

Debt securities traded on Baltic stock exchanges

This material provides information about the expected costs and fees of the bank's investment services and ancillary investment services related to the specified investment product. This is not a marketing material. The provision of this information is required by law, and the client should review it before making a decision to proceed with a transaction.

The calculations are based on the standard price list for brokerage and financial instrument account administration services, assuming the trade order is submitted by phone.

The example shows the expected service costs for investing in the product for one year. We performed calculations for two investment amounts: EUR 1 000 and EUR 10 000, or the equivalent amount in another currency. We assumed a one-time investment made at the beginning of the year and sold at the end of the year. Actual costs may differ from the estimated costs shown in the example and depend on the actual investment amount and other circumstances.

Costs and charges	Debt securities traded on Baltic stock exchanges	1000 asset value	10000 asset value	1000 investment with 5% annual value growth	10000 investment with 5% annual value growth	1000 investment with 5% annual value decline	10000 investment with 5% annual value decline
Service costs	One-off charges	0,00	0,00	0,00	0,00	0,00	0,00
	On-going charges	0,00	0,00	0,00	0,00	0,00	0,00
	All costs related to transactions	2,00	20,00	2,05	20,50	1,95	19,50
	Any charges related to ancillary services	24,00	24,00	24,00	25,20	24,00	24,00
	Incidental costs	0,00	0,00	0,00	0,00	0,00	0,00
Third-party payments	Third-party payments (inducements) received by AS Citadele banka per year	0,00	0,00	0,00	0,00	0,00	0,00
Total service costs		26,00	44,00	26,05	45,70	25,95	43,50
% of asset value		2,60%	0,44%	2,61%	0,46%	2,60%	0,44%

The cumulative impact of costs and expenses on investment returns	What you could gain if costs were zero	1 000,00	10 000,00	1 050,00	10 500,00	950,00	9 500,00
	What the investment return would be if costs were zero	0,00%	0,00%	5,00%	5,00%	-5,00%	-5,00%
	Your gain after all costs and expenses are paid	974,00	9 956,00	1 023,95	10 454,30	924,05	9 456,50
	The cumulative impact of costs and expenses on investment returns	Profit reduction of 26 , which is equal to 2,6% of the total investment.	Profit reduction of 44 , which is equal to 0,44% of the total investment.	Profit reduction of 26,05 , which is equal to 2,61% of the total investment.	Profit reduction of 45,7 , which is equal to 0,46% of the total investment.	Loss increase of 25,95 , which is equal to 2,6% of the total investment.	Loss increase of 43,5 , which is equal to 0,44% of the total investment.

The table below shows the cumulative impact of costs on investment returns in the first year and over a five-year period – in negative, neutral, and positive scenarios. These scenarios are illustrative and are not based on objective data analysis.

Investment period	Title	1000 asset value without value growth	10000 asset value without value growth	1000 asset value with 5% annual value growth	10000 asset value with 5% annual value growth	1000 asset value with 5% annual value decline	10000 asset value with 5% annual value decline
Investing for 1 year	Total return (average return) after deduction of commissions	-26 -2,6 %	-44 -0,44 %	23,95 2,395 %	454,3 4,543 %	-75,95 -7,595 %	-543,5 -5,435 %
Investing for 3 years		0 0 %	0 0 %	157,63 15,76 %	1576,25 15,76 %	-142,63 -14,26 %	-1426,25 -14,26 %
Investing for 5 years		0 0 %	0 0 %	276,28 27,63 %	2762,82 27,63 %	-226,22 -22,62 %	-2262,19 -22,62 %

Explanations of service costs and charges

Description of cost types	Costs of investment services and ancillary investment services	Example of costs
One-off charges	All costs paid when starting or ending the provision of investment services	No such costs.
On-going charges	All recurring costs paid for services	No such costs.
Transaction costs	All costs related to transactions	Brokerage commission per transaction. Transaction tax and stamp duty (in certain countries).
Charges related to ancillary services	All costs and charges related to ancillary services not mentioned above	Custody fee for financial instruments.
Incidental costs	Performance fee	No such costs.

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If you have any questions regarding the information contained in this material, please contact AS Citadele banka.