

## BROKERAGE AND CUSTODY FEES LIST – legal entities

(Applicable as of 12.06.2024.)

| <b>Brokerage services for Financial instruments listed on Zagreb Stock Exchange – market, OTC and primary market transaction</b> |   |                     |
|--|---|---------------------|
| <b>Stocks, rights and structured products</b>  | <b>Fee</b>                              | <b>Minimum fee</b>  |
| Via eBroker service – stocks   | 0.50%                                   | EUR 3.98            |
| Via branch/broker  | 1.50%                                   | EUR 33.18           |
| Auctions   | 1.00% + EUR 265.45                      |                     |
| Primary issues   | 1.50%                                   | EUR 33.18           |
| Primary issues – if Bank is lead manager and bookrunner  | free of charge                          |                     |
| <b>Bonds and notes</b>   | <b>Fee</b>                              | <b>Minimum fee</b>  |
| Via branch/broker  | 0.30%                                   | EUR 20.00           |
| Primary issues – if Bank is lead manager and bookrunner  | free of charge                          |                     |
| <b>Clearing in the Individual Account*</b>   | <b>Fee</b>                              | <b>Minimum fee</b>  |
| One-time account opening fee   | EUR 1,327.23                            |                     |
| Annual account maintenance fee   | EUR 3,981.68                            |                     |
| Transaction clearing   | EUR 1.33 per stock exchange transaction |                     |
| Acceptance of rights and obligations under a transaction carried out on the stock exchange through another member                | 0.10% of transaction value              |                     |
| Transfer of rights and obligations under transaction of the Bank   | free of charge                          |                     |
| <b>Brokerage transaction account fee</b>   | <b>Fee</b>                              | <b>Minimum fee</b>  |
| One-time account opening fee   | free of charge                          |                     |
| Annual account maintenance fee   | 0,02% + VAT                             |                     |
| Minimum monthly fee  | free of charge                          |                     |
| One-time account closing fee   | EUR 70.00 + VAT                         |                     |
| The fee for the calculation of account maintenance fee is expressed on an annual basis. The fee is calculated monthly.           |   |                     |
| <b>Stocks, ETF, ETC</b>  | <b>Fee</b>                              | <b>Minimum fee</b>  |
| USA N.Y., NASDAQ   | 0.07 USD/share                          | USD 45.00           |
| Canada   | 0.07 CAD/share                          | CAD 80.00           |
| Austria  | 0.50%                                   | EUR 60.00           |
| Germany  | 0.50%                                   | EUR 45.00           |
| Germany (floor)  | 0.70%                                   | EUR 65.00           |
| Italy  | 0.50%                                   | EUR 50.00           |
| Switzerland  | 0.50%                                   | CHF 60.00           |
| Belgium  | 0.50%                                   | EUR 50.00           |
| Denmark  | 0.50%                                   | DKK 375.00          |
| United Kingdom - stocks  | 0.50%                                   | GBP 45.00/USD 55.00 |
| United Kingdom – ETF, ETC  | 0.50%                                   | GBP 45.00/USD 55.00 |
| France   | 0.50%                                   | EUR 50.00           |
| Finland  | 0.50%                                   | EUR 55.00           |
| Ireland  | 0.60%                                   | EUR 55.00           |
| Netherland   | 0.50%                                   | EUR 50.00           |
| Norway   | 0.50%                                   | NOK 470.00          |
| Spain  | 0.50%                                   | EUR 60.00           |
| Sweden   | 0.50%                                   | SEK 400.00          |
| Portugal   | 0.50%                                   | EUR 80.00           |
| Greece   | 1.00%                                   | EUR 115.00          |
| Ukraine  | 1.00%                                   | EUR 115.00          |
| Turkey   | 1.00%                                   | EUR 115.00          |
| Israel   | 1.00%                                   | EUR 115.00          |
| Hungary  | 0.70%                                   | EUR 115.00          |

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|--|----------------|---------------------|
| Czech Republic   | 1.00%          | EUR 115.00          |
| Russia   | 0.70%          | EUR 215.00          |
| Bulgaria   | 1.00%          | EUR 115.00          |
| Poland   | 0.60%          | PLN 210.00          |
| Slovenia   | 0.80%          | EUR 50.00           |
| Romania  | 1.00%          | RON 350.00          |
| Slovakia   | 1.00%          | EUR 115.00          |
| Estonia  | 1.00%          | EUR 115.00          |
| Latvia   | 1.00%          | EUR 115.00          |
| Lithuania  | 1.00%          | EUR 115.00          |
| Serbia   | 1.00%          | EUR 70.00           |
| Bosnia - Sarajevo  | 1.00%          | EUR 70.00           |
| Bosnia - Banja Luka  | 1.00%          | EUR 70.00           |
| Montenegro   | 1.00%          | EUR 70.00           |
| North Macedonia  | 1.00%          | EUR 70.00           |
| Australia  | 1.00%          | EUR 115.00          |
| Hong Kong  | 1.00%          | EUR 115.00          |
| Japan  | 1.00%          | EUR 115.00          |
| Singapore  | 1.00%          | EUR 115.00          |
| Primary issues   | 1.00%          | EUR 150.00          |
| Primary issues – if Bank is lead manager and bookrunner                | free of charge |                     |
| <b>Structured products</b>   | <b>Fee</b>     | <b>Minimum fee</b>  |
| Structured products  | 2.00%          | EUR 60.00/USD 60.00 |
| Structured products – Raiffeisen Bank International issues             | 1.50%          | EUR 15.00/USD 15.00 |
| <b>Bonds</b>   | <b>Fee</b>     | <b>Minimum fee</b>  |
| Bosnia - Banja Luka  | 0.70%          | EUR 70.00           |
| Bosnia - Sarajevo  | 0.90%          | EUR 70.00           |
| Montenegro   | 0.60%          | EUR 70.00           |
| North Macedonia  | 1.30%          | EUR 70.00           |
| Austria  | 0.60%          | EUR 80.00           |
| Germany  | 0.60%          | EUR 60.00           |
| Italy  | 0.60%          | EUR 60.00           |
| Netherland   | 0.60%          | EUR 60.00           |
| France   | 0.60%          | EUR 60.00           |
| Luxembourg   | 0.60%          | EUR 60.00           |
| Switzerland  | 0.60%          | EUR 60.00           |
| USA  | 0.70%          | USD 70.00           |
| Other markets (acceptance of the Bank's offer)                         | 0.50%          | EUR 60.00           |
| Primary issues   | 0.50%          | EUR 50.00           |
| Primary issues – if Bank is lead manager and bookrunner                | free of charge |                     |
| <b>Shares of foreign investment funds</b>                              | <b>Fee</b>     | <b>Minimum fee</b>  |
| Shares of foreign investment funds                                     | 1.00%          | EUR 50.00/USD 50.00 |
| Shares of foreign investment funds issued in USA                       | 0.60%          | EUR 100.00          |
| Shares of offshore hedge funds or mutual funds with complex settlement | 1.00%          | EUR 450.00          |

The brokerage fee is expressed in the gross amount including the expenses of the stock exchange, the CDCC, the CDCC CCP for transactions cleared on omnibus accounts, the broker to whom the order is forwarded to be executed and the custody transaction expenses if the Client settles the transaction to the custody account with the Bank and this is stipulated in the custody agreement, but not including any and all taxes, duties, market duties, fees of third parties and other duties, market duties or expenses that arise with respect to extending the service of order execution.

\*In addition to the fee, the Bank reserves the right also to calculate and charge any actual costs (third-party charges, duties, taxes, possible penalties, fines and other expenses) incurred in the performance of the clearing service.

## CUSTODY FEES

| 1. Opening of Custody Account   | Free of Charge                 |
|---|--------------------------------|
| <b>2. Custody Fees</b>  | <b>Annul Rates per Account</b> |
| 2.1. Croatia, Abroad I, II, III   |                                |
| Value of assets on custody account  |                                |
| Up to 464,529.83 EUR  | 0.30% + VAT                    |
| Up to 1,327,228.08 EUR  | 0.25% + VAT                    |
| Up to 4,645,298.29 EUR  | 0.20% + VAT                    |
| Above 4,645,298.29 EUR  | 0.15% + VAT                    |
| 2.2. Abroad IV  |                                |
| Value of assets on custody account  | 0.30% + VAT                    |
| Minimal monthly fee for corporate clients   | 46.45 EUR + VAT                |
| <p>Fee is calculated monthly for past period based on average value of Assets on Custody account.<br/>           The daily value of Assets shall be calculated as the sum of the balances of Cash assets in the Customer's Custody account and the value of Financial Instruments in the Customer's Custody account, applying following rules:</p> <ul style="list-style-type: none"> <li>for debt Financial Instruments traded in the Republic of Croatia the average trading prices weighted by traded volume shall be applied;</li> <li>for Financial Instruments traded abroad as well as for equity instruments traded in the Republic of Croatia the last trading price from appropriate source (ZSE, Bloomberg) will be applied;</li> <li>for short-term debt Financial Instruments of issuers from the Republic of Croatia, and for other debt Financial Instruments for which the market value is below the nominal value, the nominal value shall be applied;</li> <li>if there was no trading on a particular day, the calculation will include the last available price of the same type;</li> <li>if the last price is not available at all (for example, a Financial Instrument has never been traded on a stock exchange), the nominal value is used for valuation;</li> <li>the daily value of Financial Instruments and Cash assets valued in a currency other than EUR will be calculated by applying the CNB middle exchange rate.</li> </ul> <p>In case that the Global Custodian/Sub-custodian, for valuating Financial Instruments, uses a price higher than the Bank does according to above stipulated rules, the Bank shall be entitled, in order to cover its actual costs, to use the price that the Global Custodian/Sub-custodian uses.<br/>           Minimal fee is applied when is the amount of calculated fee minor then minimal fee.</p> |                                |
| <b>3. Transaction Fees in Croatia</b>   |                                |
| 3.1. Transactions Free of Payment - CDCC  | 9.95 EUR                       |
| 3.2. Delivery versus Payment Transactions - CDCC  | 23.89 EUR                      |
| 3.3. Delivery versus Payment Transactions - transfer CDCC   | 9.95 EUR                       |
| 3.4. Transaction Cancellation / Amendment   | As a new transaction           |
| <p>Transaction fees are calculated monthly, according to the transaction date / trade date specified in the instruction.<br/>           Real costs of Central Depository &amp; Clearing Company (CDCC) are included in transaction fee. Bank is entitled to change the fees in the case of real cost change.</p>  |                                |
| <b>4. Transaction Fees Abroad</b>   |                                |
| 4.1. Transactions Free of Payment   |                                |
| Abroad I (List of countries in Appendix)  | 26.54 EUR                      |
| Abroad II (List of countries in Appendix)*  | 53.09 EUR                      |
| Abroad III (List of countries in Appendix)  | 79.63 EUR                      |
| Abroad IV (List of countries in Appendix)   | 39.82 EUR                      |
| * Czech Republic: plus 59.73 EUR  |                                |
| 4.2. Delivery versus Payment Transactions   |                                |
| Abroad I (List of countries in Appendix)  | 33.18 EUR                      |
| Abroad II (List of countries in Appendix) *   | 92.91 EUR                      |
| Abroad III (List of countries in Appendix)  | 119.45 EUR                     |
| Abroad IV (List of countries in Appendix)   | 59.73 EUR                      |
| * Slovakia: plus 0.08%, max. 59.73 EUR; Czech Republic: plus 135.38 EUR   |                                |
| 4.3. Transaction through RBA Brokers  | Free of Charge                 |
| 4.4. Repo transactions through RBA Treasury (calculation at opening and closure)  | 19.91 EUR                      |
| 4.5. Repo - prolongations with RBA Treasury   | Free of Charge                 |
| 4.6. Transaction Cancellation / Amendment   | As a new transaction           |
| <p>Transaction fees are calculated monthly, according to the transaction date / trade date specified in the instruction.<br/>           Real costs of Global Custodian/Sub-custodian are included in the fee. Bank is entitled to change the fees in the case of real cost change.</p>  |                                |
| <b>5. Income Collection</b>   |                                |
| 5.1. Income collection of interest, redemption and dividend payments, payments  | 0.05% of the income            |

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| coming out of public offer etc.  | min. 9.95 EUR,- max. 99.54 EUR |
| 5.2. Income collection of receiving Financial Instruments from corporate action.   | 13.27 EUR                      |
| Fees are calculated upon event. If the collected amount is lower then the minimum fee, fee will be charged for available amount. Collected income is proceed to the Client account after deduction of the fee.   |                                |
| <b>6. Reporting</b>  |                                |
| 6.1. Special statements of the custody accounts  | 53.09 EUR report + VAT         |
| Fees are calculated upon event.  |                                |
| <b>7. Corporate Actions</b>  |                                |
| 7.1. Proxy voting  | 106.18 EUR + real costs* + VAT |
| Fees, plus real costs, are calculated upon event.<br>*Real costs include: traveling costs, mailing costs, notarization fee, translation of documentation fee, costs of pre-registration of shares, taxes, dues, etc. Real costs will be charged to the Client in the real amount.  |                                |
| 7.2. Other Corporate Actions   | Upon arrangement               |
| <b>8. Dunning Letter</b>   |                                |
| 8.1. Dunning Letter for outstanding balance for corporate clients  | 3.98 EUR                       |
| <b>9. Other costs</b>  |                                |
| 9.1. Subscription of pledging rights over financial instruments  | 13.27 EUR                      |
| 9.2. Removal of pledging rights over financial instruments   | 13.27 EUR + real costs         |
| 9.3. Obtaining PIN number for non-residents  | 13.27 EUR + real costs + VAT   |
| 9.4. Issuance of certificates required for regulation of tax issues  | 99.54 EUR + real costs         |
| 9.5. Processing of documentation required for the avoidance of double taxation   | 13.27 EUR + real costs         |
| 9.6. Information and Paying Agent's service for third party funds  | 464.53 EUR                     |
| Monthly fees are payable within 7 days from the calculation date based on the issued and delivered invoice, in accordance with the provisions of the Custody Agreement and General Terms of Custody Services. For outstanding balance the Bank is entitled to charge penalty interest. The Bank is entitled to charge a dunning letter fee for outstanding debt to legal entities, and shall deliver it by the 25th day of the respected month.<br>The Bank remains the right, apart from the fee, to additionally charge in real amount all the costs occurred while providing custody service. Such costs, charged and re-invoiced to Client, might be subject to VAT charge and payment.<br>The tax treatment of fees has been created in accordance with the relevant tax act of the Republic of Croatia for information purposes. |                                |