

Debt securities

This material provides information on the estimated costs and charges of the Bank's investment services and ancillary investment services for the specified investment product. This is not marketing material. The provision of this information is provided for by law and must be made known to the client before the decision to proceed with the transaction is taken.

The following example shows the estimated service costs and fees associated with an investment in the product over a one-year investment period and the specified investment amounts: EUR 1 000 and EUR 10 000 or the equivalent in another national currency, in a zero-yield scenario, assuming a one-off investment at the beginning of the year is made and is sold at the end of the year, the limit order is executed at the price specified therein, assuming the bond coupon is 6% and paid annually. The actual costs may vary from the estimated costs indicated in the example and depend on the actual amount of the investment and other circumstances.

Type of cost	Debt securities	1,000 asset value	10,000 asset value
Cost of the service	Initial costs	0.00	0.00
	Fixed costs	0.00	0.00
	All transaction-related costs*	100.00	100.00
	Any fees related to ancillary services	12.00	44.31
	Associated costs	0.00	0.00
Third-party payments	Third-party payments received by AS Citadele banka (incentives) per year	0.00	0.00
Total costs of services		115.60	180.31
% of asset value		11.56%	1.80%

* Transaction commission fee is 0.1% of the transaction amount, but not less than EUR 50.

If the bank executes the limit order at a better price than the price specified in the order, 50% of the difference between the price specified in the order and the actual execution price will be refunded to the client and 50% may be retained by the bank.

Cumulative impact of costs and expenses on return on investment	What you could get if costs and charges for the service and product were equal to zero	1,000.00	10,000.00	1,050.00	10,500.00	950.00	9,500.00
	What would be the return on investment if the costs and fees associated with the service and product were zero	0.00%	0.00%	5.00%	5.00%	-5.00%	-5.00%
	Your benefit after all costs and expenses	884.40	9,819.69	934.22	10,315.78	834.58	9,323.60
	Cumulative impact of costs and expenses on return on investment	Decrease in profit by 115.6 which equals 11.56% of the total investment	Decrease in profit by 180.31 which equals 1.8% of the total investment	Decrease in profit by 115.78 which equals 11.58% of the total investment	Decrease in profit by 184.2205 which equals 1.84% of the total investment	Increase in losses by 115.42 which equals 11.54% of the total investment	Increase in losses by 176.3995 which equals 1.76% of the total investment

The table below shows the cumulative effect of costs on the return on investment in the first year and over the following five years for the negative, neutral and positive investment scenarios. These scenarios are illustrative and are not based on objective data analysis.

Investment period	Title	1,000 asset value without increase in value	10,000 asset value without increase in value	1,000 asset value with increase in value by 5% per year	10,000 asset value with increase in value by 5% per year	1,000 asset value with decrease in value by 5% per year	10,000 asset value with decrease in value by 5% per year
Investing for 1 (one) year	Overall return (average return) after withholding the commission fee	-115.6 -11.56 %	-180.31 - 1.8031 %	-65.78 -6.578 %	315.7795 3.157795 %	-165.42 -16.542 %	-676.3995 -6.763995 %
Investing for 3 (three) years		-10.8 -1.08 %	-108 -1.08 %	146.29 14.63 %	1462.85 14.63 %	-152.89 -15.29 %	-1528.85 -15.29 %
Investing for 5 (five) years		-18 -1.8 %	-180 -1.8 %	257.38 25.74 %	2573.82 25.74 %	-243.32 -24.33 %	-2433.19 -24.33 %

The date of preparation of the information: 11.06.2021.

Explanations of service costs and charges

Type of cost	Description of the cost type	Explanations
One-off costs	All costs paid at the start or end of the provision of investment services	No such costs.
Fixed costs	All fixed costs paid for services	No such costs.
All transaction-related costs	All costs related to transactions carried out	The cost example shows the transaction fees for buying and selling bonds. If the customer submits a limit order and the bank executes it at a better price, 50% of the difference between the price specified in the order and the actual execution price is refunded to the customer and 50% may be retained by the bank.
Any fees related to ancillary services	All costs and charges related to ancillary services and not included in the above costs	The cost example shows the safekeeping fee for financial instruments. Other ancillary services (e.g., securities transfers, etc.) are also available to the Client and the amount of the commission for these is specified in the price list and/or the service agreement.
Associated costs	Performance fees	No such costs.

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