

Information on estimated costs of the proposed product and service provided

I. Estimated costs of the interest rate option (cap, floor or collar)

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%
Total costs	10 000 € - 30 000 €	1.00% - 3.00%

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%
Total costs	5 000 € - 10 000 €	0.50% - 1.00%

Description of an interest rate option cap parameters for which the calculations were made:

- The client buys an interest rate cap
- Strike: 0.50%
- Notional: EUR 1 000 000
- Reference interest rate: 1m Euribor
- Interest rate convention: Act/360
- Payments: monthly
- Term: 10 years
- Mid-market value of the premium calculated with Bloomberg¹ – 15 000 EUR
- Product costs – 1 750 EUR
- Service costs – 18 250 EUR
- Total premium paid by the client = 15 000 + 1 750 + 18 250 = 35 000 EUR

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

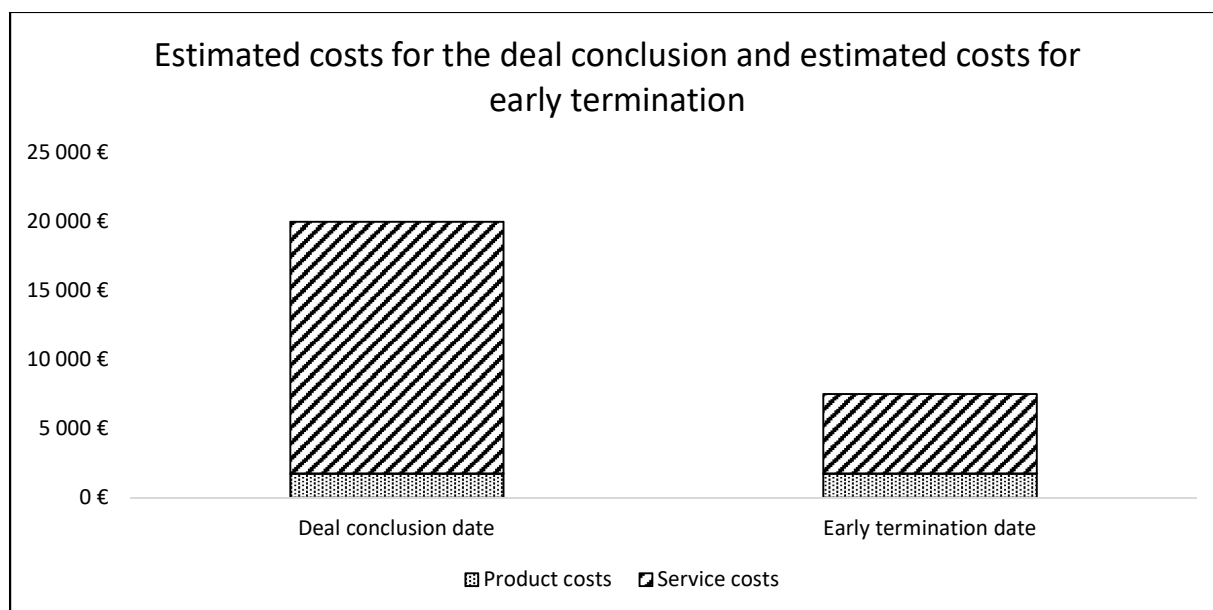
The client who buys the option pays an upfront premium for the product, which includes the average market value of the premium, the product costs and the service costs. If currency conversion is needed, the official currency bulletin of the Bank shall apply.

The payment for the premium shall be paid from a client’s current account with DSK Bank on the trade date of the deal.

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

Taking into account the characteristics of the interest rate option product, no sudden changes or fluctuations in the costs specified at the conclusion of the interest rate option 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 option there are no current costs.

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



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