



## 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

#### 1.1. Acceptance, assessment and evaluation of a loan application (and/or credit limit, loan promise)

<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, maximum 150,000
<b>Acceptance, assessment and evaluation of a Mini Profit Term Loan and Mini Profit Overdraft application</b>	free of charge

#### 1.2. Acceptance, assessment and evaluation of a loan application using a simplified procedure

<b>Term Loan mini Profit</b>	free of charge
<b>Term Loan Profesional</b>	free of charge
<b>Profit Term Loan within the frame of the Profit Program</b>	2,500
<b>Firemni uver CS</b>	0,6% of the agreed loan value, minimum 1,000
<b>Firemni vykryvací uver CS - splatkový</b>	

#### 1.3. Extension of overdraft using a simplified procedure

<b>Within the Profit Program</b>	2,500
<b>Overdraft Profesional</b>	free of charge
<b>Overdraft mini Profit</b>	free of charge
<b>Firemní kontokontokorent CS with credit limit up to 50.000 CZK</b>	free of charge
<b>Firemní kontokontokorent CS with credit limit over 50.000 CZK</b>	0,6% of credit limit, min. 1,000

#### 1.4. Fee for prolongation

<b>Bank overdraft prolongation provided within the Profit Program and Overdraft Profesional</b>	1,000
<b>Firemni kontokorent CS with credit balance up to 50.000 CZK prolongation</b>	free of charge
<b>Firemni kontokorent CS with credit balance over 50.000 CZK prolongation</b>	0,25% of a credit limit, minimum 1,000

### 1.5. Contractual reward

<b>Contractual reward</b>	determined on an individual basis from 0.5% to 1%
<b>Contractual reward - Overdraft mini Profit</b>	0.5%
<b>Contractual reward - Firemni kontokorent CS with credit limit up to 50.000 CZK</b>	free of charge
<b>Contractual reward - Firemni kontokorent CS with credit limit over 50.000 CZK</b>	0,5%
<b>Increase of limit of Firemni kontokorent CS with credit limit up to 50.000 CZK</b>	free of charge

### 1.6. Administration and maintenance of a credit transaction in Czech currency (including overdraft)

<b>Administration and maintenance of a credit transaction in Czech currency (including overdraft) - monthly fee</b>	300
<b>Administration and maintenance of a credit transaction for Mini Profit Term Loans and Mini Profit Overdrafts - monthly fee</b>	100
<b>Administration and maintenance of Firemni uver with credit limit 50.000 CZK - 100.000 CZK - monthly fee</b>	100
<b>Administration and maintenance of Firemni uver with credit limit 101.000 CZK - 1.500.000 CZK - monthly fee</b>	300
<b>Administration and maintenance of Firemni kontokorent with credit limit up to 50.000 CZK - monthly fee</b>	free of charge
<b>Administration and maintenance of Firemni kontokorent with credit limit 50.000 CZK - 100.000 CZK - monthly fee</b>	100
<b>Administration and maintenance of Firemni kontokorent with credit limit 101.000 CZK - 1.000.000 CZK - monthly fee</b>	300
<b>Firemni vykryvací uver CS - splatkový - monthly fee</b>	300

### 1.7. Insurance of ability to repay Firemni uver CS

<b>For enetering into an insurance contract - type A - death and 3rd degree accidental disablement (per each person)</b>	0,065% from the extended loan

For entering into an insurance contract - type B - death and death and 3rd degree all incident disablement	0,115% from the extended loan
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### 1.8. Insurance of ability to repay entrepreneurial loan - monthly fee \*)

	Type A -incapacity for work, disability, death	Type B - incapacity for work, disability, death, job loss
For one client	0,037% from the extended loan	0,060% from the extended loan
For two clients (for each of insured client)	0,033% from the extended loan	0,055% from the extended loan
For three clients (for each of insured client)	0,030% from the extended loan	0,050% from the extended loan

\*) sale from 15th September 2011 on selected branches only

### 1.9. Other Items

Per transaction on loan account (except overdrafts)	10
Postage for account statement mailing	according to the Czech Post tariff

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

### 2.1. Credit transaction administration and maintenance and assessment and evaluation of a loan application

Credit transaction administration and maintenance – monthly fee	400
Fee for overall assessment and evaluation of a loan application (including loan promise) *)	determined on an individual basis, from 0.75% to 1.0% of the agreed loan value Minimum 15,000
Fee for overall assessment and evaluation of an application for Global Mortgage (including loan promise) *)	from 1% to 2% of the agreed loan value Minimum 25,000

\*) the fee may be paid from the loan

### 2.2. Other Items

Issue of certificate on loan interest for tax purposes	free of charge
For assumption of debt by another client	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

#### 3.1. Change of contractual terms and conditions upon the client's request

<b>Commercial loans</b>	0.3% from the current balance, minimum 2,500
<b>Mortgage loans</b>	0.3% from the current balance, minimum 10,000

#### 3.2. Assessment of risks associated with assets held as security (eligibility assessment)

	<b>Valuation of real estates in their existing condition</b>	<b>Real estates under designing, construction, reconstruction</b>
<b>Housing unit pursuant to Act no. 72/1994 Coll.</b>	3,900	4,400
<b>Non-residential space pursuant to Act no. 72/1994 Coll.</b>	3,900	4,400
<b>Family house</b>	4,900	5,400
<b>Detached building site</b>	3,900	4,400
<b>House for individual recreation</b>	4,900	5,400
<b>Garage</b>	3,900	4,400
<b>Construction status report / reconstruction status report</b>	1,500	1,500
<b>Express risk assessment within 2 business days after the order has been placed with the valuator</b>	+ 1,200 above base rate for specific real estate type	+ 1,200 above base rate for specific real estate type
<b>Other buildings</b>	individually priced	individually priced
<b>Assessment of risks associated with assets held as security</b>	x	individually *)
<b>Assessment of risks associated with a loan secured by an unfinished construction</b>	x	individually **)

\*) the price includes standard valuation of property (according to type and size) proposed by the client as a security for the ČS's receivable, along with evaluation of the Bank's risk associated with the collateral acceptance

\*\*) the price includes Property Valuation Update/ status report on construction, its handover to the point of sale and evaluation of ČS risks associated with a credit facility secured by an unfinished construction

#### 3.3. Other Items

<b>For each loan installment paid in cash</b>	free of charge
<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>	
<ul style="list-style-type: none"> <li>- 1st notice</li> <li>- 2nd notice</li> <li>- 3rd notice</li> </ul>	300 + postage

<b>Change of contractual terms and conditions upon the bank's request - commercial loans</b>	free of charge
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Prices are quoted in CZK.

Apart from the fees for services specified in the List of Charges, also (-) 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 September 2011 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 28 August 2011

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