

Table of Fees and Commissions: Accounts and Credit Line for Individual Clients

Effective as of June 16 th , 2021		Personal Accounts				Savings Accounts																																
		CitiKonto opened from September 1st, 2020 or changed to CitiKonto from September 1st, 2020		Citigold	Citigold Private Client	Savings Account/ SuperSavings Account																																
1.	Account																																					
1.1.	a monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account	PLN 0	<p>PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000 and at least one of the three additional requirements is met: (1) the sum of the executed foreign currency instructions on the Account in the last three full calendar months was at least the equivalent of PLN 100,000; or (2) the Client has an outstanding mortgage product granted by the Bank; or (3) the value of the Portfolio according to the „Portfolio Analysis” Report, excluding the „Deposits” item, is at least the equivalent of PLN 100,000 at the end of the month;</p> <p>PLN 30 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000 and none of the three additional requirements above are met;</p> <p>PLN 220 in other cases</p>	<p>PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000 and at least one of the three additional requirements is met: (1) the sum of the executed foreign currency instructions on the Account in the last three full calendar months was at least the equivalent of PLN 1,000,000; or (2) the Client has an outstanding mortgage product granted by the Bank; or (3) the value of the Portfolio according to the „Portfolio Analysis” Report, excluding the „Deposits” item, is at least the equivalent of PLN 1,000,000 at the end of the month;</p> <p>PLN 70 when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000 and none of the three additional requirements above are met;</p> <p>PLN 300 in other cases</p>	<p>Savings Account PLN 10 (not applicable to Customers who hold a Personal Account) SuperSavings Account PLN 0 when the Personal Account monthly receipts from salary amount, as a minimum, to PLN 3,000 PLN 15 in the remaining cases (the fee does not apply to the Customers holding Citigold Private Client Personal Account)</p>																																	
1.2.	a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account																																					
1.2.1.	in foreign currencies: USD, GBP, CHF	PLN 0	PLN 0	PLN 0	Not applicable																																	
1.2.2.	in EUR	<p>when the average monthly balance of the Foreign Currency Sub-account in EUR is:</p> <table border="1"> <tr> <td>up to EUR 10,000</td> <td>PLN 0</td> </tr> <tr> <td>from EUR 10,001 to EUR 20,000</td> <td>PLN 18</td> </tr> <tr> <td>from EUR 20,001 to EUR 50,000</td> <td>PLN 36</td> </tr> <tr> <td>from EUR 50,001 to EUR 100,000</td> <td>PLN 90</td> </tr> <tr> <td>over EUR 100,000</td> <td>PLN 180</td> </tr> </table>	up to EUR 10,000	PLN 0	from EUR 10,001 to EUR 20,000	PLN 18	from EUR 20,001 to EUR 50,000	PLN 36	from EUR 50,001 to EUR 100,000	PLN 90	over EUR 100,000	PLN 180	<table border="1"> <tr> <td>for Foreign Currency Sub-accounts opened on or before 19 August 2020</td> <td>PLN 0</td> </tr> <tr> <td>for Foreign Currency Sub-accounts opened or whose Personal Account type was changed to Citigold on or after 20 August 2020, when the average monthly balance of the Foreign Currency Sub-account in EUR is:</td> <td></td> </tr> <tr> <td>up to EUR 20,000</td> <td>PLN 0</td> </tr> <tr> <td>from EUR 20,001 to EUR 50,000</td> <td>PLN 36</td> </tr> <tr> <td>from EUR 50,001 to EUR 100,000</td> <td>PLN 90</td> </tr> <tr> <td>over EUR 100,000</td> <td>PLN 180</td> </tr> </table>	for Foreign Currency Sub-accounts opened on or before 19 August 2020	PLN 0	for Foreign Currency Sub-accounts opened or whose Personal Account type was changed to Citigold on or after 20 August 2020, when the average monthly balance of the Foreign Currency Sub-account in EUR is:		up to EUR 20,000	PLN 0	from EUR 20,001 to EUR 50,000	PLN 36	from EUR 50,001 to EUR 100,000	PLN 90	over EUR 100,000	PLN 180	<table border="1"> <tr> <td>for Foreign Currency Sub-accounts opened on or before 19 August 2020</td> <td>PLN 0</td> </tr> <tr> <td>for Foreign Currency Sub-accounts opened or whose Personal Account type was changed to Citigold Private Client on or after 20 August 2020, when the average monthly balance of the Foreign Currency Sub-account in EUR is:</td> <td></td> </tr> <tr> <td>up to EUR 50,000</td> <td>PLN 0</td> </tr> <tr> <td>from EUR 50,001 to EUR 100,000</td> <td>PLN 90</td> </tr> <tr> <td>over EUR 100,000</td> <td>PLN 180</td> </tr> </table>	for Foreign Currency Sub-accounts opened on or before 19 August 2020	PLN 0	for Foreign Currency Sub-accounts opened or whose Personal Account type was changed to Citigold Private Client on or after 20 August 2020, when the average monthly balance of the Foreign Currency Sub-account in EUR is:		up to EUR 50,000	PLN 0	from EUR 50,001 to EUR 100,000	PLN 90	over EUR 100,000	PLN 180	Not applicable	
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1.2.3.	monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF - a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Subaccount opened in one of the listed currencies, a single fee shall be charged.)	PLN 15	PLN 15	PLN 15	Not applicable																																	

1.3.	CitiPhone Telephone Banking Service monthly access fee	PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 100,000 PLN 9 in the remaining cases customers who submitted an instruction to activate the service	PLN 0	PLN 0	PLN 0
2.	Citicard				
2.1.	monthly fee for the service of each debit card (per each Debit Card)	PLN 0	PLN 0	PLN 0	Not applicable
2.2.	fee for servicing of a Contactless Medium debit card in the form of a sticker - service withdrawn from the offer as of 20 August 2020	Not applicable	PLN 0	PLN 0	Not applicable
2.3.	Citicard - replacement upon the Client's request	PLN 30	PLN 30	PLN 0	Not applicable
2.4.	Citibank Global Wallet	PLN 0	PLN 0	PLN 0	Not applicable
3.	A domestic transfer order in PLN and an internal transfer order in PLN				
3.1.	Execution of an internal transfer order in PLN				
3.1.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0	PLN 0	PLN 0	PLN 0 for the first internal transfer order in a given month from the Savings Account/ SuperSavings Account kept in a particular currency PLN 10 for each subsequent internal transfer order in a given month from the Savings Account/ SuperSavings Account kept in a particular currency (the fee does not apply to the Customers holding Citigold Private Client Personal Account)
3.1.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30	PLN 0	PLN 0	
3.2.	Execution of a domestic transfer order in PLN (other than an internal transfer order)				
3.2.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0	PLN 0	PLN 0	PLN 0 for the first domestic transfer order in PLN in a given month from the Savings Account/ SuperSavings Account kept in a particular currency PLN 10 for each subsequent domestic transfer order in PLN in a given month from the Savings Account/ SuperSavings Account kept in a particular currency (the fee does not apply to the Customers holding Citigold Private Client Personal Account)
3.2.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30	PLN 0	PLN 0	
3.3.	Execution of a domestic transfer order in PLN using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)				
3.3.1.	via Citibank Online Electronic Banking Service	PLN 20	PLN 10	PLN 0	PLN 25
3.3.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 40	PLN 20	PLN 0	PLN 50
3.4.	Execution of Express Elixir domestic transfer order in PLN				
3.4.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0 for the first 3 Express Elixir transfer orders in a given month; PLN 5 for each subsequent Express Elixir transfer order	5 PLN	PLN 0	Not applicable
3.4.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30	10 PLN	PLN 0	Not applicable
4.	An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR				
4.1.	Execution of an internal transfer order in EUR or in any other foreign currency				
4.1.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0	PLN 0	PLN 0	PLN 0 for the first internal transfer order in a given month from the Savings Account/ SuperSavings Account kept in a particular currency PLN 10 for each subsequent internal transfer order in a given month from the Savings Account/ SuperSavings Account kept in a particular currency (the fee does not apply to the Customers holding Citigold Private Client Personal Account)
4.1.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30	PLN 0	PLN 0	
4.2.	An FX transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR				

4.2.1.	via Citibank Online Electronic Banking Service				
4.2.1.1.	SEPA transfer order (EUR)	PLN 0	PLN 0	PLN 0	PLN 0 for the first SEPA transfer order (EUR) in a given month from the Savings Account/ SuperSavings Account; PLN 5 for each subsequent SEPA transfer order (EUR) in a given month from the Savings Account/ SuperSavings Account (the fee does not apply to the Customers holding Citigold Private Client Personal Account)
4.2.1.2.	other transfer orders according to the standard procedure	0.25% of the transfer amount, minimum amount: PLN 10, maximum amount: PLN 100; PLN 0 in case of cross-border transfer order in EUR within the EEA	PLN 0	PLN 0	PLN 0 for the first cross-border transfer order in EUR within the EEA in a given month from the Saving Account/ SuperSavings Account; PLN 10 for each subsequent cross-border transfer order in EUR within the EEA in a given month from the Saving Account/ SuperSavings Account; 0.5% of the transfer amount, minimum amount: PLN 10, maximum amount: PLN 100 other transfers from the Saving Account/ SuperSavings Account (the fee does not apply to the Customers holding Citigold Private Client Personal Account)
4.2.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch				
4.2.2.1.	SEPA transfer order (EUR)	PLN 30	PLN 0	PLN 0	PLN 0 for the first SEPA transfer order (EUR) in a given month from the Savings Account/ SuperSavings Account; PLN 10 for each subsequent SEPA transfer order (EUR) in a given month from the Savings Account/ SuperSavings Account (the fee does not apply to the Customers holding Citigold Private Client Personal Account)
4.2.2.2.	other transfer orders according to the standard procedure	1% of the transfer amount, minimum amount: PLN 30, maximum amount: PLN 300 PLN 30 in case of cross-border transfer order in EUR within the EEA.	PLN 0	PLN 0	PLN 0 for the first cross-border transfer order in EUR within the EEA in a given month from the Saving Account/ SuperSavings Account; PLN 10 for each subsequent cross-border transfer order in EUR within the EEA in a given month from the Saving Account/ SuperSavings Account; 1% of the transfer amount, minimum amount: PLN 20, maximum amount: PLN 200 other transfers from the Saving Account/ SuperSavings Account (the fee does not apply to the Customers holding Citigold Private Client Personal Account)
4.2.3.	additional fee in consideration of FX transfer orders, FX cross-border transfer orders, EUR cross-border transfer orders with OUR cost instruction to cover the costs of entities intermediating in the transfer execution or of the Recipient's bank (outside EEA)	PLN 85	PLN 85	PLN 0	PLN 85
4.3.	Execution of a CGT transfer order	0 PLN	0 PLN	0 PLN	0 PLN
5.	Direct debit, including PLN direct debits, SEPA direct debits and standing orders				
5.1.	direct debit, including PLN direct debits, SEPA direct debits and standing orders - establishment/ modification/ cancellation/ execution via Citibank Online Electronic Banking Service, through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 0	PLN 0	PLN 0	Not applicable
5.2.	standing order - establishment/modification/ cancellation via Citibank Online Electronic Banking Service	PLN 0	PLN 0	PLN 0	Not applicable
5.3.	standing order - establishment/modification/ cancellation through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 20	PLN 0	PLN 0	Not applicable
5.4.	standing order - execution	PLN 0	PLN 0	PLN 0	Not applicable

6. Cash withdrawal					
6.1.	at a Bank Branch	PLN 30	PLN 0	PLN 0	PLN 0 for the first cash withdrawal in a given month from the Savings Account/ SuperSavings Account kept in a particular currency PLN 10 for each subsequent cash withdrawal in a given month from the Savings Account/ SuperSavings Account kept in a particular currency (the fee does not apply to the Customers holding Citigold Private Client Personal Account)
6.2.	at the Bank's ATMs	PLN 0	PLN 0	PLN 0	Not applicable
6.3.	at ATMs other than the Bank's ATMs in Poland and through Merchants (except for the Cash Back service)	PLN 0 for the first 4 cash withdrawals in a given month; PLN 8 for each subsequent cash withdrawal	PLN 0	PLN 0	Not applicable
6.4.	at the Citi ATMs abroad	PLN 0	PLN 0	PLN 0	Not applicable
6.5.	abroad at ATMs other than Citi's	PLN 0 for the first 4 cash withdrawals in a given month; PLN 8 for each subsequent cash withdrawal	PLN 0	PLN 0	Not applicable
6.6.	at a Citibank branch abroad (Emergency Cash service)	A fee corresponding to the fee charged by the foreign Citibank branch where the service is provided (detailed information available on www.citibank.pl , from CitiPhone Telephone Banking Service Consultants and at the Bank's Branches).			
7. Cash deposits					
7.1.	at a Bank Branch	PLN 30	PLN 0	PLN 0	PLN 0
7.2.	at the Bank's ATMs	PLN 0	PLN 0	PLN 0	Not applicable
7.3.	monthly subscription - unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	PLN 0	PLN 0	PLN 0	Not applicable
7.4.	at ATMs other than the Bank's ATMs - applicable to Customers who have cancelled their monthly subscription	PLN 0	PLN 0	PLN 0	Not applicable
8. CitiAlerts service (text/ email messages) (including the SMS Alert service)					
8.1.	Standard Package monthly fee	PLN 6	PLN 0	PLN 0	Not applicable
8.2.	Premium Package monthly fee	PLN 10	PLN 0	PLN 0	Not applicable
9. Account statement, account history and other fees, including the fee for the statement of payment transactions					
9.1.	making a specification of payment transactions in the form of an additional monthly hard copy Statement - applicable to the Customers who signed the Deposit Product Agreement as of 22 August 2011	PLN 5	PLN 0	PLN 0	PLN 5
9.2.	making a specification of payment transaction in the form of a duplicate monthly Statement sent to the Customer - a fee per month (also applicable to the former Customers of the Bank) - hard copy/ soft copy	PLN 10/ PLN 8	PLN 10/ PLN 8	PLN 0	PLN 10/ PLN 8
9.3.	making a specification of payment transactions in the form of account history of up to 12 months (beyond 12 months - only in the form of monthly statements; fee as in item 9.2)	PLN 20	PLN 20	PLN 0	PLN 20
9.4.	issuing a certificate on the payment account (the Account) operated - hard copy/ soft copy	PLN 15/ PLN 13	PLN 15/ PLN 13	PLN 0	PLN 15/ PLN 13
9.5.	certificate of Account closure - hard copy/ soft copy	PLN 25/ PLN 23	PLN 25/ PLN 23	PLN 0	PLN 25/ PLN 23
9.6.	Other certificates concerning the Account (also with other banking products - also applies to former Bank Clients), also making a specification of payment transactions, other than those listed in items 9.1, 9.2, 9.3, 9.4 or 9.5 hereinabove - hard copy/ soft copy	PLN 70/ PLN 45	PLN 70/ PLN 45	PLN 0	PLN 70/ PLN 45
9.7.	confirmation of a transfer order, a SEPA transfer order, an FX transfer order or an internal transfer order in the account - hard copy/ soft copy	PLN 15/ PLN 12	PLN 15/ PLN 12	PLN 0	PLN 15/ PLN 12

9.8.	blocking the deposit to secure amounts due to third parties / blocking certificate	PLN 100	PLN 0	PLN 0	Not applicable
9.9.	fee payable in consideration of admission to the VIP lounge under the Citigold Lounge Pass Card	Not applicable	admission for a single person based on the Citigold Lounge Pass Card: the initial two admissions in a calendar month - PLN 0, each subsequent admission - PLN 100	admission for a single person based on the Citigold Lounge Pass Card or the Citigold Select Debit Card: the initial two admissions in a calendar month - PLN 0, each subsequent admission - PLN 100	Not applicable
9.10.	Priority Pass - fee payable in consideration of admission to the VIP lounge based on the Priority Pass card issued with a World Elite Debit MasterCard Card	Not applicable	Not applicable	PLN 0 - unlimited admission for the Card Holders Admission for accompanying persons: the first five admissions in a calendar month (for all accompanying persons in total) - 0 PLN, each subsequent admission - PLN 120	Not applicable
9.11.	checking account balance at ATMs other than the Bank's	PLN 5	PLN 0	PLN 0	Not applicable
9.12.	A fee for failing to collect a cash withdrawal that was ordered at a Bank Branch in keeping with item 11.1. at the time agreed with the Customer	PLN 90			
10.	Overdraft Limit Credit Line				
10.1.	annual fee for the Credit Line Overdraft Limit	no fee in the first year, whereas in the following years:			Not applicable
		1% of the amount of Credit Line overdraft limit in the payment account, not less than PLN 50 for Credit Line overdraft limits facilitated on or after 22 August 2011 1.75% of the amount of Credit Line overdraft limit in the payment account, not less than PLN 50 for Credit Line overdraft limits facilitated before 21 August 2011			
10.2.	Credit Line Overdraft Limit modification fee	PLN 40			Not applicable
11.	Table of Transaction Limits				
11.1.	amount of cash withdrawal at Bank Branches under the Agreement, which should be reported 3 business days in advance (foreign currency withdrawals available at selected Bank Branches)	over PLN 20,000 or its equivalent in foreign currencies	over PLN 150,000 or an equivalent amount in foreign currencies at Citigold Branches, over PLN 50,000 or an equivalent amount in foreign currencies at the remaining Branches	over PLN 150,000 or an equivalent amount in foreign currencies at Citigold Branches, over PLN 50,000 or an equivalent amount in foreign currencies at the remaining Branches	over PLN 20,000 or its equivalent in foreign currencies
11.2.	minimum face value of the foreign currency of the cash withdrawal	Information on the availability of foreign currencies may be obtained in the Bank Branch where the cash withdrawal is to be made.			
11.3.	Daily maximum limit on the Debit Card or the Contactless Carrier				
11.3.1.	cash withdrawals from ATMs, through the Merchants and under the Cash Back service	PLN 25,000	PLN 35,000	World Elite Debit MasterCard debit card - PLN 50,000 the remaining cards - PLN 35,000	Not applicable
11.3.2.	online payments	PLN 10,000	PLN 10,000	World Elite Debit MasterCard debit card - PLN 50,000 the remaining cards - PLN 10,000	Not applicable
11.3.3.	non-cash transactions	PLN 10,000	PLN 50,000	World Elite Debit MasterCard debit card - PLN 100,000 the remaining cards - PLN 50,000	Not applicable
11.3.4.	cash deposits at the Bank's ATMs	PLN 30,000	PLN 30,000	PLN 30,000	Not applicable
11.4.	maximum one-time cash withdrawal in the Cash Back service	PLN 500	PLN 500	PLN 500	Not applicable
11.5.	value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations	PLN 100	PLN 100	PLN 100	Not applicable
11.6.	daily maximum total limit on contactless transactions PIN verification (each transaction authorized with a PIN code renews the limit)	PLN 300	PLN 300	PLN 300	Not applicable
11.7.	maximum total limit on contactless transactions without signature or PIN verification initiated inside EEA (each transaction authorized with a PIN code renews the limit)	EUR 100	EUR 100	EUR 100	Not applicable
11.8.	maximum daily amount limit on the sum of Payment Instructions made via Citibank Online Electronic Banking Service and Citi Mobile (not applicable to Payment Instructions between own accounts and Instructions that must be confirmed by phone)	PLN 200,000	PLN 400,000	PLN 400,000	PLN 200,000

11.9.	Daily limit on payments via CitiPhone Interactive Voice Responder as part of the CitiPhone Telephone Banking Service				
11.9.1.	an internal transfer order between own accounts	PLN 50,000	PLN 50,000	PLN 50,000	PLN 50,000
11.9.2.	a domestic transfer order in PLN and an internal transfer order, other than to own accounts	PLN 30,000	PLN 30,000	PLN 30,000	PLN 30,000
11.10.	maximum monthly limit on cash withdrawals under the Emergency Cash Service	equivalent of USD 1,000 in the currency of the country in which the service is provided	equivalent of USD 10,000 in the currency of the country in which the service is provided	equivalent of USD 10,000 in the currency of the country in which the service is provided	equivalent in the currency of the country in which the service is provided: USD 10,000 if the Customer holds Citigold or Citigold Private Client Account, USD 1,000 in the remaining cases
11.11.	Daily maximum limit on a CGT transfer order				
11.11.1.	via Citibank Online Electronic Banking Service	included in the limit described under item 11.8.	included in the limit described under item 11.8.	included in the limit described under item 11.8.	Not applicable
11.11.2.	through a Consultant as part of the CitiPhone Telephone Banking Service	PLN 30,000	PLN 50,000	PLN 50,000	Not applicable
11.11.3.	at a Bank Branch	PLN 100,000	PLN 100,000	PLN 100,000	Not applicable
11.12.	Daily maximum limit on a domestic PLN transfer order as part of the Express Elixir service	PLN 30,000	PLN 50,000	PLN 50,000	Not applicable
11.13.	Amount limit on a single transfer order, an internal transfer order, a SEPA transfer order and a foreign currency transfer order made through a Consultant in the CitiPhone telephone banking service or at a Bank Branch	equivalent of USD 10,000,000 in the currency in which the transfer order is made	equivalent of USD 10,000,000 in the currency in which the transfer order is made	equivalent of USD 10,000,000 in the currency in which the transfer order is made	equivalent of USD 10,000,000 in the currency in which the transfer order is made

¹ The requirement of the sum of the executed foreign currency instructions on the Account:

- (a) is verified for the starting amount of a foreign currency instruction transaction;
- (b) applies to transactions ordered on a Personal Account, Foreign Currency Subaccount or Savings Account;
- (c) is met when the aggregate amount of the sums of all transactions converted into PLN at the average exchange rate of the National Bank of Poland on the last working day of the month for each of the last three months is equal to PLN 100,000 for a Citigold Personal Account or PLN 1,000,000 for a Citigold Private Client Personal Account.

The requirement of the outstanding mortgage product granted to the Client by the Bank is met when, on the last calendar day of the month, the Client owns one of the mortgage products: a Home Equity Loan or a Home Loan.

The "Portfolio Analysis" Report is made available by the Bank via the Citibank Online electronic banking service. The values taken into account are taken from item I, Portfolio Value, of the report.