

Additional information on the collateral object of real property

Year of construction Technical condition: renovated not renovated

Use of the object: for private purposes/ personal use lease / rent not used

other _____
(please specify)

If the object is leased / rented out, please specify information on the tenant(-s) / lessee(-s) and lease / rent conditions:

Tenant / lessee: private individual corporate entity

Rental / lease _____ Monthly rental / lease income _____

Starting date of rental / lease agreement

End date of rental / lease agreement

Rental / lease agreement is registered in the Land Register⁴: Yes No

⁴Or in the register of the respective country

! If the object is leased / rented out to several tenants / lessees, please enclose to this application a list of the rental / lease agreements, by specifying information on the tenants / lessees and rental / lease conditions in the amount specified in this part of the application.

B Movable property (assets)

In addition to the real property also equipment and other fixed property, stocks of goods, receivables or other company assets may serve as collateral. In Clause 1-3 of the Part "Collateral" please specify information on the offered collateral. E.g.: "Fixed assets – industrial equipment", "Stocks of goods", "Receivables", "Shares", "Transportation" etc.

1 Collateral _____

Location of collateral _____

Book value _____ (currency) as of / / 20.

Market value _____ (currency) as of / / 20.

Collateral owner: borrower third party⁵

2 Collateral _____

Location of collateral _____

Book value _____ (currency) Market value _____ (currency)

Collateral owner: borrower third party⁵

3 Collateral _____

Location of collateral _____

Book value _____ (currency) Market value _____ (currency)

Collateral owner: borrower third party⁵

⁵If the collateral owner is a third party, the collateral owner must fill out F form (if the real property owner is a corporate entity) or D form (if the real property owner is a private individual).

C Guarantees, authorizations

Bank and corporate guarantees:

1. _____

2. _____

3. _____

X

(signature of authorised representative)

Information on potential corporate guarantees

1 Guarantor 1 _____
(full name)
Registration No. _____ Country of registration _____

2 Guarantor 2 _____
(full name)
Registration No. _____ Country of registration _____

3 Guarantor 3 _____
(full name)
Registration No. _____ Country of registration _____

Every specified company who within the scope of this loan transaction intends to become a guarantor shall fill out F form.

Information on potential private guarantees:

No

Yes Number of potential guarantors-private individuals _____

Every person who within the scope of this loan transaction intends to become a guarantor shall fill out B form (if the potential co-borrower / guarantor is a private individual).

D Other offered collateral

E European Union Cofunding

Whether your company plans to apply for EU Cofunding? Yes No

Name of the program _____

F Additional information

Information that is not included in this Application, but may be relevant to JSC "Rietumu Banka"

The Bank processes the personal data of private individuals (hereinafter – data) in accordance with the laws of the Republic of Latvia and the European Union.

Full information on the processing of data by the Bank, the purposes, legal basis of the processing, data recipients, the transmission and transfer of data, the rights and obligations of the data subject, and other information regarding the data processing is included in the Client Personal Data Processing Notice, whose current wording is published on www.rietumu.com. The applicant confirms that he/she has read the above document, is informed on its conditions, and is aware of that the Bank is entitled to unilaterally amend the Client Personal Data Processing Notice.

If the applicant or any of his/her representatives transfer to the Bank the data of private individuals and/or documents comprising data, the applicant and his/her representatives certify and guarantee that:

- they are entitled to transfer the data of these persons to the Bank and comply with the requirements of the data protection laws;
- persons whose data were transferred to the Bank were informed on the data processing by the Bank and have given consent or otherwise permitted the processing of their data. The applicant and his/her representatives have presented the Client Personal Data Processing Notice to these persons;
- upon the Bank's request the applicant and his/her representatives would immediately provide the Bank with the documents approving the consent or any other permission given by the respective person to the transferring and processing of the data by the Bank, or a document approving other grounds for transferring and processing of the data in the Bank.

X

(signature of authorised representative)

The applicant and his/her representatives are liable for the claims of any private individuals against the Bank, and losses related thereto, and the sanctions imposed by competent institutions, if any.

The Bank is not liable for any actions of third parties, including for further disclosure, use, storage or transferring of the data, to whom in relation to the provision of services by the Bank, the fulfilment by the Bank of its lawful obligations and the Bank's legitimate interests, the data of the applicant or private individuals related with him/her were transferred and/or disclosed. Information on the applicant may be disclosed to other parties to a transaction and other persons in accordance with the Client Personal Data Processing Notice.

The applicant and his/her representatives agree that for communication and exchange of data with them or other persons involved in the reviewing and ensuring of the transaction, the Bank is entitled to use public communication channels, including electronic mail, phone, mail and other means of communication. The applicant and his/her representatives assume all risks that are related to the technique and security of the data transfer. The Bank is not liable for losses incurred in relation to unlawful access to the transferred information.

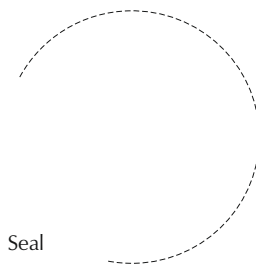
In order to verify or receive additional information, the Bank is entitled to use private and public registers, including to request information on the applicant from the credit information bureau (kreditinformācijas birojs).

Hereby I confirm that the information / documents provided are true.

The applicant represented by _____
(name, surname)

Who is acting on the grounds of: Statutes Power of attorney⁶

other _____
(please specify)



X _____ Date ____ / ____ / 20____
(signature)

⁶please enclose a power of attorney to the Application

TO BE COMPLETED BY BANK EMPLOYEE

I confirm the identity and signature of the authorised representative

Passport / ID document No. _____

_____ X _____ Date ____ / ____ / 20____
(name, surname) (signature)

Documents enclosed to the Application for a loan for corporate entity are as follows:

A borrower, and potential co-borrowers, guarantors and pledgors (corporate entities) shall fill out F form, potential co-borrowers, guarantors (private individuals) shall fill out B form, potential pledgors (private individuals) shall fill out D form.

F form: Yes No number of documents form: No Yes number of documents

B form: Yes No number of documents form: No Yes number of documents

D form: Yes No number of documents form: No Yes number of documents

- Registration certificate of the company*
- Statutes of the company and amendments thereto*
- Current excerpt from the shareholder register of the merchant or from the Latvian Central Depository (for open joint stock companies)
- Statement from the Commercial Register certifying the power of signature of the company's officials****
- Passport of the authorised signatory*
- Statement from the SRS / municipality that there are no debts****
- Annual reports (full) for last 2 years with a mark from SRS***
- Operative balance sheet and income statement for the current year with deciphering of main items (debtors, inventory, fixed assets, creditors)
- VAT return for last 2 taxation years and for the last reporting month with a mark from SRS****
- Documents approving the ownership of the offered collateral object*
- Market value assessment of the collateral made by the certified expert**
- Business plan
- Cash flow forecast for the crediting period
- Certification of beneficial owner

Other documents: _____

If the loan is requested for the construction, reconstruction or renovation of the real property, please submit also the following documents:

- Agreed technical design*
- Documents approving the right of ownership / use of the land plot whereupon it is planned to carry out construction
- Construction costs estimate*
- Agreement (or draft agreement) with a general contractor, a copy of the construction licence of the general contractor*
- Construction / reconstruction / renovation permit*

* Documents that will be copied by an employee of JSC "Rietumu Banka"

**Information on the real property valuation companies recognised by JSC "Rietumu Banka" is available upon the applicant's request

***During the analysis of the project JSC "Rietumu Banka" is entitled to request additional documents; information on additional requirements for non-residents of the Republic of Latvia is available at JSC "Rietumu Banka"

****For residents of the Republic of Latvia; for non-residents of the Republic of Latvia – a respective institution of the country of residence

X

(signature of authorised representative)