

## Transactions with shares<sup>1</sup>

1.	USA (NYSE, Nasdaq, Amex)	0.025 USD per share	min. 35 USD
2.	USA (OTCBB)	0.3% of the deal amount	min. 40 USD
3.	Canada (TSX)	0.035 CAD per share	min. 35 CAD
4.	Great Britain (LSE)	0.25% of the deal amount	min. 35 USD, 30 EUR, 25 GBP
5.	Germany (Frankfurt, Xetra)	0.25% of the deal amount	min. 20 EUR
6.	France (Euronext)	0.25% of the deal amount	min. 20 EUR
7.	Belgium (Euronext)	0.25% of the deal amount	min. 20 EUR
8.	Netherlands (Euronext)	0.25% of the deal amount	min. 20 EUR
9.	Switzerland (SIX)	0.25% of the deal amount	min. 30 CHF
10.	Italy (Borsa Italiana)	0.25% of the deal amount	min. 20 EUR
11.	Poland (WSE)	0.4% of the deal amount	min. 50 EUR
12.	Norway (OSE)	0.25% of the deal amount	min. 20 EUR
13.	Denmark (Nasdaq OMX)	0.25% of the deal amount	min. 20 EUR
14.	Sweden (Nasdaq OMX)	0.25% of the deal amount	min. 20 EUR
15.	Finland (Nasdaq OMX)	0.25% of the deal amount	min. 20 EUR
16.	Other countries	upon request	

## Transactions with bonds<sup>1</sup>

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 investments funds

1.	Fund certificates purchase		
1.1.	Money market funds	10 EUR	min. 100 EUR
1.2.	Bond funds	0.50%	min. 100 EUR
1.3.	Equity and balanced funds	1.25%	min. 100 EUR
1.4.	Other funds	1.75%	min. 100 EUR
2.	Exchange of fund certificates	10 EUR	min. 100 EUR
3.	Sell of fund certificates	10 EUR <sup>2</sup>	min. 100 EUR
4.	Fund management fee	according to the investment fund prospect	

<sup>1</sup> 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.

<sup>2</sup> If the currency of the transaction is not EUR, the commission fee is charged in the currency of the transaction, converting the commission in EUR to the relevant transaction currency at the exchange rate set by the Bank at the moment of conversion.

## Transactions with precious metals<sup>1</sup>

1.	Gold (XAU) custody fee		
1.1.	Gold custody on current account	0.02% per month	min. 1 EUR
1.2.	Gold bars custody in a bank <sup>2</sup>	0.042% per month	min.15 EUR
2.	Purchase, sell and transfer of Gold (XAU)	upon request	
3.	Physical Gold withdrawal (XAU) <sup>3</sup>		
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%	

## Financial Instrument Portfolio Management

1.	Management fee	upon request
2.	Performance fee	upon request

## Investment consulting services

1.	Consultancy Fee	as per individual agreement
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## Additional services

1.	Terms of Reverse Repo and additional funding	upon request
2.	Preparation of an application and LEI issuing <sup>2</sup>	200 EUR
3.	Preparation of an application and LEI maintenance <sup>2</sup>	100 EUR annually

## Custody services<sup>4</sup>

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 <sup>5,6</sup>	0.02% of the balance value at the end of the month	min. 10 EUR

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

<sup>2</sup> Commission fee includes VAT.

<sup>3</sup> 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.

<sup>4</sup> 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").

<sup>5</sup> 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.

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

## Custody services<sup>1</sup>

5.	Financial Instruments incoming transfer <sup>2</sup>	free of charge	
6.	Financial Instruments intrabank transfer <sup>3</sup>	5 EUR	
7.	Financial Instruments outgoing transfer <sup>4</sup>	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	
13.	Reverse Repo execution if Reverse Repo amount is less or equal to EUR 50 000 (equivalent)	15 EUR	
14.	Reverse Repo execution if Reverse Repo amount is more than EUR 50 000 (equivalent)	free of charge	

## Third party depository fee schedule<sup>5,6</sup>

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 client)	90.75 EUR

<sup>1</sup> 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").

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

<sup>3</sup> Free of charge between accounts of one Customer.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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 <sup>1</sup>	0.25%, min. 30 EUR	30.00 EUR	250.00 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	-	-	-
<b>Total expenses</b>		<b>54.00 EUR</b>	<b>490.00 EUR</b>

### Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return<sup>2</sup>

Change in the price of the financial instrument	Investment amount, EUR	Gross profit/losses EUR	Total expenses, EUR <sup>3</sup>	Profit/losses before payment of taxes, EUR	Return on investment before payment of taxes
<b>+10%</b>	10 000	1 000	84	916	9.16%
	100 000	10 000	740	9 260	9.26%
<b>0%</b>	10 000	-	84	- 84	-0.84%
	100 000	-	740	- 740	-0.74%
<b>-10%</b>	10 000	- 1 000	84	- 1 084	-10.84%
	100 000	- 10 000	740	- 10 740	-10.74%

<sup>1</sup> The transaction is performed with stocks in the German Stock Exchange.

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

<sup>3</sup> 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 <sup>1</sup>	0.025 USD per receipt, min. 35 USD	35.00 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 <sup>2</sup>	-	20.00 USD	200.00 USD
<b>Total expenses</b>		79.00 USD	690.00 USD

### Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return<sup>3</sup>

Change in the price of the financial instrument	Investment amount, USD	Gross profit/losses, USD	Total expenses, USD <sup>4</sup>	Profit/losses before payment of taxes, USD	Return on investment before payment of taxes
+10%	10 000	1 000	114	886	8.86%
	100 000	10 000	940	9 060	9.06%
0%	10 000	-	114	- 114	-1.14%
	100 000	-	940	- 940	-0.94%
-10%	10 000	- 1 000	114	- 1 114	-11.14%
	100 000	- 10 000	940	- 10 940	-10.94%

<sup>1</sup> 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.

<sup>2</sup> 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.

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

<sup>4</sup> 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 <sup>1</sup>	0.025 USD per certificate, min. 35 USD	35.00 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 <sup>2</sup>	-	-	-
<b>Total expenses</b>		59.00 USD	302.50 USD

### Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return<sup>3</sup>

Change in the price of the financial instrument	Investment amount, USD	Gross profit/losses, USD	Total expenses, USD <sup>4</sup>	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	365	9 635	9.06%
0%	10 000	-	94	- 94	-0.94%
	100 000	-	365	- 365	-0.37%
-10%	10 000	- 1 000	94	- 1 094	-10.94%
	100 000	- 10 000	365	- 10 365	-10.37%

<sup>1</sup> The 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.

<sup>2</sup> This 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.

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

<sup>4</sup> This 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			
one-time fee for purchase/sale	0.08%, min. 40 USD	40.00 USD	200.00 USD
Fees associated with maintenance of the product			
fee for storage of the financial instrument	0.24% per annum	120.00 USD	600.00 USD
third-party fee <sup>1</sup>	-	30.00 USD	30.00 USD
<b>Total expenses</b>		190.00 USD	830.00 USD

### Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return<sup>2</sup>

Change in the price of the financial instrument	Investment amount, USD	Gross profit/losses, USD	Total expenses, USD <sup>3</sup>	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%

<sup>1</sup> Additional depository'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 depository fee schedule".

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

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

## Management of the financial instruments portfolio

	Bank's commission fee according to the price list	Expenses depending on the transaction amount	
		100 000 USD	500 000 USD
Fees associated with the transaction			
fees for purchase/sale of stocks	0.025 USD per stock, min. 35 USD	900.00 USD	1 000.00 USD
Fees associated with maintenance of the product			
fee for storage of financial instruments	0.24% per annum	240.00 USD	1 200.00 USD
third-party fee <sup>1</sup>	-	30.00 USD	30.00 USD
Management fees if the gross profit of the portfolio is 10% <sup>2</sup>			
fee for portfolio management	1% per annum	1 100.00 USD	5 000.00 USD
fee for efficiency	10% of profit	890.00 USD	4 500.00 USD
<b>Total expenses</b>		<b>3 160.00 USD</b>	<b>11 730.00 USD</b>

### Impact of expenses, associated with portfolio management, on return<sup>2</sup>

Change in the value of portfolio	Investment amount, USD	Gross profit/losses, USD	Total expenses, USD <sup>2</sup>	Profit/losses before payment of taxes, USD	Return on investment before payment of taxes
<b>+10%</b>	100 000	10 000	3 160	6 840	6.84%
	500 000	50 000	11 730	38 720	7.65%
<b>0%</b>	100 000	-	2 270	- 2 270	-2.23%
	500 000	-	7 230	- 7 230	-1.45%
<b>-10%</b>	100 000	- 10 000	2 270	-12 270	-12.27%
	500 000	- 50 000	7 230	-57 230	-11.45%

<sup>1</sup> 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).

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