

## Information on estimated costs of the proposed product and service provided

### I. Estimated costs of the interest rate swap transaction

Estimated transaction costs		
Type of costs	Value in EUR for the whole period of the transaction	Percentage of IRS notional for the whole period of the transaction
Product costs	500 € - 3 000 €	0.05%-0.30%
- including one-off costs	500 € - 3 000 €	0.05%-0.30%
Service costs	9 500 € - 27 000 €	0.95%-2.70%
- including one-off costs	9 500 € - 27 000 €	0.95%-2.70%
Payments to the investment intermediary by third parties	0 €	0%
<b>Total costs</b>	<b>10 000 € - 30 000 €</b>	<b>1.00% - 3.00%</b>

Estimated costs in case of early termination		
Type of costs	Value in EUR	Percentage of IRS notional
Product costs	500 € - 3 000 €	0.05%-0.30%
- including one-off costs	500 € - 3 000 €	0.05%-0.30%
Service costs	4 500 € - 7 000 €	0.45% - 0.70%
- including one-off costs	4 500 € - 7 000 €	0.45% - 0.70%
Payments to the investment intermediary by third parties	0 €	0%
<b>Total costs</b>	<b>5 000 € - 10 000 €</b>	<b>0.50% - 1.00%</b>

Description of the interest rate swap parameters for which the calculations were made:

- The client is paying a fixed interest rate
- The client is receiving a floating interest rate
- Notional: EUR 1 000 000, net of depreciation
- Reference interest rate: 1m Euribor
- Interest rate convention: Act/360
- Payments: monthly
- Term: 10 years

Cost calculations are based on the average market price of the interest rate swap listed on the Bloomberg trading system<sup>1</sup>. The costs indicated, except for the costs for early termination, are included in the fixed interest rate of the interest rate swap and will be valid for its entire term. If currency conversion is needed, the official currency bulletin of the Bank shall apply.

<sup>1</sup> Bloomberg is an information system for markets in financial instruments including also a system for quotes and trading between leading international financial institutions

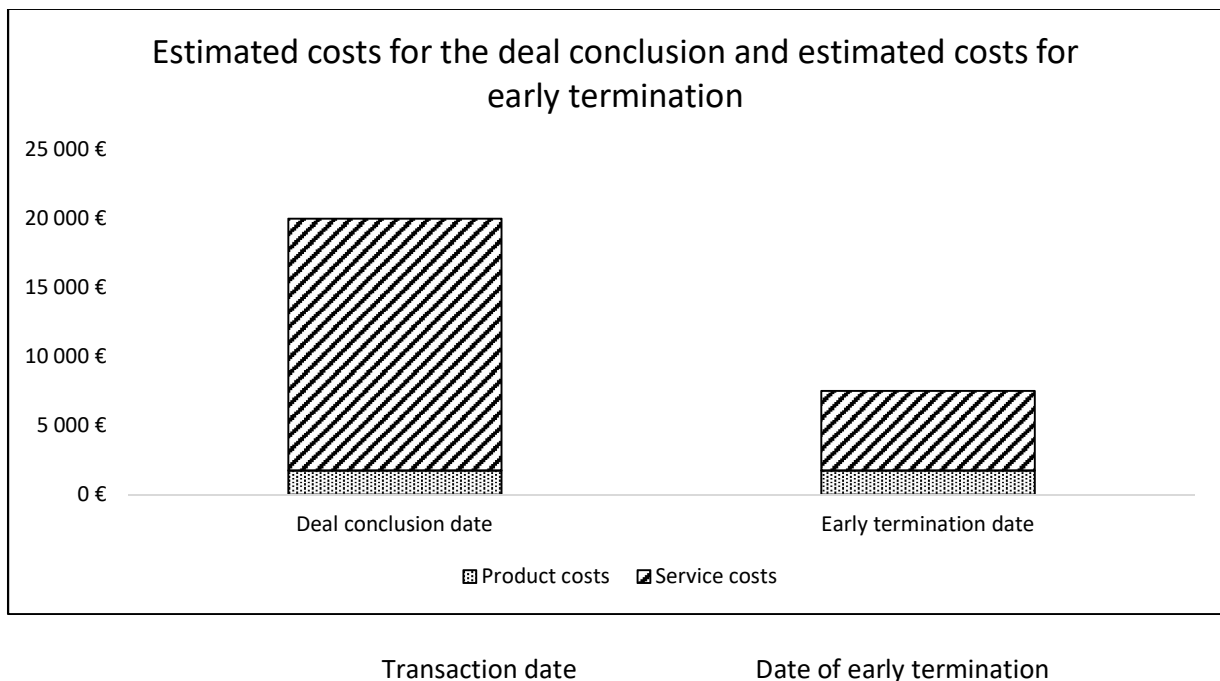
Interest rate payments shall be paid from a customer 's current account with DSK Bank where the amounts shall be debited by the Bank for the period of the interest rate swap to maturity or early termination.

The interest rate swap has a market value at any time, which may be positive or negative depending on the interest rate fluctuations. In case of early termination, the customer will receive or pay the relevant amount that is different from the above-mentioned expenses and is only dependent on the interest rates market fluctuation.

**II. Cumulative effect of costs in the provision of investment services on return**

Taking into account the characteristics of the interest rate swap product, no sudden changes or fluctuations in the costs specified at the conclusion of the interest rate swap or its potential early termination under item I. Estimated Transaction Costs are expected. The illustration below is a graphical presentation of these costs, in the interest rate swap there are no current costs.

The effect on the outcome for the customer from the conclusion of an interest rate swap transaction is expressed in percentage rate, respectively, at the time of the conclusion of the interest rate swap, and at its potential early termination as per item I. Estimated Transaction Costs for the interest rate swap.



The estimated product costs in case of early termination are calculated on a par value of EUR 1 000 000.