Fees and Costs Associated with Investing in Bonds

Product Groups of Investment Instruments Intended for Investment	Indicative Entry Fee Rate as % of Nominal Amount	Indicative Entry Fee on Sample Transaction of CZK 100 000	Indicative Exit Fee Rate as % of Nominal Amount**	Indicative Exit Fee on Sample Transaction of CZK 100 000**	Indicative Client Spread as % of Nominal Amount***	Indicative Client Spread on Sample Transaction of CZK 100 000	TOTAL* as % of Nominal Amount	TOTAL* on Sample Transaction of CZK 100 000
FOREIGN BONDS (government, corporate)	2.0%	2,000	1.0%	1,000	40.0%	40,000	42.0%	42,000

* Calculated for a sample transaction with a maturity of 1 year, held to maturity.
** Only in case of sale before maturity; if held to maturity, the exit fee does not apply.
*** An individual discount may be provided to the client.

FOREIGN BOND (government, corporate)

Investment Year	Indicative Entry Fee Rate as % of Nominal Amount	Indicative Entry Fee on Sample Transaction CZK 100,000	Indicative Exit Fee Rate as % of Nominal Amount	Indicative Exit Fee on Sample Transaction CZK 100,000	Indicative Client Spread as % of Nominal Amount*	Indicative Client Spread as % of Nominal Amount	Indicative Client Spread on Sample Transaction of CZK 100 000	TOTAL* on Sample Transaction CZK 100,000	IMPACT ON YIELD
Year 1	2.0%	2,000	0	0	40.0%	40,000	42.0%	42,000	-42.0%
Year 2	0	0	0	0	0	0	0.0%	0	-21.0%
Year 3	0	0	0	0	0	0	0.0%	0	-14.0%
Year 4	0	0	0	0	0	0	0.0%	0	-10.5%
Year 5	0	0	0	0	0	0	0.0%	0	-7.9%
						TOTAL[1]	42.0%	42,000	

Note: The given scheme represents a case where the client holds the bond until maturity.
In case of sale before maturity, the following additional costs and fees apply in the year of sale:
* An individual discount may be provided to the client.

Year of Resale	0	0	1.0%	1000	40.0%	40000	41.0%	41000	
						TOTAL[2]	83.0%	83,000	

[1] The client holds the investment instrument until maturity.
[2] The client sells the investment instrument before maturity.

This document shall take effect on 26th of September 2025.