

EXTRACT

PRICE LIST OF CHARGES AND FEES FOR TRANSACTIONS IN FINANCIAL INSTRUMENTS

IMPORTANT! The Extract of the Price List of Charges and Fees for Transactions in Financial Instruments (hereinafter: the Extract of Price List) contains the most frequently used costs related to stock brokerage and IIA, and the entire Price List of Charges and Fees for Transactions in Financial Instruments (hereinafter: the Price List) is used to calculate all costs in addition to the Extract Price List. The purpose of the Extract Price List is to provide quick access to the most frequently used costs. In the event of a conflict between the Extract Price List and the Price List, the provisions of the Price List shall prevail.

1. FEES FOR THE PREPARATION OF SECURITIES SERVICE DOCUMENTATION, MAINTAINING VALUE OF BOOK-ENTRY SECURITIES ACCOUNTS, AND ANNUAL MANAGEMENT OF CORPORATE AND NATURAL PERSONS ACCOUNTS

Business relationship onboarding and record-keeping fee

Corporate customers	30.00 EUR
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Corporate accounts annual management fee for trading account

<p>OTP bank shall charge the customer an account management fee at the beginning of the year for the current year. The account management fee shall be charged for the calendar month. The fee first charge shall apply to the full calendar month in which the account was opened.</p>	90.00 EUR
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Private individual accounts annual management fee for trading account

Annual management of trading accounts of individuals	15,00 EUR
Annual management of IIA accounts of individuals	No fee

OTP bank shall charge the customer an account management fee at the beginning of the year for the current year. The fee is charged irrespective of the time of the year when the business relationship begins. Customers holding the "OTP banka Premium bundle", "OTP banka Komplet bundle", "OTP banka Ekstra bundle", "OTP banka Private Banking bundle", "OTP banka Ježek bundle", "OTP banka Superstar bundle" and "OTP banka Vizija bundle" and customers who have only national bonds RS94 and (or) RS96 and (or) RS99 on their trading account are exempt from this fee. Customers who receive only Vzajemna shares will not be charged any annual management fee for trading account in the first calendar year. In the second calendar year, these customers will be granted a 50% discount on the annual management fee for trading account.

Trading account - Maintaining securities value (carrying charge) – actual charges by KDD – the Central Securities Clearing Corporation (hereinafter: "KDD") – are shown in Annex 1

The fee shall be calculated based on the average monthly value of securities. OTP bank shall charge the fee on a semiannually basis for customer accounts where the total amount of fees referred to in item 7.4 of this price list and the securities balance maintenance fee for all types of (domestic and foreign) securities exceeds 30.00 EUR per semiannually, and when closing the book-entry securities account or sale of the entire stock of securities. In case where the total fee for semiannually and each account does not exceed 30,00 EUR, the fee shall not be charged; however, the uncharged fees shall be aggregated and charged at the end of the year. The fee shall be charged in any case at the end of the year and represents the cumulative amount of all accrued and uncharged fees in the calendar year.

a) Domestic securities balance maintenance at the KDD

Where the average monthly portfolio value is up to 4,366.00 EUR, the fee is 0.60% per year or 0,05% per month, with a minimum fee of 12.00 EUR.

Where the average monthly portfolio value exceeds 4.366,01 EUR, the fee is:

- Fixed fee of 25.00 EUR per year to be charged proportionally to the number of months in which the trading account was open,
- Variable fee charged as a percentage of 0,0276% to be charged as a percentage calculated from the average monthly amount or 0,0023% per month.

b) Domestic and foreign securities balance maintenance at custodian bank*

The minimum fee for domestic and foreign securities is 2.00 EUR per month or 24.00 EUR per year. The fee shall be charged according to the country of issue of the securities **and also includes the actual costs of the custodian bank.**

Annual/ Monthly fee in %	Country
0,0996/0,0083	Australia, Belgium, Ireland, Italy, Japan, Canada, The Netherlands, Spain, Sweden, Switzerland, France, Germany, Luxembourg, ISIN code EU, USA, United Kingdom, Austria, Denmark, Hong Kong, Finland, Norway, Slovenia, South Africa, Portugal, Singapore, Greece
0,30000/0,0250	Bulgaria, Bosnia and Herzegovina, Republika Srpska, Poland, Montenegro, Hungary, Romania, Slovakia, Russia, Serbia, Croatia, North Macedonia, Ukraine

ONLINE TRADING - Domestic and foreign securities balance maintenance

I. Domestic securities balance maintenance at the KDD

Where the average monthly portfolio value is up to 4,366.00 EUR, the fee is 0.60% per year or 0,05% per month, with a minimum fee of 12.00 EUR.

Where the average monthly portfolio value exceeds 4.366,01 EUR, the fee is:

- Fixed fee of 25.00 EUR per year to be charged proportionally to the number of months in which the trading account was open,
- Variable fee charged as a percentage of 0,0276% to be charged as a percentage calculated from the average monthly amount or 0,0023% per month.

The minimum fee for maintaining a custody account for foreign securities is 2.00 EUR per month or 24.00 EUR per year. The fee shall be charged according to the country of issue of the securities.

II. Foreign securities balance maintenance at custodian bank

The minimum fee for foreign securities is 2.00 EUR per month or 24.00 EUR per year. The fee shall be charged according to the country of issue of the securities **and also includes the actual costs of the custodian bank.**

Annual/ Monthly fee in %	Country
0,0996/0,0083	Austria, Belgium, Denmark, Finland, France, Italy, Canada, The Netherlands, Germany Xetra and local markets, Norway, Portugal, Sweden, Switzerland, United Kingdom, USA

Issue of bonds of the Republic of Slovenia - RS94, RS96, RS99**

- Transfer of securities at KDD:
 - 0.0185% of the value (minimum EUR 2,50, maximum EUR 25,05)
- Maintenance of securities balances at KDD is reduced monthly by EUR 0.40 and 0.000535% of the average monthly bond value.

**** The price conditions apply exclusively for private persons**

IIA account – maintenance of securities balances (deposit fee) – Annex 1 lists the actual costs of KDD – Centralna klirinško depotna družba, d.o.o. (hereinafter: "KDD") and custodian banks

The fee for IIA accounts is charged once a year for the previous year.

a) Maintenance of domestic securities balances at KDD

The fee from the average monthly portfolio value amounts to:

- the fixed part of the fee amounts to EUR 12.00 per year and is charged proportionally to the number of months in which the trading account was opened and,
- the variable part of the fee is charged as a percentage of the average monthly value in the amount of 0.0276% per year or 0.0023% per month,
- **also includes the actual costs of KDD.**

b) Maintenance of domestic and foreign securities balances with the custodian bank

The minimum fee for domestic and foreign securities at IIA is a total of EUR 0.50 per month or EUR 6.00 per year (regardless of the number of different countries). The fee is charged according to the country of issue listed below **and includes the actual costs of the custodian bank.**

Annual/Monthly fee in %	Country
0,0996/0,0083	Australia, Belgium, Ireland, Italy, Japan, Canada, The Netherlands, Spain, Sweden, Switzerland, France, Germany, Luxembourg, ISIN code EU, USA, United Kingdom, Austria, Denmark, Hong Kong, Finland, Norway, Slovenia, South Africa, Portugal, Singapore, Greece

ONLINE TRADING - Domestic and foreign securities balance maintenance**The fee for INR accounts is charged once a year for the previous year.**

a) Maintenance of domestic securities balances at KDD

The fee based on the average monthly portfolio value is:

- the fixed part of the fee is EUR 12.00 per year and is charged proportionally according to the number of months in which the trading account was opened and,
- the variable part of the fee is charged as a percentage of the average monthly value in the amount of 0.0276% per year or 0.0023% per month,
- **also includes the actual costs of KDD.**

b) Maintenance of foreign securities balances at the custodian bank

The minimum fee for foreign securities at INR is a total of EUR 0.50 per month or EUR 6.00 per year (regardless of the number of different countries). The fee is charged according to the country listed below where the security is issued and also includes the actual costs of the custodian bank.

Annual/ Monthly fee in %	Country
0,0996/0,0083	Austria, Belgium, Denmark, Finland, France, Italy, Canada, The Netherlands, Germany Xetra and local markets, Norway, Portugal, Sweden, Switzerland, United Kingdom, USA

Issue of bonds of the Republic of Slovenia – RS94, RS96, RS99**

- Transfer of securities at KDD:
 - 0.0185% of the value (minimum 2.50 EUR, maximum 25.05 EUR).
- Maintenance of securities balances at KDD is reduced monthly by 0.40 EUR and 0.000535% of the average monthly value of bonds.

**** The stated price conditions apply exclusively to natural persons****2. BROKERAGE FEE**

The brokerage fee is a net fee of the Bank and does not include any Ljubljana Stock Exchange and KDD fees, any brokerage fee of a foreign execution partner and foreign stock exchange commission, cost of any custodian or central depository manager, all of which shall be charged to the customer in line with their respective applicable pricelists. The amount of the brokerage fee shall be determined based on the customer's daily trading volume and separately for domestic and foreign financial instruments.

When trading via online or mobile banking, each order shall be subject to a fee. Transactions in financial instruments with an ISIN code beginning with "US" are made in the USA in accordance with the price list of the fulfilment partner AKJ Jensen Inc. and for other markets in accordance with the price list of the fulfilment partner Baader Bank - online orders.

Orders placed by phone or in the Bank's branch offices

Customer daily trading volume in EUR	Fee
minimum fee	16.00 EUR
up to 4,000 EUR	1.00%
4,000.01 EUR to 10,000.00 EUR	0,90%
10,000.01 EUR to 20,000.00 EUR	0,80%
20,000.01 EUR to 50,000.00 EUR	0,70%
50,000.01 EUR to 100,000.00 EUR	0,60%
over 100,000.01 EUR	0,50%

Customers who hold the "OTP bank Premium bundle" enjoy a 30% discount on trading in financial instruments. Customers who hold the "OTP bank Private Banking bundle" enjoy a 50% discount on trading in financial instruments.

Orders placed via online or mobile banking

Customer type	Fee
Premium customers and Private Banking customers	0,20% no minimum fee
Other customers	0,40%, minimum 4 EUR

Orders placed for all types of debt securities – regardless of the order method

Customer daily trading volume in EUR	Fee
Up to 100.000 EUR	0,20% no minimum fee
Over 100.000 EUR	0,10% no minimum fee

Customers who hold the “OTP bank Premium bundle“ enjoy a 30% discount when trading in debt securities, regardless of the order submission method. Customers who hold the “OTP bank Private Banking bundle“ enjoy a 50% discount when trading in debt securities, regardless of the order submission method.

Placing orders for IIA accounts

How to place an order*	Amount of the fee
Placing an order by phone or at bank branches **	0,50%, minimum 8 EUR
Placing an order via online or mobile banking	0,30% no minimum fee
Placing an order via online or mobile banking for Premium and Private Banking customers	0,20% no minimum fee

Placing orders for all types of debt securities for INR accounts – regardless of the order submission method*

Daily customer turnover in UER	Amount of the fee
Up to 100.000 EUR	0,20%, no minimum fee
Over 100.000 EUR	0,10%, no minimum fee

* Customers with the "OTP banka Premium Package" have a 30% discount on trading in financial instruments. Customers with the "OTP banka Private Banking Package" have a 50% discount on trading in financial instruments.

In 2026, customers will receive a 50% discount on brokerage fees for INR accounts.

Additional fees for transactions on the domestic and foreign markets are presented in the Price List under items 2.1 and 2.2.

3. KDD SERVICES FEE

These fees represent the total fee paid by the customer to the Bank for the services rendered and consist of the KDD fee and the Bank fee.

Transfer fee for non-marketable securities (actual KDD costs are charged for IIA)

Fixed fee + variable cost	$7.20 \text{ EUR} + 0,00037 \times \text{the value of the security as determined by the KDD, global, local custodian or other financial institution}$
Minimum fee	11,00 EUR
Maximum fee	69,00 EUR

If financial instruments of the same holder are transferred to the trading account with OTP banka, the above fee is not charged.

Transfer fee for marketable securities (actual KDD costs are charged for IIA)

Fixed fee + variable cost	$7.20 + 0,00037 \times \text{official stock exchange rate} \times \text{number of securities}$
Minimum fee	11,00 EUR
Maximum fee	500,00 EUR

If financial instruments of the same holder are transferred to the trading account with OTP banka, the above fee is not charged.

Transfer fee for abandonment of non-marketable securities (actual KDD costs are charged for IIA)

Fixed fee + variable cost	$3.30 + 0,00037 \times \text{the value of the security as determined by the KDD, global, local custodian or other financial institution}$
Minimum fee	7,00 EUR
Maximum fee	45,00 EUR

Transfer fee for abandonment of marketable securities (actual KDD costs are charged for IIA)

Fixed fee + variable cost	$3.30 + 0,00037 \times \text{official stock exchange rate} \times \text{number of securities}$
Minimum fee	7,00 EUR
Maximum fee	45,00 EUR

Fee for the transfer of securities based on inheritance decision (actual KDD costs are charged for IIA)

One-off fee regardless of the number and type of securities	19,00 EUR
One-fee regardless of the number and type of securities between trading accounts with different members	38,00 EUR

4. DISPOSAL OF SECURITIES ON THE BASIS OF AN ENFORCEMENT ORDER

Fee	In line with Item 2 of this pricelist
Preparation of disposal documents	85,00 EUR

5. OTHER SERVICES**5.1 Takeover bid* acceptance fee***

up to and including 4.000,00 EUR	15,00 EUR
over €4,000.00 to up to and including €15,000.00	30,00 EUR
over €15,000.00 to up to and including €30,000.00	60,00 EUR
over €30,000.00	80,00 EUR

The fee is charged regardless of the outcome of the takeover bid.

* Plus actual costs according to the respective valid KDD pricelist published on the KDD website, and actual costs of the custodian bank.

5.2 Completed corporate action fee*

(Corporate actions resulting in cash or paper settlement – participation in recapitalization, priority acquisition, redemption offer, maturity of a financial instrument ... A minimum fee of EUR 6.60 is charged for combining and splitting shares.)

minimum fee	6.60 EUR
up to 4.000 EUR	1,00%
from 4.000,01 EUR to 10.000,00 EUR	0,90%
from 10.000,01 EUR to 20.000,00 EUR	0,80%
from 20.000,01 EUR	0,70%
to max.	350,00 EUR

*Plus actual costs according to the respective valid KDD pricelist published on the KDD website, and actual costs of the custodian bank.

5.3 Dividend and coupon payment fee*

Fee for each payment (separately for custodian banks and by securities)	0.95% of the gross payout value, min. EUR 2.00, max. EUR 29.00
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* Plus actual costs according to the respective valid KDD pricelist published on the KDD website.

Where the amount of a dividend payment received is lower than the minimum fee for each payment (2,00 EUR), only the actual costs shall be charged in accordance with the respective valid KDD pricelist published on the KDD website.

In case of payment of 20 or more dividends in a calendar year, a discount of 50 % on the existing fee shall be granted for each further dividend paid. This discount applies to holders of the "OTP banka Premium bundle" and for holders of the "OTP banka Private Banking bundle".

5.3. Fee for the payment of dividends and coupons is not calculated for treasury bills of the Republic of Slovenia and national bonds RS94, RS96 and RS99.

5.4 Fee for monitoring and execution of corporate actions and management of associated transactions on the national market

Annual fee per securities account	In accordance with the respective valid KDD pricelist published on the KDD website KDD; discount is taken into account for IIA
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Average value of securities on each holder's account	Annual fee for private individuals*
Up to 10.000 EUR	3,00 EUR
Up to 100.000 EUR	5,88 EUR
Up to 500.000 EUR	13,68 EUR
Up to 1.000.000 EUR	24,24 EUR
1.000.000 EUR or over	48,48 EUR

* In the event that the customer has only national bonds RS94 and (or) RS96 and (or) RS99 on the trading account, the fee is not charged.

Average value of securities on each holder's account	Annual fee for legal entities
Up to 10.000 EUR	9,12 EUR
Up to 100.000 EUR	18,24 EUR
Up to 500.000 EUR	42,60 EUR
Up to 1.000.000 EUR	72,96 EUR
Up to 10.000.000 EUR	146,28 EUR
Up to 100.000.000 EUR	182,64 EUR
100.000.000 EUR or more	228,36 EUR

5.9 Fee for the preparation of securities specification sheets in the tax return on capital gains for natural persons

Preparation of up to two specification sheets	12,50 EUR + VAT
Each additional specification sheet	5,00 EUR + VAT

5.10 Intermediation fee for requests for tax benefits under international agreements on avoiding double taxation, reimbursement of tax overpayments, claiming reduced tax rate at source

Fee for each request*	35,00 EUR
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*Plus foreign custodian bank costs in case of foreign financial instruments

5.14 Fee for the sale of securities in order to repay the Bank's outstanding claims on the customer

Fees for national market	fees in line with Item 2.1. + 2,00 EUR
Fees for foreign market	fees in line with Item 2.2. + 2,00 EUR

5.16 Fee for the preparation of statements by request of the customer

Fee for the preparation of a single page printout	5,00 EUR + VAT
Operational work - hour of work	40,00 EUR + VAT

7. CASH PAYMENTS RELATED TO IIA

7.1 Fee for executing a payment related to IIA

Payment processing fee *	1,90% payout values, min. 4 EUR, max. 120 EUR
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* IIA payments include: payment of funds based on the IIA holder's request for payment; payment of funds based on a request for IIA suspension; payment of funds to an heir, based on a decision on inheritance and a request for payment in IIA; payment of funds to a beneficiary in a personal bankruptcy or enforcement proceeding. The value of the payment is the gross value of the cash payment. Where IIA is not specifically stated, the price list items as stated in the individual item are used.

If a business partner (depository, custodian bank or stockbroker) charges the Bank also for other direct costs (when making and settling the transaction) that are not specifically defined (either as part of the settlement or carrying charge as well as for each corporate action and disbursement of capital gains, the Bank shall reserve the right to charge such costs to the customer).

If a financial instrument has no market value or the latter is below nominal value, the Bank shall have right to consider the nominal value of the financial instrument as the basis to calculate the securities balance management charge (carrying charge). Furthermore, the Bank shall have the right to charge, in exceptional cases, the carrying fee on a monthly basis (upon prior notice to the customer).

If an equity financial instrument is not traded on a regulated market of financial instruments, the book value of the equity financial instrument, as managed by KDD, or the value at which the instrument is managed by a global, local custodian or other financial institution shall be taken into account.

Warning:

IMPORTANT! The Extract Price List contains the most frequently used costs related to stock brokerage and IIA, the entire Price List is used to calculate all costs in addition to the Extract Price List. The purpose of the Extract Price List is to provide quick access to the most frequently used costs. In the event of a conflict between the Extract Price List and the Price List, the provisions of the Price List shall prevail.

All fees listed in the price list include KDD or custodian bank fees, except where otherwise stated in the fee.

Where IIA is not specifically stated, the price list items as listed in the individual item apply.

Pursuant to Point (4e) Article 44 of ZDDV-1, VAT is not charged other than for services where expressly stipulated. The rate in the latter case is 22%.

- OTP banka d. d. reserves the right to change the price list. The applicable Extract Price List and Price List is published on the Bank's website at www.otpbanka.si. Price List is available at the Investment Banking head office and in all branch offices of the Bank that provide investment services.
- OTP banka d. d. reserves the right to change the prices of services, fees, commissions, and charges that are the subject of Extract Price List and Price List without prior notice.
- The customer and OTP banka d. d. can agree on charges or fees that are different than those set out in this price list or set prices for services not included in Extract Price List and Price List with a Stock Brokerage Agreement and Agreement on Trading Account Management or any other agreement or contract that governs services covered by this price list.
- Extract Price List is valid from 31. 3. 2026 until modified.
- The Management Board of OTP banka d. d. adopted the Price List and Extract Price List in accordance with the accepted amendments to the OTP banka d. d. Service Fee Tariff.

Ljubljana, 31. 3. 2026

OTP banka d. d.
Investment Banking Department