

Komerční banka, a.s. (hereinafter referred as „**KB**“) is required to inform customers on costs (and fees) charged for provided investment services and/or products (so called ex-ante information) in particular according to Act no. 256/2004 Sb., on Capital Market Business, Section 15d, and according to Article 50 of Commission Delegated Regulation (EU) 2017/565.

Below you will find respective information broken down to individual product categories.

Indicative costs for an individual investment instrument in the table shown below as Max Margin (in %) are presented on the basis of historical costs for trades/transactions with investment instruments under normal market conditions and these are regularly reviewed by KB. Therefore, the actual costs for services and products may vary according to the specific circumstances of the individual transaction. In any case, KB determines the actual costs according to the rules for executing instructions under the best conditions. Apart from these costs and fees, KB and the customer may agree on other costs and fees charged for other services related.

If KB has or had during the calendar year a permanent contractual relationship with the client, KB provides him with summary of information about all costs associated in the calendar year with the relevant investment service provided by KB and investment instruments distributed (or provided). Investment instruments intended for investment also include funds, which, however, are not part of the information shown below. Costs (and fees) are set out for every individual fund in the relevant key information document and cost information.

This information on costs and fees is provided to you for regulatory purposes only. It does not represent a recommendation, nor an offer to buy or sell a specific instrument or to provide an investment service.

Costs and fees listed below are valid for new transaction, as well as for transaction modification, restructuring and early termination.

### Vanilla products

- Vanilla Interest and Credit derivatives
- Vanilla Equity derivatives
- Vanilla Commodity products based on indexes
- Repo, Reverse Repo

Maturity	Max Margin (in %) – costs of product*	Max Margin (in CZK) – costs of product**	Costs of service (in %)*	Costs of service (in CZK)**	Total costs (in %)*	Total costs (in CZK)**
Shorter than 1 year	1 %	2 500 CZK	0	0	1 %	2 500 CZK
From 1 year and up to 12 years	1 % p.a.	2 500 CZK	0	0	1 % p.a.	2 500 CZK
From 12 and up to 20 years	12,5 %	31 250 CZK	0	0	12,5 %	31 250 CZK
Longer than 20 years	15 %	37 500 CZK	0	0	15 %	37 500 CZK

\* The percentage value of the cost for an individual investment instrument (Max Margin (in %)) is applied to the nominal value of a specific trade. In the case of a trade arrangement that arose from the composition of investment instruments, costs are defined as the sum of the costs for each investment instrument.

\*\* The stated costs (Max Margin (in CZK)) are calculated as a sample example to the amount of the notional of transaction CZK 250,000 (approximate equivalent to € 10,000) based on Max Margin (in%).

## COSTS AND FEES RELATED TO INVESTMENT INSTRUMENTS

### Specific case of vanilla FX products

Type of product***	Max Margin (in %) – costs of product*	Max Margin (in CZK) – costs of product**	Costs of service (in %)*	Costs of service (in CZK)**	Total costs (in %)*	Total costs (in CZK)**
FX Swap – G10	0,5 %	1 250 CZK	0	0	0,5 %	1 250 CZK
FX Swap – Others	1,5 %	3 750 CZK	0	0	1,5 %	3 750 CZK
FX Forward – G10	1,5 %	3 750 CZK	0	0	1,5 %	3 750 CZK
FX Forward – Others	4,5 %	11 250 CZK	0	0	4,5 %	11 250 CZK
FX Option – G10	1,5 %	3 750 CZK	0	0	1,5 %	3 750 CZK
FX Option – Others	4,5 %	11 250 CZK	0	0	4,5 %	11 250 CZK

\* The percentage value of the cost for an individual investment instrument (Max Margin (in %)) is applied to the nominal value of a specific trade, regardless of the maturity of investment instrument (incl. the investment instruments with maturity shorter than one calendar year) In the case of a trade arrangement that arose from the composition of investment instruments, costs are defined as the sum of the costs for each investment instrument.

\*\* The stated costs (Max Margin (in CZK)) are calculated as a sample example to the amount of the notional of transaction CZK 250,000 (approximate equivalent to € 10,000) based on Max Margin (in %).

\*\*\* For G10: Shall both currencies of the currency transaction be one of the following: USD, EUR, GBP, CHF, JPY, CAD, NOK, SEK, DKK, AUD, NZD. For others: Shall at least one currency of the currency transaction not to be listed in list of currencies of G10.

### Bonds

Type of product	Max Margin (in %) – costs of product*	Max Margin (in CZK) – costs of product**	Costs of service (in %)*	Costs of service (in CZK)**	Total costs (in %)*	Total costs (in CZK)**
Government	0,5 %	1 250 CZK	0	0	0,5 %	1 250 CZK
Others	1 %	2 500 CZK	0	0	1 %	2 500 CZK

\* The percentage value of the cost for an individual investment instrument (Max Margin (in %)) is applied to the nominal value of a specific trade, regardless of the maturity of investment instrument (Incl. the investment instruments with maturity shorter than one calendar year) In the case of a trade arrangement that arose from the composition of investment instruments, costs are defined as the sum of the costs for each investment instrument.

\*\* The stated costs (Max Margin (in CZK)) are calculated as a sample example to the amount of the notional of transaction CZK 250,000 (approximate equivalent to € 10,000) based on Max Margin (in %).

## COSTS AND FEES RELATED TO INVESTMENT INSTRUMENTS

### Commodity derivatives

Type of product	Max Margin (in %) – costs of product*	Max Margin (in CZK) – costs of product**	Costs of service (in %)*	Costs of service (in CZK)**	Total costs (in %)*	Total costs (in CZK)**
Commodity derivatives	1,5 %	3 750 CZK	0	0	1,5 %	3 750 CZK
Commodity derivatives with an agricultural underlying asset	2 %	5 000 CZK	0	0	2 %	5 000 CZK

\* The percentage value of the cost for an individual investment instrument (Max Margin (in %)) is applied to the nominal value of a specific trade, regardless of the maturity of investment instrument (Incl. the investment instruments with maturity shorter than one calendar year) In the case of a trade arrangement that arose from the composition of investment instruments, costs are defined as the sum of the costs for each investment instrument.

\*\* The stated costs (Max Margin (in CZK)) are calculated as a sample example to the amount of the notional of transaction CZK 250,000 (approximate equivalent to € 10,000) based on Max Margin (in %).

### Certificates

Maturity	Max Margin (in %) – costs of product*	Max Margin (in CZK) – costs of product**	Costs of service (in %)*	Costs of service (in CZK)**	Total costs (in %)*	Total costs (in CZK)**
0-1 year	2 %	5 000 CZK	0	0	2 %	5 000 CZK
1-2 years	4 %	10 000 CZK	0	0	4 %	10 000 CZK
2-3 years	6 %	15 000 CZK	0	0	6 %	15 000 CZK
3-4 years	7 %	17 500 CZK	0	0	7 %	17 500 CZK
More than 4 years	7 % + 1 % p.a. over 4 years (e.g. 8 % for 5 years)	17 500 CZK + 1 % p.a. over 4 years (e.g. 20 000 CZK for 5 years)	0	0	7 % + 1 % p.a. over 4 years (e.g. 8 % for 5 years)	17 500 CZK + 1 % p.a. over 4 years (e.g. 20 000 CZK for 5 years)

\* The percentage value of the cost for an individual investment instrument (Max Margin (in %)) is applied to the nominal value of a specific trade. In the case of a trade arrangement that arose from the composition of investment instruments, costs are defined as the sum of the costs for each investment instrument. The costs listed here cover not only the KB's margin, but also other eventual costs and fees related.

\*\* The stated costs (Max Margin (in CZK)) are calculated as a sample example to the amount of the notional of transaction CZK 250,000 (approximate equivalent to € 10,000) based on Max Margin (in %).

## COSTS AND FEES RELATED TO INVESTMENT INSTRUMENTS

### Structured products

Maturity	Max Margin (in %) – costs of product*	Max Margin (in CZK) – costs of product**	Costs of service (in %)*	Costs of service (in CZK)**	Total costs (in %)*	Total costs (in CZK)**
Shorter than 1 year	2 %	5 000 CZK	0	0	2 %	5 000 CZK
1-2 years	4 %	10 000 CZK	0	0	4 %	10 000 CZK
2-3 years	6 %	15 000 CZK	0	0	6 %	15 000 CZK
3-4 years	7 %	17 500 CZK	0	0	7 %	17 500 CZK
More than 4 years	7 % + 1 % p.a. over 4 years (e.g. 8 % for 5 years)	17 500 CZK + 1 % p.a. over 4 years (e.g. 20 000 CZK for 5 years)	0	0	7 % + 1 % p.a. over 4 years (e.g. 8 % for 5 years)	17 500 CZK + 1 % p.a. over 4 years (e.g. 20 000 CZK for 5 years)

\* The percentage value of the cost for an individual investment instrument (Max Margin (in %)) is applied to the nominal value of a specific trade. In the case of a trade arrangement that arose from the composition of investment instruments, costs are defined as the sum of the costs for each investment instrument. The costs listed here cover not only the KB's margin, but also other eventual costs and fees related.

\*\* The stated costs (Max Margin (in CZK)) are calculated as a sample example to the amount of the notional of transaction CZK 250,000 (approximate equivalent to € 10,000) based on Max Margin (in %).