



## Transactions with bonds

1.	Euroclear/Clearstream	0.1% of the deal amount	min. 100 EUR
2.	US government, if trade amount 5`000`000.00 (nominal) and more <sup>1</sup>	0.02% of the deal amount	
3.	Latvian	0.1% of the deal amount	min. 10 EUR

## Transactions with precious metal<sup>2</sup>

1.	Gold bars custody in a Bank <sup>3</sup>	0.02% per month	min.15 EUR
2.	Purchase and sell of precious metals	upon request	

## Additional services

1.	Terms of Reverse Repo and additional funding	upon request
2.	Preparation of an application and LEI Issuing <sup>3</sup>	200 EUR
3.	Preparation of an application and LEI Maintenance <sup>3</sup>	125 EUR annually
4.	Reverse Repo execution if Reverse Repo amount is less or equal to EUR 50 000	15 EUR
5.	Reverse Repo execution if Reverse Repo amount is more than EUR 50 000 (equivalent)	free of charge

<sup>1</sup> A commission of 0.08% is applied to transactions below 5,000,000.00 (nominal).

<sup>2</sup> Corresponds to the defined standards and rules of the LBMA (London Bullion Market Association).

<sup>3</sup> Commission fee includes VAT.

## Custody services <sup>1</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>2</sup>	0.02% of the balance value at the end of the month	min. 10 EUR
5.	Financial instruments custody fee for US government bonds (min balance value at the end of the month 5`000`000.00)	0.004167 % of the balance value at the end of the month	
6.	Financial Instruments incoming transfer	200 EUR	
7.	Financial Instruments intrabank transfer <sup>3</sup>	5 EUR	
8.	Financial Instruments outgoing transfer <sup>4</sup>	0.1% of the transfer value	min. 50 EUR
9.	Trade confirmation in the Internet Bank or via e-mail	free of charge	
10.	Account statement (electronically, paper format)	free of charge	
11.	Account closure	free of charge	
12.	Non-standard statement	upon request	

<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> The minimum commission is not deducted if there are no securities in the Financial Instruments Account / Individual Holding Account of Financial Instruments. Fees for holding financial instruments may be deducted in certain cases on the basis of the nominal value of the security.

<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.

### Third party depository fee schedule <sup>1</sup>

1.	Notification of amounts subject to reporting by tax rate <sup>2</sup>	90.75 EUR
2.	Processing of allocations for US tax <sup>2</sup>	75.63 EUR
3.	Compensations and cash payments (e.g. interest and dividend payments)	17.00 EUR
4.	Redemptions	24.00 EUR
5.	Processing of voluntary and mandatory corporate actions <sup>2</sup>	60.50 EUR
6.	Clearstream Banking Luxembourg services (for example, processing of tax forms provided by the Customer) <sup>2</sup>	121.00 EUR
7.	Notice of meeting <sup>2</sup>	105.88 EUR
8.	Instructions on tax recovery <sup>2</sup>	121.00 EUR

<sup>1</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>2</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.

### 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	0.1%, min. 100 EUR	100.00 EUR <sup>1</sup>	250.00 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>2</sup>	-	30.00 USD	30.00 USD
<b>Total expenses</b>		267 USD	880.00 USD

### Impact of expenses, associated with the transaction and maintenance of the financial instrument, on return <sup>3,4</sup>

Change in the price of the financial instrument	Investment amount, USD	Gross profit/losses, USD	Total expenses, USD <sup>1</sup>	Profit/losses before payment of taxes, USD	Return on investment before payment of taxes
+5%	50 000	2 500	267	2 233	4.28%
	250 000	12 500	880	11 620	4.44%
0%	50 000	-	267	- 267	-0.53%
	250 000	-	880	- 880	-0.35%
-5%	50 000	- 2 500	267	- 2 767	-5.85%
	250 000	- 12 500	880	- 13 380	-5.65%

<sup>1</sup> the fee is calculated in U.S. dollars at the rate 1 EUR=1.17 USD

<sup>2</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=1.17 USD). For detailed possible fees, see Section "Third party depository fee schedule".

<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.