



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

### Part VIII. Stocks services

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2. Foreign market trading
3. Open-end mutual funds unit trading
4. Asset management
5. Securities custody, management and depositing
6. Other capital market services
7. Securities portfolio management
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### 1. Stock exchange trading and related services

| Item     | Text   | Price  |
|----------|--|--|
| 1.1.     | <b>Conclusion of commission contract</b>   | free of charge                                       |
| 1.2.     | <b>Asset account at Univyc, a.s.</b>   |  |
| 1.2.1.   | account opening  | 50   |
| 1.2.2.   | maintenance of securities in account   | free of charge                                       |
| 1.3.     | <b>Asset account at SCP</b>  |  |
| 1.3.1.   | account opening  | as in the SCP<br>Tariffs & Fees                      |
| 1.3.2.   | maintenance of securities in account   | free of charge                                       |
| 1.4.     | <b>Arrangement of stock purchase or sale</b> (fees shown in percentages are calculated from the volume of realized trades) |  |
| 1.4.1.   | order placement  | free of charge                                       |
| 1.4.2.   | order cancellation   | free of charge                                       |
| 1.4.3.   | AOS (KOBOS/AUCTION)  |  |
| 1.4.3.1. | over CZK 5,000,000   | individually<br>priced,<br>maximum 0.3%              |
| 1.4.3.2. | CZK 1,000,000 to CZK 5,000,000 inclusive   | 0,4%   |
| 1.4.3.3. | CZK 500,000 to CZK 999,999 inclusive   | 0,6%   |
| 1.4.3.4. | CZK 0 to CZK 499,999 inclusive   | 0.8% minimum<br>300                                  |
| 1.4.4.   | SPAD (1 lot)   | 0.2%, maximum<br>5,000 for every<br>even partial lot |

|        |  |                        |
|--------|--|------------------------|
| 1.5.   | <b>Purchase or sale of BONDS</b> (fees shown in percentages are calculated from the volume of realized trades for every year up to the bond maturity, or for a proportionate part of the year) |                        |
| 1.5.1. | over CZK 5,000,000   | 0.2%, minimum 1,500    |
| 1.5.2. | CZK 1,000,000 to CZK 5,000,000 inclusive   | 0.3%, minimum 1,500    |
| 1.6.   | <b>Right of disposal with security</b>   |                        |
| 1.6.1. | suspension of right (blocking) – per ISIN  | 20                     |
| 1.6.2. | cancellation of right suspension (unblocking) – per ISIN   | 20                     |
| 1.7.   | <b>Other items</b>   |                        |
| 1.7.1. | sending of reports on effected and non-effected transactions   | free of charge         |
| 1.7.2. | fee for suspended transaction caused by the client (for each day of suspension)  | 50                     |
| 1.7.3. | Fee for procurement of payment of proceeds from foreign securities registered at Univyc, a.s.  | free of charge         |
| 1.7.4. | Transfer of foreign securities traded on the PSE and recorded at Univyc, a.s. to client´s account in Česká spořitelna, a.s.  | third party fees       |
| 1.7.5. | Transfer of foreign securities traded on the PSE and recorded at Univyc, a.s. from client´s account in Česká spořitelna, a.s.  | third party fees + 475 |

## 2. Foreign market trading

| Item   | Text   | Price                         |
|--------|--|-------------------------------|
| 2.1.   | <b>Conclusion of a brokerage contract</b>  | free of charge                |
| 2.2.   | <b>Arrangement of STOCK purchase or sale</b> (fees are charged as a percentage of the volume of executed trades)   |                               |
| 2.2.1. | placement of order   | free of charge                |
| 2.2.2. | cancellation of order  | free of charge                |
| 2.2.3. | France   | 0,90% min. EUR 23             |
| 2.2.4. | Japan  | 0,99% min JPY 3350            |
| 2.2.5. | Germany  | 0,80% min EUR 23              |
| 2.2.6. | Austria  | 0,80 min EUR 23               |
| 2.2.7. | United Kingdom   | 0,99% min GBP 18              |
| 2.3.   | <b>Securities administration</b> (fees are charged as a percentage of market value - as of the last day of the quarter - of securities held in administration as of the last day of the quarter, the fees are payable quarterly) |                               |
| 2.3.1. | France   | 0.01720% for each quarter for |

|        |                |   |
|--------|----------------|---|
|        |                | 1 ISIN *), min.<br>EUR 3.70                                     |
| 2.3.2. | Japan          | 0.04813% for<br>each quarter for<br>1 ISIN *), min.<br>JPY 650  |
| 2.3.3. | Germany        | 0.01720% for<br>each quarter for<br>1 ISIN *), min.<br>EUR 3.70 |
| 2.3.4. | Austria        | 0.01720% for<br>each quarter for<br>1 ISIN *), min.<br>EUR 3.70 |
| 2.3.5. | United Kingdom | 0.04813% for<br>each quarter<br>for 1 ISIN *),<br>min. GBP 3.00 |

\*) if 1 ISIN is registered with more depositories, the fee shall be paid separately for each such registration

| Item | Text                                      | Price            |
|------|---|------------------|
| 2.4. | <b>Collection of revenues (dividends)</b> | third party fees |

### 3. Open-end mutual funds unit trading

| Item     | Text   | Price                                   |
|----------|--|---|
| 3.1.     | <b>Share certificates purchase</b>   |   |
| 3.1.1.   | Erste Group Bank share funds (ISČS, REICO, ESPA)   | Maximum fee *)                          |
| 3.1.1.1. | Money market funds<br>Opatrný mix FF   | 0.30%                                   |
| 3.1.1.2. | Konzervativní mix FF<br>Bond funds<br>Fond řízených výnosů   | 1.00%                                   |
| 3.1.1.3. | Vyvážený mix FF<br>Dynamický mix FF  | 1.50%                                   |
| 3.1.1.4. | Life cycle funds   | 2.50%                                   |
| 3.1.1.5. | Equity funds<br>Akciový Mix FF<br>REICO property fund<br>ČS Balancovaný fond   | 3.00%                                   |
| 3.1.1.6. | ESPA ČS Zajištěné fondy<br>OPF AR 0 private banking fund<br>OPF AR 25 private banking fund<br>OPF AR 50 private banking fund<br>OPF AR 75 private banking fund | according<br>to selling<br>informations |

|            |  |   |
|------------|--|---|
| 3.1.1.7.   | discount for open-ended fund purchases via S24 - when submitting an order through the Savings and investments" tab | 10% from the acquired transaction fee                           |
| 3.1.2.     | third party funds **)  |   |
| 3.1.2.1.   | ABN AMRO, Credit Suisse, Fortis, Franklin Templeton, HSBC, Julius Baer, Parvest, WIOF                              |   |
| 3.1.2.1.1. | money market   | 0.50%   |
| 3.1.2.1.2. | bond market  | 2.50%   |
| 3.1.2.1.3. | equity market  | 4.00%   |
| 3.1.2.2.   | ING  |   |
| 3.1.2.2.1. | money market   | 0.50%   |
| 3.1.2.2.2. | bond market  | 2.50%   |
| 3.1.2.2.3. | equity market  | 3.00%   |
| 3.1.2.3.   | Hedged funds   | according to the selling information                            |
| 3.2.       | <b>Buy-back of units</b>   |   |
| 3.2.1.     | funds of the Erste Group Bank (except ESPA-ČS Zajištěné fondy and REICO property fund)                             | free of charge  |
| 3.2.2.     | ESPA-ČS Zajištěné fondy  | based on sales information ***)                                 |
| 3.2.3.     | third party funds  | free of charge  |
| 3.2.4.     | REICO property fund  | 3% for 3 years from the foundation of the fund (until 9.2.2010) |
| 3.3.       | <b>Transfer of fund units within one investment</b>  |   |
| 3.3.1.     | ISČS funds   |   |
| 3.3.1.1.   | switching to a target fund with a higher sales arrangement fee   | difference between sales fees of the subject funds ***)         |
| 3.3.1.2.   | switching to a target fund with a lower or an equal sales fee  | free of charge  |
| 3.3.2.     | third party funds, including ESPA  | difference between the switched category entry fees ***)        |
| 3.4.       | <b>Investment Instrument Asset Account (MUIN)</b>  |   |
| 3.4.1.     | opening, maintenance, and closing  | free of charge  |
| 3.4.2.     | sending of Transaction Summary   | free of charge  |

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|--------|--|----------------|
| 3.4.3. | sending of Portfolio Summary or Extract from Independent Investment Instrument Records | free of charge |
|--------|--|----------------|

\*) Fee applicable to newly invested funds. As regards clients investing into mutual funds of Erste Group Bank under the Securities Management Agreement with Česká spořitelna, a.s., fees are agreed individually.

\*\*) With third-party funds, the maximum fee is subject to the prospectus of the particular fund. Entry and exit fees are paid by investment companies to Česká spořitelna, a.s.

\*\*\*) Entry and exit fees are paid by investment companies to Česká spořitelna, a.s.

## 4. Asset management

- fees are determined on an individual basis

## 5. Securities custody, management and depositing

| Item     | Text   | Price  |
|----------|--|--|
| 5.1.     | <b>Deposit account (securities account)</b>  |  |
| 5.1.1.   | deposit account opening and maintenance – annual fee   | 30   |
| 5.1.2.   | collection of securities from the central deposit of the Stock Exchange Securities Register (does not directly relate to the settlement of a securities trading transaction) | 500 per offering, maximum 1,000  |
| 5.1.3.   | failure to collect the securities within a date specified in advance   | 0.5% per day from the total nominal value, minimum CZK 100 per day   |
| 5.2.     | <b>Securities custody</b>  |  |
| 5.2.1.   | for accepting securities into custody *)   |  |
| 5.2.1.1. | bulk   | to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) +19% VAT   |
| 5.2.1.2. | separate   | to 1.0 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +19% VAT |
| 5.2.2.   | annual fee for the custody of securities**)  |  |
| 5.2.2.1. | bulk   | to 0.4% from the total nominal   |

|          |  |  |
|----------|--|--|
|          |  | value, however, at minimum 30 per securities offering (per ISIN) +19% VAT                                  |
| 5.2.2.2. | separate   | to 0.8 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +19% VAT |
| 5.3.     | <b>Securities management</b>   |  |
| 5.3.1.   | for accepting securities into custody *)                             | to 0.6% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***)        |
| 5.3.2.   | annual fee for the custody of securities**)                          | to 0.5% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***)        |
| 5.3.3.   | for securing and arranging collection                                | to 0.3% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)***)        |
| 5.4.     | <b>Deposition of securities (custody associated with management)</b> |  |
| 5.4.1.   | for accepting securities into deposition*)                           |  |
| 5.4.1.1. | bulk   | to 0.8% from the total nominal value, however, minimum 50 per securities offering (per ISIN) +19% VAT      |
| 5.4.1.2. | separate   | to 1.5 % from the total  |

|          |  |   |
|----------|--|---|
|          |  | nominal value, however, at minimum 100 per securities offering (per ISIN) +19% VAT                        |
| 5.4.2.   | annual deposition fee **)                    |   |
| 5.4.2.1. | bulk   | to 0.6% from the total nominal value, however, at minimum 50 per securities offering (per ISIN) +19% VAT  |
| 5.4.2.2. | separate                                     | to 1.3% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +19% VAT |
| 5.4.3.   | arrangement of security yields               |   |
| 5.4.3.1. | bulk   | to 3% from the yield, however, at minimum 20 per securities offering (per ISIN)                           |
| 5.4.3.2. | separate                                     | to 3% from the yield, however, at minimum 30 per securities offering (per ISIN)                           |
| 5.4.4.   | arrangement of security principal collection |   |
| 5.4.4.1. | bulk   | to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN)           |
| 5.4.4.2. | separate                                     | to 1.0% from the total nominal value, however, at minimum 50  |

|  |  |                                    |
|--|--|------------------------------------|
|  |  | per securities offering (per ISIN) |
|--|--|------------------------------------|

\*) This fee applies to the period from the acceptance of securities until 31st December of the respective year.

\*\*) This fee applies to the period of the year following the acceptance of the securities as well as to successive years, at all times based on the state as at 31st December of the respective year.

\*\*\*) Where, pursuant to Section 36 and 37 of the Securities Act and Act No. 513/1991 Coll., the

Commercial Code, an agreement on domestic (foreign) securities management and on securities transaction settlement stipulates separate fees for:

- Arranging the collection of security yields, it shall be deemed as remuneration for a tax exempt activity;
- Whereas for other activities, it shall be deemed as remuneration for taxable fulfilment subject to 19% VAT.

If no separate fees for the arrangement of the collection of security yields and for other activities are specified by the agreement, the total fee for securities management stipulated by the Agreement on Securities Management shall be deemed as remuneration for performance, which is considered as a tax exempt activity.

## 6. Other capital market services

| Item | Text  | Price |
|------|---|-------|
| 6.1. | <b>Sending of asset account number (and/or more account numbers)</b>      | 50    |
| 6.2. | <b>Fee for the transfer of securities at the Prague Securities Centre</b> | 100   |

## 7. Securities portfolio management

- for selected clients the fees are determined on an individual basis

## 8. Common and other items

| Item | Text   | Price       |
|------|--|-------------|
| 8.1. | <b>Direct sale of Česká spořitelna, a.s. equity securities</b> | 0 up to 200 |
| 8.2. | <b>Replacement of specimen signature</b>                       | 10          |

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 are paid in cash during the provision of services or debited to the applicable account, however, such fees shall be settled not later than upon account closing and/or at the end of the year. Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

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.

If services that are subject to VAT are provided to persons registered for VAT in another Member State or to a foreign individual liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.

This List of Charges shall become valid as of 1 September 2009 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 25 August 2009  
Ing. V. Jiří Škorvaga CSc., in his own hand,  
Member of the Board of Directors

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



and Deputy General Director