Overview of product groups
(Related to the table from Suitability test)

Foreign Exchange Products	**Complexity 1A**	FX Swap FX Forward
	Complexity 1B	Forward exchange operation with a limit rate
	Complexity 2	FX option (plain vanilla) Average Rate Forward (ARF)
	Complexity 3	Combinations of options (option structures), including barrier, binary or other exotic options – e.g. European Forward plus (structure)
Interest Rate Products	**Complexity 2A**	Repo
	Complexity 2B	Structured deposits
	Complexity 2C	Forward Rate Agreement (FRA) Interest Rate Swap (IRS) Cross-Currency Interest Rate Swap (CCIRS) Cap/Floor (plain vanilla) Swaption
	Complexity 3	Interest Rate Swap – Exotic variants Exotic interest options – e.g. Barrier Options
Capital Markets Products	**Complexity 1A**	Bill of exchange
	Complexity 1B	Treasury Bill, T-Bill
	Complexity 1C	Commercial Paper (CP) Bonds
	Complexity 2A	Floater Futures Options Callable Bond Convertible bond Linked bond
	Complexity 2B	CSOB performance bill of exchange
	Complexity 3	Target Redemption Note (TARN) Snowball
Linked Products	**Complexity 1**	Funds
	Complexity 2A	
	Complexity 2B	Commodity swap Commodity option (plain vanilla)
	Complexity 2C	Forward with Emission allowances
	Complexity 3	CDO: Collateralized Debt Obligation (credit linked structure)

This overview has only informative function. Portfolio of the products listed in the overview needn't to be comprehensive. It can be changed in the course of the time. The Client will find detailed information about financial instruments and related risks in brochures “Financial Market Products and Risks”, which are available on website www.csob.cz/mifid.

Československá obchodní banka, a.s.
Document valid from 1.7.2008