

## Attachment

To regulations of the Financial and Capital Market Commission

## Background Information on the State-guaranteed Deposits

<b>Calculation of the guaranteed disbursement in case of joint deposit with other person (s)</b>	Deposit guarantee system that is developed in compliance with the Deposit Guarantee Law guarantees the safety of your deposits. In case of unavailability of deposits in the credit institution or credit union, the Deposit Guarantee Fund will repay your deposits up to EUR100 000.
<b>Maximum amount of the guaranteed disbursement and deposits not covered with state-guaranteed disbursement</b>	<p>Amount of maximum guaranteed disbursement is EUR 100 000 euro for each depositor of credit institution or credit union. Payment of guaranteed disbursement is made in EUR currency. Payment of guaranteed disbursement is not performed for the deposits indicated in the Section 23 of the Deposit Guarantee Law:</p> <ol style="list-style-type: none"> <li>1) deposits of the credit institution or credit union;</li> <li>2) deposits of financial institutions;</li> <li>3) deposits of the municipalities with the annual budget exceeding EUR 500 000 and direct administration institutions;</li> <li>4) deposits related to money laundering or recognized as proceeds from crime if the criminal conviction has entered into force;</li> <li>5) deposits where the depositor as a customer is not identified according to provisions of the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing;</li> <li>6) deposits that according to Law form equity capital of the deposit arranger;</li> <li>7) deposits of insurance companies;</li> <li>8) deposits of investment brokerage firms;</li> <li>9) deposits of investment management companies;</li> <li>10) deposits of private pension funds;</li> <li>11) deposits of managers of alternative investment funds;</li> <li>12) to the debt securities issued by credit institution, as well as liabilities arising from it's bills, including bills of exchange;</li> <li>13) deposits for which no transactions have been made within the last two years from the day of occurrence of unavailability of deposits and the value of which is less than EUR 10.</li> </ol>
<b>Maximum amount of the additional guaranteed disbursement</b>	Additionally to the maximum guaranteed disbursement in the amount of EUR 100 000, depositor is entitled to receive guaranteed disbursement up to EUR 200 000, according to the provisions and types of deposits indicated in the Section 4 of the Deposit Guarantee Law.
<b>Calculation of guaranteed disbursement in case of several deposits in the credit institution or credit union</b>	All your deposits in the credit institution or credit union are summed up and maximum guaranteed deposit amount is applied to the total amount – EUR 100 000.

<b>Calculation of the guaranteed disbursement in case of joint deposit with other person (s)</b>	<p>In case of more than EUR 100 000 in the account, each depositor can receive EUR 100 000 separately with the precondition that this depositor is identified prior to the occurrence of unavailability of deposits date.</p> <p>If the depositor in the depositor account manages means belonging to other person, then this person is entitled to receive guaranteed disbursement for this person that can verify his/her right to demand means managed by the depositor with the precondition that the deposit taker has identified this person prior to the occurrence of unavailability of deposits date.</p>
<b>Guaranteed disbursement compensation start date in case of unavailability of deposits and guaranteed disbursement compensation for minors</b>	<p>Payment of the guaranteed disbursement is performed five years from the occurrence date of the unavailability of deposit or from the day when the circumstances determining denial of the payment of guaranteed disbursement indicated in the Paragraph One of the Section 27 of the Deposit Guarantee Law have ended.</p> <p>Guaranteed reimbursement is paid:</p> <ul style="list-style-type: none"> <li>– if the occurrence of unavailability of deposits have entered after 1 January 2019 and takes place until 31 December 2020;</li> <li>– starting from the 10th week day of the occurrence of unavailability of deposits, if the occurrence of unavailability of deposits have entered after 1 January 2021 and lasts until 31 December 2023;</li> <li>– starting from the 8th week day of the occurrence of unavailability of deposits, if the occurrence of unavailability of deposits have entered after 1 January 2024.</li> </ul> <p>Legal representatives of the minor depositors (account owners) (parents) or guardians appointed according to procedure stipulated in the Section 222 of the Civil Law or Section 26 of the Law on Orphan's and Custody Courts are entitled to perform all required actions to receive state-guaranteed disbursement for the minor person in frame of laws and regulations.</p> <p>Persons are entitled to receive guaranteed disbursement from the moment when they reach 18 years of age.</p>
<b>Information on the possibility of mutual clearing of claim liabilities</b>	<p>In the calculation of guaranteed compensation due to a depositor, the depositor's liabilities against credit institution or credit union may be taken into account and mutually offset.</p>
<b>Contact information</b>	<p>Financial and Capital Market Commission: 1 Kungu Street, Riga, LV-1050, tel.: 6777 4800. Website address: <a href="http://www.fktk.lv">www.fktk.lv</a></p>

<b>Depositor's acknowledgement of information receipt</b>	
Name, surname / Name of legal person	ID number / registration number
Signature	Date