

Issue of special bonds

10% profit

**Relax and watch
your earnings
grow!**

Latvia's fastest growing Bank offering you a chance to realize significantly better earning

The subscription period is from 09.09 at 10:00 until 27.09 at 15:30

Interest rate

10%

per year

Interest payment frequency

4x

per year

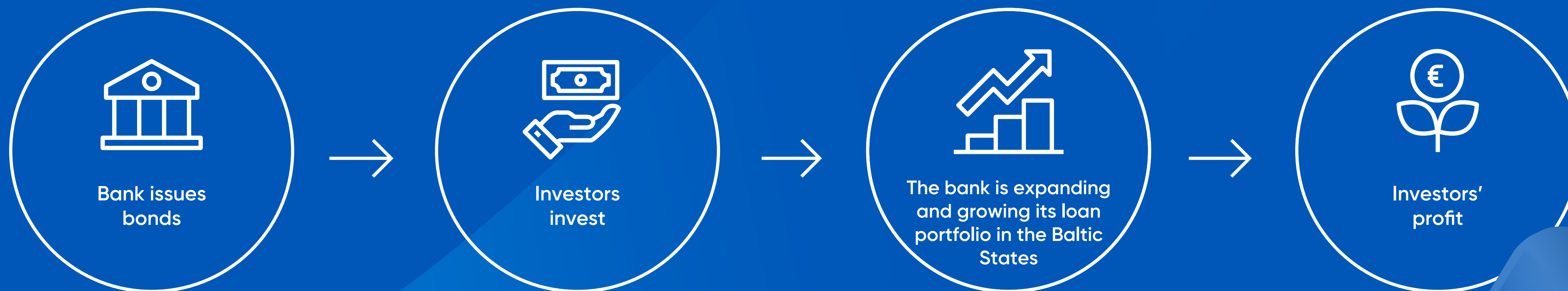
Minimum investment

1,000

EUR

The process

Partnership and benefits in the issuance of bonds



Investors' profit 2014–2023:

EUR **8 million**



Becoming a BluOr Bank's investor
It's simple!

Visit our homepage



Open an account online



Get a profit



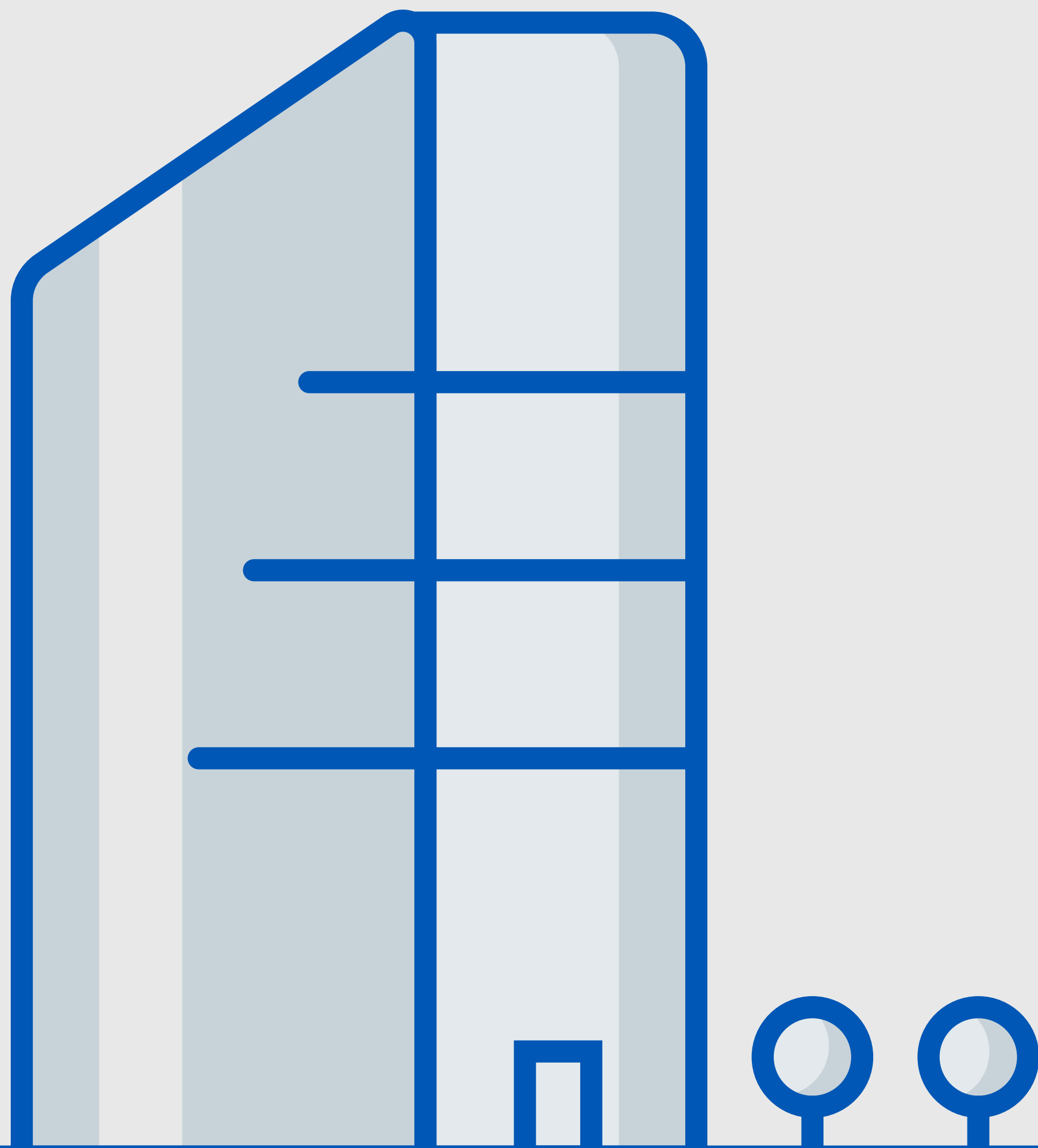
Special bonds requirements

Issuer	BluOr Bank AS
Type of financial instrument	Subordinated bonds
Face value of bond	EUR 1,000
Number of bonds	30,000 (to be issued in several series)
Total issuance sum	EUR 30,000,000 (to be divided into several series)
Annual interest rate	10%, fixed
Minimum investment	EUR 1,000
Term	10 years
Call option	5 years. Issuer may redeem bonds if there is a tax event or; capital event. Agreement of the regulator may be necessary in some cases.
Interest payment frequency	Quarterly
Depository	Nasdaq CSD SE
An adviser and joint lead manager of this project	AS LHV Pank
Term of the offer	The subscription period is from 09.09 at 10:00 until 27.09 at 15:30

Bond classification: Unsecured, subordinated, exclusively superior to the rights and claims of Issuer's ordinary shares and other types of instruments equivalent to ordinary shares or otherwise ranking below the Issuer's obligations related to the bonds.

Bail-in: Bonds may be eligible for bail-in for the regulation authority with respect to bail-in activities, write-offs or converting.

Set-offs: No investor may use or request any set-off or counterclaim rights vis-à-vis any sum which Issuer owes in relation to Bonds or in relation to same.

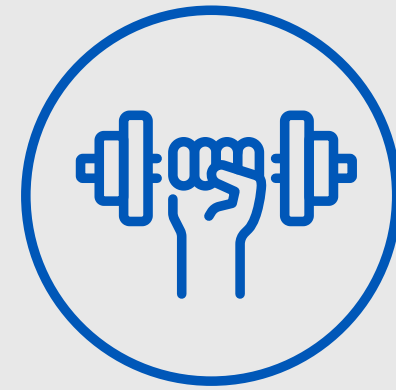


BluOr Bank:
Your investment partner
**Latvia's most
rapidly growing bank**

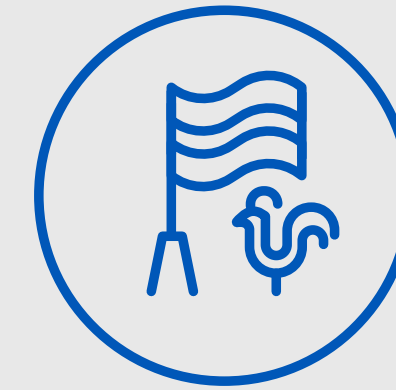
6 facts about BluOr Bank



**Established
in 2001**



**One of Latvia's
6 largest
banks**



100% Latvian-owned



**One of five
systemically
important financial
institutions**



**Main areas of
operations: Services
and financing for
companies in Latvia**



**98% of clients
come from Latvia,
the Baltic States
and Northern Europe**

Mission of the bank



BluOr Bank is based on successful partnerships with corporate and private clients.

Our job is to grow and develop so that we can support the growth of our clients and assist in the development of their businesses in the long term.



Dmitrijs Latiševs

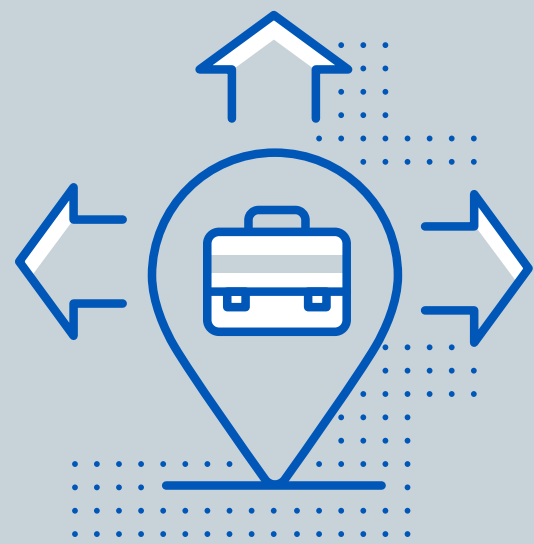
Chairman of the Board
and Executive Committee, CEO

Growing with our clients

Asset growth, 2019–2024

Foundations of BluOr Bank growth

Constant
expansion
of bank's
operations



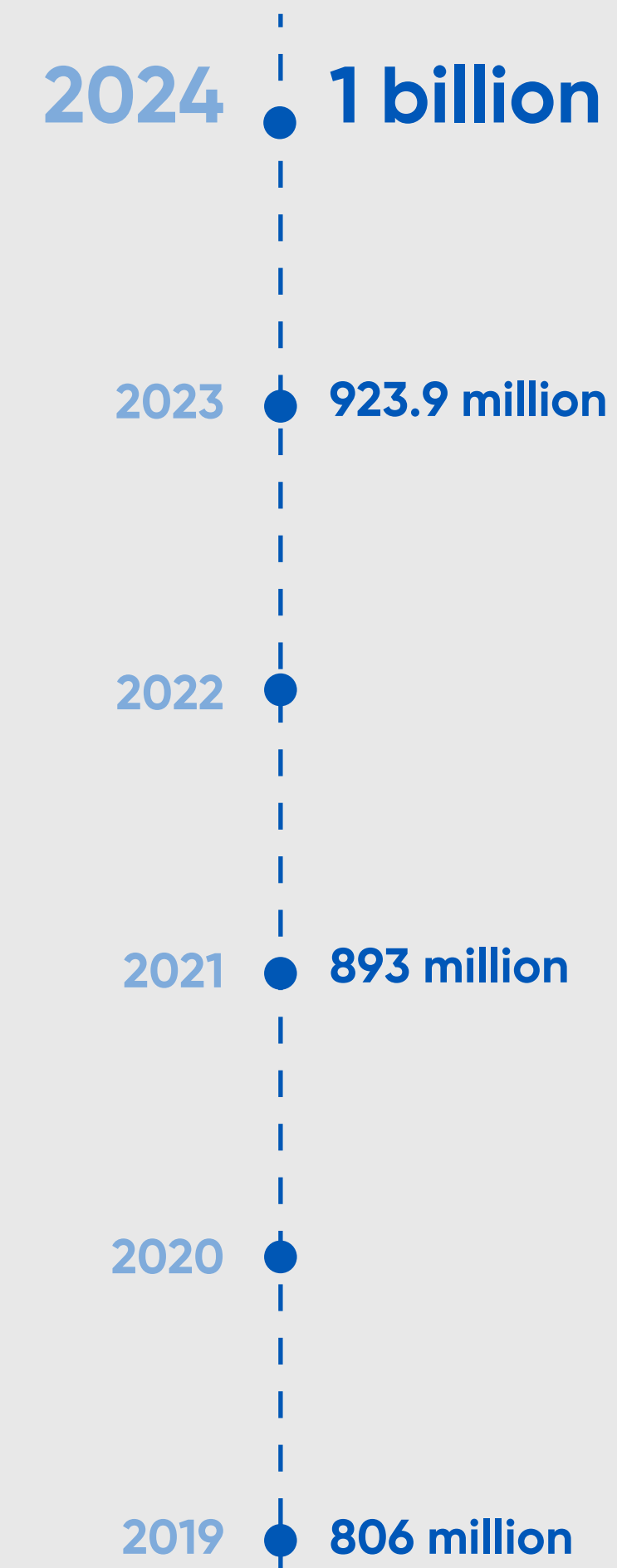
Entering
new market
segments



Strong position
in the financial
market

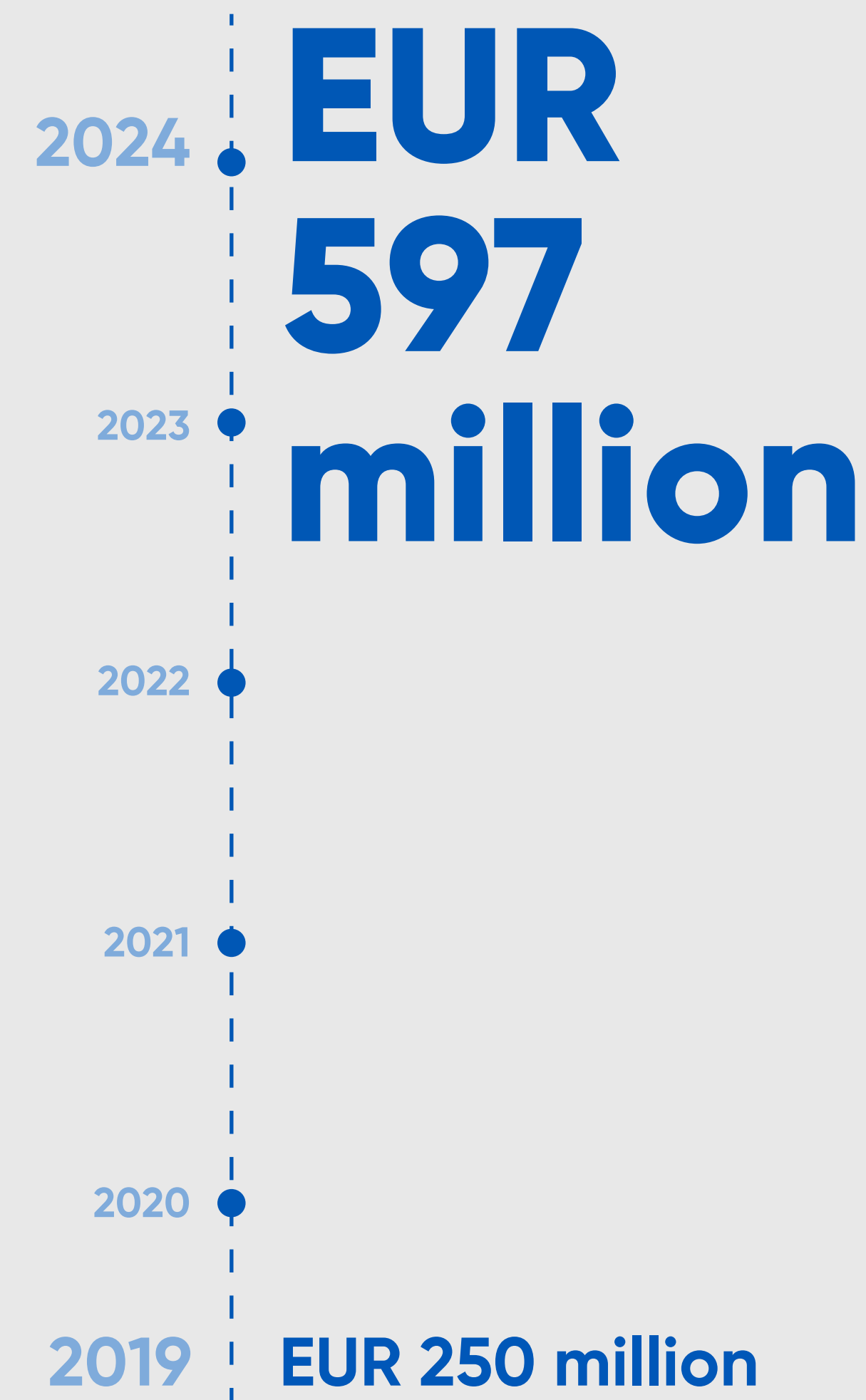
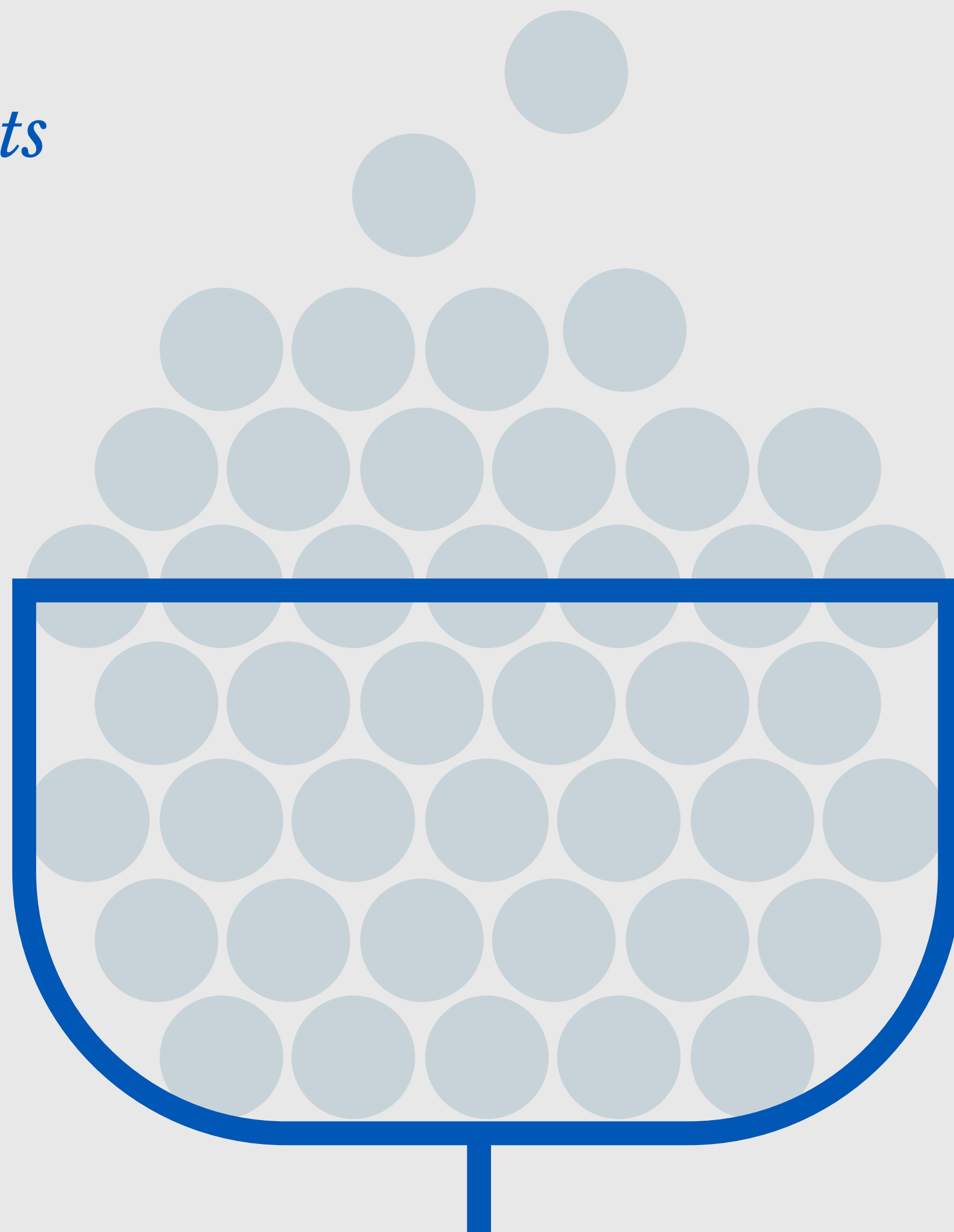


Assets, EUR



Growing with our clients

Business loans, 2019–2024

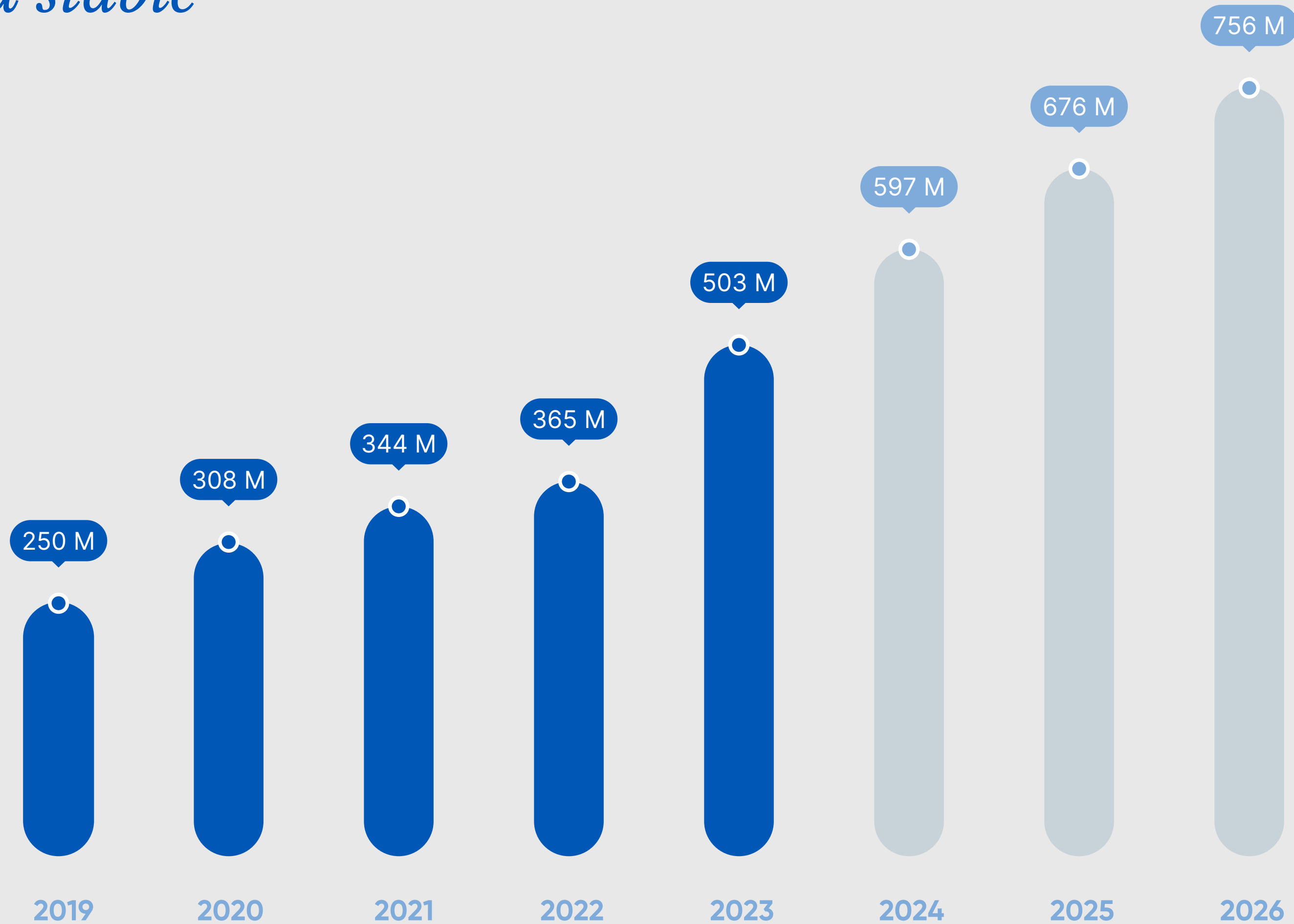


BluOr Bank growth - rapid and stable

Loan portfolio



Our clients appreciate our diverse, high-quality and competitive offer!



The annual turnover of 80% of our credit customers exceeds 5 M EUR

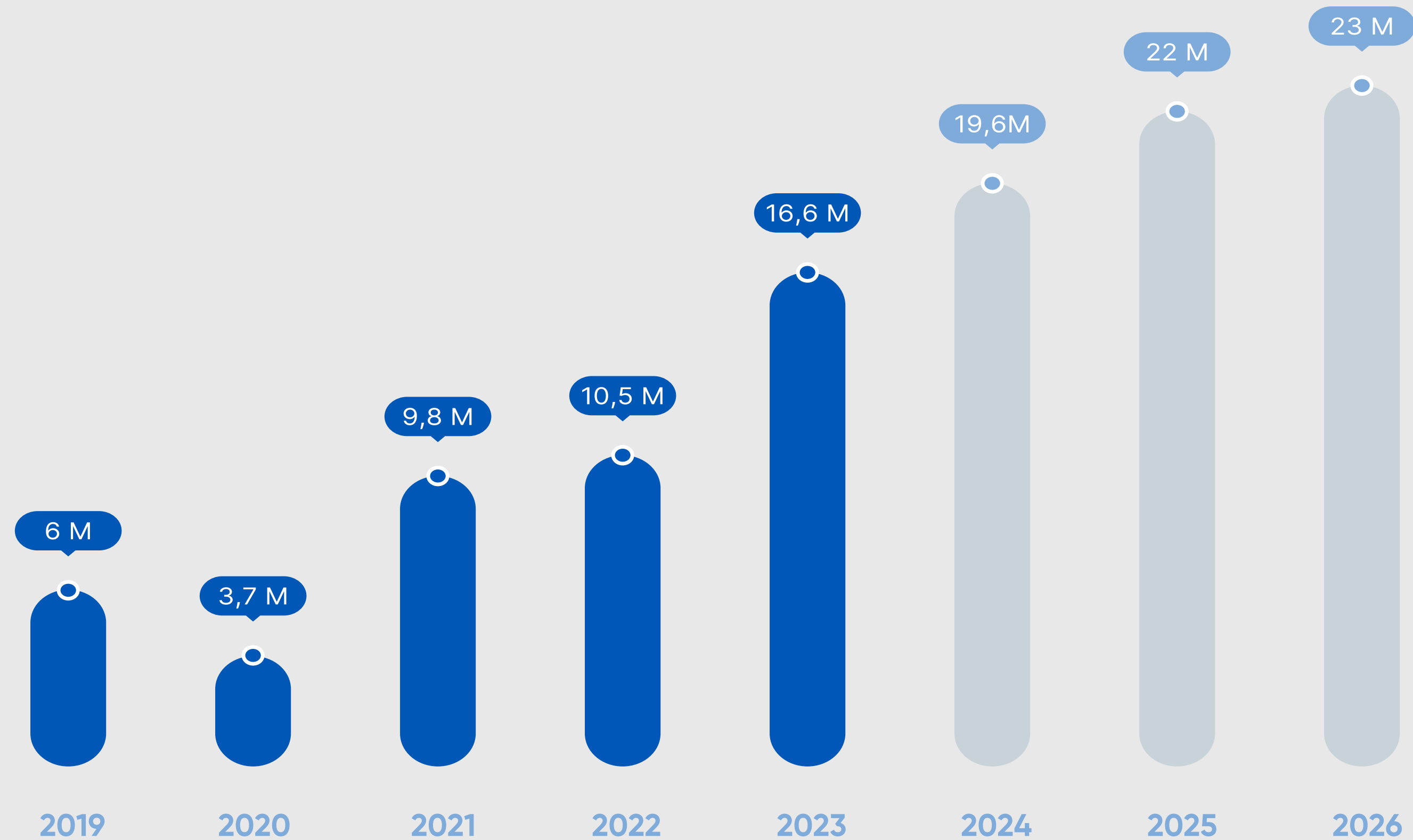


BluOr Bank growth - rapid and stable

Profit



Tangible evidence of the effectiveness of our business strategy and its implementation.

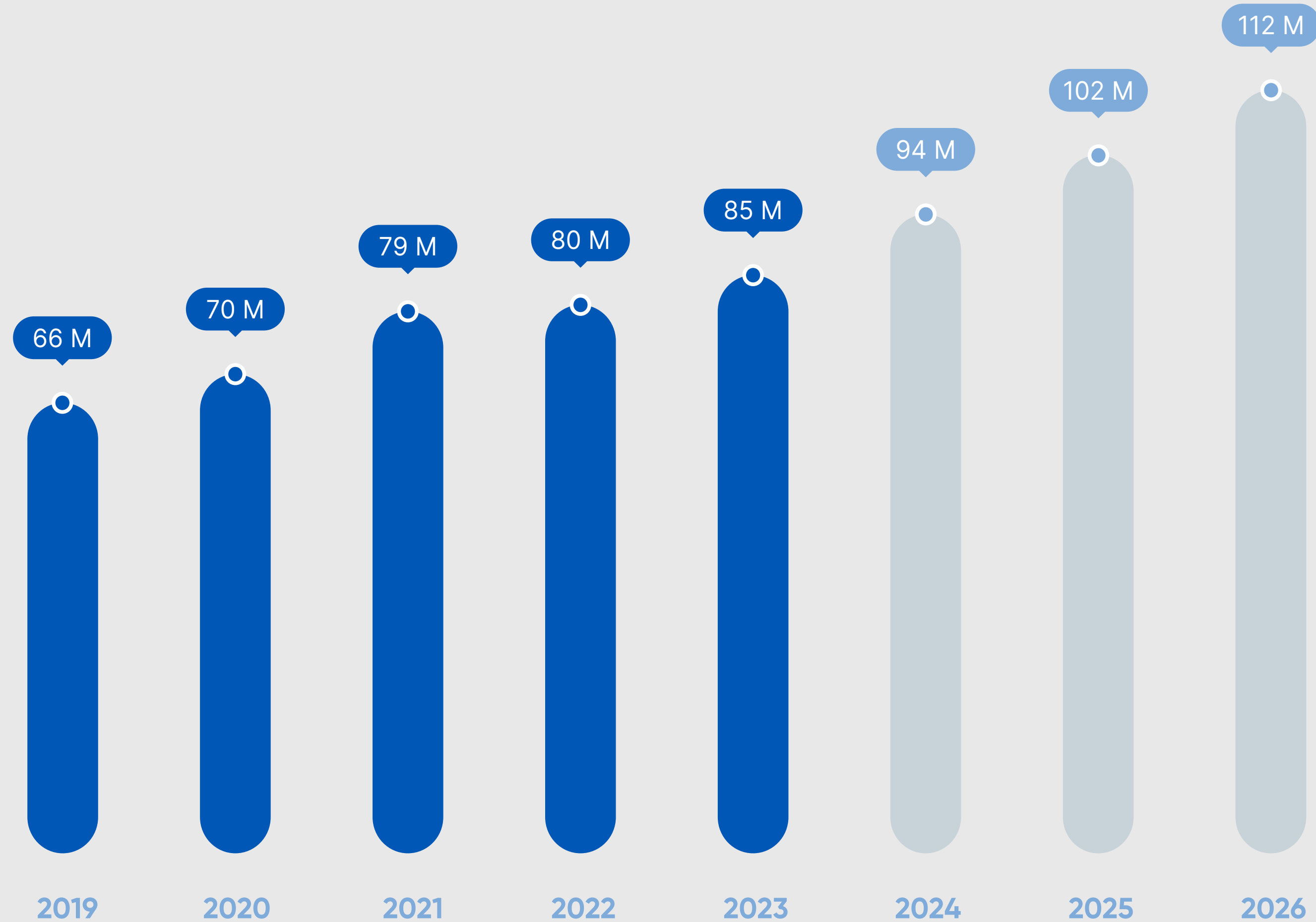


BluOr Bank growth - rapid and stable

Capital

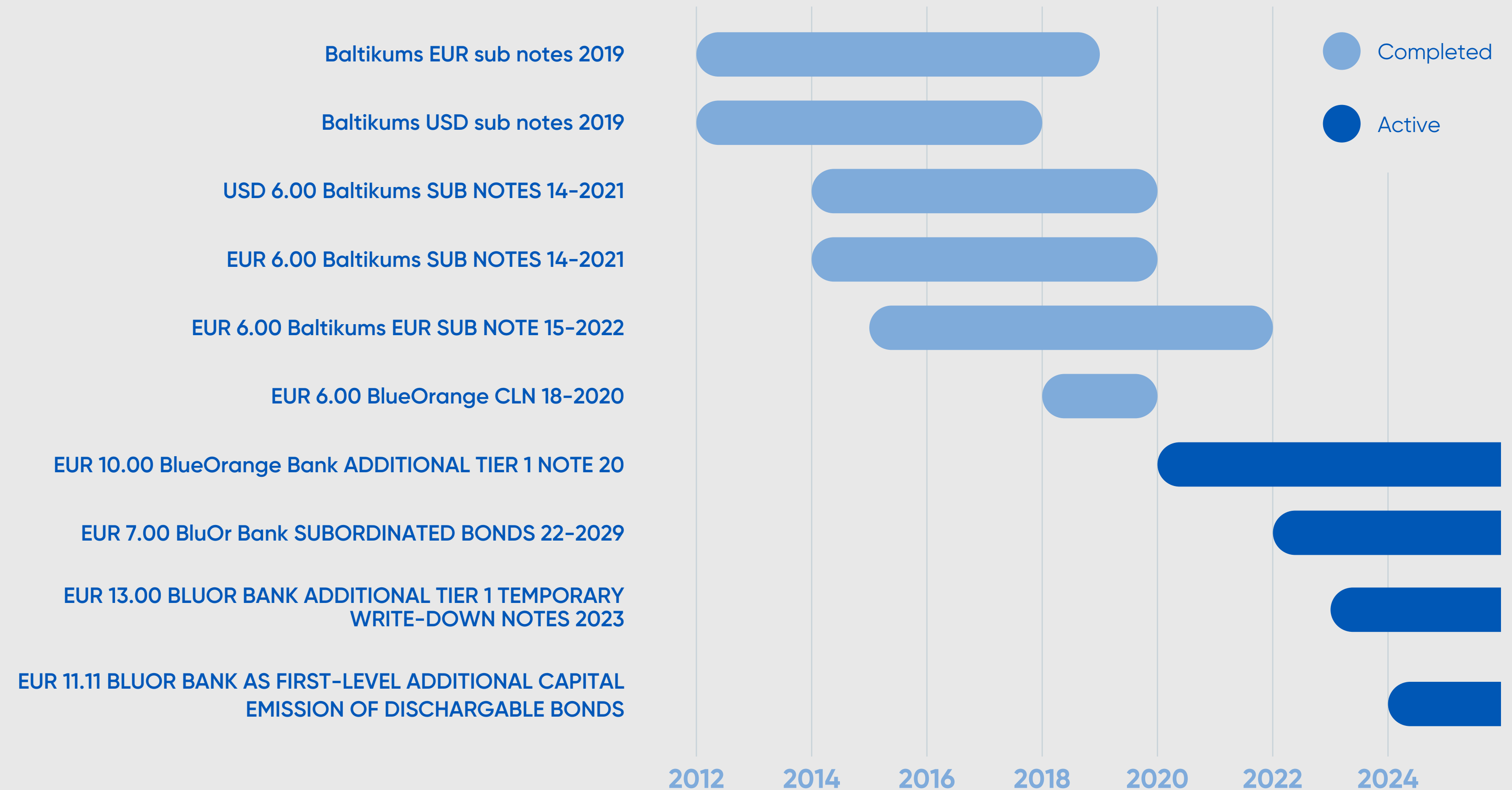


The Bank is an ambitious, sustainable and independent force in the financial markets.



40 successful bond placements

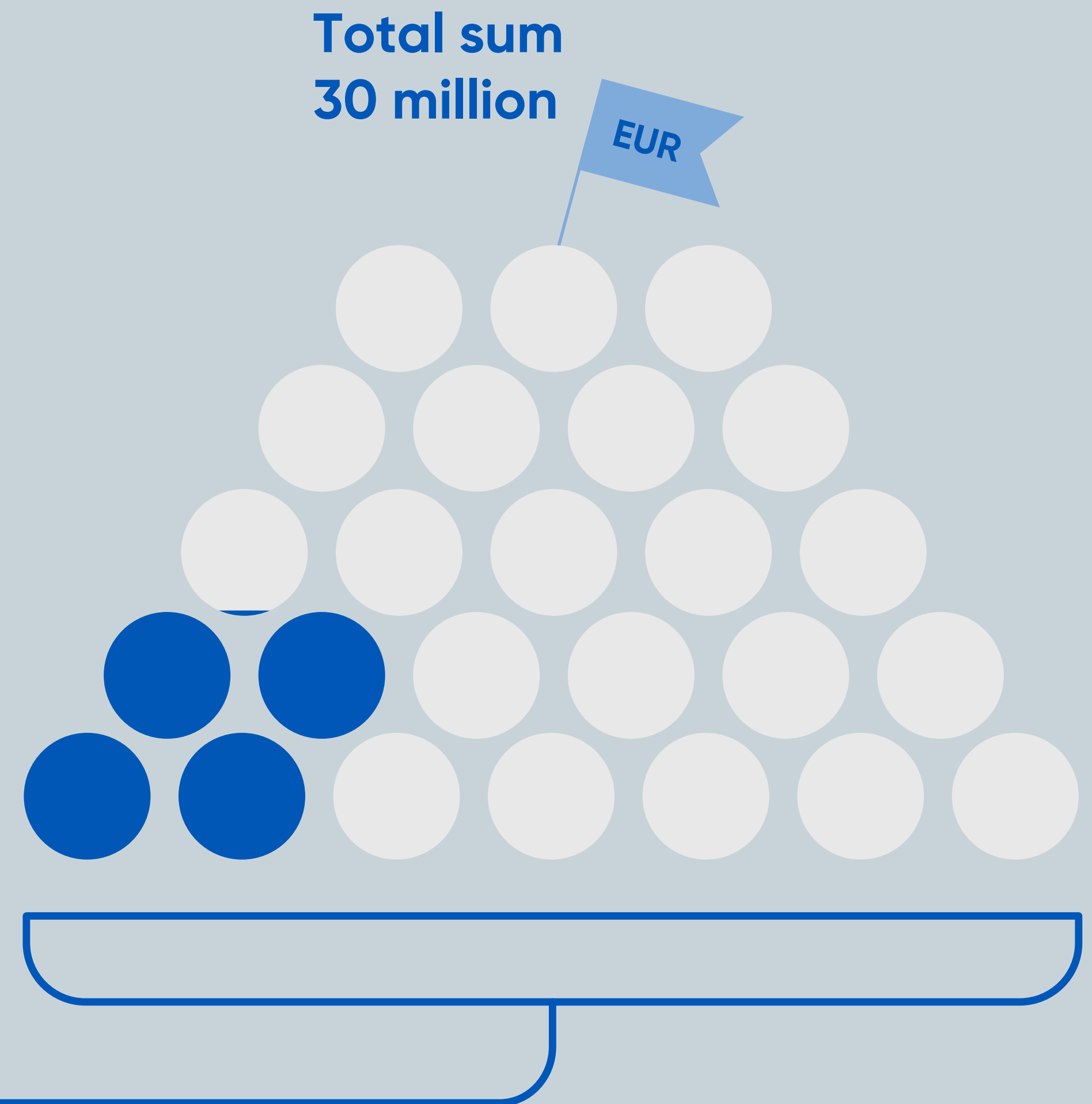
Over the past 20 years, BluOr Bank has participated in bond issuances as both the issuer and the organizer.



BluOr Bank bond issuances, 2015–2023

The proportion of BluOr Bank
shareholders' investment:

EUR 4,96 million
(16,53%)





Relax and get a profit!

Invest in BluOr Bank bonds

Receive **10%** per year
Payments: quarterly

Should you have additional questions, contact our consultants by phone or in writing:



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BluOr Bank bonds are a complex financial instrument that is not appropriate for all investors. Before investing, we encourage you to review the **Base Prospectus**, available on the [bank's website in the For investors](#) in the Documents section.



BluOr Bank

Bank for business

Thanks!

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