

## BACKGROUND INFORMATION ON THE PROTECTION OF STATE-GUARANTEED DEPOSITS IN THE REPUBLIC OF LATVIA

<b>Guarantees on deposits with a credit institution or credit union</b>	Safety of your deposits is guaranteed by the deposit guarantee scheme, which has been established pursuant to the Deposit Guarantee Law. In case of unavailability of deposits at a credit institution or credit union, your deposit in the amount of up to EUR 100,000 shall be compensated by the Deposit Guarantee Fund.
<b>Maximum amount of guaranteed compensation</b>	The maximum amount of guaranteed compensation is EUR 100,000 per depositor per credit institution or credit union. The currency of the guaranteed compensation shall be EUR. Payment of the guaranteed compensation shall not apply to the deposits specified in Section 23 of the Deposit Guarantee Law.
<b>Maximum amount of additionally guaranteed compensation</b>	In addition to the maximum guaranteed compensation of EUR 100,000, a depositor is entitled to guaranteed compensation of up to EUR 200,000 in accordance with the types of deposits and provisions specified in Section 4 of the Deposit Guarantee Law.
<b>Calculation of guaranteed compensation for multiple deposits with the same credit institution or credit union</b>	The total of your deposits with that credit institution or credit union shall be aggregated and the guaranteed compensation cap (EUR 100,000) shall be applied to the total amount.
<b>Calculation of guaranteed compensation in case of a joint deposit with other person(s)</b>	If more than EUR 100,000 are held on the account, the guaranteed compensation in the amount of up to EUR 100,000 shall be provided to each depositor separately, provided that an eligible depositor has been identified prior to the date of occurrence of unavailability of deposits.
<b>Beginning of guaranteed compensation payouts if deposits become unavailable</b>	<ul style="list-style-type: none"> <li>Starting from the 21st working day after unavailability of deposits occurs if deposits become unavailable before 31 December 2018.</li> <li>Starting from the 16th working day after unavailability of deposits occurs if deposits become unavailable between 1 January 2019 and 31 December 2020.</li> <li>Starting from the 10th working day after unavailability of deposits occurs if deposits become unavailable between 1 January 2021 and 31 December 2023.</li> <li>Starting from the 8th working day after unavailability of deposits occurs if deposits become unavailable after 1 January 2024.</li> </ul>
<b>Information on the possibility of mutual offset of claims</b>	During the calculation of guaranteed compensation due to a depositor, the depositor's liabilities to the credit institution or credit union may be taken into account and mutually offset.
<b>Contacts</b>	Financial and Capital Market Commission: Kungu iela 1, Rīga, LV-1050, Latvija, phone: + 371 67 774 800, <a href="http://www.fktk.lv">www.fktk.lv</a> .

### Depositor's acknowledgement of information receipt

(For individuals - name, surname, personal identification number, signature, date; for legal entities - company name, registration number, signature, date)