	SOFR	0.250% p.a.

Effective from: 18. 5. 2022

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ESTER	0.000% p.a.
CZK	ON PRIBOR	2.250% p.a.
	CZEONIA	2.250% p.a.
HUF	ON BUBOR	0.800% p.a.
PLN	ON WIBOR	0.750% p.a.
USD	SOFR	0.250% p.a.

Effective from: 3. 1. 2022

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	ON LIBOR EUR*	0.172% p.a.
	ESTER	0.170% p.a.
CZK	ON PRIBOR	1.700% p.a.
	CZEONIA	1.700% p.a.
HUF	ON BUBOR	0.640% p.a.
PLN	ON WIBOR	0.270% p.a.

*ESTER successor rate + 0.0017 % p. a.

Effective from: 21. 6. 2021

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.16% p.a.
	ON LIBOR EUR	0.16% p.a.
CZK	ON PRIBOR	0.32% p.a.
	CZEONIA	0.32% p.a.
USD	ON LIBOR USD	0.25% p.a.
HUF	ON BUBOR	0.60% p.a.
PLN	ON WIBOR	0.15% p.a.

Effective from: 3. 1. 2021

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.19% p.a.
	ON LIBOR EUR	0.19% p.a.
CAD	ON LIBOR CAD	0.25% p.a.
CZK	ON PRIBOR	0.31% p.a.
	CZEONIA	0.31% p.a.
GBP	ON LIBOR GBP	0.18% p.a.
USD	ON LIBOR USD	0.25% p.a.
HUF	ON BUBOR	0.46% p.a.
PLN	ON WIBOR	0.15% p.a.

Effective from: 3. 1. 2020

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.10% p.a.
	ON LIBOR EUR	0.10% p.a.
CAD	ON LIBOR CAD	0.25% p.a.
CZK	ON PRIBOR	0.28% p.a.
	CZEONIA	0.28% p.a.
GBP	ON LIBOR GBP	0.10% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.44% p.a.
PLN	ON WIBOR	0.28% p.a.

Effective from: 6. 9. 2019

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.10% p.a.
	ON LIBOR EUR	0.10% p.a.
CAD	ON LIBOR CAD	0.25% p.a.
CZK	ON PRIBOR	0.30% p.a.
	CZEONIA	0.30% p.a.
GBP	ON LIBOR GBP	0.10% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.33% p.a.
PLN	ON WIBOR	0.29% p.a.

Effective from: 16. 5. 2019

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.10% p.a.
	ON LIBOR EUR	0.10% p.a.
CAD	ON LIBOR CAD	0.25% p.a.
CZK	ON PRIBOR	0.40% p.a.
	CZEONIA	0.40% p.a.
GBP	ON LIBOR GBP	0.10% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.35% p.a.
PLN	ON WIBOR	0.30% p.a.

Effective from: 10. 1. 2019

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.10% p.a.
	ON LIBOR EUR	0.10% p.a.
CAD	ON LIBOR CAD	0.25% p.a.
CZK	ON PRIBOR	0.30% p.a.
	CZEONIA	0.30% p.a.
GBP	ON LIBOR GBP	0.10% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.20% p.a.
PLN	ON WIBOR	0.28% p.a.

Effective from: 23. 10. 2018

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.10% p.a.
	ON LIBOR EUR	0.10% p.a.
CAD	ON LIBOR CAD	0.25% p.a.
CZK	ON PRIBOR	0.30% p.a.
	CZEONIA	0.30% p.a.
GBP	ON LIBOR GBP	0.10% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.35% p.a.
PLN	ON WIBOR	0.28% p.a.

Effective from: 3. 7. 2018

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.10% p.a.
	ON LIBOR EUR	0.10% p.a.
CAD	ON LIBOR CAD	0.35% p.a.
CZK	ON PRIBOR	0.50% p.a.
	CZEONIA	0.50% p.a.
GBP	ON LIBOR GBP	0.10% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.35% p.a.
PLN	ON WIBOR	0.29% p.a.

Effective from: 24. 4. 2018

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.10% p.a.
	ON LIBOR EUR	0.10% p.a.
CAD	ON LIBOR CAD	0.35% p.a.
CZK	ON PRIBOR	0.42% p.a.
	CZEONIA	0.42% p.a.
GBP	ON LIBOR GBP	0.10% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.17% p.a.
PLN	ON WIBOR	0.29% p.a.

Effective from: 12. 1. 2018

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	0.10% p.a.
	ON LIBOR EUR	0.10% p.a.
CAD	ON LIBOR CAD	0.35% p.a.
CZK	ON PRIBOR	0.30% p.a.
	CZEONIA	0.30% p.a.
GBP	ON LIBOR GBP	0.10% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.35% p.a.
PLN	ON WIBOR	0.29% p.a.

Effective from: 16. 11. 2017

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	*
	ON LIBOR EUR	*
CAD	ON LIBOR CAD	0.26% p.a.
CZK	ON PRIBOR	0.00% p.a.
	CZEONIA	0.00% p.a.
GBP	ON LIBOR GBP	0.20% p.a.
USD	ON LIBOR USD	0.10% p.a.
HUF	ON BUBOR	0.10% p.a.
PLN	ON WIBOR	0.21% p.a.

*) changes on daily basis

Disclosure effective to: 15. 11. 2017

SPREAD information

SPREAD – The customary margin between the rate (yield) for acceptance and the rate (yield) for providing an overnight interbank deposit in the given currency, as traded at the time of determination between banking counterparties on the global money market in the European Union, expressed as an annual percentage rate in the applicable currency. The Bank shall determine the amount of the Spread by disclosure published on the first day of the Commitment Period.

Currency	Interest rate type	SPREAD
EUR	EONIA	*
	ON LIBOR EUR	*
CAD	ON LIBOR CAD	0.20% p.a.
CZK	ON PRIBOR	0.32% p.a.
	CZEONIA	0.32% p.a.
GBP	ON LIBOR GBP	0.17% p.a.
USD	ON LIBOR USD	0.30% p.a.
HUF	ON BUBOR	0.25% p.a.
PLN	ON WIBOR	0.21% p.a.

*) changes on daily basis