



Transactions with shares ¹ and Exchange traded investment certificates of index funds (ETF), trading on the RIB Trader Electronic Platform

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|------|--|--------------------------|---|
| 1. | Northern America | | |
| 1.1. | USA | 0.025 USD per stock | min. 25 USD |
| 1.2. | Canada | 0.025 CAD per stock | min. 30 CAD |
| 1.3. | Mexico | 0.35% of the deal amount | min. 250 MXN |
| 2. | Europe ¹ | | |
| 2.1. | EU Member states ² , countries, except Baltic States | 0.2% of the deal amount | min. 20 EUR min. 25 USD min. 15 GBP |
| 2.2. | Baltic States | 0.3% of the deal amount | min. 20 EUR |
| 2.3. | Switzerland | 0.2% of the deal amount | min. 30 CHF |
| 2.4. | Sweden | 0.2% of the deal amount | min. 175 SEK |
| 2.5. | Norway | 0.2% of the deal amount | min. 175 NOK |
| 2.6. | Great Britain | 0.2% of the deal amount | min. 25 USD min. 15 GBP |
| 3. | Asia | | |
| 3.1. | Japan | 0.25% of the deal amount | min. 1,500 JPY |
| 3.2. | Hong Kong | 0.3% of the deal amount | min. 150 HKD |
| 3.3. | Singapore | 0.25% of the deal amount | min. 30 SGD |
| 3.4. | Australia | 0.25% of the deal amount | min. 30 AUD |
| 3.5. | India | 0.3% of the deal amount | min. 1,500 INR |

Transactions with bonds ¹

| | | | |
|----|-----------------------|--------------------------|--|
| 1. | Euroclear/Clearstream | 0.08% of the deal amount | min. 40 USD, 35 EUR, 40 CHF, 25 GBP |
| 2. | Latvian | 0.1% of the deal amount | min. 10 EUR |

Transactions with precious metals, trading on the RIB Trader Electronic Platform

| | | | |
|----|---------------|---------------------------|------------|
| 1. | XAU, XAG, XPT | 0.025% of the deal amount | min. 5 USD |
|----|---------------|---------------------------|------------|

Transactions with currencies, trading on the RIB Trader Electronic Platform

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|----|---------------------------|--------------------------|--|
| 1. | Purchase/sale of currency | 0.09% of the deal amount | min. 5 USD (or equivalent in another currency) |
|----|---------------------------|--------------------------|--|

¹ Exchange commissions, financial operations tax, the UK stamp duty and other additional expenses referring to execution of the Customer's order are paid by Customer separately.

² The commission is withheld in the transaction currency.

Transactions with precious metal ¹

| | | | |
|------|---|------------------|------------|
| 1. | Precious metals (XAU, XAG, XPT) custody fee | | |
| 1.1. | Custody on current account | 0.02% per month | min. 1 EUR |
| 1.2. | Gold bars custody in a bank ² | 0.042% per month | min.15 EUR |
| 2. | Purchase and sell of precious metals | upon request | |
| 3. | Physical Gold withdrawal (XAU) ³ | | |
| 3.1. | 20 g | 7.00% | |
| 3.2. | 50 g | 5.00% | |
| 3.3. | 100 g | 4.00% | |
| 3.4. | 250 g | 3.00% | |
| 3.5. | 500 g | 2.50% | |
| 3.6. | 1000 g | 2.00% | |

Additional services

| | | | |
|----|--|------------------|--|
| 1. | Terms of Reverse Repo and additional funding | upon request | |
| 2. | Preparation of an application and LEI Issuing ² | 200 EUR | |
| 3. | Preparation of an application and LEI maintenance ² | 125 EUR annually | |
| 4. | Money transfer to/from RIB Trader | free of charge | |
| 5. | Reverse Repo execution if Reverse Repo amount is less or equal to EUR 50 000 | 15 EUR | |
| 6. | Reverse Repo execution if Reverse Repo amount is more than EUR 50 000 (equivalent) | free of charge | |

Custody services ^{2,4}

| | | | |
|----|--|--|-------------|
| 1. | Financial instruments account opening | free of charge | |
| 2. | Financial instruments individual custody account opening | 50 EUR | |
| 3. | Individual financial instruments custody account maintenance | 25 EUR per month | |
| 4. | Financial instruments custody fee ^{5,6} | 0.02% of the balance value at the end of the month | min. 10 EUR |

¹ Corresponds to the defined standards and rules of the LBMA (London Bullion Market Association).

² Commission fee includes VAT.

³ If Customer chooses gold bars safekeeping in a Bank in a certain nominal weights, the fee for the withdrawal is charged on the gold purchasing day.

⁴ Additional expenses incurred by the Bank in connection with establishing of the owners of financial instruments, with tax payments and payments of coupon interests and dividends, are paid by Customer (see section "Third party depository fee schedule").

⁵ The minimum fee is not applied if there are no securities on the Financial instruments account/on the Individual financial instruments custody account. Financial instruments custody fee in particular cases can be calculated by using nominal value of the securities.

⁶ Fee does not applied to AS "Reģionālā investīcija banka" subordinated bonds, which custody is free of charge.

Custody services ¹

| | | | |
|-----|---|----------------------------|-------------|
| 5. | Financial Instruments incoming transfer ² | free of charge | |
| 6. | Financial Instruments intrabank transfer ³ | 5 EUR | |
| 7. | Financial Instruments outgoing transfer ⁴ | 0.1% of the transfer value | min. 50 EUR |
| 8. | Trade confirmation in the Internet Bank or via e-mail | free of charge | |
| 9. | Account statement | free of charge | |
| 10. | Portfolio statement | free of charge | |
| 11. | Account closure | free of charge | |
| 12. | Non-standard statement | upon request | |

Third party depository fee schedule ^{5,6}

| | | |
|----|---|------------|
| 1. | Notification of amounts subject to reporting by tax rate | 90.75 EUR |
| 2. | Processing of allocations for US tax | 75.63 EUR |
| 3. | Compensations and cash payments (e.g. interest and dividend payments) | 20.57 EUR |
| 4. | Redemptions | 29.04 EUR |
| 5. | Processing of voluntary and mandatory corporate actions | 60.50 EUR |
| 6. | Clearstream Banking Luxembourg services (for example, processing of tax forms provided by the Customer) | 121.00 EUR |
| 7. | Notice of meeting | 105.88 EUR |
| 8. | Instructions on tax recovery | 121.00 EUR |

¹ Additional expenses incurred by the Bank in connection with establishing of the owners of financial instruments, with tax payments and payments of coupon interests and dividends, are paid by Customer (see section "Third party depository fee schedule").

² Additional factual expenses for execution of the Customer's orders are paid by Customer separately.

³ Free of charge between accounts of one Customer.

⁴ Transfer value is financial instrument market value for the date of transfer. If there is no market value available, commission for financial instrument transfer is calculated based on financial instrument nominal value.

⁵ These fees are applied by the Nasdaq CSD and Clearstream Banking, Luxembourg. In case fees applied by service providers are modified, the Bank reserves the right to apply these modified fees.

⁶ Commission fee includes VAT.

Examples of calculations of total expenses associated with the transaction with the selected financial instrument, as well as the impact of expenses on the total return on investment.

These examples are purely informative and must be studied by the Customer prior to adopting a decision on performance of the transaction. Expenses shown below do not include tax payments to be made in compliance with statutory requirements upon receiving return on investment in the financial instrument.

Stocks

| | Bank's commission fee according to the price list | Expenses depending on the transaction amount | |
|---|---|--|-------------------|
| | | 10 000 EUR | 100 000 EUR |
| Fees associated with the transaction | | | |
| one-time fee for purchase/sale ¹ | 0.20%, min. 20 EUR | 20.00 EUR | 200.00 EUR |
| Fees associated with maintenance of the product | | | |
| fee for storage of the financial instrument | 0.24% per annum | 24.00 EUR | 240.00 EUR |
| third-party fee | - | - | - |
| Total expenses | | 44.00 EUR | 440.00 EUR |

Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return ²

| Change in the price of the financial instrument | Investment amount, EUR | Gross profit/losses EUR | Total expenses, EUR ³ | Profit/losses before payment of taxes, EUR | Return on investment before payment of taxes |
|---|------------------------|-------------------------|----------------------------------|--|--|
| +10% | 10 000 | 1 000 | 64 | 936 | 9.36% |
| | 100 000 | 10 000 | 640 | 9 360 | 9.36% |
| 0% | 10 000 | - | 64 | - 64 | -0.64% |
| | 100 000 | - | 640 | - 640 | -0.64% |
| -10% | 10 000 | - 1 000 | 64 | - 1 064 | -10.64% |
| | 100 000 | - 10 000 | 640 | - 10 640 | -10.64% |

¹ The transaction is performed with stocks in the German Stock Exchange.

² All calculations provided in this table are based on an assumption that the investment period is 1 year.

³ This example provides for closing investment in 1 year; hence, the Customer pays the fee for both purchase and sale of the financial instrument.

Depository receipts (ADR, GDR)

| | Bank's commission fee according to the price list | Expenses depending on the transaction amount | |
|---|---|--|-------------|
| | | 10 000 USD | 100 000 USD |
| Fees associated with the transaction | | | |
| one-time fee for purchase/sale ¹ | 0.025 USD per receipt, min. 25 USD | 25.00 USD | 250.00 USD |
| Fees associated with maintenance of the product | | | |
| fee for storage of the financial instrument | 0.24% per annum | 24.00 USD | 240.00 USD |
| third-party fee ² | - | 20.00 USD | 200.00 USD |
| Total expenses | | 69.00 USD | 690.00 USD |

Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return ³

| Change in the price of the financial instrument | Investment amount, USD | Gross profit/losses, USD | Total expenses, USD ⁴ | Profit/losses before payment of taxes, USD | Return on investment before payment of taxes |
|---|------------------------|--------------------------|----------------------------------|--|--|
| +10% | 10 000 | 1 000 | 94 | 906 | 9.06% |
| | 100 000 | 10 000 | 940 | 9 060 | 9.06% |
| 0% | 10 000 | - | 94 | - 94 | -0.94% |
| | 100 000 | - | 940 | - 940 | -0.94% |
| -10% | 10 000 | - 1 000 | 94 | - 1 094 | -10.94% |
| | 100 000 | - 10 000 | 940 | - 10 940 | -10.94% |

¹ The calculation is based on an assumption that the value of one receipt amounts to 10 U.S. dollars, and, accordingly, the purchase of 1,000 and 10,000 receipts is performed. It is assumed that the transaction is performed in US stock exchanges.

² The intermediary may withhold additional fees for the storage of securities, the processing of dividend payments and associated conversion. The additional study of the receipt emission prospectus is necessary. The average return on 1 receipt usually amounts to 2 cents per year.

³ All calculations provided in this table are based on an assumption that the investment period is 1 year.

⁴ This example provides for closing investment in 1 year; hence, the Customer pays the fee for both purchase and sale of the financial instrument.

Exchange traded investment certificates of index funds (ETF - Exchange Traded Funds)

| | Bank's commission fee according to the price list | Expenses depending on the transaction amount | |
|---|---|--|-------------|
| | | 10 000 USD | 100 000 USD |
| Fees associated with the transaction | | | |
| one-time fee for purchase/sale ¹ | 0.025 USD per certificate, min. 25 USD | 25.00 USD | 62.50 USD |
| Fees associated with maintenance of the product | | | |
| fee for storage of the financial instrument | 0.24% per annum | 24.00 USD | 240.00 USD |
| third-party fee ² | - | - | - |
| Total expenses | | 99.00 USD | 302.50 USD |

Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return ³

| Change in the price of the financial instrument | Investment amount, USD | Gross profit/losses, USD | Total expenses, USD ⁴ | Profit/losses before payment of taxes, USD | Return on investment before payment of taxes |
|---|------------------------|--------------------------|----------------------------------|--|--|
| +10% | 10 000 | 1 000 | 74 | 926 | 9.26% |
| | 100 000 | 10 000 | 365 | 9 635 | 9.06% |
| 0% | 10 000 | - | 74 | - 74 | -0.74% |
| | 100 000 | - | 365 | - 365 | -0.37% |
| -10% | 10 000 | - 1 000 | 74 | - 1 074 | -10.74% |
| | 100 000 | - 10 000 | 365 | - 10 365 | -10.37% |

¹The calculation is based on an assumption that the value of one certificate amounts to 40 U.S. dollars and, accordingly, the purchase of 250 and 2,500 certificates is performed. It is assumed that the transaction is performed in US stock exchanges.

²This type of financial instrument is a product of an investment management company and confirms investment in a fund which invests funds in exchange-traded index funds or other financial assets. The company which manages the fund withholds a management fee in its favour. Thus, return on certificates will always be lower than return on investment objects of the fund.

³All calculations provided in this table are based on an assumption that the investment period is 1 year.

⁴This example provides for closing investment in 1 year; hence, the Customer pays the fee for both purchase and sale of the financial instrument.

Promissory notes

| | Bank's commission fee according to the price list | Expenses depending on the transaction amount | |
|--|---|--|-------------|
| | | 50 000 USD | 250 000 USD |

Fees associated with the transaction

| | 0.08%, min. 40 USD | 40.00 USD | 200.00 USD |
|--------------------------------|-----------------------|-----------|------------|
| one-time fee for purchase/sale | | | |

Fees associated with maintenance of the product

| | 0.24% per annum | 120.00 USD | 600.00 USD |
|---|-----------------|------------|------------|
| fee for storage of the financial instrument | | | |
| third-party fee ¹ | - | 30.00 USD | 30.00 USD |
| Total expenses | | 190.00 USD | 830.00 USD |

Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return ^{2,3}

| Change in the price of the financial instrument | Investment amount, USD | Gross profit/losses, USD | Total expenses, USD ⁴ | Profit/losses before payment of taxes, USD | Return on investment before payment of taxes |
|---|------------------------|--------------------------|----------------------------------|--|--|
| +5% | 50 000 | 2 500 | 230 | 2 270 | 4.54% |
| | 250 000 | 12 500 | 1 030 | 11 470 | 4.59% |
| 0% | 50 000 | - | 230 | - 230 | -0.46% |
| | 250 000 | - | 1 030 | - 1 030 | -0.41% |
| -5% | 50 000 | - 2 500 | 230 | - 2 730 | -5.46% |
| | 250 000 | - 12 500 | 1 030 | - 13 530 | -5.41% |

¹ Additional depositary's fee for the processing of corporate events: redemption of a bond; payment of coupon interest, deduction of taxes. The fee is withheld in euro (in the example, the fee is calculated in U.S. dollars at the rate 1 EUR=1.20 USD). For detailed possible fees, see Section "Third party depositary fee schedule".

² All calculations provided in this table are based on an assumption that the investment period is 1 year.

³ All calculations provided in this table are based on an assumption that the investment period is 1 year.

⁴ This example provides for closing investment in 1 year; hence, the Customer pays the fee for both purchase and sale of the financial instrument.