



The Bank you can trust

RCB Bank Ltd
Luxembourg Branch

February 2017

Trust
Responsibility
Excellence

Business opportunities across Europe & CIS countries with broad international coverage

From Luxembourg and the United Kingdom to South Europe and Middle Asia, RCB Bank is a solid leader in the international business environment and a significant financial institution in the EU.

With over 20 years of history in banking, RCB Bank has earned a reputation as a financially sustainable and reliable partner. The Bank offers corporate, investment and retail products and services to clients from over 50 countries, including Cyprus, the rest of Europe and other parts of the world. The Bank's aspiration is building long-term strategic partnerships with its clients.

Trust and a client-oriented approach coupled with a first-class service are the cornerstones of the Bank's success and the main driving forces for its growth.

RCB Bank international presence:

Luxembourg

Luxembourg Branch
3, rue Pierre d'Aspelt
L-1142 Luxembourg

Russia

Moscow Representative office
Krasnopresnenskaya nab., 12,
entrance 9, office 501, Moscow,
Russia, 123610

UK

London Representative office
34, Sackville Street, London
W1S 3ED, UK

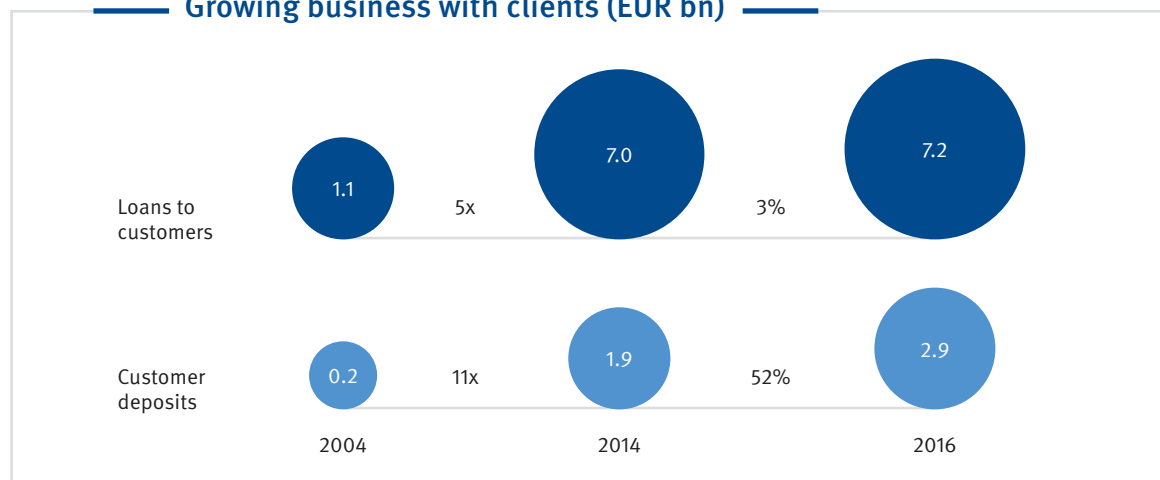
Cyprus

Head office
2, Amathountos street, P.O. Box
56868, 3310 Limassol, Cyprus



Customer trust and leading position in international banking

Growing business with clients (EUR bn)



Key financial figures

- Assets: over 8,5 EUR bn
- Net profit: > 85 EUR mn
- Common Equity Tier 1 Ratio > 20%
- Customer loans: 7,2 EUR bn

Leading European international bank

- Significant EU Bank, under direct supervision of ECB
- International network: Rep. offices in London and Moscow, a branch in Luxembourg and a branch network in Cyprus
- Successfully passed the ECB stress tests (Common Equity Tier 1 Ratio under the adverse scenario is 16.58%)
- Partnering with European Investment Bank and European Investment Fund to support Cypriot SMEs
- Strong experience in international banking

Recognition of excellence by business community



RECOGNITION FOR
CONTRIBUTION TO THE SOCIETY

Award for Social Contribution

In 2016, RCB Bank was awarded by the first lady of Cyprus Mrs. Andri Anastasiades for its contribution to the Independent Social Support Body and other social initiatives.



Best Bank in Cyprus

RCB Bank was awarded "Best Bank in Cyprus 2015" distinction at the Global Banking & Finance Awards by The European, one of Europe's most prominent publications. The Global Banking & Finance Awards recognise the leading financial institutions from around the world.



CIBA Business Award for Excellence

RCB Bank received the outstanding "CIBA 2015 Business Award for Excellence" from the Cyprus International Businesses Association. CIBA is the foremost representative of the international business community in Cyprus and works hard in promoting Cyprus as an international business centre.



Award for CSR Program

The Pan Cyprian Volunteerism Council awarded RCB Bank for its Corporate Social Responsibility initiatives in 2015. The distinction was a result of a competition held annually by the Council.



CIPA Award Winner

In 2014, RCB Bank received a prestigious award from the Cyprus Investment Promotion Agency (CIPA). The CIPA International Investment Awards are given annually to dynamic and innovative Cyprus-based international companies which achieved outstanding results and a leading position in their market segment or industry.

Everyday banking for individual & corporate clients

From single transaction to cash management and lending facilities

Personal Banker

Personal Banker is here to help clients get the most out of their assets.

Upon client/UBO request a meeting with Personal Banker might be conducted remotely via a secured video call.

Clients can count on our all-round support. We look after clients' financial interests and offer advice and solutions tailored to their specific needs.

Service provided in French, Luxembourgish, German, English and Russian.



Free account opening within few days

- All major currencies including Russian rubles
- No minimum requirements for turnover & deposits
- Different jurisdictions



Debit & credit VISA GOLD for corporate clients & individuals

- Enhanced limits on daily operations of EUR 10.000
- Maximum credit limit of EUR 500.000
- Low annual interest rate & extended grace period
- Unlimited number of supplementary cards
- Free SMS-Notice



Online Banking

- Accounts and deposits opening
- Payments and transfers in all currencies
- Access to accounts of multiple companies using a single USER ID and token
- Multilevel authorization of transactions
- Payroll solutions



Telephone Banking

- Dedicated line for Luxembourg clients
- Comprehensive information support
- Transactions available remotely by phone
- Customer support in English, Russian and Greek languages

Savings & investments

- Attractive deposit rates in EUR, GBP, RUB and USD
- Brokerage & custody services
- Securities trading across different markets
- International Patrimonium fund SIF - SICAV

Financing

- Overdraft accounts
- Revolving credit lines and repo loans
- Business loans for investment purposes
- Bank guarantees and letters of credit to support trading flows

Transaction services

- Fast and convenient SWIFT/SEPA payments
- Direct debit and standing orders
- FX transactions (no exchange commission)
- Escrow accounts/Drafts

Why to bank with RCB?

European presence

- Account opening in Luxembourg and Cyprus
- Structuring deals via two booking entities

Market knowledge

- Track record across Central Europe, CIS and the UK
- Multilingual and experienced team

Personal approach

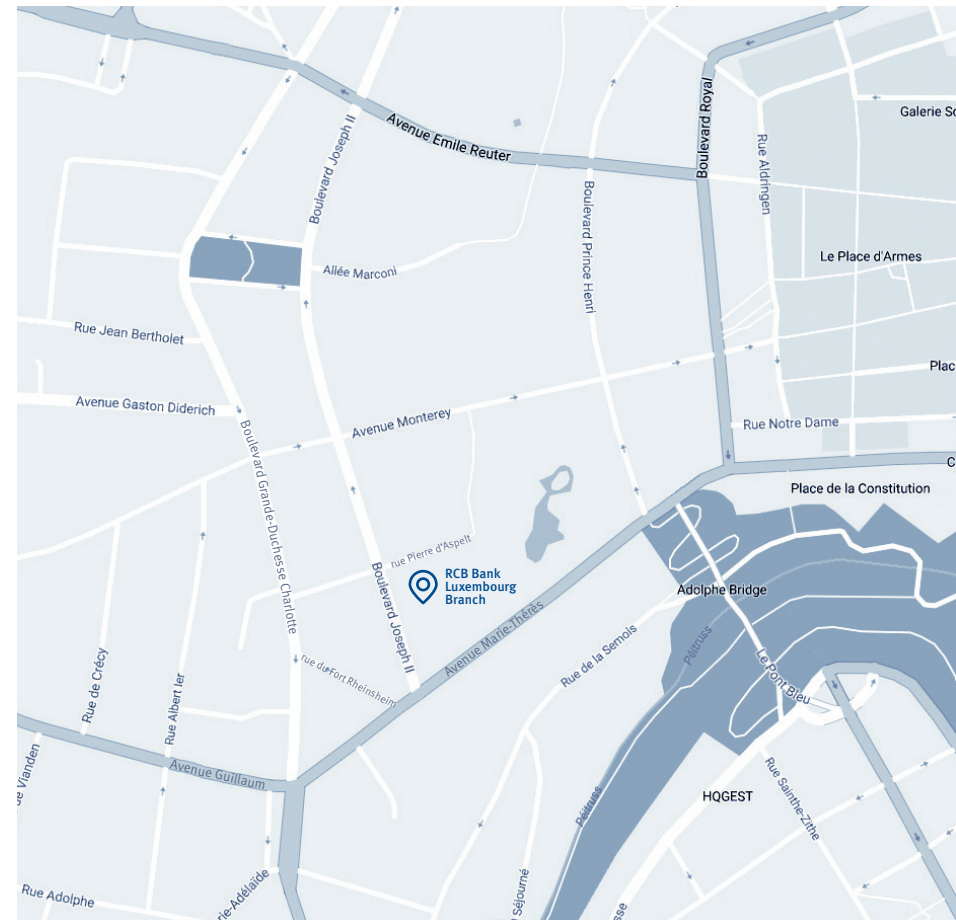
- Personal approach ensures that every client receives individual attention
- International coverage and customer support in French, Luxembourgish, German, English and other languages

Operational excellence

- Extended operational working hours
- Fast to make decisions and find solutions



RCB office welcomes you



Notes

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