

# Schedule of fees, conditions and expenses chargeable to customers

In effect since 12/23/2019

## HEADING 08 PRE-GUARANTEES, GUARANTEES, INTERIOR CREDITS AND OTHER ENDORSEMENTS

SPECIFICATION	STUDY EXPENSES (Note 15)		PER FORMALIZATION (In each guarantee)		AVAILABILITY	PER RISK (Quarterly or fraction)	
	%	MINIMUM	%	MINIMUM	% QUARTERLY	% OF GUARANTEE AMOUNT	MINIMUM
		Euros		Euros			Euros
<b>1. PRE-GUARANTEES</b>	10.00	150.25	10.00	150.25	---	20.00	60.00
<b>2. TECHNICAL GUARANTEES</b>	10.00	150.25	10.00	150.25	5.00 (Note 6)	20.00	60.00
<b>3. FINANCIAL GUARANTEES</b>							
3.1 Up to 1 year	10.00	150.25	10.00	150.25	5.00 (Note 6)	20.00	60.00
3.2 More than 1 year	10.00	150.25	10.00	150.25	5.00 (Note 6)	20.00	60.00
<b>SIMPLE LOANS, LETTERS OF CREDIT AND ACCEPTANCES (Internal loans)</b>	<b>STUDY EXPENSES (One-time)</b>		<b>PER OPERATION (Note 8) (One-time)</b>		<b>STUDY EXPENSES (One-time)</b>		
	%	MINIMUM	%	MINIMUM	%	MINIMUM	
		Euros		Euros		Euros	Euros
<b>With simple receipt and Documentation</b>	<b>4. ISSUED</b> (Note 7)						
	4.1 Irrevocable	5.00	150.25	7.5	21.04	2.00	18.03
	4.2 Acceptance	---		---		6.00	18.03
	4.3 Deferred payment (See note 14)	---		---		5.00	18.03
<b>4.4</b> Per amendment 25.00 euros (See note 10)							

SIMPLE LOANS, LETTERS OF CREDIT AND ACCEPTANCES (Interior credits)	FEE PER TRANSACTION			
	%	MINIMUM	ONE-TIME	APPLICATION
		Euros	Euros	
<b>5. RECEIVED</b> (Note 9)				
<b>5.1</b> Per notification/notice	5.00	40.00	----	One time only
<b>5.2</b> Processing per operation for unconfirmed and confirmed credits	12.00	45.00	----	One time only
<b>5.3</b> Per risk in confirmed credits.	3.00	40.00	----	Quarterly, apportionable per month
<b>5.4</b> Per deferred payment.	5.00	15.03	----	Quarterly on the amount deferred
<b>5.5</b> Other payments:				
<b>5.5.1</b> Per transfer.	3.00	18.03	----	One time only
<b>5.5.2</b> Per cancellation (See note 12)	----	----	25.00	Per cancelled record
<b>5.5.3</b> Per modification (See note 10)	----	----	25.00	For each modification

- NOTE 1** This HEADING shall be understood to include all guarantees presented to the tax authorities and the provision of all types of securities, guarantees and bonds to ensure the proper completion of obligations or commitments undertaken by the Client before a third party.
- NOTE 2** A pre-guarantee is a legal instrument through which the bank accepts the commitment to provide a permanent guarantee to the person or company that requests it and in favor of the recipient of the guarantee, provided that the conditions set forth in this commitment are fulfilled, and which shall not depend on the will of the bank.
- NOTE 3** Technical guarantees are those that do not involve direct payment obligations for the guarantor Bank, but that go into effect when the debtor has defaulted on non-financial commitments.
- NOTE 4** Financial guarantees can be of a commercial or non-commercial nature. The former refer to operations of a commercial nature and involve the deferred payment in the purchase and sale of any kind of assets, payment installments, amounts delivered early, etc. The latter refer to credit or loans obtained by the customer and guaranteed by other entities, which the guarantor bank is directly required to reimburse; generally, they consist of financial drafts or credit or loan policies.
- NOTE 5** The risk fee will be charged in advance. In guarantees with guarantee of provision without maturity, the accrual of the fee will end when the document in which the guarantee is consigned is returned, and failing this, when the guarantee is cancelled to the satisfaction of the guarantor Bank, or, where applicable, when the secured creditor's right of claim expires. For the remaining guarantees, with a specified expiration date, the accrual of the fee will end when the guarantee expires, or earlier if it was reliably cancelled to the full satisfaction of the guarantor Bank, or, where applicable, when the secured creditor's right of claim expires. The fees associated with guarantees are calculated based on the amount of the primary obligation in effect at the time of receipt, plus any subsidiary and supplementary amounts that may result from breach of the principal.
- NOTE 6** If there is a guarantee limit, an availability fee will be charged for the average unused. This fee is applicable in those operations in which the customer's use of the guarantee is optional.

- NOTE 7** "Issued" refers to all simple loans and letters of credit and acceptances, in which our Bank acts as an issuer or accepting party, as per the instructions of the ordering customer.
- NOTE 8** The transaction fees will be charged quarterly in advance when the order to open the credit and/or the risk is issued.
- NOTE 9** "Received" refers to all simple loans, letter of credit and acceptances issued by banks domiciled in Spain, in which our Bank acts as an advisor, payer, negotiator or acceptor, with or without our confirmation.
- NOTE 10** The modification fee will be charged, regardless of any other fees that may be charged that may result in increasing the amount or extending the period of validity of the transaction.
- NOTE 11** Postage expenses will be charged for each shipment, and the customer will be charged the fees of the correspondent, if any.
- NOTE 12** If the credit expires without being used, a cancellation fee of 15.03 euros will be charged, in addition to the applicable fees.
- NOTE 13** By way of claims expenses, once the Bank has paid the amount or when applicable depending on the operation, a fixed fee of 30 euros will be charged on a one-time basis for each item (new overdue debt position) as long as the claim was effectively filed
- NOTE 14** The deferred payment fee will be calculated based on the payment deferral period.
- NOTE 15** No appraisal fee will be charged on the guarantees, when there were pre-guarantees for the same operations for which a fee was already charged.