Costs and margins concerning products and services provided by the Bank

The costs and margins related to an investment service and financial instrument are made available to Clients before (ex-ante) and after (ex-post) the conclusion of a transaction.

With regard to Clients who are classified as the Retail Client, the Bank also presents information on costs in the Key Information Documents (KID) in accordance with the PRIIP Regulation.

In connection with the conclusion of transactions on financial markets products, covered by the MiFID II regime, the Bank may charge transactional costs, which are included in the price of the quoted product. The costs are one-off - entry costs are charged when entering into transaction with the Client. If the Client requests to settle (partially or completely) the transaction before the date agreed with the Bank, the Bank may charge the transaction closing costs.

Below, the Bank presents the maximum levels of costs. The real levels of cost for a specific transaction depend on such factors as: transaction size, instrument liquidity, market conditions, cost of position financing, market risk, counterparty credit risk and operational risk.

Table 1

Product	Maximum margin value		Cost of the service (in PLN)	Sample amount / nominal value of the transaction (in PLN)[1]
	Percentage of the transaction amount / transaction nominal amount	Nominal for an example transaction amount / nominal value (in PLN)		
FX Forward/NDF[2]	1,50%	1 500	0	100 000
FX Options	1,50%	1 500	0	100 000
IRS	1,50%	1 500	0	100 000[3]
CIRS	1,50%	1 500	0	100 000[3]
FRA	1,50%	1 500	0	100 000[3]
Cap&Floor	0,55% the nominal value of the transaction per year, for each commenced year of its duration	550	0	100 000[3]
Treasury Securities issued by Polish Ministry of Finance	1,00%	10 000	0	1 000 000[3]
Commercial Papers issued in Poland	1,00%	10 000	0	1 000 000[3]
Foreign securities	0,50%	5 000	0	1 000 000[3]

[1] The exemplary costs do not include the nominal value of the transaction amortised over time, if it can be related to a given type of instrument.
[2] In the case of FX Forward transaction, settled as an NDF (Non- Deliverable Forward), for which the amount resulting from the difference between the agreed forward rate agreed on the day of the transaction and the negotiated settlement price is settled, the Bank calculates the transaction closing costs.
[3] Per annum.

Table 2

Product	Average margin value		Cost of the service (in PLN)	Sample amount / nominal value of the transaction (in PLN)[1]
	Percentage of the transaction amount / transaction nominal amount	Nominal for an example transaction amount / nominal value (in PLN)		
FX Forward/NDF[2]	0,08%	80	0	100 000
FX Opcje	0,16%	160	0	100 000
IRS	0,24%	240	0	100 000[3]
CIRS	b/d	b/d	0	100 000[3]
FRA	b/d	b/d	0	100 000[3]
Cap&Floor	0,11%	110	0	100 000[3]
Treasury Securities issued by Polish Ministry of Finance	0,00%	0	0	1 000 000[3]
Commercial Papers issued in Poland	b/d	b/d	0	1 000 000[3]
Foreign securities	0,00%	0	0	1 000 000[3]

[1] The exemplary costs do not include the nominal value of the transaction amortised over time, if it can be related to a given type of instrument.
[2] In the case of FX Forward transaction, settled as an NDF (Non- Deliverable Forward), for which the amount resulting from the difference between the agreed forward rate agreed on the day of the transaction and the negotiated settlement price is settled, the Bank calculates the transaction closing costs.
[3] Per annum.

In Table 2, the Bank presents the margin values which are calculated as the average of the margin values used in customer transactions in the period January 2025 - December 2025, excluding interbank market transactions and transactions submitted to Clearing Houses (CCP).

In special cases, resulting from the specificity of the contract governing the principles of the concluded transaction, the margin may go beyond the indicated ranges and is appropriately communicated to the customer in the contractual provisions.

In addition to the aforementioned margins, in the case of transactions on securities, the client may incur additional costs related to the maintenance of the securities account. Information on the amount of charges for maintaining a securities account is provided by the entity that maintains such a customer account.

The Bank provides annual ex-post information on the total costs associated with financial instruments.