

PAYMENT SETTLEMENT CUT-OFF TIMES

Time for accepting and processing payment order on the due date (D)

| Payment Type | Currency | | Payment Order in Profibanka | | Bank Account Crediting | Profibanka | Bank Account Crediting | Paper Payment Order | Bank Account Crediting |
|--|---|---|-----------------------------|---|------------------------|---|------------------------|---------------------|------------------------|
| | | | One-off Payment | Processing Batch continuously with sufficient funds | | Processing Batch continuously or in batch mode without sufficient funds | | | |
| SEPA payment | Conversion payment ¹ | EUR | 17:00 | 17:00 | D + 1 | 17:00 | D + 1 | 16:00 | D + 1 |
| | Non-conversion payment ¹ | | 20:30 | 18:00 | | 18:00 | | | |
| Priority SEPA payment | X | | 14:00 | 14:00 | D + 0 | 14:00 | D + 0 | 14:00 | D + 0 |
| SEPA Direct Debit | | | 20:30 | 18:00 | D + 2 | 18:00 | D + 2 | 16:00 | D + 2 |
| Foreign currency Payment Order within the Bank | Conversion payment ¹ | All currencies stated in KB Exchange list | 17:00 | 17:00 | D + 0 | 17:00 | D + 0 | 16:00 | D + 0 |
| | Non-conversion payment ¹ | | 20:30 | 18:00 | | 18:00 | | | |
| Foreign payments | | | | | | | | | |
| Urgent | HUF, PLN | | 9:00 | 9:00 | D + 0 | 9:00 | D + 0 | 9:00 | D + 0 |
| | CAD, CZK, DKK, GBP, CHF, NOK, SEK | | 13:00 | 13:00 | | 13:00 | | 12:00 | |
| | EUR, USD | | 14:00 | 14:00 | | 14:00 | | 13:30 | |
| | Currencies not listed in the Exchange rate list | | x | x | | x | | 12:00 | |
| Standard | Conversion payment ¹ | AUD, JPY | 17:00 | 17:00 | D + 2 | 17:00 | D + 2 D + 3 | 15:30 | D + 2 |
| | Non-conversion payment ¹ | | 17:00 | 17:00 | D + 2 D + 3 | 18:00 | | | |
| | | | 17:00 - 20:30 | 17:00 - 18:00 | | | | | |
| | Conversion payment ¹ | All currencies except AUD, JPY | 17:00 | 17:00 | D + 1 | 17:00 | D + 1 | 15:30 | D + 1 |
| Non-conversion payment ¹ | | 20:30 | 18:00 | 18:00 | | | | | |
| Real-Time EuroPayment | EUR | | x | x | D + 0 | x | D + 0 | 15:00 | D + 0 |

¹ Conversion payment = the payment currency is different from the remittance account currency,
 Non-conversion payment = the payment currency and the remittance account currency are the same.

PAYMENT SETTLEMENT CUT-OFF TIMES
Payment to clients of Komerční banka, a.s. in the Czech Republic

| Currency | | Processing One-off Payment, Batch Online or Batch continuously in Profibanka with sufficient funds | Paper Payment Order | Bank Account Crediting | Processing Batch in batch mode or Batch continuously in Profibanka without sufficient funds | Bank Account Crediting |
|-------------------------------------|---|--|---------------------|------------------------|---|------------------------|
| Conversion payment ¹ | SEPA payment | 15:00 | 14:00 | D + 0 | 18:00 | D + 0 |
| | CZK, USD | | 14:30 | | | |
| | BGN, CAD, DKK, GBP, HUF, CHF, NOK, PLN, RON, SEK, TRY | 14:00 | 13:00 | D + 0 | | D + 0 |
| | AUD, JPY | 17:00 | 16:00 | D + 2 | | D + 2 |
| Non-conversion payment ¹ | SEPA payment | 15:00 | 14:00 | D + 0 | 18:00 | D + 1 |
| | CZK, USD | | 14:30 | | | |
| | BGN, CAD, DKK, GBP, HUF, CHF, NOK, PLN, RON, SEK, TRY | 14:00 | 13:00 | D + 0 | | D + 1 |
| | AUD, JPY | 17:00 | 16:00 | D + 2 | | D + 3 |

¹ Conversion payment = the payment currency is different from the remittance account currency,

Non-conversion payment = the payment currency and the remittance account currency are the same.