

Loans	
Type of transactions (services)	Fee
Mortgage loans	
Amount of loan	Up to 85% of market value
Loan term	from 1 to 40 years
Interest rates (floating)	
EUR	from 2.5% +3M EURIBOR or 6M EURIBOR
USD	from 2.5% +3M LIBOR or 6M LIBOR
Interest rates (fixed)	
1 year	4% +3M LIBOR / EURIBOR or 6M LIBOR / EURIBOR
2 years	4.5% +3M LIBOR / EURIBOR or 6M LIBOR / EURIBOR
3 years	5% +3M LIBOR / EURIBOR or 6M LIBOR / EURIBOR
Commission fee for consideration and issuance of loans	1% of amount
Consideration and issuance of loan (with mortgage beyond the Republic of Latvia)	2% of loan amount, min. 400 EUR
Extension of loan agreement	
Amount under 35571.80 EUR	35.57 EUR
Amount above 35571.80 EUR	71.14 EUR
Amendments to provisions of loan agreement and the associated agreements (for each agreement)	35.57 EUR
Commission fee for refinancing	569.15 EUR
Change of crediting currency	0.2% of loan principal amount balance, min. 71.14 EUR
Preparing permits for operations with pledged property (sale, division, transformation, etc., except recrediting)	14.23 EUR
Statements on liabilities balance, repayment discipline	7.11 EUR
Deal account	
Deal account	0.4% of agreement amount, min. 42.69 EUR, max. 426.86 EUR ¹
Amendments to provisions of deal account agreement	35.57 EUR
Additional charge if the agreement is drafted in two languages Latvian and English or Russian	35.57 EUR

¹ The bank may apply non-standard commission fee (that may be higher than those stated in the Pricelist) for a tailored agreement, transactions with non-standard terms and conditions, etc.
Fees and services may be paid in any currency according to the current rate of the Bank.