

## COST STATEMENT

The fees and costs of the bid submitted to the auction of government securities, as well as the fees for the services incurred in connection with the financial instrument, are illustrated by the following example.

Please note that the example has been prepared with the use of estimates regardless of your fee package and the typical maximum fees and charges associated with them, and therefore the sum of the costs in this example may not be the same as the costs under your fee package.

The example shows the costs of an auction bid for a discount treasury bill with a face value of HUF 500,000.

### Costs were calculated on the basis of the following estimates:

Date of transaction:	today
Maturity date:	today + 6 years
Quantity:	<u>50 securities</u>
Price per security:	99,757.00 HUF
Nominal value per security:	10,000.00 HUF
Market value:	487,850.00 HUF
Payment method:	debit to cash account

### Estimated cost of purchase:

Charged fee:	1,000.00 HUF	0.20 %
Cost built into the price:	0.00 HUF	0.00 %
Total cost of purchase:	1,000.00 HUF	0.20 %

### Estimated cost of sale<sup>1</sup>:

Charged fee:	5,000.00 HUF	1.00 %
Cost built into the price:	27,500.00 HUF	5.50 %
Total cost of sale:	32,500.00 HUF	6.50 %

The bidding fee for the auction of government securities is 0.1% of the market value multiplied by the number of quarters to maturity, but minimum HUF 1,000.

Fee charged for the sale of government securities is 1% of the nominal value.

### The maximum account keeping fee may be:

For natural persons:

Base fee of the securities account:	fixed fee of 350 HUF / month / account
In respect of Long-Term Investment Accounts (TBSZ)	fixed fee of 350 HUF /month / TBSZ

<sup>1</sup> In the case of the sale of government securities, the amount of the costs and fees built into the price depends on the market price of the government security at the time of sale.

Average monthly cash and securities portfolio with a market value up to HUF 50 million	0.01% / month
Holdings above HUF 50 million monthly average market value	free of charge
In respect of EUR and CHF foreign currency (cash) holdings, if the monthly average holdings are above EUR or CHF 5,000, then in addition to the above a EUR or CHF fee equivalent to	0.035%/month of the total EUR or CHF foreign currency (money) holdings

**Legal entities (including private entrepreneurs):**

Base fee of the securities account: fixed fee of 1,250 HUF / month / account

Average monthly cash and securities portfolio with a market value up to HUF 50 million a portfolio fee of 0.01% / month

Holdings above HUF 50 million monthly average market value Free of charge

In respect of EUR and CHF foreign currency (cash) holdings, if the monthly average holdings are above EUR or CHF 5,000, then a EUR or CHF fee equivalent to 0.035%/month of the total EUR or CHF foreign currency (money) holdings in addition to the above

**Cumulative impact of estimated costs/fees on returns:**

	Costs (HUF)	Costs (%)
<b>If the financial instrument is held until maturity</b>	0.00	0.00

The Costs (HUF) column in the table shows the estimated costs related to the buying and holding of the government securities until maturity.

In the cost statement, the value of all costs incurred in connection with the purchase and sale of the government securities is expressed as a percentage of the nominal value.

**Incentives:**

Erste Befektetési Zrt. does not accept incentives from third parties in connection with the distribution of government securities.