

EX-ANTE INFORMATION ON THE COCTS AND RELATED FEES

Here is the information on all costs and other payments related to certain investment and/or additional services and financial instruments that occur despite the inherent market risk. Investment and/or additional services are selected selectively for illustrative purposes, covering different asset classes and main order execution venues. Costs and payments are presented by aggregating so that all costs and the cumulative effect of the costs on the return of investment could be estimated.

Costs and fees are estimated for a one-year investment in a zero-profit scenario assuming the investment is sold at the end of the year. Costs and fees are calculated based on the expected amount of the investment and the investment period, and the information provided is based on the Bank's applicable rates and data from third parties. Actual amounts may deviate from the estimates, as actual costs will depend on the financial instrument and market and may depend on the trading volume. The cost of investment and / or ancillary services is incurred directly, and the cost of the financial instrument reflects the fees included in the price of the financial instrument and reduces it by this amount.

The amounts of the investment results are presented for illustrative purposes to show the total impact of the costs and associated fee returns on positive, neutral and negative activities scenarios when the investment is sold at the end of the investment period. These scenarios are not necessarily based on objective data analysis and should under no circumstances be considered as indicators for future outcomes. The geometric mean method calculated using the formula $[(1+R_1) \times (1+R_2) \times (1+R_3) \dots \times (1+R_n)]^{1/n} - 1$ is used to calculate the average return, where R - return on investment in year n; and n is the number of years.

STOCK TRADING in the Nasdaq Vilnius stock exchange via internet – Investment costs and fees

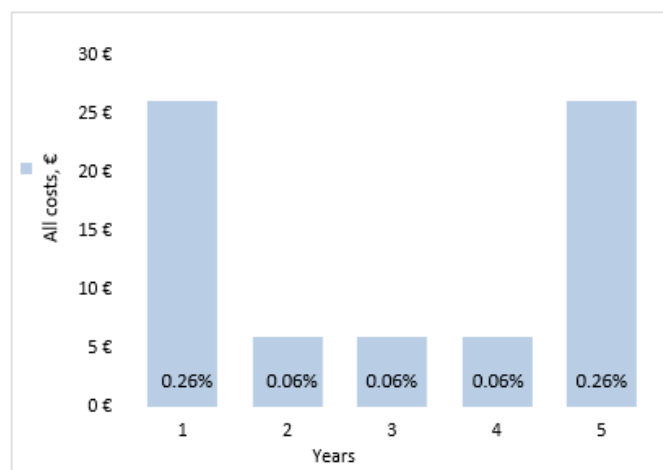
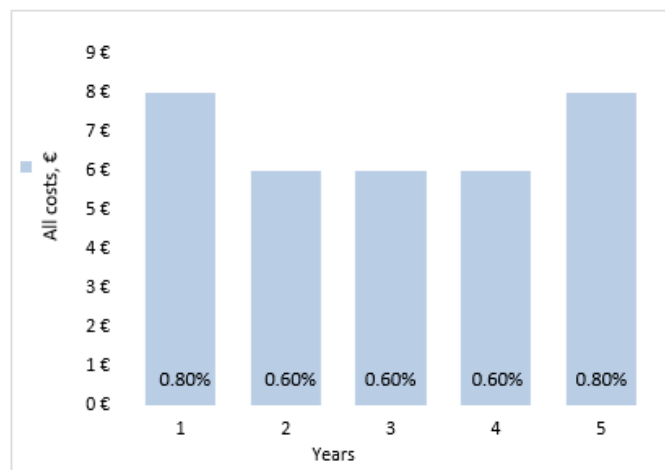
The calculations are based on Artea bankas AB rates applied for online stock trading on the Nasdaq Vilnius stock exchange, safekeeping and other related fees, if applicable.

Investment amount		1,000 EUR		10,000 EUR	
Service-related fees		1.00% / 10.00 EUR		0.46% / 46.00 EUR	
Initial costs	Transaction fees	0.20% / 2.00 EUR		0.20% / 20.00 EUR	
Ongoing costs	Safekeeping fees	0.60% / 6.00 EUR		0.06% / 6.00 EUR	
Exit costs	Transaction fees	0.20% / 2.00 EUR		0.20% / 20.00 EUR	
Instrument related fees		0.00% / 0.00 EUR		0.00% / 0.00 EUR	
Ongoing costs	Total expense ratio	0.00% / 0.00 EUR		0.00% / 0.00 EUR	
Fees in total		1.00% / 10.00 EUR		0.46% / 46.00 EUR	

Annual return		Investment amount		Average annual return after cost deduction			
				Investment horizon			
				1 yr.	3 yrs.	5 yrs.	
5%	1 000 EUR	3.98%	39.80 EUR	4.28%	44.65 EUR	4.36%	47.48 EUR
	10 000 EUR	4.52%	451.70 EUR	4.80%	502.58 EUR	4.85%	533.40 EUR
0%	1 000 EUR	-1.00%	-10.00 EUR	-0.74%	-7.27 EUR	-0.69%	-6.73 EUR
	10 000 EUR	-0.46%	-46.00 EUR	-0.19%	-15.95 EUR	-0.14%	-10.79 EUR
-5%	1 000 EUR	-5.98%	-59.80 EUR	-5.77%	-54.33 EUR	-5.75%	-51.15 EUR
	10 000 EUR	-5.44%	-544.00 EUR	-5.19%	-492.02 EUR	-5.14%	-462.73 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



STOCK TRADING in the Nasdaq Riga and Nasdaq Tallinn stock exchanges via internet – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for online trading on the Nasdaq Vilnius stock exchange, safekeeping and other related fees, if applicable.

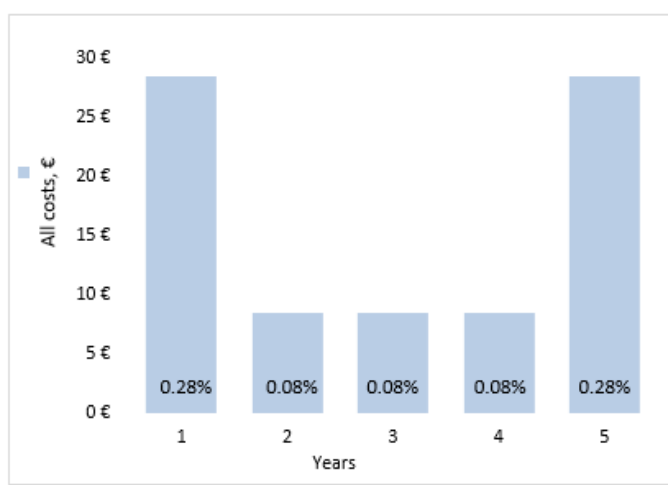
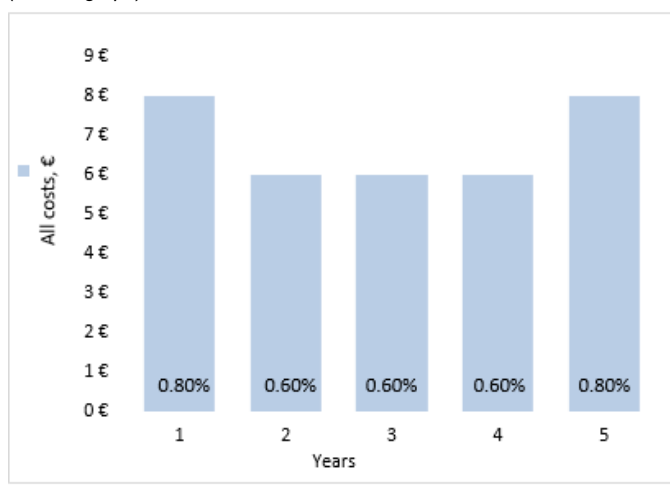
Investment amount		1,000 EUR		10,000 EUR	
Service-related fees					
Initial costs	Transaction fees	0.20%	2.00 EUR	0.20%	20.00 EUR
Ongoing costs	Safekeeping fees	0.60%	6.00 EUR	0.08%	8.40 EUR
Exit costs	Transaction fees	0.20%	2.00 EUR	0.20%	20.00 EUR
Instrument related fees					
Ongoing costs	Total expense ratio	0.00%	0.00 EUR	0.00%	0.00 EUR
Fees in total		1.00%	10.00 EUR	0.48%	48.40 EUR

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction			
		1 yr.		Investment horizon	
				3 yrs.	5 yrs.
5%	1 000 EUR	3.98%	39.80 EUR	4.28%	44.65 EUR
	10 000 EUR	4.49%	449.18 EUR	4.77%	499.81 EUR
0%	1 000 EUR	-1.00%	-10.00 EUR	-0.74%	-7.27 EUR
	10 000 EUR	-0.48%	-48.40 EUR	-0.22%	-18.91 EUR
-5%	1 000 EUR	-5.98%	-59.80 EUR	-5.77%	-54.33 EUR
	10 000 EUR	-5.46%	-545.98 EUR	-5.21%	-493.50 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



STOCK TRADING in the New York stock exchange via internet – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for online stock trading on the New York stock exchange, safekeeping and other related fees, if applicable.

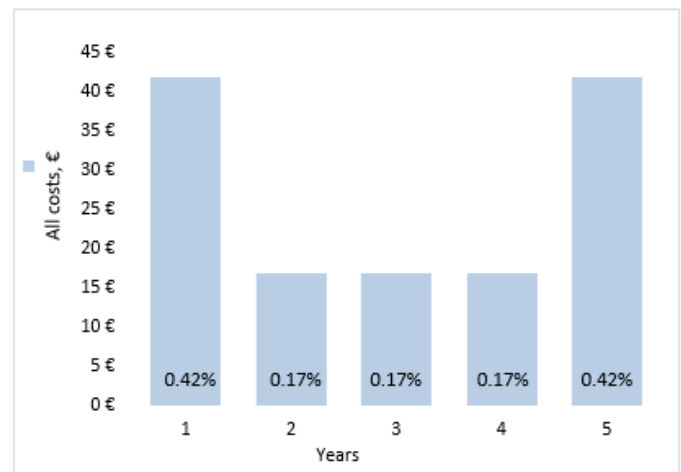
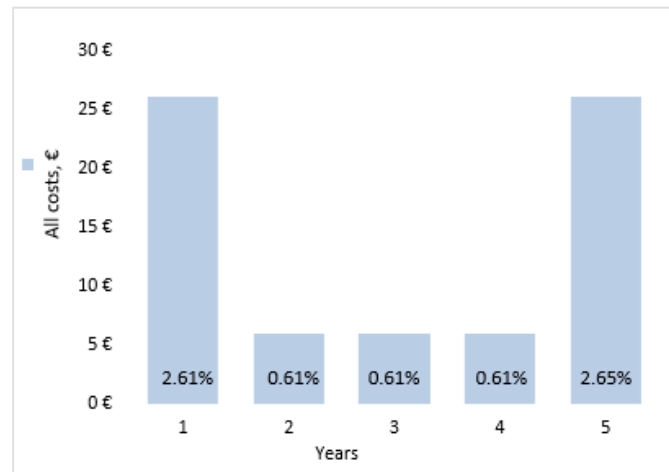
Investment amount		1,000 EUR		10,000 EUR	
Service-related fees					
Initial costs	Transaction fees	2.00%	20.00 EUR	0.25%	25.00 EUR
Ongoing costs	Safekeeping fees	0.60%	6.00 EUR	0.17%	16.77 EUR
Exit costs	Transaction fees	2.00%	20.00 EUR	0.25%	25.00 EUR
Instrument related fees					
Ongoing costs	Total expense ratio	0.00%	0.00 EUR	0.00%	0.00 EUR
Fees in total		4.60%	46.00 EUR	0.67%	66.77 EUR

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction			
		1 yr.		Investment horizon	
				3 yrs.	5 yrs.
5%	1 000 EUR	0.30%	3.00 EUR	3.09%	30.53 EUR
	10 000 EUR	4.30%	429.90 EUR	4.65%	486.23 EUR
0%	1 000 EUR	-4.60%	-46.00 EUR	-1.97%	-15.95 EUR
	10 000 EUR	-0.67%	-66.77 EUR	-0.34%	-30.80 EUR
-5%	1 000 EUR	-9.50%	-95.00 EUR	-7.05%	-64.86 EUR
	10 000 EUR	-5.63%	-563.43 EUR	-5.32%	-503.46 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



STOCK TRADING in the Xetra (Germany) stock exchange via internet – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for online stock trading on the Xetra (Germany) stock exchange, safekeeping and other related fees, if applicable.

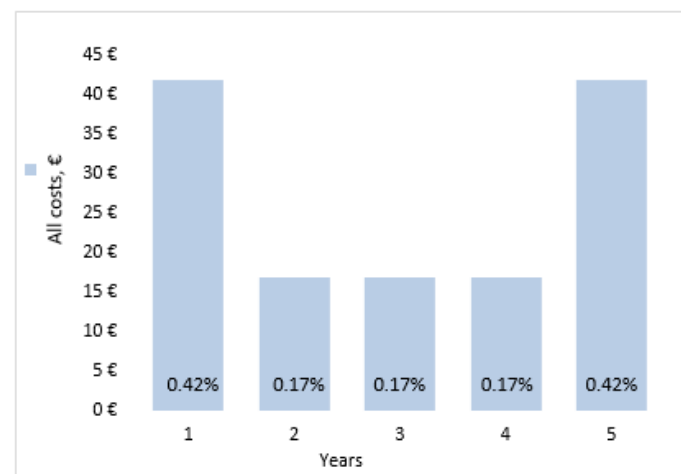
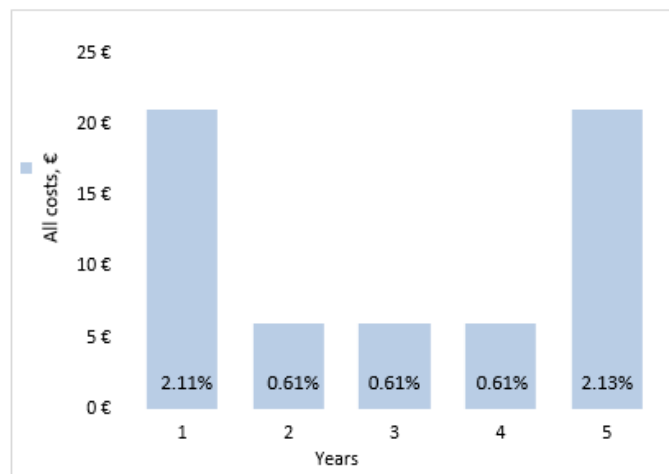
Investment amount		1,000 EUR	10,000 EUR
Service-related fees		3.60% / 36.00 EUR	0.67% / 66.77 EUR
Initial costs	Transaction fees	1.50% / 15.00 EUR	0.25% / 25.00 EUR
Ongoing costs	Safekeeping fees	0.60% / 6.00 EUR	0.17% / 16.77 EUR
Exit costs	Transaction fees	1.50% / 15.00 EUR	0.25% / 25.00 EUR
Instrument related fees		0.00% / 0.00 EUR	0.00% / 0.00 EUR
Ongoing costs	Total expense ratio	0.00% / 0.00 EUR	0.00% / 0.00 EUR
Fees in total		3.60% / 36.00 EUR	0.67% / 66.77 EUR

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction		
		1 yr.	3 yrs.	5 yrs.
5%	1 000 EUR	1.33% / 13.25 EUR	3.43% / 34.74 EUR	3.87% / 40.94 EUR
	10 000 EUR	4.30% / 429.89 EUR	4.65% / 486.23 EUR	4.72% / 517.14 EUR
0%	1 000 EUR	-3.60% / -36.00 EUR	-1.63% / -13.83 EUR	-1.23% / -9.90 EUR
	10 000 EUR	-0.67% / -66.77 EUR	-0.34% / -30.81 EUR	-0.27% / -24.15 EUR
-5%	1 000 EUR	-8.53% / -85.25 EUR	-6.69% / -62.07 EUR	-6.36% / -55.42 EUR
	10 000 EUR	-5.63% / -563.44 EUR	-5.32% / -503.47 EUR	-5.26% / -471.66 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



ETF TRADING in the Xetra (Germany) stock exchange via internet – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for online ETF trading on the Xetra (Germany) stock exchange, safekeeping and other related fees, if applicable (on the example of iShares MSCI World ESG Screened UCITS ETF USD (Acc)).

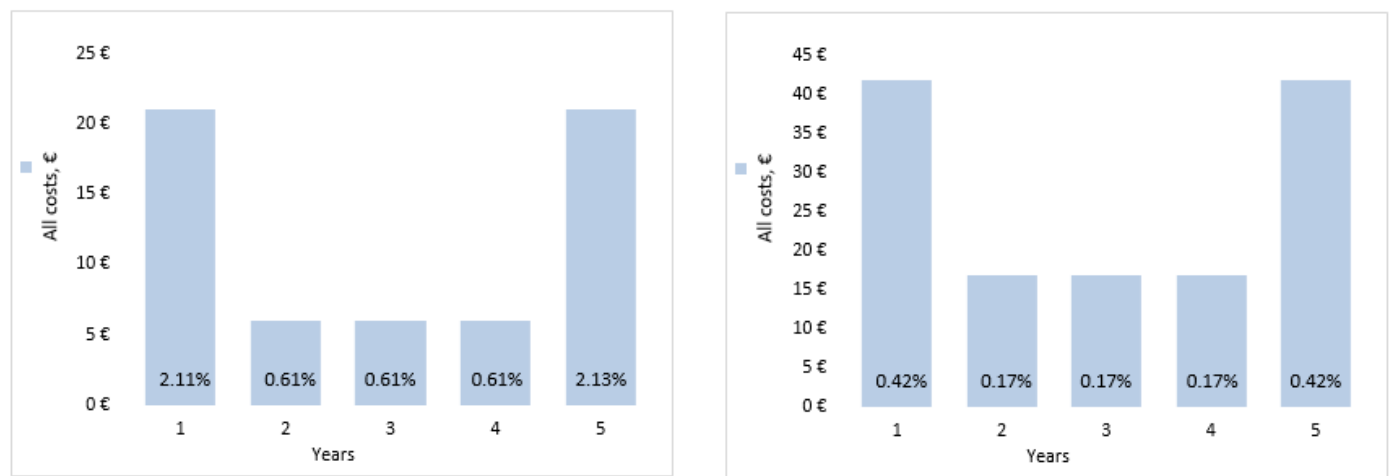
Investment amount		1,000 EUR		10,000 EUR	
Service-related fees		3.60%	/ 36.00 EUR	0.67%	/ 66.77 EUR
Initial costs	Transaction fees	1.50%	/ 15.00 EUR	0.25%	/ 25.00 EUR
Ongoing costs	Safekeeping fees	0.60%	/ 6.00 EUR	0.17%	/ 16.77 EUR
Exit costs	Transaction fees	1.50%	/ 15.00 EUR	0.25%	/ 25.00 EUR
Instrument related fees		0.20%	/ 1.97 EUR	0.20%	/ 19.95 EUR
Ongoing costs	Total expense ratio	0.20%	/ 1.97 EUR	0.20%	/ 19.95 EUR
Fees in total		3.80%	/ 37.97 EUR	0.87%	/ 86.72 EUR

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction					
		1 yr.		3 yrs.		5 yrs.	
5%	1 000 EUR	1.12%	/ 11.18 EUR	3.21%	/ 32.43 EUR	3.65%	/ 38.40 EUR
	10 000 EUR	4.09%	/ 408.94 EUR	4.44%	/ 463.18 EUR	4.51%	/ 491.83 EUR
0%	1 000 EUR	-3.80%	/ -37.97 EUR	-1.83%	/ -16.14 EUR	-1.44%	/ -12.17 EUR
	10 000 EUR	-0.87%	/ -86.72 EUR	-0.54%	/ -51.90 EUR	-0.47%	/ -45.19 EUR
-5%	1 000 EUR	-8.71%	/ -87.12 EUR	-6.89%	/ -63.77 EUR	-6.56%	/ -56.94 EUR
	10 000 EUR	-5.82%	/ -582.39 EUR	-5.51%	/ -520.53 EUR	-5.45%	/ -486.97 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



“Artea ETF Select” via internet (based on the example of the lowest ongoing costs) – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for online ETF trading on the Xetra (Germany) stock exchange, safekeeping and other related fees, if applicable (on the example of iShares MSCI World ESG Screened UCITS ETF USD (Acc)).

Investment amount		1,000 EUR		10,000 EUR	
Service-related fees		0.00%	/ 0.00 EUR	0.00%	/ 0.00 EUR
Initial costs	Transaction fees	0.00%	/ 0.00 EUR	0.00%	/ 0.00 EUR
Ongoing costs	Safekeeping fees	0.00%	/ 0.00 EUR	0.00%	/ 0.00 EUR
Exit costs	Transaction fees	0.00%	/ 0.00 EUR	0.00%	/ 0.00 EUR
Instrument related fees		0.03%	/ 0.30 EUR	0.03%	/ 3.00 EUR
Ongoing costs	Total expense ratio	0.03%	/ 0.30 EUR	0.03%	/ 3.00 EUR
Fees in total		0.03%	/ 0.30 EUR	0.03%	/ 3.00 EUR

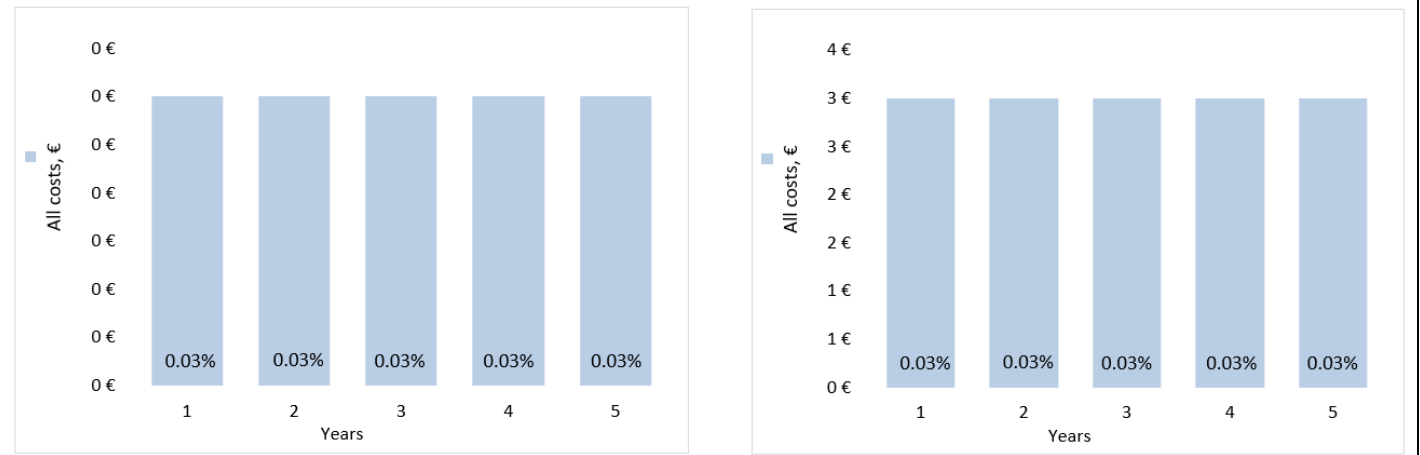
Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction					
		1 yr.		3 yrs.		5 yrs.	
5%	1 000 EUR	4.97%	/ 49.68 EUR	4.97%	/ 52.15 EUR	4.97%	/ 54.74 EUR
	10 000 EUR	4.97%	/ 496.85 EUR	4.97%	/ 521.53 EUR	4.97%	/ 547.45 EUR
0%	1 000 EUR	-0.03%	/ -0.30 EUR	-0.03%	/ -0.30 EUR	-0.03%	/ -0.30 EUR
	10 000 EUR	-0.03%	/ -3.00 EUR	-0.33%	/ -3.00 EUR	-0.33%	/ -3.00 EUR

-5%	1 000 EUR	-5.03% / -50.29 EUR	-5.03% / -47.76 EUR	-5.03% / -45.36 EUR
	10 000 EUR	-5.03% / -502.85 EUR	-5.03% / -477.56 EUR	-5.03% / -453.55 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



“Artea ETF Select” via internet (based on the example of the highest ongoing costs) – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for online ETF trading on the Xetra (Germany) stock exchange, safekeeping and other related fees, if applicable (on the example of iShares MSCI World ESG Screened UCITS ETF USD (Acc)).

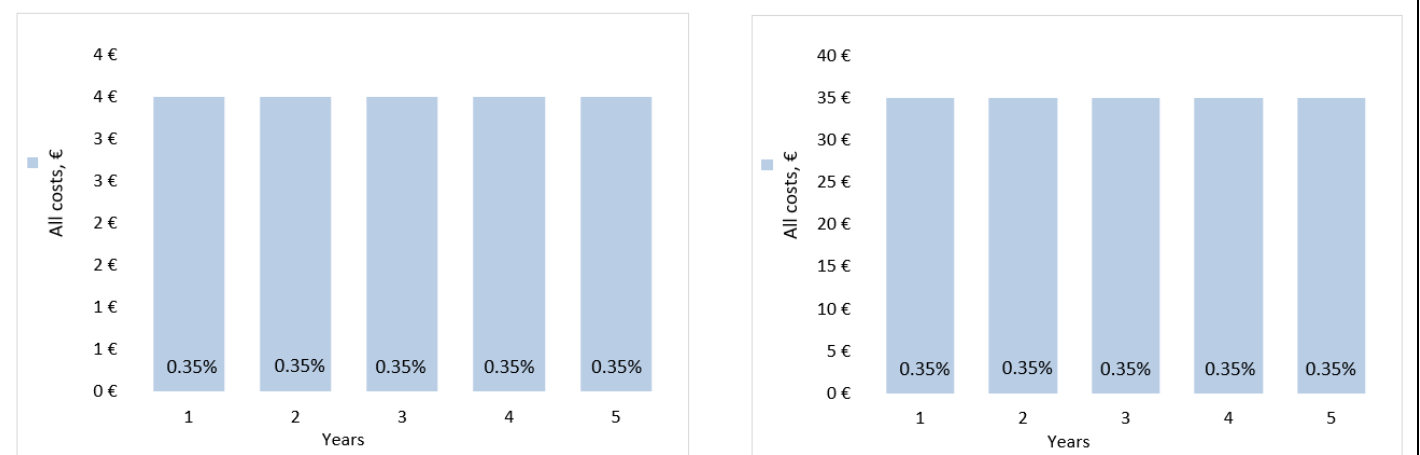
Investment amount		1,000 EUR	10,000 EUR
Service-related fees		0.00% / 0.00 EUR	0.00% / 0.00 EUR
Initial costs	Transaction fees	0.00% / 0.00 EUR	0.00% / 0.00 EUR
Ongoing costs	Safekeeping fees	0.00% / 0.00 EUR	0.00% / 0.00 EUR
Exit costs	Transaction fees	0.00% / 0.00 EUR	0.00% / 0.00 EUR
Instrument related fees		0.35% / 3.50 EUR	0.35% / 35.00 EUR
Ongoing costs	Total expense ratio	0.35% / 3.50 EUR	0.35% / 35.00 EUR
Fees in total		0.35% / 3.50 EUR	0.35% / 35.00 EUR

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction					
		1 yr.		3 yrs.		5 yrs.	
5%	1 000 EUR	4.63%	46.33 EUR	4.63%	45.04 EUR	4.63%	46.88 EUR
	10 000 EUR	4.63%	463.25 EUR	4.63%	449.92 EUR	4.63%	468.81 EUR
0%	1 000 EUR	-0.35%	-3.50 EUR	-0.35%	-3.50 EUR	-0.35%	-3.50 EUR
	10 000 EUR	-0.35%	-35.00 EUR	-0.35%	-35.00 EUR	-0.35%	-35.00 EUR
-5%	1 000 EUR	-5.33%	-53.33 EUR	-5.33%	-50.49 EUR	-5.33%	-47.81 EUR
	10 000 EUR	-5.33%	-533.25 EUR	-5.33%	-504.92 EUR	-5.33%	-478.09 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



BOND TRADING in the Nasdaq Vilnius stock exchange – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for trading Government and corporate debt securities on the Nasdaq Vilnius stock exchange, safekeeping and other related fees, if applicable.

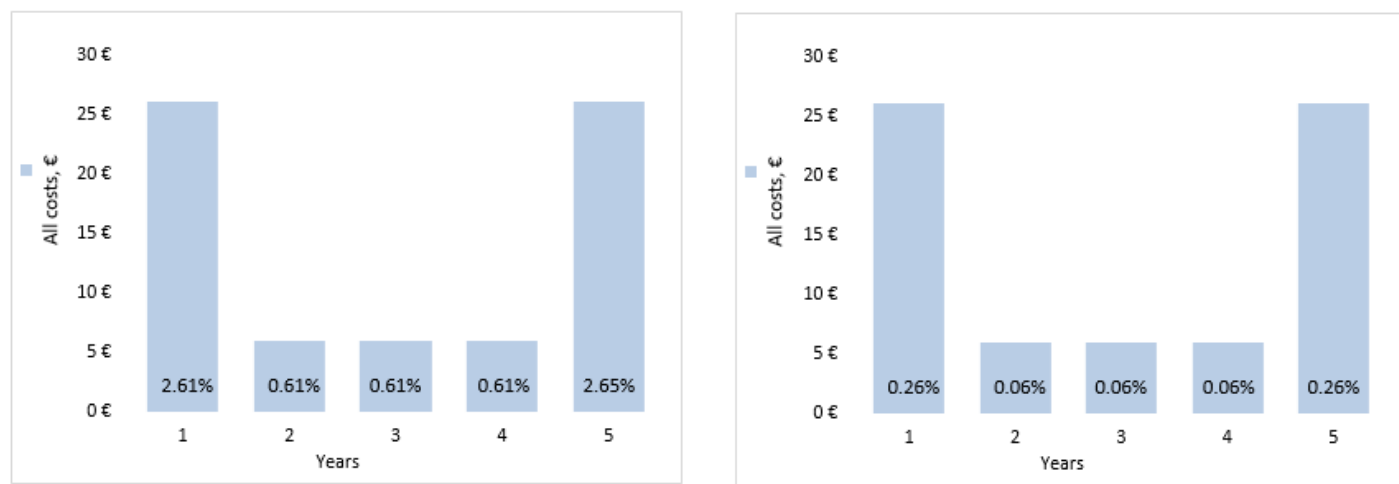
Investment amount		1,000 EUR		10,000 EUR	
Service-related fees		4.60% / 46.00 EUR		0.46% / 46.00 EUR	
Initial costs	<i>Transaction fees</i>	2.00% / 20.00 EUR	0.20% / 20.00 EUR		
Ongoing costs	<i>Safekeeping fees</i>	0.60% / 6.00 EUR	0.06% / 6.00 EUR		
Exit costs	<i>Transaction fees</i>	2.00% / 20.00 EUR	0.20% / 20.00 EUR		
Instrument related fees		0.00% / 0.00 EUR		0.00% / 0.00 EUR	
Ongoing costs	<i>Total expense ratio</i>	0.00% / 0.00 EUR	0.00% / 0.00 EUR		
Fees in total		4.60% / 46.00 EUR		0.46% / 46.00 EUR	

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction					
		1 yr.		3 yrs.		5 yrs.	
5%	1 000 EUR	0.30%	3.00 EUR	3.09%	30.53 EUR	3.67%	37.98 EUR
	10 000 EUR	4.52%	451.71 EUR	4.80%	502.58 EUR	4.85%	533.40 EUR
0%	1 000 EUR	-4.60%	-46.00 EUR	-1.97%	-15.95 EUR	-1.44%	-10.79 EUR
	10 000 EUR	-0.46%	-46.00 EUR	-0.19%	-15.95 EUR	-0.14%	-10.79 EUR
-5%	1 000 EUR	-9.50%	-95.00 EUR	-7.05%	-64.86 EUR	-6.59%	-56.86 EUR
	10 000 EUR	-5.45%	-545.00 EUR	-5.20%	-493.01 EUR	-5.15%	-463.70 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



BOND PLACEMENT – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for bond distribution managed by Artea bankas AB, safekeeping and other related fees, if applicable.

Investment amount		1 000 EUR		10 000 EUR	
Service-related fees		0,60% / 6,00 EUR		0,06% / 6,00 EUR	
Initial costs	<i>Transaction fees</i>	0,00% / 0,00 EUR	0,00% / 0,00 EUR		
Ongoing costs	<i>Safekeeping fees</i>	0,60% / 6,00 EUR	0,06% / 6,00 EUR		
Exit costs	<i>Transaction fees</i>	0,00% / 0,00 EUR	0,00% / 0,00 EUR		
Instrument related fees		0,00% / 0,00 EUR		0,00% / 0,00 EUR	
Ongoing costs	<i>Total expense ratio</i>	0,00% / 0,00 EUR	0,00% / 0,00 EUR		
Fees in total		0,60% / 6,00 EUR		0,06% / 6,00 EUR	

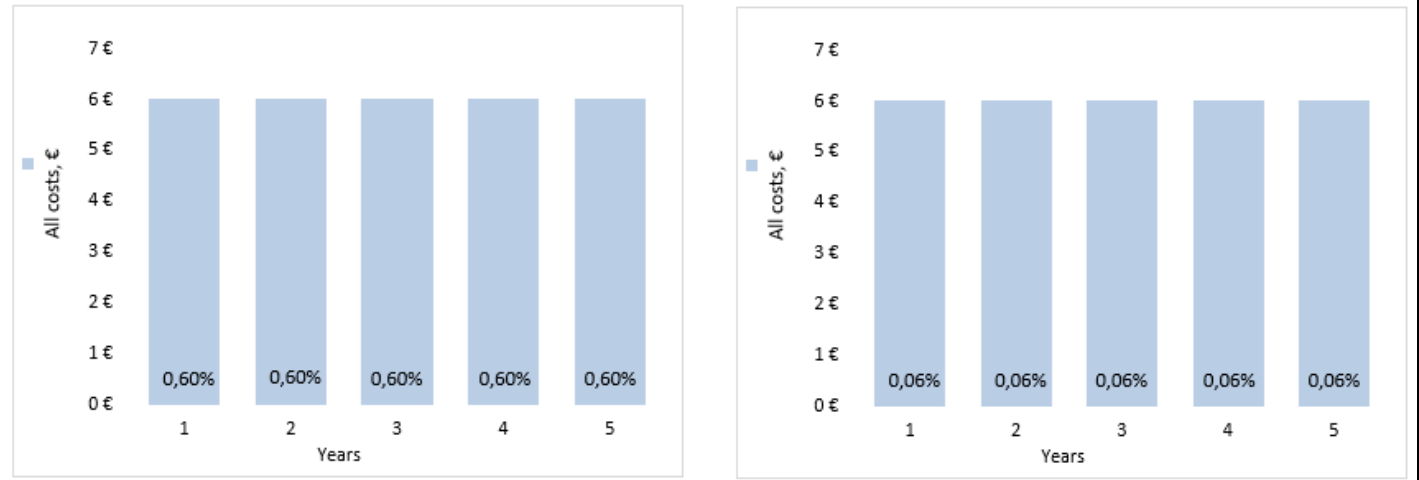
Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction					
		1 yr.		3 yrs.		5 yrs.	
5%	1 000 EUR	4,40%	44,00 EUR	4,42%	46,20 EUR	4,45%	48,51 EUR
	10 000 EUR	4,94%	493,70 EUR	4,94%	518,07 EUR	4,94%	543,64 EUR
0%	1 000 EUR	-0,60%	-6,00 EUR	-0,60%	-6,00 EUR	-0,61%	-6,00 EUR
	10 000 EUR	-0,06%	-6,00 EUR	-0,06%	-6,00 EUR	-0,06%	-6,00 EUR

-5%	1 000 EUR	-5,60% / -56,00 EUR	-5,64% / -53,20 EUR	-5,68% / -50,54 EUR
	10 000 EUR	-5,06% / -506,00 EUR	-5,06% / -480,70 EUR	-5,07% / -456,67 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



EUROBONDS TRADING – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for trading Eurobonds, safekeeping and other related fees, if applicable.

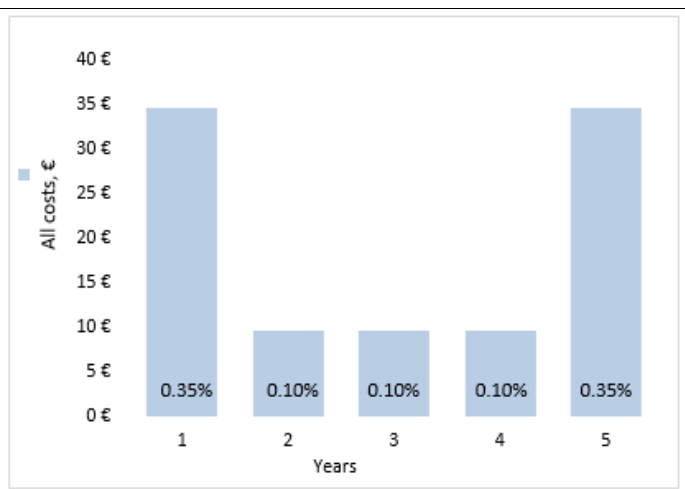
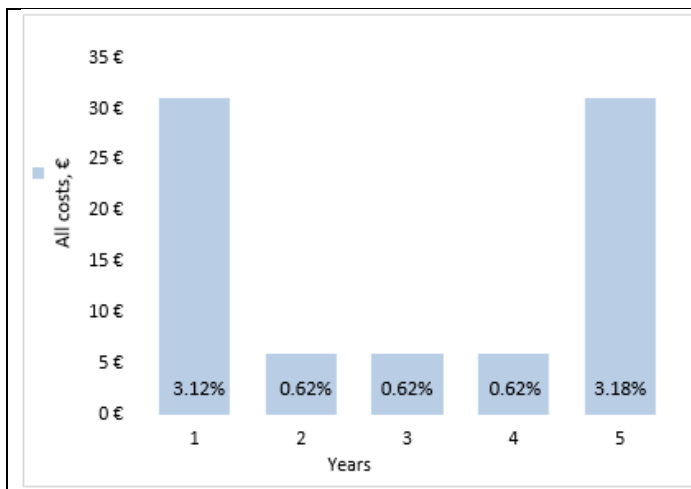
Investment amount		1,000 EUR	10,000 EUR
Service-related fees		5.60% / 56.00 EUR	0.60% / 59.58 EUR
Initial costs	Transaction fees	2.50% / 25.00 EUR	0.25% / 25.00 EUR
Ongoing costs	Safekeeping fees	0.60% / 6.00 EUR	0.10% / 9.58 EUR
Exit costs	Transaction fees	2.50% / 25.00 EUR	0.25% / 25.00 EUR
Instrument related fees		0.00% / 0.00 EUR	0.00% / 0.00 EUR
Ongoing costs	Total expense ratio	0.00% / 0.00 EUR	0.00% / 0.00 EUR
Fees in total		5.60% / 56.00 EUR	0.60% / 59.58 EUR

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction					
		1 yr.		3 yrs.		5 yrs.	
5%	1 000 EUR	-0.72%	-7.25 EUR	2.75%	26.03 EUR	3.47%	34.67 EUR
	10 000 EUR	4.37%	437.45 EUR	4.72%	494.53 EUR	4.79%	526.25 EUR
0%	1 000 EUR	-5.60%	-56.00 EUR	-2.32%	-17.93 EUR	-1.65%	-11.57 EUR
	10 000 EUR	-0.60%	-59.58 EUR	-0.26%	-22.54 EUR	-0.20%	-16.00 EUR
-5%	1 000 EUR	-10.48%	-104.75 EUR	-7.41%	-67.58 EUR	-6.82%	-58.23 EUR
	10 000 EUR	-5.58%	-557.85 EUR	-5.26%	-498.55 EUR	-5.20%	-467.36 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



MUTUAL FUNDS (governed by SB ASSET MANAGEMENT UAB) TRADING – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for trading INVL Emerging Europe Bond Subfund, safekeeping, instrument related fees and other fees, if applicable. It is assumed that the total expense ratio (which is included in the price of the financial instrument) is 0,79 percent (based on 2024.06.30 data).

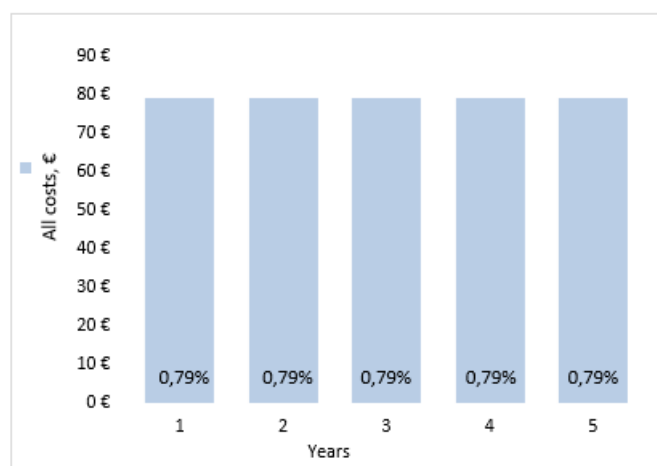
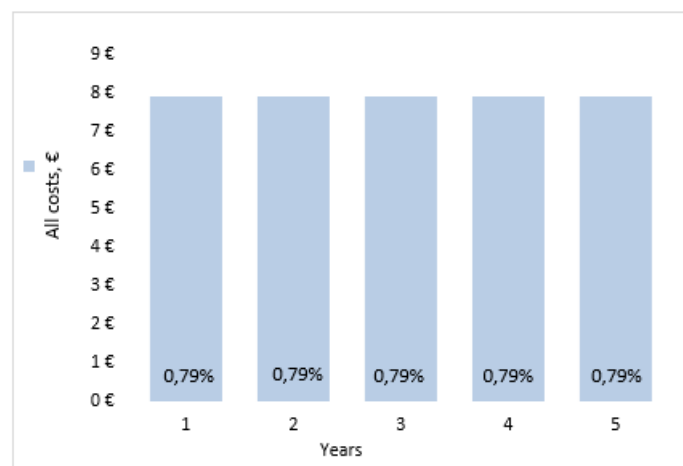
Investment amount		1 000 EUR	10 000 EUR
Service-related fees		0,00% / 0,00 EUR	0,00% / 0,00 EUR
Initial costs	Transaction fees	0,00% / 0,00 EUR	0,00% / 0,00 EUR
Ongoing costs	Safekeeping fees	0,00% / 0,00 EUR	0,00% / 0,00 EUR
Exit costs	Transaction fees	0,00% / 0,00 EUR	0,00% / 0,00 EUR
Instrument related fees		0,79% / 7,90 EUR	0,79% / 79,00 EUR
Ongoing costs	Total expense ratio	0,79% / 7,90 EUR	0,79% / 79,00 EUR
Fees in total		0,79% / 7,90 EUR	0,79% / 79,00 EUR

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction		
		1 yr.	3 yrs.	5 yrs.
5%	1 000 EUR	4,17% / 41,70 EUR	4,16% / 43,37 EUR	4,16% / 45,10 EUR
	10 000 EUR	4,17% / 417,05 EUR	4,16% / 433,74 EUR	4,16% / 451,05 EUR
0%	1 000 EUR	-0,79% / -7,90 EUR	-0,80% / -7,90 EUR	-0,80% / -7,90 EUR
	10 000 EUR	-0,79% / -79,00 EUR	-0,80% / -79,00 EUR	-0,80% / -79,00 EUR
-5%	1 000 EUR	-5,75% / -57,51 EUR	-5,76% / -54,25 EUR	-5,76% / -51,18 EUR
	10 000 EUR	-5,75% / -575,05 EUR	-5,76% / -542,54 EUR	-5,76% / -511,83 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.



MUTUAL FUNDS (governed by third parties) TRADING – Investment costs and fees

The calculations are based on Artea bankas AB rates applied for mutual fund trading (equity and balanced funds), safekeeping, instrument related fees and other fees, if applicable. It is assumed that the fund is registered in Luxembourg and the total expense ratio (which is included in the price of the financial instrument) is 1.5 percent.

Investment amount	1,000 EUR	10,000 EUR
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Service-related fees		6.60% / 66.00 EUR	1.18% / 117.95 EUR
Initial costs	<i>Transaction fees</i>	3.00% / 30.00 EUR	0.50% / 50.00 EUR
Ongoing costs	<i>Safekeeping fees</i>	0.60% / 6.00 EUR	0.18% / 17.95 EUR
Exit costs	<i>Transaction fees</i>	3.00% / 30.00 EUR	0.50% / 50.00 EUR
Instrument related fees		0.97% / 9.70 EUR	1.00% / 99.50 EUR
Ongoing costs	<i>Total expense ratio</i>	0.97% / 9.70 EUR	1.00% / 99.50 EUR
Fees in total		7.57% / 75.70 EUR	2.17% / 217.45 EUR

Cumulative effect of costs and fees

Annual return	Investment amount	Average annual return after cost deduction					
		1 yr.		3 yrs.		5 yrs.	
5%	1 000 EUR	-2.77%	-27.68 EUR	1.33%	7.07 EUR	2.16%	14.59 EUR
	10 000 EUR	2.72%	271.69 EUR	3.39%	349.98 EUR	3.52%	375.92 EUR
0%	1 000 EUR	-7.57%	-75.70 EUR	-3.71%	-32.01 EUR	-2.94%	-24.07 EUR
	10 000 EUR	-2.17%	-217.45 EUR	-1.53%	-148.75 EUR	-1.41%	-135.32 EUR
-5%	1 000 EUR	-12.37%	-123.72 EUR	-8.76%	-78.71 EUR	-8.09%	-67.16 EUR
	10 000 EUR	-7.07%	-706.59 EUR	-6.45%	-603.51 EUR	-6.34%	-556.26 EUR

Distribution of costs over the investment period

The graphs below show the breakdown of costs and fees over a 5-year investment period with an initial investment amount of €1,000 (first graph) and €10,000 (second graph) and a 0% return on investment.

