

COST STATEMENT

The fees and costs of the spot transactions entered into on the Budapest Stock Exchange as well as the fees for the services incurred in connection with the securities 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 buying OTP shares with the market value of HUF 1,000,000.

Costs were calculated on the basis of the following estimates:

Quantity:	117 securities
Estimated strike price:	HUF 8,547
Net value:	HUF 1,000,000
Payment method:	debit to cash account

Estimated cost of opening:

Brokerage fee:	HUF 7,000	0.70 %
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Estimated holding costs (based on a holding period of 1 year)

Running costs:	HUF 0.00	0.00 %
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Estimated cost of closing:

Brokerage fee:	HUF 7,000	0.70 %
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Compulsory liquidation fee (in the case of a transaction concluded on BSE) 1% of the market value if below HUF 1,000,000, but at least HUF 3,000. Compulsory liquidation fee 0,7% of the market value if above HUF 1,000,000, but at least HUF 3,000.

The maximum account keeping fee may be:

For natural persons:

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

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 the EUR or CHF fee, then 0.035%/month of the total EUR or CHF foreign currency (money) holdings in addition to the above

Legal entities (including private entrepreneurs):

Base fee of the securities account:	fixed fee of HUF 1,250 / month / account
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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 the EUR or CHF, then

0.035%/month of the total EUR or CHF foreign currency (cash) holdings in addition to the above

Cumulative impact of estimated costs/fees on returns for a holding period of 1, 3 and 5 year(s):

	Costs (HUF/year)	Costs (%/year)
Sales at the end of year 1	14,000.00	1.40
Sales at the end of year 3	4,666.67	0.47
Sales at the end of year 5	2,800.00	0.28

The Costs (HUF/year) column of the table shows the estimated costs of buying, holding and selling the securities for a holding period of 1, 3 and 5 year(s).

In the table, the value of the costs incurred in connection with the purchase, holding and sale of the securities is expressed as a percentage of the estimated purchase price.

Incentives:

Erste Befektetési Zrt. does not accept incentives from third parties in connection with the spot transactions entered into on the Budapest Stock Exchange.