



## List of Charges of Česká Spořitelna a.s. for bank businesses (hereafter List of Charges)

### Part Profit Sector - V. Loans

#### Content:

1. Commercial Loans
2. Mortgage Loans – Mortgage and Building Loans (Project Financing) in Czech and Foreign Currency
3. General Items

### 1. Commercial Loans

Item	Text	Price
1.1.	<b>Acceptance, assessment and evaluation of a loan application (and/or credit limit, loan promise)</b>	determined on an individual basis From 0.5% to 2% of the loan value, minimum 5,000
1.1.1.	acceptance, assessment and evaluation of a Mini Profit Term Loan and Mini Profit Overdraft application	free of charge
1.2.	<b>Acceptance, assessment and evaluation of a loan application using a simplified procedure</b>	
1.2.1.	Term Loan Profesional	free of charge
1.2.2.	Profit Term Loan within the frame of the Profit Program	2,500
1.3.	<b>Extension of overdraft using a simplified procedure</b>	
1.3.1.	within the Profit Program	2,500
1.3.2.	Overdraft Profesional	free of charge
1.4.	<b>Fee for bank overdraft prolongation provided within the Profit Program and Overdraft Profesional</b>	1,000
1.5.	<b>Contractual reward</b>	determined on an individual basis from 0.5% to 1%
1.6.	<b>Administration and maintenance of a credit transaction in Czech currency (including overdraft) - monthly fee</b>	300
1.6.1.	administration and maintenance of a credit transaction for Mini Profit Term Loans and Mini Profit Overdrafts – monthly fee	100
1.7.	<b>Per item (except overdrafts)</b>	10
1.8.	<b>Postage for account statement mailing</b>	according to the Czech Post tariff

## 2. Mortgage Loans – Mortgage and Building Loans (Project Financing) in Czech and Foreign Currency

Item	Text	Price
2.1.	<b>Credit transaction administration and maintenance – monthly fee</b>	400
2.2.	<b>Fee for overall assessment and evaluation of a loan application (including loan promise), the fee may be paid from the loan</b>	determined on an individual basis, from 0.75% to 1.0% of the agreed loan value Minimum 15,000
2.3.	<b>Fee for overall assessment and evaluation of an application for Global Mortgage (including loan promise), the fee may be paid from the loan</b>	from 1% to 2% of the agreed loan value Minimum 25,000
2.4.	<b>Determination of the price of a flat or a family house, non-residential space in cases when the bank performs the valuation at its own cost</b>	
2.4.1.	for flats with the total floor space of up to 50 m <sup>2</sup> inclusive	1,000
2.4.2.	for flats with the total floor space of more than 50 m <sup>2</sup> and up to 100 m <sup>2</sup> inclusive	1,500
2.4.3.	for family houses or flats with the total floor space exceeding 100 m <sup>2</sup>	2,000
2.4.4.	for non-residential business space	2,000
2.5.	<b>Issue of certificate on loan interest for tax purposes</b>	free of charge
2.6.	<b>For assumption of debt by another client</b>	0.5% from the outstanding loan

The fees for loan application assessment and evaluation are payable upon the signing of the loan agreement promise in the amount valid as of the loan agreement execution date.

## 3. General Items

Item	Text	Price
3.1.	<b>Change of contractual terms and conditions upon the client's request</b>	
3.1.1.	commercial loans	0.3% from the current balance, minimum 2,500
3.1.2.	mortgage loans	0.3% from the current balance, minimum 10,000
3.2.	<b>For each loan installment paid in cash</b>	10

3.3.	<b>Written reminder notice (notice for payment) to settle outstanding loan amount (including notice for payment sent to the debtor prior to filing an action)</b>	
3.3.1.	1st notice	postage
3.3.2.	2nd notice	300 + postage
3.3.3.	3rd notice	500 + postage
3.4.	<b>Employee set I</b>	200,000 + 19% VAT
3.5.	<b>Employee set II</b>	500,000 + 19% VAT
3.6.	<b>Employee set II</b>	1,000,000 + 19% VAT
3.7.	<b>Assessment of risks</b>	
3.7.1.	associated with real property lien	individually *)
3.7.2.	associated with the drawing of a loan secured by real property under construction	individually **)

\*) The fee includes the determination of the real property common price (based on type and size) proposed by the client in order to secure the receivable of CS, including a risk assessment of the bank associated with accepting the lien.

\*\*\*) The fee includes the drawing of a Security Value Update/Construction Report, handover of the same to the POS, as well as a risk assessment of the bank associated with drawing of a loan secured by real property under construction.

Apart from the fees for services specified in the List of Charges, also the actual expenses of Česká spořitelna, a.s. as well as other expenses (e.g. expenses of other banks and institutions) are charged. The fees charged to the client's account, debited to the loan account or paid in cash not later than upon the closing of the loan account, and/or at the end of the year. The fees for external services associated with the loan (project or security appraisal, notarial charges, etc.) are paid by the client either immediately or upon the execution of the agreement. Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

The fees charged for the provision of bank information and telecommunication services relating to banking transactions are specified in Part IX Other Bank Services.

The loan account or credit transaction administration and maintenance fee is payable irrespective of the fact whether the account is terminated before the expiry of the term as specified in the List of Charges.

Additional fees charged for services provided by Česká spořitelna, a.s. are detailed in other parts of the List of Charges.

In exceptional cases, the bank may provide a discount from the specified fee.

This List of Charges shall become valid as of 1 January 2008 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 10 January 2008

Ing. Jiří Škorvaga CSc., in his own hand  
Member of the Board of Directors  
and Deputy General Director

Martin Techman, in his own hand  
Director of the Business Development Division