

1. Definitions of terms

- Bank* - Joint Stock Company TRASTA KOMERCBANKA.
- Financial instruments* - financial instruments defined in the Financial Instruments Market Law, derivatives and structured financial products which Customer may use to perform Transactions through the Bank, including, but not limited to:
- ✓ transferable securities (shares bonds, depository certificates and other transferable securities);
 - ✓ investment certificates of investment funds and other transferable securities that confirm participation in investment funds or comparable mutual funds;
 - ✓ money market instruments;
 - ✓ derivative financial instruments;
 - ✓ currency trading transactions, which have characteristics of derivative financial instruments;
 - ✓ structured financial products, which include provisions guaranteeing investors part of their initial investment and which include derivatives or whose return is linked to a derivative-based assets if there is a possibility that the investor may lose some of the initial investment
 - ✓ other financial instruments not specified herein.
- Institutional Customer* -
- ✓ institutions of the Republic of Latvia or other countries that are licensed for activities in the financial market and supervised thereof:
 - credit institutions;
 - investment brokerage companies;
 - other licensed or regulated financial institutions;
 - investment funds and investment management companies;
 - alternative investment funds and alternative investment fund managers;
 - insurers;
 - pension funds;
 - commodity dealers;
 - companies that perform at their own expense transactions in the option agreement, futures or derivative financial instrument markets or derivative instrument underlying asset markets with the only purpose to diminish financial risk in the derivative financial instrument market; or companies that perform transactions at the expense of other participants of said markets or create prices for them, which are guaranteed by participants of the payment settlement system of the market, provided that participants of the payment settlement system of the market undertake the responsibility for securing

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- performance of concluded agreements of such companies;
 - other commercial companies that deal with investments into financial instruments as their primary activity, and make large scale investments;
 - commercial companies that meet two criteria out of the following three:
 - shareholders' equity not be less than EUR 2 million;
 - net turnover not be less than EUR 40 million;
 - book value not be less than EUR 20 million;
 - states and municipalities, state institutions that manage government debts, state central banks, World Bank, International Monetary Fund, Central Bank of Europe and other international financial institutions;
 - other commercial companies that deal with investments into financial instruments as their primary activity, and make large scale investments;
 - a person or an entity that is recognized as Institutional Customer in another country in compliance with the procedure that is comparable to one laid down in these Provisions.
- Individual Customer* - a customer that is not an Institutional Customer. a customer whom the Bank provides investment services and auxiliary investment services, and who in accordance with this procedure and the Financial Instruments Market Law is not considered to be an Institutional Customer or Eligible Counterparty.
- Eligible Counterparty* - an investment brokerage company, credit institution, insurance company, investment management company, pension fund and its management company, other financial institutions that are licensed and carry out their activities according to regulatory instruments of the member states, which provide guidelines for financial services, as well as state governments and other state institutions that manage government debts, central Bank and supranational organizations.

2. General Provisions

2.1. In order to comply with the provisions of the Law on Financial Instruments Market, the Bank shall assign a certain status to persons whom it provides investment services and auxiliary investment services

2.2. A person to which the Bank renders investment services or auxiliary investment services may have the status of *Institutional Customer*, *Individual Customer* or *Eligible Counterparty*. To determine Customer's status, the Bank uses *Customer's Questionnaire for Receipt of Investment Services and Auxiliary Investment Services* (Appendix No 1). Before the Bank starts rendering investment services or auxiliary investment services, it shall inform the Customer about its status and related risks (Appendix No 2).

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2.3. A person who has been classified as *Individual Customer* has the right to request to be classified as *Institutional Customer*. Assignment of another status shall be performed in accordance with sub-paragraphs 3.4, 3.5 and 3.6.

2.4. The Bank has the right to assign the status of *Institutional Customer* to any person that is not listed in Section 124.¹ (2) of the Financial Instruments Market Law (not included in the list of Institutional Customers of Part 1 "Definitions of Terms" herein), but has expressed a respective request, and whose knowledge and experience were checked by the Bank. This person shall meet at least two of the following criteria:

2.4.1. the person has performed large scale transactions in the respective market, at least ten transactions a quarter during the last four quarters;

2.4.2. the value of the person's financial instrument portfolio, which includes both funds and Financial Instruments, exceeds EUR 500,000;

2.4.3. the person has at least one year experience in the position related to the financial sector, which requires knowledge of transactions and services that the person plans to carry out as Institutional Customer.

2.5. Before making a decision the person referred to in paragraph 3.4 to be recognized as *Institutional Customer*, the Bank shall evaluate his/her competence, experience and knowledge to make sure that, taking into account specifics of respective transactions and services, Customer will be able to independently make investment decisions and comprehend related risks. The status of *Institutional Customer* may be assigned to the person mentioned herein in general or in regard to a certain type of investment services, or transactions, or a certain transaction or a product. The Bank shall not be obliged to execute the Customer's request to change the status also in case where the Customer complies with the criteria referred to in paragraph 3.4 to this policy.

2.6. A person who wishes to be assigned the status of *Institutional Customer* shall submit to the Bank an application where he/she should indicate the type of investment service, transaction or product in regard to which he/she would like to receive the status of Institutional Customer. Before assigning the status of *Institutional Customer* to the person, the Bank shall serve this person a written notification advising that he/she may lose the investment protection right while having the *Institutional Customer* status. The person shall sign a confirmation statement that he/she has received the notification and understands the consequences of losing said right. The parties enter into a written agreement in regard to assignment of the Institutional Customer status.

2.7. A person who has been assigned the status of *Institutional Customer* according to paragraphs 3.3, 3.4 and 3.5 shall submit to the Bank information about the changes in his/her activities that may have an impact on the person's compliance with requirements of the *Institutional Customer* status. After receipt of the information indicating that Customer does not any longer meet the requirements specified for Institutional Customer, the Bank makes a decision about revocation of the status and notifies the person in writing.

2.8. A person who has been assigned the status of *Institutional Customer* has the right to request assignment of the *Individual Customer* status. *Institutional Customer* may be assigned the status of Individual Customer in regard to all provided services or certain types of investment services, transactions, or products. The Bank assigns the status of Individual Customer according to paragraphs 3.8 and 3.9. The Bank shall not be obliged to execute the Customer's request to change the status.

2.9. *Institutional Customer* who is interested in obtaining the status of *Individual Customer* shall submit to the Bank a respective application where he/she should indicate the type of investment service, transaction or product in regard to which he/she would like to receive the status of Individual Customer.

2.10. In order for Institutional Customer to be assigned the status of *Individual Customer*, the Bank and the person who is recognized as *Institutional Customer* enter into a written agreement. This agreement shall stipulate types of investment services, transactions or products where the status of Individual Customer shall apply.

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2.11. Before the Bank starts rendering investment services or auxiliary investment services, it shall inform respective companies about the status of *Eligible Counterparty* applied to such companies.

2.12. The Bank shall grant the Customer status having assessed Customer's information about its activities, knowledge and experience in transactions with financial instruments and, depending on the assigned status, shall apply the Customer's interests protection measures as provided in the legislation.

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Appendix No. 1

To the Investment Services Customer Status
Determination Policy

Customer number: _____

_____ _20__ .

CUSTOMER QUESTIONNAIRE

Receipt of Investment Services and Auxiliary Investment Services

Dear Customer:

Please provide the below required information to TRASTA KOMERCBANKA JSC.

<p>I give my consent to the Bank for submission of the below requested information and data processing:</p> <p style="text-align: center;"><input type="checkbox"/></p> <p><i>Please tick and fill in the questionnaire.</i></p>	<p>I refuse to provide the information requested below:</p> <p style="text-align: center;"><input type="checkbox"/></p> <p><i>Please tick and return the questionnaire to the Bank's officer without filling it in.</i></p> <p>Please be informed that if a Customer refuses to furnish information requested by the Bank according to the Financial Instruments Market Law, Bank shall not be held responsible for not being able to evaluate whether a particular service is appropriate for the Customer and whether the Customer can stand financial losses; the Bank shall not be held responsible for any consequences caused by Customer's refusal to provide the requested information. The Bank shall reserve the right to refuse to render investment services and auxiliary investment services to the Customer if the Customer refuses to provide information requested by the Bank.</p>
<p>_____ <i>Name, Surname Date Signature</i></p>	

By submitting the requested information you agree with the processing of the submitted information (incl. processing of personal data) pursuant to the Financial Instruments Market Law, Personal Data Protection Law and other legislation in force in the Republic of Latvia.

Processing of personal data by TRASTA KOMERCBANKA JSC is registered with the register of Data State Inspectorate Register of the Republic of Latvia (the personal data processing registration No.000848).

TRASTA KOMERCBANKA JSC has set and registered the following goals of personal data processing:

- provision of financial services and other services offered by the Bank and execution, recording and control of customer orders related to the above services;
- execution and recording of customers' payment card transactions;
- accounting of securities;

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- provision and improvement of services rendered by the bank;
- organizing and implementation of advertising campaigns, lotteries and sweepstakes;
- execution of rights related to debt recovery, setoff and/or assignment;
- risk management;
- fulfillment of duties and execution of rights prescribed by the Credit Register Law;
- compliance with the law On the Prevention of Legalization of Money Laundering and Terrorism Financing, accounting and control of related transactions.

On Client's request, the Bank shall provide information as required by the *Personal Data Protection Law*.

When filling out a questionnaire, the Customer shall provide complete and accurate information and notify the Bank of any changes in the information provided earlier.

If the Customer refuses to provide requested information, or provides incomplete or inaccurate information, or does not notify the Bank about changes in the information provided earlier, the Bank shall not be held responsible for not being able to evaluate whether a particular service is appropriate for the Customer and whether the Customer can stand financial losses, and the Bank shall not be held responsible for any consequences caused by Customer's refusal to provide information, or by provision of incomplete information, or by not notifying the Bank about changes in the information provided earlier.

If the Customer, despite the Bank's warning that a certain transaction is not appropriate for the Customer, still concludes this transaction, the Customer should realize that he exposes himself to the risks, for adequate evaluation, control and mitigation of which he does not have sufficient knowledge or experience.

If the Customer upon his own initiative submits an order to the Bank in regard to a transaction with financial instruments (incl. at his own or third party's expense) that are considered simple financial instruments (equities traded in the regulated market of EU member states or listed on foreign stock exchanges, instruments of the money market, bonds or other debt securities (except those bonds or debt securities which include derivatives), with investment certificates of investment funds, and other financial instruments which according to the legislation of the Republic of Latvia are considered simple financial instruments, the Bank will not evaluate whether the respective investment service or offered instrument is appropriate for the Customer, and it is not Bank's responsibility to caution the Customer about inappropriateness of a certain instrument and/or investment service for the Customer.

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Occupation:	<input type="checkbox"/> Salaried employee (name of the workplace and tel., position) _____ <input type="checkbox"/> entrepreneur (company name and line of business, nature of obligations) _____ <input type="checkbox"/> school student <input type="checkbox"/> high school student <input type="checkbox"/> pensioner <input type="checkbox"/> unemployed <input type="checkbox"/> other _____
Sources of income	<input type="checkbox"/> salary <input type="checkbox"/> income from transactions in financial instruments <input type="checkbox"/> scholarship, pension, social allowance <input type="checkbox"/> other _____
Income volume per annum (EUR)	<input type="checkbox"/> less than 20 000 <input type="checkbox"/> from 20 000 to 40 000 <input type="checkbox"/> over 40 000
Real estate market value (EUR)	<input type="checkbox"/> no real estate <input type="checkbox"/> under 100,000 <input type="checkbox"/> from 100,000 to 200,000 <input type="checkbox"/> from 200,000 to 500,000 <input type="checkbox"/> from 500,000 to 1,000,000 <input type="checkbox"/> over 1,000,000
Liabilities to other persons (EUR)	<input type="checkbox"/> no liabilities <input type="checkbox"/> under 100,000 <input type="checkbox"/> from 100,000 to 200,000 <input type="checkbox"/> from 200,000 to 500,000 <input type="checkbox"/> from 500,000 to 1,000,000 <input type="checkbox"/> over 1,000,000
Value of the existing financial instrument portfolio (financial means and financial instruments) (EUR)	<input type="checkbox"/> do not have a financial instruments portfolio <input type="checkbox"/> under 100,000 <input type="checkbox"/> from 100,000 to 200,000 <input type="checkbox"/> from 200,000 to 500,000 <input type="checkbox"/> from 500,000 to 1,000,000 <input type="checkbox"/> over 1,000,000
Please indicate whether the level of your income is sufficient to cover your expenses	<input type="checkbox"/> not sufficient <input type="checkbox"/> not always sufficient <input type="checkbox"/> sufficient <input type="checkbox"/> more than sufficient
To what extent are your financial situation and the ability to pay current and proposed liabilities dependent on the assets or money used in transactions with financial instruments?	<input type="checkbox"/> not dependent <input type="checkbox"/> partially dependent <input type="checkbox"/> largely dependent
Sources of income for investments	_____ _____
b) To be completed by Legal entities only:	

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Balance value (EUR)	<input type="checkbox"/> under 100,000 <input type="checkbox"/> from 100,000 to 499,999 <input type="checkbox"/> from 500,000 to 1,999,999 <input type="checkbox"/> from 2,000,000 to 19,999,999 <input type="checkbox"/> 20,000,000 and more
Equity (EUR)	<input type="checkbox"/> under 100,000 <input type="checkbox"/> from 100,000 to 499,999 <input type="checkbox"/> from 500,000 to 1,999,999 <input type="checkbox"/> over 2,000,000
Net turnover (EUR)	<input type="checkbox"/> under 100,000 <input type="checkbox"/> from 100,000 to 499,999 <input type="checkbox"/> from 500,000 to 1,999,999 <input type="checkbox"/> from 2,000,000 to 39,999,999 <input type="checkbox"/> 40,000,000 and more
Value of the existing financial instrument portfolio (financial means and financial instruments) (EUR)	<input type="checkbox"/> do not have a financial instruments portfolio <input type="checkbox"/> under 100,000 <input type="checkbox"/> from 100,000 to 199,999 <input type="checkbox"/> from 200,000 to 499,999 <input type="checkbox"/> from 500,000 to 1,000,000 <input type="checkbox"/> over 1,000,000
Please indicate whether the level of your income is sufficient to cover your expenses	<input type="checkbox"/> not sufficient <input type="checkbox"/> no always sufficient <input type="checkbox"/> sufficient <input type="checkbox"/> more than sufficient
To what extent are your financial situation and the ability to pay current and proposed liabilities dependent on the assets or money used in transactions with financial instruments?	<input type="checkbox"/> no dependent <input type="checkbox"/> partially dependent <input type="checkbox"/> largely dependent
Sources of income for investments	
3. Customer classification	
a) Are you included in the list of insiders of any issuer whose Financial Instruments are traded in regulated markets?	<input type="checkbox"/> yes (specify jurisdiction, issuer' s name) _____ <input type="checkbox"/> no
b) Are you classified as an Institutional Customer or Eligible Counterparty in the European Union or European Economic Area countries?	<input type="checkbox"/> yes (specify jurisdiction, date, supervisory authority) _____ <input type="checkbox"/> no
4. Planned Customer's activities with financial instruments	
a) Planned average monthly volume of transactions in Financial Instruments (EUR)	<input type="checkbox"/> under 100,000 <input type="checkbox"/> from 100,000 to 499,999 <input type="checkbox"/> from 500,000 to 1,999,999 <input type="checkbox"/> over 2,000,000

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b) Target markets	<input type="checkbox"/> Latvia <input type="checkbox"/> Baltic states (Lithuanian, Latvia, Estonia) <input type="checkbox"/> ES member states <input type="checkbox"/> USA <input type="checkbox"/> Russia <input type="checkbox"/> Other _____
c) Information on used services. What investment services and auxiliary investment services of the Bank are you planning to use:	<input type="checkbox"/> Safekeeping of financial instruments <input type="checkbox"/> De-registration <input type="checkbox"/> Remittance of financial instruments <input type="checkbox"/> Investments and trade: <input type="checkbox"/> Portfolio management services <input type="checkbox"/> Other _____
d) Information on possession of Financial Instruments	<input type="checkbox"/> I confirm that I will be the owner of all Financial Instruments in the financial instrument account <input type="checkbox"/> I confirm that I will not own but manage Financial Instruments in the financial instrument account. The financial instrument account will be a nominal account, as constructed by the Republic of Latvia Law <i>On Financial Instruments Market</i>

5. Information on investment purposes

a) Planned investment period	<input type="checkbox"/> under 1 year	<input type="checkbox"/> 1 - 3 years	<input type="checkbox"/> 4 - 9 years	<input type="checkbox"/> 10 years and more
b) Attitude towards risk-taking. Please indicate the desired result of investments.	<input type="checkbox"/> to limit risk / to achieve a low yield of up to 3% per year, assuming contingent losses of about 1% of the invested amount	<input type="checkbox"/> achieved an average yield of 3% -6% per year, assuming contingent losses of about 10% of the invested amount	<input type="checkbox"/> to achieve a high yield of over 6% per year, assuming contingent losses of about 10% of the invested amount	
c) Investment intentions	<input type="checkbox"/> long-term investment of funds	<input type="checkbox"/> short-term depositing of funds	<input type="checkbox"/> tax planning	
	<input type="checkbox"/> capital maintenance	<input type="checkbox"/> risk mitigation	<input type="checkbox"/> speculative transactions	
d) Do you intend to use transactions for mitigation of risks of financial or economic activities and short-term speculations?	<input type="checkbox"/> yes <input type="checkbox"/> no			

6. Information on experience and knowledge of investment transactions

a) Do you have any knowledge and experience in transactions with Financial Instruments?	<input type="checkbox"/> yes (please continue filling in the questionnaire) <input type="checkbox"/> no (please continue filling in the questionnaire and leave blank the questionnaire sections 7 and un 8)
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b) education level of the person who takes the decision on investments	<input type="checkbox"/> secondary or primary education	<input type="checkbox"/> higher education, not related to economics and finance	<input type="checkbox"/> higher economic or financial education		
c) Professional experience in the financial sector of the person who takes the decision on investments		<input type="checkbox"/> no experience or the experience in a relevant decision -making position in the financial sector is not more than 1 year	<input type="checkbox"/> more than 1 year experience in a relevant decision -making position in the financial sector The following positions are considered to be relevant in the financial sector: <i>financial market analyst; broker, dealer; trader; portfolio or investment fund manager; investment strategist; investment adviser; another position, which in substance corresponds to the above-mentioned posts</i>		
d) General characteristics of previously performed transactions with financial instruments	<input type="checkbox"/> no previously made investments in financial instruments	<input type="checkbox"/> investments with low or medium risk degree for the purpose of capital maintaining or achieving sustainable profitability through transactions with mostly personal funds	<input type="checkbox"/> investments with high risk degree for the purpose of achieving the highest possible returns, including transactions with loan funds available		
e) Average frequency of previously performed transactions in financial instruments	<input type="checkbox"/> no previously made investments in financial instruments	<input type="checkbox"/> less than once a month	<input type="checkbox"/> once a month	<input type="checkbox"/> once a day	<input type="checkbox"/> several times a day
f) Until now, the largest total investment in financial instruments	<input type="checkbox"/> no previously made investments in financial instruments	<input type="checkbox"/> insignificant, less than 30% of total assets	<input type="checkbox"/> average, ranging from 30% to 70% of total assets	<input type="checkbox"/> significant, more than 70% of total assets	
7. Information on Customer's experience and knowledge about financial instruments (Please fill in only if your answer in Section 6 paragraph a) is „Yes”)					
<i>Types of financial instruments</i>	<i>Knowledge (self - assessment)</i>	<i>Experience (in years)</i>	<i>Number of transactions in the previous year</i>	<i>Volume of transactions (EUR per annum)</i>	

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a) Money market instruments Government bonds, certificates of deposit issued by credit institutions, securities issued by companies, as well as other securities with predetermined income and nominal amount of repayment within 1 year	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
b) Debt financial instruments Bonds and equated to them transferable securities that ensure the repayment of the sum lent to the investor after a certain period of time (usually longer than 1 year) and predictable income.	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
c) Capital financial instruments Shares and equated to them securities, which ensure participation in the joint stock company's capital and the right to receive part of company's profit	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
d) Regulated investment funds Fund shares evidencing participation in the total investment of a professionally managed asset management company and ensuring regular updating of the current price and unlimited sales opportunities in compliance with the EU Directive UCITS or equivalent regulations	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
e) Alternative investment instruments Such alternative investments as real estate funds, raw material funds, hedge-funds, venture capital funds, as well as instruments traded on stock exchanges whose value reflects price changes of an index or underlying asset	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
f) Structured financial instruments Index-linked bonds and other products with repayment of principal, which include derivatives or whose yield/value is linked to the price fluctuations of underlying asset (index, currency, raw materials, etc.)	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
g) REPO transactions against securities Bilateral agreements, under which the financial instrument holder receives a sum of money and transfers the owned financial instruments, usually government bonds, bonds to the other party by committing to repurchase them at a pre-set price at the end of the term.	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more

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<p>h) Stock Exchange FUTURES Trade agreements with standard terms and conditions which allow making a deal in future with definite volume of a certain underlying asset (currency, interest rates, stock indices, raw materials, etc.) at a pre-agreed price.</p>	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
<p>i) Over-the-counter future FORWARD contracts Bilateral agreements with individually harmonized terms and conditions for a transaction with definite volume of a certain underlying asset (currency, interest rates, stock indices, raw materials, etc.) in a given future date at a pre-agreed price.</p>	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
<p>j) SWAP transactions Bilateral agreements, which allows receiving a refund for one of the trading parties when the market value of the underlying asset (currency, interest rates, stock indices, raw materials, etc) under the contract differs from the price specified in the contract</p>	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
<p>k) OPTION transactions Bilateral agreements which entail the obligation for the seller, while the buyer, after a fixed sum (premium) is paid, obtains the right (but not an obligation) to buy or sell a certain amount of underlying asset (currency, interest rates, stock indices, raw materials, etc.) for a pre-agreed price on a specified date in the future</p>	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
<p>l) Other derivatives Such bilateral agreements as contracts for difference, allowing for margin trade and speculation on share prices or exchange rates, without holding them in real possession, and providing guarantees only for part of trading amounts, assuming a great volatility risk and accepting additionally a possibility of contingent damages</p>	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
<p>m) Exchange transactions, that have the characteristics of the above mentioned derivative financial instruments (eg. FX options, FX swaps, etc.).</p>	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more

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<p>n) Individual management of financial instruments in accordance with the investors' mandate (portfolio management service)</p>	<input type="checkbox"/> none <input type="checkbox"/> restricted <input type="checkbox"/> good <input type="checkbox"/> extensive	<input type="checkbox"/> up to 1 year or no experience <input type="checkbox"/> from 1 to 3 years <input type="checkbox"/> 3 years and more	<input type="checkbox"/> from 0 to 10 <input type="checkbox"/> from 10 to 40 <input type="checkbox"/> 40 and more	<input type="checkbox"/> from 0 to 10,000 <input type="checkbox"/> from 10,000 to 100,000 <input type="checkbox"/> 100,000 and more
<p>o) There have been 10 and more of any transactions mentioned in Section 7 paragraphs a) and/or b), the amount of which is at least EUR 50,0000 per one transaction, performed in any quarter during the previous year</p> <p><input type="checkbox"/> Yes (specify the type of transactions) _____</p> <p><input type="checkbox"/> No</p>	<p>There have been 10 and more of any transactions mentioned in Section 7 paragraphs c), d) and/or e), the amount of which is at least EUR 50,0000 per one transaction, performed in any quarter during the previous year</p> <p><input type="checkbox"/> Yes (specify the type of transactions) _____</p> <p><input type="checkbox"/> No</p>	<p>There have been 10 and more of any transactions mentioned in Section 7 paragraphs g), h), i), j), k), l) and/or m), the amount of which is at least EUR 50,0000 per one transaction, performed in any quarter during the previous year</p> <p><input type="checkbox"/> Yes (specify the type of transactions) _____</p> <p><input type="checkbox"/> No</p>		
<p>8. Checking of customer's knowledge (Please fill in only if your answer to Section 6 paragraph a) is „Yes“)</p>				
<p>Please mark one or several correct answers (possible Assessment - "correct" or "incorrect"). To be classified as institutional customer, all assessments should be „correct“.</p>				
<p>a) Checking of Customer's knowledge of simple financial instruments - equity securities</p>				
<p>Which of the following financial instruments are capital securities?</p>	<input type="checkbox"/> ordinary share <input type="checkbox"/> bond fund certificate <input type="checkbox"/> bond <input type="checkbox"/> mortgage bond <input type="checkbox"/> share fund certificate a <input type="checkbox"/> preferred share <input type="checkbox"/> debenture <input type="checkbox"/> futures <input type="checkbox"/> deposit			
<p><i>To be completed by Bank employee:</i></p>	<p>Assessment: _____</p>			
<p>Please mark what affects the price of capital securities:</p>				
<p><input type="checkbox"/> maturity date <input type="checkbox"/> dividend earnings</p>				
<p><i>To be completed by Bank employee</i></p>	<p>Assessment: _____</p>			
<p>Is a shareholder guaranteed a refund in case of the share issuer's insolvency?</p>				
<p><input type="checkbox"/> yes <input type="checkbox"/> no</p>				
<p><i>To be completed by Bank employee</i></p>	<p>Assessment: _____</p>			
<p>b) Checking of Customer's knowledge of simple financial instruments - debt securities</p>				
<p>Which of the following financial instruments are debt securities?</p>	<input type="checkbox"/> ordinary share <input type="checkbox"/> bond fund certificate <input type="checkbox"/> bond <input type="checkbox"/> mortgage bond <input type="checkbox"/> share fund certificate a <input type="checkbox"/> preferred share <input type="checkbox"/> debenture <input type="checkbox"/> futures <input type="checkbox"/> deposit			
<p><i>To be completed by Bank employee</i></p>	<p>Assessment: _____</p>			

INVESTMENT SERVICES CUSTOMER STATUS DETERMINATION POLICY

Please mark types of debt securities income:	<input type="checkbox"/> coupon <input type="checkbox"/> dividends <input type="checkbox"/> earnings from buying-selling
<i>To be completed by Bank employee:</i>	Assessment: _____
Does a debt security give the right to participate in the shareholders' meeting of the issuer?	<input type="checkbox"/> yes <input type="checkbox"/> no
<i>To be completed by Bank employee:</i>	Assessment: _____
c) Checking of Customer's knowledge of simple financial instruments - investment funds	
Which of the following financial instruments are instruments of investment funds?	<input type="checkbox"/> ordinary share <input type="checkbox"/> bond fund certificate <input type="checkbox"/> bond <input type="checkbox"/> mortgage bond <input type="checkbox"/> share fund certificate a <input type="checkbox"/> debenture
<i>To be completed by Bank employee:</i>	Assessment: _____
Please mark where investment fund certificates are listed:	<input type="checkbox"/> stock exchange <input type="checkbox"/> depository <input type="checkbox"/> over-the-counter interbank market
<i>To be completed by Bank employee:</i>	Assessment: _____
Who manages an investment fund?	<input type="checkbox"/> Investment Management Company <input type="checkbox"/> investor <input type="checkbox"/> stock exchange
<i>To be completed by Bank employee:</i>	Assessment: _____
d) Checking of Customer's knowledge of complex financial instruments	
Which of the following financial instruments are derivatives or contain their characteristics?	<input type="checkbox"/> ordinary share <input type="checkbox"/> bond with inflation-adjusted return <input type="checkbox"/> option <input type="checkbox"/> mortgage bond <input type="checkbox"/> share fund certificate <input type="checkbox"/> priority share <input type="checkbox"/> debenture <input type="checkbox"/> Futures
<i>To be completed by Bank employee:</i>	Assessment: _____
Insurance against contingent losses due to changes in prices and against future changes of currency or interest rates is	<input type="checkbox"/> hedging <input type="checkbox"/> arbitration <input type="checkbox"/> conversion
<i>To be completed by Bank employee:</i>	Assessment: _____

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<p>A buyer of financial instruments will not incur losses due to fluctuations in price of the underlying asset, however, there is a risk not to receive profit; meanwhile, the seller has the risk of unlimited losses which may exceed the premium received from the buyer. This financial instrument is:</p>	<input type="checkbox"/> Futures <input type="checkbox"/> Option <input type="checkbox"/> Forward
<i>To be completed by Bank employee:</i>	Assessment: _____
e) Checking of Customer's understanding of risk	
<p>Please arrange the following financial instruments according to their risk degree (starting with the lowest degree of risk, and finishing with the highest degree of risk), assuming that as of the moment of assessment you do not have any negative information about their issuers:</p>	<input type="checkbox"/> government debenture <input type="checkbox"/> futures <input type="checkbox"/> corporate bond <input type="checkbox"/> ordinary share
<i>To be completed by Bank employee:</i>	Assessment: _____
f) Checking of Customer's knowledge of Forex transactions:	
<p>Using which of the following criteria the risk degree of a financial instrument can be evaluated?</p>	<input type="checkbox"/> nominal value of the financial instrument <input type="checkbox"/> S&P/Moody's rating of the financial instrument <input type="checkbox"/> difference between buy and sell price
<i>To be completed by Bank employee:</i>	Assessment: _____
<p>Can the currency rate fluctuation risk be considered as a risk related to investment into financial instruments?</p>	<input type="checkbox"/> yes <input type="checkbox"/> no
<i>To be completed by Bank employee:</i>	Assessment: _____
f) Checking of Customer's knowledge of Forex transactions:	
<p>An open currency position, in which the claims resulting from currency purchase exceed the liabilities for foreign currency sale (the difference between claims and liabilities is positive).</p>	<input type="checkbox"/> long position <input type="checkbox"/> short position
<i>To be completed by Bank employee:</i>	Assessment: _____
<p>The rate of US dollar (USD) against the British pound (GBP) in the Forex market ranges from 1.5700 to 1.5702. By exchanging USA 1,000 which amount of GBP will you receive ?</p>	<input type="checkbox"/> 636.86 GBP <input type="checkbox"/> 428,71 GBP <input type="checkbox"/> 1,570 GBP
9. Information about the status assigned to the Customer (to be completed by Bank employee)	
<p>Customer classified as*:</p>	<input type="checkbox"/> Private Customer <input type="checkbox"/> Institutional Customer** <input type="checkbox"/> Institutional Customer** only in relation to the following investment services _____ <input type="checkbox"/> Eligible Counterparty**
<i>To be completed by Bank employee:</i>	Assessment: _____
<i>*If you wish your status to be discussed with you, please contact the bank.</i>	

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***The Bank ensures that Institutional Customer and Eligible Counterparty have the same level of protection of investor interests as Individuals, with the exceptions set out in the Financial Instruments Market Law and other laws and regulations governing relationships between the Bank and the Customer.*

Please be notified that with becoming an Institutional Customer and Eligible Counterparty the Customer is no longer offered the same investor protection rights as an Individual. The Customer is aware of the consequences of such status change.

Bank employee, who has accepted the data _____

Bank employee, who has made the assessment _____

Bank's commentaries: _____

10. Customer's confirmation statement

I hereby confirm that the information I have supplied is true, and I undertake to inform JSC TRASTA KOMERCBANKA JSC of any changes to the information that I have furnished.

TRASTA KOMERCBANKA JSC hereby notifies that should you fail to submit data on changes to the information, which you have provided in this questionnaire, TRASTA KOMERCBANKA JSC shall not be held liable for any consequences caused by incomplete information or failure to inform of any changes in the information supplied previously.

_____ <i>Name, Surname</i>	_____ <i>signature</i>	_____ <i>date</i>
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INVESTMENT SERVICES CUSTOMER STATUS DETERMINATION POLICY

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Appendix No. 2
*To Investment Services Customer
Status Determination Policy*

DESCRIPTION OF FINANCIAL INSTRUMENTS RELATED RISKS

The Bank provides the Customer with information about risks associated with business transactions in the financial markets, and warns of contingent losses that may occur upon receipt of investment services and auxiliary investment services. The Bank informs that the below list of risks is not exhaustive and includes only the most significant of them, and in the course of business transactions the Customer may undergo other risks as well.

General Risks

Issuer's risk - the risk that the value of securities may decrease because of issuer's inability to perform its liabilities, weak financial indicators, economic problems or other similar reasons, and such decrease of securities value may result in losses for the Customer.

State or political risk - risk of losing capital or restricted opportunities of currency buying / selling due to the events that affect the national or regional economic or political stability, or further development of the country or region.

Market risk - risk that contains the following risks: price risk, currency risk, interest risk and liquidity risk.

Currency risk - risk of incurring losses due to fluctuations in the foreign currency exchange rates in the market.

Interest rate fluctuation risk - risk that Customer may incur losses due to interest rates fluctuations in the market.

Liquidity risk - risk of losses caused by insufficient market liquidity, i.e. complicated or impossible sale of financial instruments at the time desired by Customer or at a desired price.

System risk - risk of incurring losses due to malfunctioning of financial settlements centre, financial settlements system, information systems or remote access customer service system, and also due to other external circumstances, which prevent making of payments and transfers or accessing of data.

Legal risk - risk of incurring losses or suffering of additional costs due to amendments to regulatory documents.

Information risk - risk of incurring losses in connection with unavailability or lack of credible and complete information about exchange rates, prices of financial instruments, market trends.

Counterparty risk - risk of incurring losses due to the failure of a counterparty with whom the investor has concluded a transaction, to fulfill its obligations.

Intermediary risk - risk of incurring losses as a result of insolvency/suspension of activities/default of the intermediary that holds transferred financial instruments or that is involved in the execution of orders (provision of investment services and related services).

Operational risk - risk of incurring losses in connection with complete or partial failure of internal Bank's business processes to comply with laws and regulations (including the internal regulatory documents) or in connection with gaps in the internal Bank's business processes, or due to actions of people and systems or due to external events (e.g. where employees of the Bank arbitrarily or **unintentionally** deviate from provisions of normative documents, etc.).

Other risks - force majeure (natural calamities and disasters, acts of war, strikes) and other risks that cannot fully predicted or controlled.

Risks Associated with Separate Transaction Types

Transactions in foreign financial markets involve risks which may differ from the risks associated with investments in Latvia. In some cases the risk may be higher.

Trading in financial instruments through the trading platform, may differ significantly from trading in other systems. In this case, the Customer may face a risk of losses as a result of malfunctioning of computer network or other equipment, risk of a third party to have unauthorized access to the trading platform, using Customer's authorization data, etc.

Transactions in derivative financial instruments are associated with high risk and may be unsuitable for some investors. Trading in financial derivatives typically take place in the form of financial lever, which may result in major losses or gains, compared with the invested funds. This means that relatively small changes in market prices cause proportionately much greater changes of investment value. Some derivatives are characterized by large fluctuations in market prices, which, therefore, increase the risk of suffering even greater losses.

Transactions outside the regulated market (OTC) are associated with relatively higher risk compared to closed deals of the regulated market, because it is highly possible that trading in financial instruments outside the regulated market may be terminated and the evaluation and closure of open positions may be difficult.

Transactions where the bank provides an opportunity to buy financial instruments on credit (margin transactions - Margin currency change (Forex) or Margin Loan against a financial instruments pledge). In case of a Margin transaction, the lever mechanism is applied. This means that only a fraction of the investment is paid (the initial margin is paid), as a result of which enhanced are both the contingent gains and losses. If a financial instrument is bought and sold on the same day, the Customer does not pay any interest for borrowing the money. If a customer buys a financial instrument and does not want to sell it on the same day, the Customer pays the bank a set interest rate for the use of funds.

Other risks depend on the type of financial instrument purchased by investor.

Repo/Reverse REPO transactions - contracts for sale/purchase of financial instruments /purchase at a fixed price subject to repurchase of the same financial instrument at a specified price at the end of the transaction. These transactions are associated with the risk of price changes. In case of adverse changes in prices of financial instruments (if the value of financial instruments decreases compared to the purchase price of financial instruments), the counterparty may require additional collateral.

Risks Associated with Separate Financial Instruments

Simple Financial Instruments

Ordinary and preference shares

The Customer can buy shares with the aim to sell them later for profit. However, there is no guarantee that the profit will be earned, because share prices depend on many factors - company's successful performance, industry, situation in the country and in the international markets and etc. The result can be a partial or complete loss of invested money, if the company becomes insolvent. Investment in shares is connected to the dividend payment risk if the company decides not to pay dividends. Important is also the liquidity risk

Debt financial instruments

By buying debt financial instruments a Customer is planning to earn either from interest payments and / or from increase of market price of the financial instruments. There is a possibility that the issuer will not be able to repay the principal and / or coupon (credit risk) if the issuer goes bankrupt. If interest rates increases, the price of the debt financial instrument decreases. The price of debt financial instruments with a fixed coupon where the coupon is lower and the repayment period longer, undergo more changes than the price of debt securities with a higher coupon and a shorter repayment period. Investors may lose a part of their investment if debt instruments are sold before the repayment (maturity) date. Important is also the liquidity risk. Debt securities may be structured. The price of structured debt securities in the secondary market also depends on the underlying asset

price changes. There may be a risk of losing the invested principal and not to receive any profit. Contingent risks are described in the section "Structured financial Products".

Investment funds

Investment funds may have different levels of risk, depending on the segments of the financial market and financial instruments in which investments are made. The cash and bond funds are the safest (they have smaller share value fluctuations), but the balanced and equity funds have a higher risk (greater share value fluctuations), which allows to earn more. The objective, category, investment restrictions, risk level, as well as costs of an investment fund are described in the fund prospectus.

Derivative (complex) financial instruments

Since these instruments can be very different, depending on the underlying asset of the transaction, the risk profile of each financial instrument must be examined separately. For many derivative financial instruments the lever mechanism is applied. This means that only a fraction of the investment is paid (the premium is paid or the initial margin is paid in), which results in increasing of both the contingent gains and losses.

Futures

The risks associated with futures are the price (price volatility) risk, liquidity risk and interest rate risk. In the event of OTC futures the counterparty risk also exists.

Options

The risk for an option buyer is limited because the premium paid upon signing an agreement is the only unavoidable expenditure faced by the option buyer, but an option seller's risk is unlimited. Other financial risks associated with options include the price volatility risk, liquidity risk and interest rate risk. An option loses its value if it is not realized until the transaction closing date. OTC options have the counterparty risk.

Swaps

The main risk of currency swaps is the interest rate risk. Other risks are currency risk, which applies only to the difference of interest to be paid, liquidity risk and counterparty risk. In case of adverse changes in financial instruments price, the counterparty may require additional collateral. The main risks of interest rate swaps are the interest rate risk and counterparty risk.

Structured Financial Products

Each structured product has a different risk profile. Since a large number of combinations is permissible, it is not possible to describe each structured product's risk. About the risks associated with structured products the Customer shall be informed upon conclusion of each separate contract.

When performing transactions with financial instruments whose trading requires a Margin, it should be noted that as a result of fall in the asset price the margin amount from which losses are deducted is less than the maintenance margin, and in this case the investor receives a margin call, i.e. he has to replenish the account (invested money) to restore the Margin to the required level. If the investor fails to replenish the margin account, the bank has the right to close the investor's position under the current market price, and to cover losses from the margin funds.

The Margin may be used as Initial Margin which is the amount that must be deposited at the bank upon closing the deal, and the maintenance margin, which is the minimum amount of money that must be available in the account until the transaction date.

The Margin is part of the financial lever. Every time an investor borrows money to invest in financial instruments, this process may result in both the contingent gains, as well as losses, and that is why the concept is called 'lever'.

The Customer should note: the higher the potential return on a financial instrument, the greater the risk of a loss.

