

Dear Client,

MIFID II (Markets in Financial Instruments Directive and the Article 24 (4) of EU Directive 2014/65 and Croatian regulation ZTK 65/2018) requires from 27th January 2019 investment firms to disclose an estimation of expected costs and charges before providing services related to financial instruments to their clients. OTP Banka d.d. is therefore required to provide this information to you prior to entering into transaction related costs on a durable medium and ex-ante.

- The costs and charges shown are indicative and represent average expected costs and charges for foreign exchange derivatives, based on actually incurred data and estimations on a best effort basis. They will be analysed and accordingly updated on a regular basis. In accordance with MiFID II, costs are equivalent to the difference between the fair value and the client's price at the time of entering into the trade. These costs are identical to the initial negative market value upon trade entry. They cover the bank's expenses for structuring and selling the product, cost of equity, as well as the bank's income.
- The estimation does not take into account specific client situations or unusual conditions, which may influence the costs. Transaction costs may vary according to the unique circumstances of a particular transaction or the client's credit rating, market circumstances prevailing on the trade date, an existing Credit Support Annex etc. This cost information also does not provide information about any service fees.
- The costs and charges shown are no guarantee of future transactions costs. They may be subject to changes and OTP Banka d.d. reserves the right to review and amend them. The costs and charges shown should not be taken as any representation, warranty or implication that cost and charges expected in respect of a similar transaction executed at the same time or in the future will be the same as / or similar to those shown in this document.

This document is valid beginning 27th of January 2019, serves for informational purposes only and does not constitute or form any part or any offer to sell, purchase or issue any financial instrument. The shown currency pairs are indicative and the same costs apply to trades in other currency pairs.

Table 1. Standardized costs based on notional amount of 1.000.000,00 EUR (Fx forward and Fx swap) in percentage of notional amount in base currency

currency pair / maturity	3 month	6 month	12 month	18 month
	%	%	%	%
EUR/AUD	0,52	0,73	1,04	1,27
EUR/BGN	0,52	0,73	1,04	1,27
EUR/CAD	0,52	0,73	1,04	1,27
EUR/CHF	0,52	0,73	1,04	1,27
EUR/CZK	0,52	0,73	1,04	1,27
EUR/DKK	0,52	0,73	1,04	1,27
EUR/GBP	0,52	0,73	1,04	1,27
EUR/HKD	0,52	0,73	1,04	1,27
EUR/HRK	0,52	0,73	1,04	1,27
EUR/HUF	0,52	0,73	1,04	1,27
EUR/JPY	0,52	0,73	1,04	1,27
EUR/NOK	0,52	0,73	1,04	1,27
EUR/NZD	0,52	0,73	1,04	1,27
EUR/PLN	0,52	0,73	1,04	1,27
EUR/RON	0,52	0,73	1,04	1,27
EUR/RSD	0,52	0,73	1,04	1,27
EUR/RUB	0,52	0,73	1,04	1,27
EUR/SEK	0,52	0,73	1,04	1,27
EUR/USD	0,52	0,73	1,04	1,27

Table 2. Standardized costs based on notional amount of 1.000.000,00 HRK (Fx forward and Fx swap) in percentage of notional amount in base currency

currency pair / maturity	3 month	6 month	12 month	18 month
	%	%	%	%
HRK/AUD	0,52	0,73	1,04	1,27
HRK/BGN	0,52	0,73	1,04	1,27
HRK/CAD	0,52	0,73	1,04	1,27
HRK/CHF	0,52	0,73	1,04	1,27
HRK/CZK	0,52	0,73	1,04	1,27
HRK/DKK	0,52	0,73	1,04	1,27
HRK/EUR	0,52	0,73	1,04	1,27
HRK/GBP	0,52	0,73	1,04	1,27
HRK/HKD	0,52	0,73	1,04	1,27
HRK/HUF	0,52	0,73	1,04	1,27
HRK/JPY	0,52	0,73	1,04	1,27
HRK/NOK	0,52	0,73	1,04	1,27
HRK/NZD	0,52	0,73	1,04	1,27
HRK/PLN	0,52	0,73	1,04	1,27
HRK/RON	0,52	0,73	1,04	1,27
HRK/RSD	0,52	0,73	1,04	1,27
HRK/RUB	0,52	0,73	1,04	1,27
HRK/SEK	0,52	0,73	1,04	1,27
HRK/USD	0,52	0,73	1,04	1,27

Table 3. Standardized costs based on notional amount of 1.000.000,00 USD (Fx forward and Fx swap) in percentage of notional amount in base currency

currency pair / maturity	3 month	6 month	12 month	18 month
	%	%	%	%
USD/AUD	0,52	0,73	1,04	1,27
USD/BGN	0,52	0,73	1,04	1,27
USD/CAD	0,52	0,73	1,04	1,27
USD/CHF	0,52	0,73	1,04	1,27
USD/CZK	0,52	0,73	1,04	1,27
USD/DKK	0,52	0,73	1,04	1,27
USD/EUR	0,52	0,73	1,04	1,27
USD/GBP	0,52	0,73	1,04	1,27
USD/HKD	0,52	0,73	1,04	1,27
USD/HRK	0,52	0,73	1,04	1,27
USD/HUF	0,52	0,73	1,04	1,27
USD/JPY	0,52	0,73	1,04	1,27
USD/NOK	0,52	0,73	1,04	1,27
USD/NZD	0,52	0,73	1,04	1,27
USD/PLN	0,52	0,73	1,04	1,27
USD/RON	0,52	0,73	1,04	1,27
USD/RSD	0,52	0,73	1,04	1,27
USD/RUB	0,52	0,73	1,04	1,27
USD/SEK	0,52	0,73	1,04	1,27