



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

Part Profit Sector - V. Loans

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1. Commercial Loans

Item	Text	Price
1.1.	Acceptance, assessment and evaluation of a loan application (and/or credit limit, loan promise)	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.	Acceptance, assessment and evaluation of a loan application using a simplified procedure	
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.	Extension of overdraft using a simplified procedure	
1.3.1.	within the Profit Program	2,500
1.3.2.	Overdraft Profesional	free of charge
1.4.	Fee for bank overdraft prolongation provided within the Profit Program and Overdraft Profesional	1,000
1.5.	Contractual reward	determined on an individual basis from 0.5% to 1%
1.5.1.	contractual reward - Overdraft mini Profit	0.5%
1.6.	Administration and maintenance of a credit transaction in Czech currency (including overdraft) - monthly fee	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.	Per item (except overdrafts)	10
1.8.	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

Item	Text	Price
2.1.	Credit transaction administration and maintenance – monthly fee	400
2.2.	Fee for overall assessment and evaluation of a loan application (including loan promise), the fee may be paid from the loan	determined on an individual basis, from 0.75% to 1.0% of the agreed loan value Minimum 15,000
2.3.	Fee for overall assessment and evaluation of an application for Global Mortgage (including loan promise), the fee may be paid from the loan	from 1% to 2% of the agreed loan value Minimum 25,000
2.4.	Assessment of risks associated with assets held as security (eligibility assessment)	
2.4.1.	valuation of real estates in their existing condition	
2.4.1.1.	housing unit pursuant to Act no. 72/1994 Coll.	3,900
2.4.1.2.	non-residential space pursuant to Act no. 72/1994 Coll.	3,900
2.4.1.3.	family house	4,900
2.4.1.4.	detached building site	3,900
2.4.1.5.	house for individual recreation	4,900
2.4.1.6.	garage	3,900
2.4.1.7.	construction status report /reconstruction status report	1,500
2.4.1.8.	express risk assessment within 2 business days after the order has been placed with the valuator	+ 1,200 above base rate for specific real estate type
2.4.1.9.	other buildings	individually
2.4.2.	Real estates under designing, construction, reconstruction	
2.4.2.1.	housing unit pursuant to Act no. 72/1994 Coll.	4,400
2.4.2.2.	non-residential space pursuant to Act no. 72/1994 Coll	4,400
2.4.2.3.	family house	5,400
2.4.2.4.	detached building site	4,400
2.4.2.5.	house for individual recreation	5,400
2.4.2.6.	garage	4,400
2.4.2.7.	construction status report /reconstruction status report	1,500

2.4.2.8.	express risk assessment within 2 business days after the order has been placed with the valuator	+ 1,200 above base rate for specific real estate type
2.4.2.9.	other buildings	individually
2.5.	Issue of certificate on loan interest for tax purposes	free of charge
2.6.	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

Item	Text	Price
3.1.	Change of contractual terms and conditions upon the client's request	
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.	For each loan installment paid in cash	10
3.3.	Written reminder notice (notice for payment) to settle outstanding loan amount (including notice for payment sent to the debtor prior to filing an action)	
3.3.1.	1st notice	300 + postage
3.3.2.	2nd notice	300 + postage
3.3.3.	3rd notice	300 + postage
3.4.	Assessment of risks	
3.4.1.	associated with real property lien	individually *)
3.4.2.	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 (-) 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 31 October 2009 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 29 October 2009

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