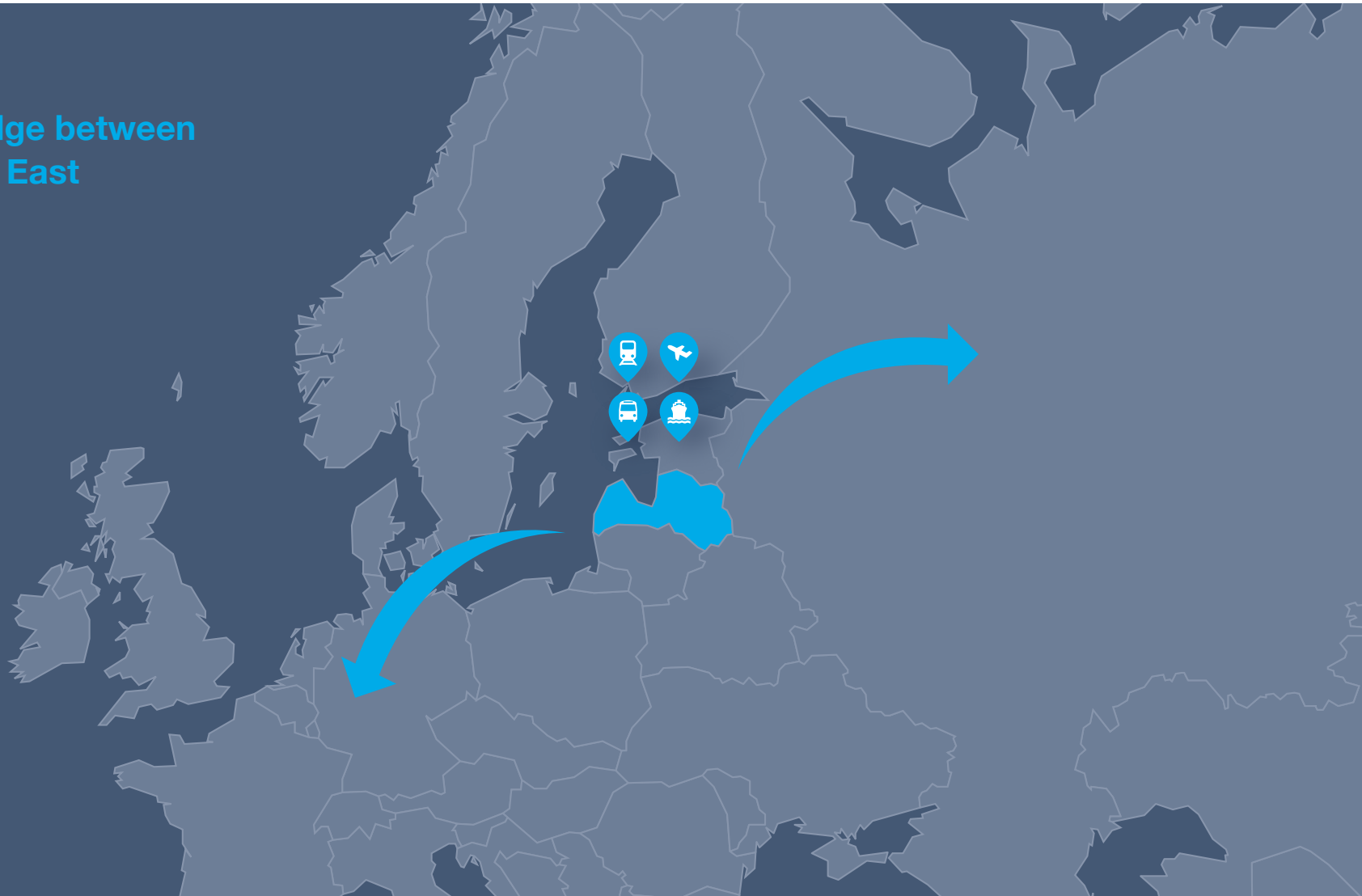


**Rietumu**  
Your reliable partner



Financial bridge between  
the West and East

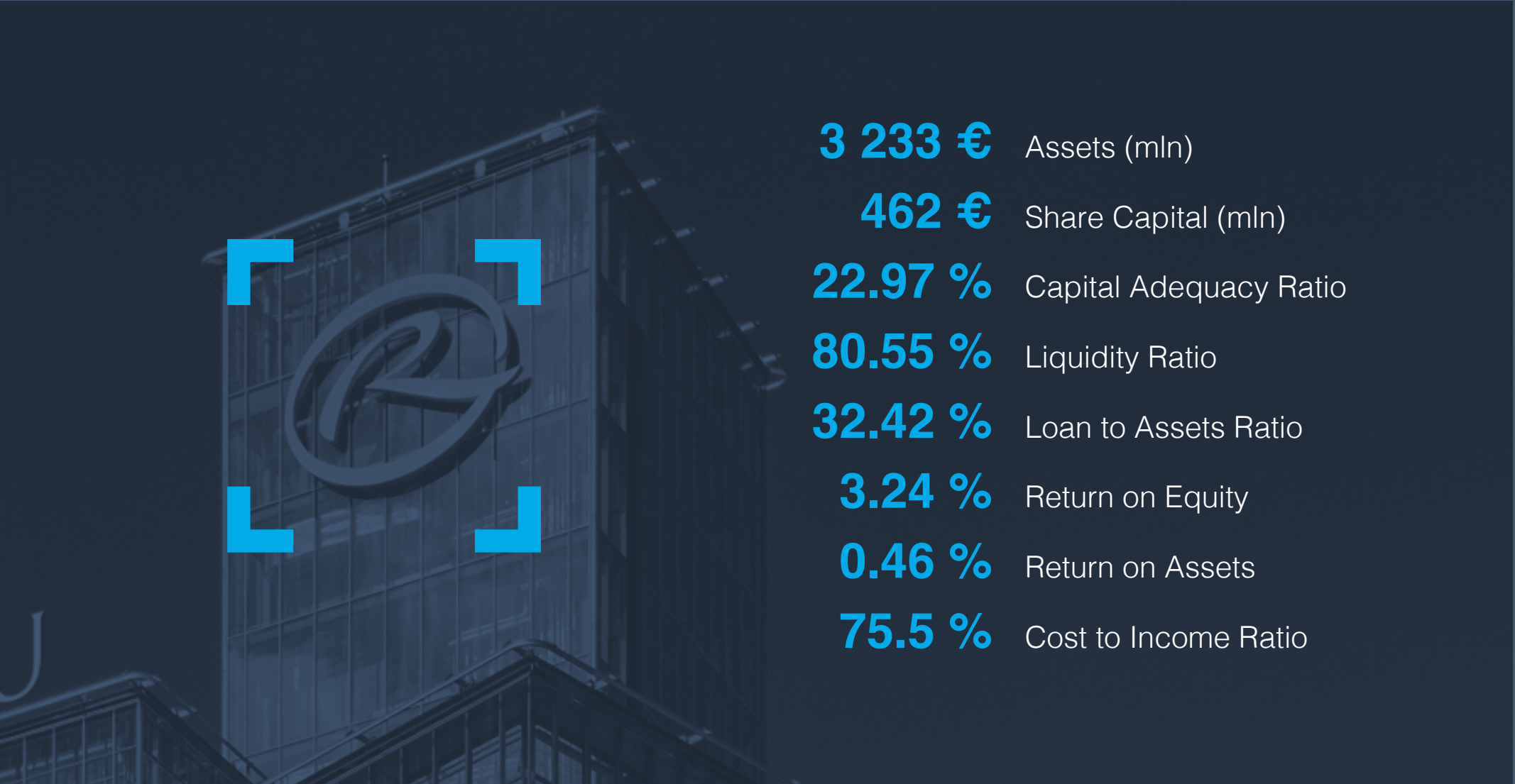


- State support for foreign investments
- Favourable tax regime
- Developed transit infrastructure  
(railway trackage, three sea ports, two oil pipelines)
- Residence permit in Latvia for international investors
- Skilled labour force with knowledge of three languages
- Developed IT infrastructure — advanced electronic services provided by banks and state institutions

**Leading private bank  
in the Baltic states  
offers an extensive  
range of banking  
products and services  
for corporate clients  
and high net worth  
individuals**

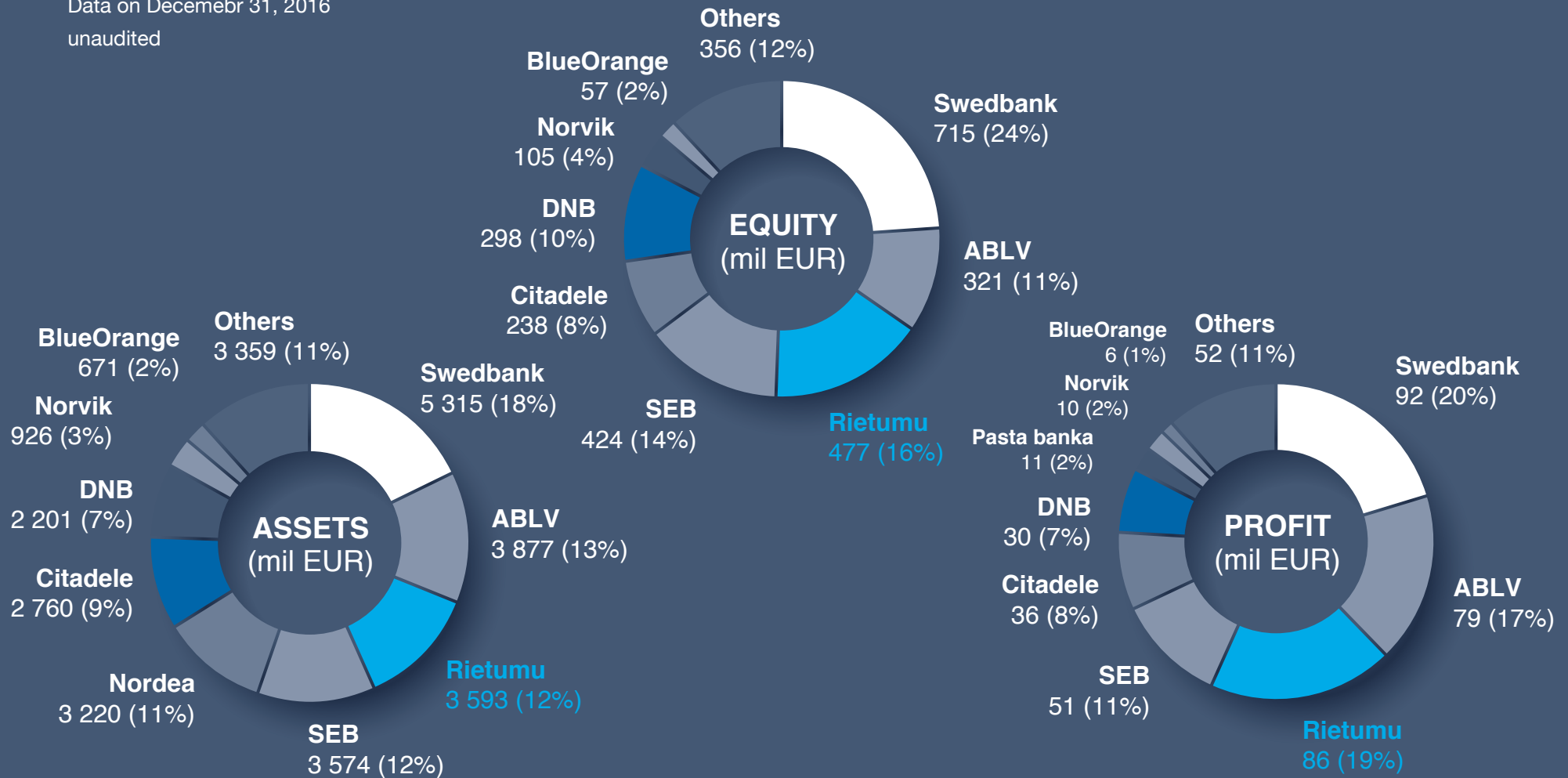
- Over 20 years of successful operating experience in the Baltic states, CIS, Europe and Asia
- Operating in more than 40 countries worldwide
- Services provided in five languages, including English, Russian and Latvian
- Comprehension of the East and Western business environment and practices
- Full support of clients in the international financial markets
- Most recent banking technologies
- Extensive experience in granting the loans in the Baltic states, Russia, Belarus, Kazakhstan and other CIS countries

- 
- Individual approach in decision-making
  - Personal manager for each client
  - Focus on high net worth individuals and medium to large scale international companies ensures individual approach and excellent knowledge of each client

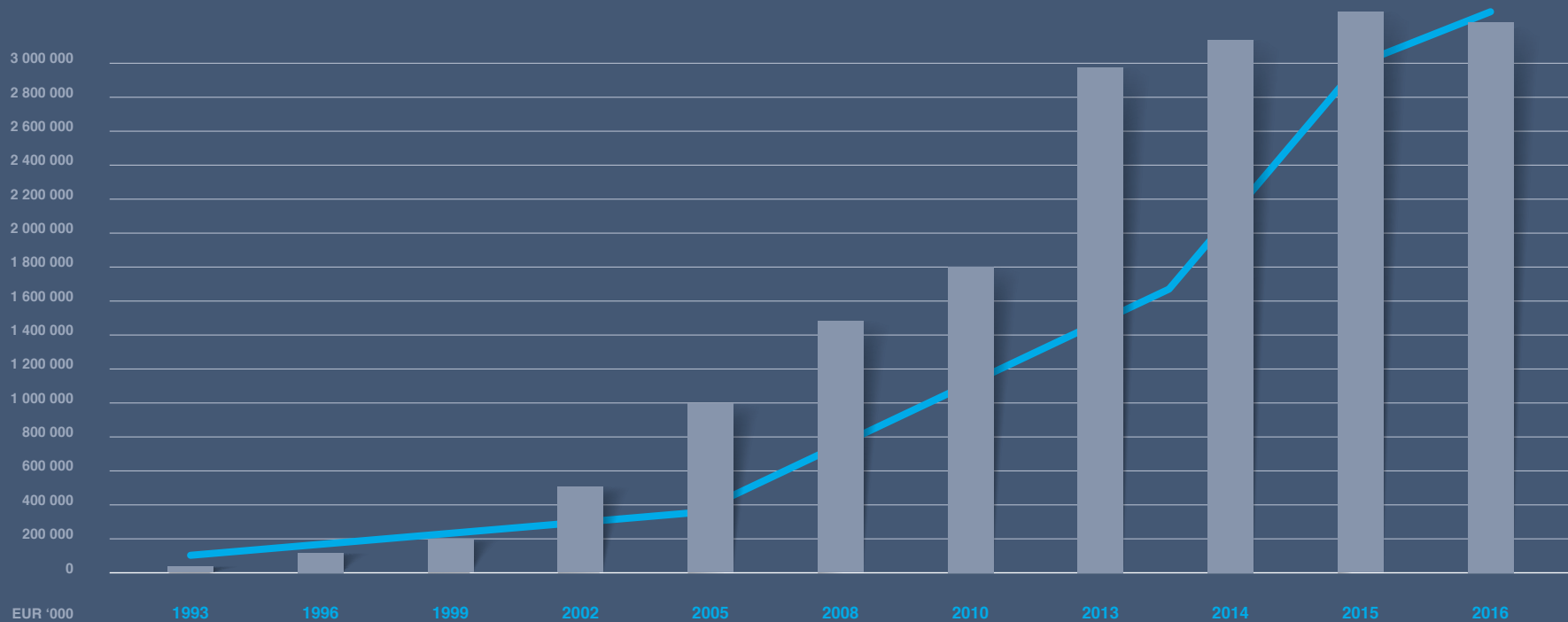


<b>3 233 €</b>	Assets (mln)
<b>462 €</b>	Share Capital (mln)
<b>22.97 %</b>	Capital Adequacy Ratio
<b>80.55 %</b>	Liquidity Ratio
<b>32.42 %</b>	Loan to Assets Ratio
<b>3.24 %</b>	Return on Equity
<b>0.46 %</b>	Return on Assets
<b>75.5 %</b>	Cost to Income Ratio

Data on Decemebr 31, 2016  
unaudited



For many years Rietumu has shown stable dynamics of development

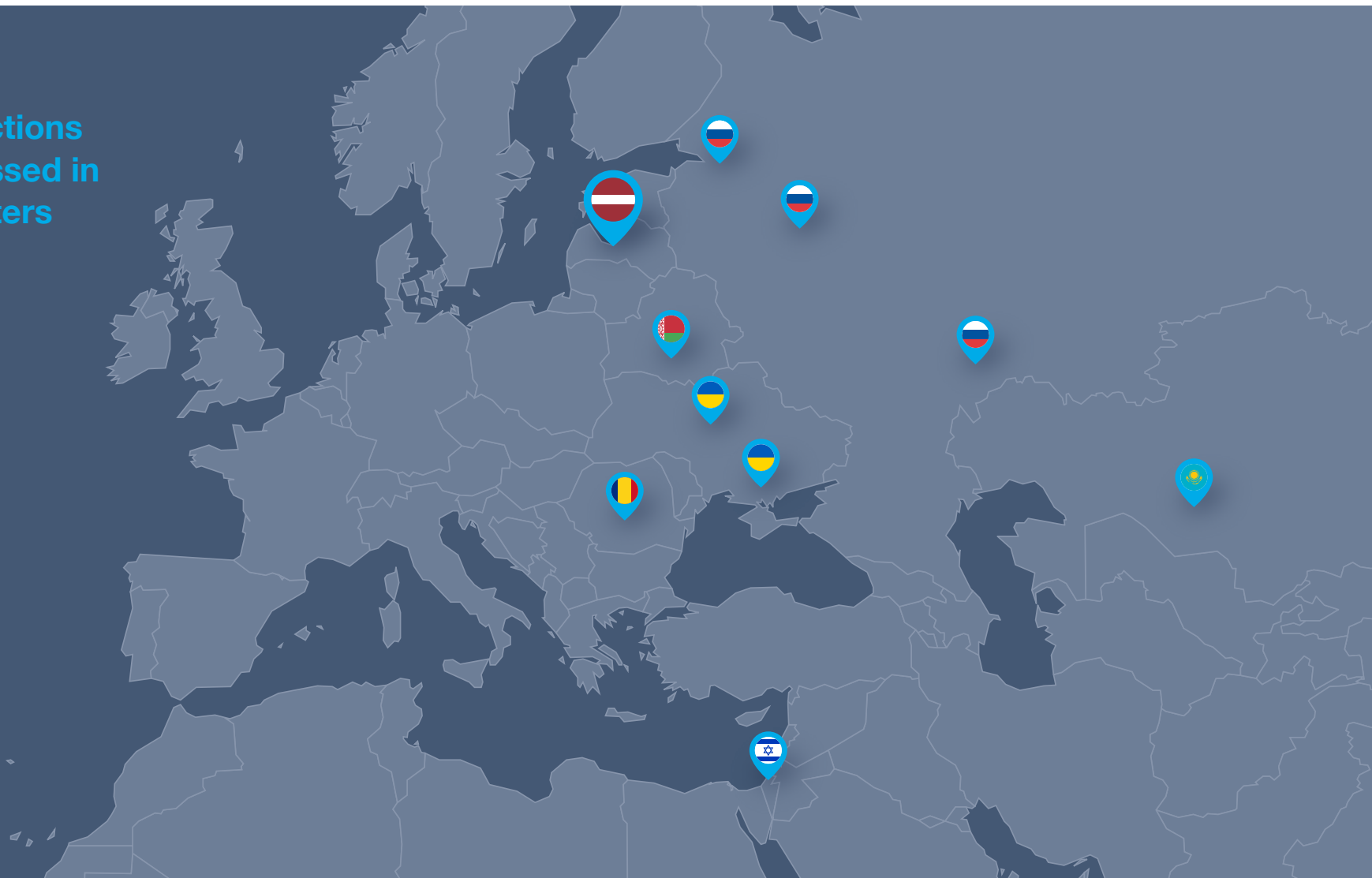






# Rietumu Bank is represented in 7 countries

All transactions  
are processed in  
Headquarters  
in Riga



- Multi-currency account
- Secure remote account management
- Payment cards (including «deluxe» level cards)
- E-commerce services (merchant account)
- Deposits
- Lending
- Asset management
- Investment funds
- Financial market instruments
- Advisory services & support in obtaining a residence permit in Latvia

## Payments in Rietumu — fast and secure!

- International express payments in EUR and USD are processed on the same day
- Payments in more than 90 different currencies
- Immediate currency exchange
- Special exchange rates for amounts exceeding EUR 5,000
- Hedging of currency risk (Fwd/Swap/Order)
- Favourable fees for loyal clients



# iRietumu — a bank in your palm

12

- iRietumu — modern internet-bank in English, Russian and Latvian
- All types of payments and orders, deposit account opening, payment card ordering, currency exchange, etc.
- Round-the-clock access to your account in any place worldwide with GSM or internet access
- App for iPhone, iPad and Android

- Rietumu issues all types of «premium» MasterCard and VISA credit cards: Gold, Platinum, Business
- No payment limits
- Limit for cash withdrawal — up to 3000 EUR/daily, for premium cards up to 5000 EUR/daily



### Exclusive card Jurmala

combines the opportunities and service of the platinum credit card with special privileges and offers in Riga and Jurmala



### Elite «Black» class MasterCard World Elite —

discount program, large credit limit, insurance and concierge service available 24/7 in all major European languages

**Advanced solutions  
in e-commerce —  
the easiest fastest  
and most reliable  
way of payment  
execution online**

**Functionality:** A fully functional current account with remote access

**Solutions:** Full support in launching eRietumu system: from software installation up to starting operations with your merchant account

**Safety:** eRietumu uses 3D Secure technology (Verified by VISA, MasterCard SecureCode), which minimises the risk fraud

**Monitoring:** The monitoring system reduces the number of chargebacks to the lowest possible level

**Speed:** An instant way of paying for goods and services in any part of the world;

Money online — after the payment you will immediately receive a confirmation and a guarantee of the funds will be credited to your current account with Rietumu

## Large choice of deposit programmes on favourable conditions

- State insurance programme for deposits up to EUR 100 000
- For term deposits over 100 000 GBP, 250 000 EUR / USD and 5 000 000 RUB higher interest rates are applicable

More details  
[www.rietumu.com/depo](http://www.rietumu.com/depo)

- Business Development
- Real Estate
- Trade Finance
- Transport Financing (including watercraft, aircraft, vehicles)
- Credit Portfolio Financing (including leasing)
- Overdrafts
- Lease of business transport in Belarus



> € 1 b

During the last decade the loan portfolio has increased more than 8 times over

> € 2 b

Loans issued during the last decade



 Trade financing

 CRE Loans

 Business financing

 Transport financing

 Credit portfolio financing

**We provide a customer-tailored service keeping in mind each client's preferences and goals and guarantee quick and faultless quality of processing orders**

**We offer brokerage services for private clients and professional market players, as well as institutional investors**

- Access to all world markets
- Full range of financial instruments
- Latest technology
- Risk level control
- Efficient placement of your money
- High class brokerage service
- CFD transactions
- Access to Forex
- Marginal lending
- Consultation and analytics
- Individual portfolios
- Structured notes
- Financing against securities

- Individual investment portfolio forming
- Special price list for Rietumu bank services
- Charges on balances of ½ Libor on investment accounts
- World Elite luxury credit card with concierge service
- Expert evaluation and audit of portfolio managers outside the Rietumu group
- Property management service
- Consultations on alternative investments
- Special privileges from our partners
- Invitations to the best vernissages and premieres
- Participation in closed events held by Rietumu bank

**Over 1000 investors and their family members have become European residents with Rietumu support**

**You and your family members may apply for a residence permit in Latvia valid for a period of 5 years in the case of:**

### **Placement of term deposit**

Amount starting from EUR 300 000 for at least 5 years

State duty: EUR 25 000

**(fastest and easiest way)**

### **Investment in real estate**

Value starting from EUR 250 000

Cadastral value as of the purchase date should be

≥ EUR 80 000

State duty: 5% of real estate value

Bank's partner in real estate operations — [www.apella.lv](http://www.apella.lv)

**One of the leading Latvian real estate market operators, subdivision of Rietumu Group, provides a full range of services for the acquisition of real estate in Latvia, as well as after-sale property management**

**[www.apella.lv](http://www.apella.lv)**

- Real estate selection — both residential and commercial
- Special terms for obtaining a loan: up to 70% of the purchase price, starting from LIBOR rate +3%
- Expert consultations throughout the entire transaction process
- Registration of a transaction and assignment of property rights in accordance with the requirements of legislation
- All-inclusive after-sale property management
- Preparation and submission of documents for obtaining a residence permit for the investor and his family members



**Success brings  
us together!**



**rietumu.com**