

## INFORMATION FOR AS "INDUSTRA BANK" CUSTOMERS WHO HAVE USED, ARE USING, OR PLAN TO USE THE BANK'S INVESTMENT SERVICES

We encourage you to review this information to make an informed decision regarding your investments. This document outlines details about the financial instruments or financial instrument groups listed below, which have similar cost and commission fee structures. The information is based on historical data on fees and costs, as well as the Bank's current price list at the time of document preparation. Please note that this is not marketing material.

### Ex-ante Information on Costs and Associated Fees

#### Bonds

##### Summary of Commission Fees and Costs<sup>1</sup>

Commission Fee Category	% of Investment	Investment Amount € 100 000
Custody of Bonds	0.60%	600.00 €
Cost per Trade	0.20%	200.00 €
<b>Total</b>	<b>0.80%</b>	<b>800.00 €</b>

<b>Service Fees</b>	Bond purchase/sale transactions	0,1 % of trade amount, min 100 EUR	<b>100.00 €</b>
	Custody of Bonds	0,025 % per month, min 50 EUR	<b>50.00 €</b>

<sup>1</sup> Commission fees and costs are calculated for a one-year investment period, assuming a 0% return and that the investment is sold at the end of the year. Fees apply to a specified investment amount and period. Product fees and costs are based on the Total Expense Ratio (TER) of comparable instruments. Actual fees may vary depending on the instrument, market, and trading volume.

##### The Cumulative Effect of Fees and Charges on Portfolio Performance Over Different Return Periods<sup>2</sup>

Annual Return	Investment Amount	Portfolio value after fees are applied		
		Investment period		
		1 year (€ and % from investment)	3 years (€ and % from investment)	5 years (€ and % from investment)
5%	100 000.00 €	104 200.00 (4.20%)	113 000.00 (13.00%)	121 800.00 (21.80%)
0%	100 000.00 €	99 200.00 (-0.80%)	98 000.00 (-2.00%)	96 800.00 (-3.20%)
- 5%	100 000.00 €	94 200.00 (-5.80%)	-83 000.00 (-17.00%)	71 800.00 (-28.20%)

<sup>2</sup> Portfolio values reflect the cumulative impact of commission fees on overall returns across positive, neutral, and negative performance scenarios. The figures show total gains or losses over the respective investment periods. These scenarios are provided for illustrative purposes only and should not be interpreted as projections or guarantees of future investment performance.