

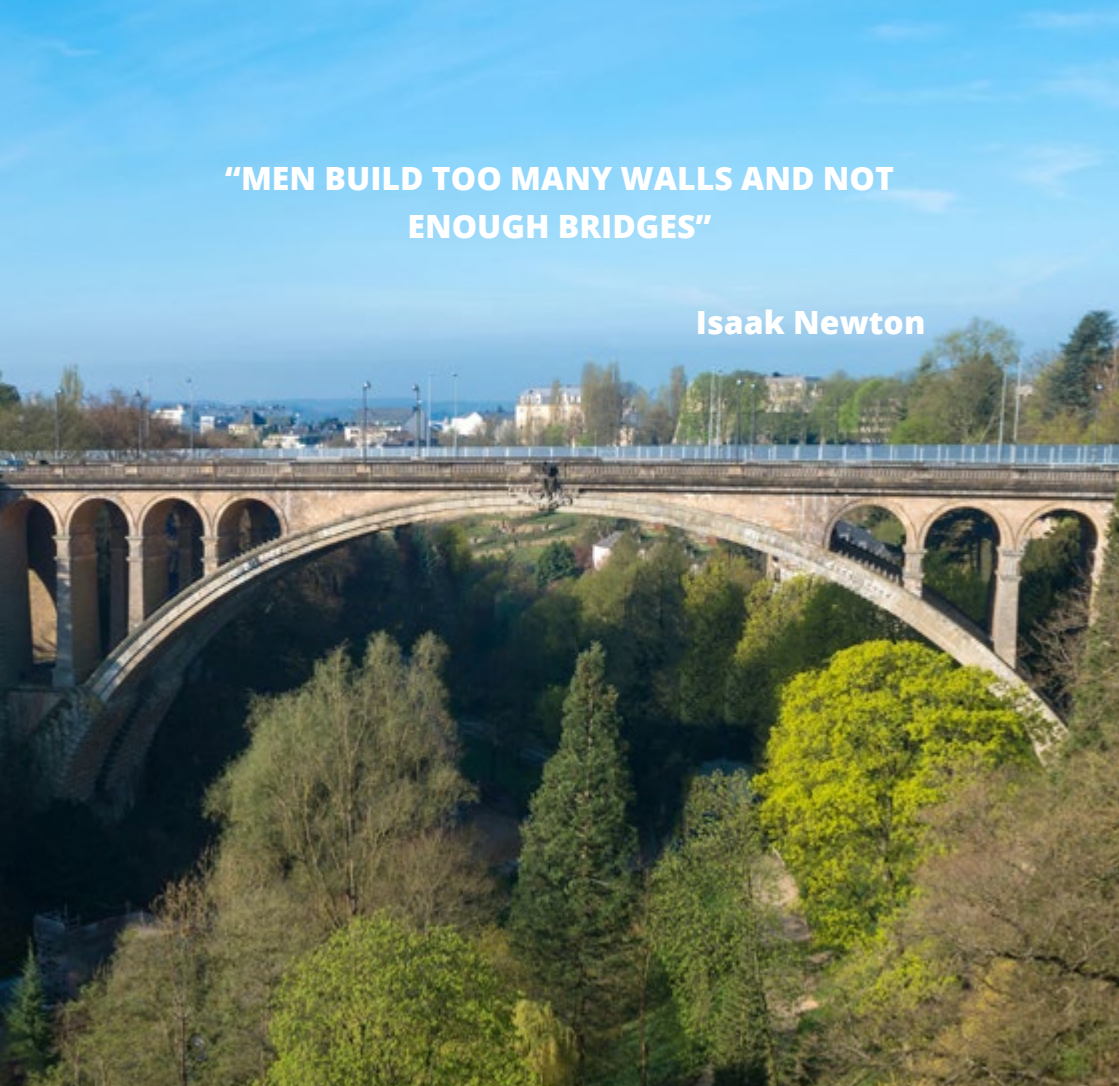


**Your Banking Partner  
in the Heart of Europe**



**"MEN BUILD TOO MANY WALLS AND NOT  
ENOUGH BRIDGES"**

**Isaak Newton**



**"We propose  
stability, safety  
and professionalism"**

East-West United Bank knows how to navigate business in line with both European and Russian legislations and we always care about needs of our clients. We are in a constant dialogue with our private and corporate customers; we not only listen but hear them and try to provide the most efficient solutions for their business. With East-West United Bank, our clients have tailor-made services, professional portfolio management advice, custodial and life insurance solutions and one of the most attractive deposit rates in Luxembourg.

This year the Bank has introduced East West Direkt – an innovative online savings platform with attractive rates for both European and Russian standards. Currently the service is available for Luxembourg and Germany tax residents and we hope for further geographical expansion within EU borders.

With East West Direkt solution, EWUB has become one of the few financial institutions with Russian capital, which has access to the European market.

We are looking forward to become your business partner and grow together!

 **East-West United Bank is a two-way bridge  
between the East and the West**

East-West United Bank is based in Luxembourg and has over 40 years of knowledge of Luxembourg, Russian and CIS countries' legislation and business customs combined with an individual approach to each client.

  
Sergey Pchelintsev  
Managing Director/CEO



# Solutions for Private Clients

East-West United Bank supports you, as our client, with efficient solutions to financial challenges you face in your daily life, from making a simple payment to managing your wealth. Our ambition is to grow together with you and to become your banking partner for life.

## Private Banking

### Banking Services

- Accounts and payments in EUR, USD, CHF, GBP, RUB and other currencies
- Online Banking
- Deposits
- Credit cards

### Asset Management

- Discretionary portfolio management
- Products provided in cooperation with insurance partners

### Support for Client's Corporate Business

- Current accounts for legal entities
- References to leading tax and legal experts

### Brokerage and Custody Services

- Trading in financial instruments
- Custody services
- Deposit boxes





# Solutions for Corporate Clients

## Corporate Banking

### Transactional Banking

East-West United Bank provides essential transactional banking services, including payments, cash management, and custody services. We put our clients at the center of our interest and generate real-time solutions with related business units to deliver value to your business. Being your Bank we promise to take care of your needs as we care about our own wallets. You will feel comfortable and confident working with us. And we will prove it – day by day.

### Global Markets

East-West United Bank offers a wide range of solutions to help corporate clients trade, invest and manage liquidity as currency and interest rate risks. Whether you are looking for hedging strategies or investment opportunities, we provide you access to all major asset classes, instruments and currencies in developed and emerging markets. Our service offering includes plain vanilla products as well as tailor-made solutions.



# Solutions for Personal Savings

East West Direkt is an innovative online savings platform that was launched by East-West United Bank in 2017.

It offers you easy to use savings products and secure online banking experience through a completely free platform without any hidden charges. Become a customer now and see your savings grow securely thanks to attractive interest rates.

As East-West United Bank is a Luxembourg bank, your balance is protected by the Luxembourg's deposit guarantee system FGDL (Fonds de Garantie des Dépôts Luxembourg) up to 100.000 EUR. The service is available to Luxembourg and Germany tax residents.

For more information, please visit  
[www.eastwestdirekt.lu](http://www.eastwestdirekt.lu)



East West Direkt







## Shareholders

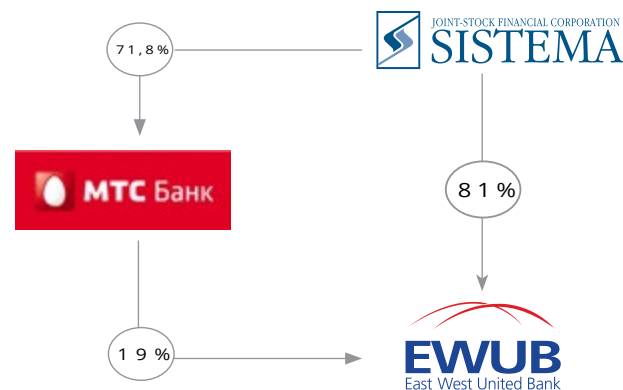
# Ownership Structure

Since the end of 2007 EWUB's capital is controlled by [PJSC Sistema](#) - the largest public diversified corporation in Russia and the CIS.

Sistema's investment portfolio comprises stakes in predominantly Russian companies from various sectors of economy, including telecommunications, utilities, retail, high tech, pulp and paper, pharmaceuticals, healthcare, railway transportation, agriculture, finance, mass media, tourism, etc.

Sistema's global depository receipts are listed under the symbol "SSA" on the London Stock Exchange and the ordinary shares are listed under the symbol "AFKS" on the Moscow Exchange.

Over 64% PJSC "Sistema" shares belong to the Russian entrepreneur Vladimir Evtushenkov, known in the elite circles of Luxembourg society as one of the honorary Grand Duchy of Luxembourg consuls in Russia.







**Heart of Europe**

# Luxembourg

Ten good reasons why Luxembourg should be your choice in Europe:

- An international financial centre
- Business-friendly legal and regulatory framework
- Social and political stability
- Rewarding tax environment
- Competitive business costs
- Highly skilled, multilingual workforce
- State-of-the-art infrastructure
- Investment and R&D incentives
- High quality of life
- Central location within a day's reach of 60% of EU markets







Art for everyone

# Bank in Society

At East-West United Bank we seek to contribute to the well-being of the societies in which we operate. In particular, we are devoted to the preservation and promotion of Russian culture and language in Luxembourg to facilitate better understanding between Russian speaking and Luxembourgish communities and contribute to the development of existing relationship. We want to see the world around us becoming a better place for our children, and we commit to do everything within our power to see that materialise.

## Our Projects:



The Russian school of supplementary education "Kalinka"



The Russian Film Festival for Children and Youth "Cinamay"



Russian Charity Ball in Luxembourg



The Russian stand at the International Bazar of Luxembourg



**Proud sponsor of  
W.Kandinsky exhibition  
Luxembourg  
November 2017**



Transverse Line, 1923



*"Of all the arts, abstract painting is the most difficult. It demands that you know how to draw well, that you have a heightened sensitivity for composition and for colors, and that you be a true poet. This last is essential."*

Wassily Kandinsky  
Painter, Educator, Lawyer (1866–1944)



Composition VII (1913)



Moscow I (Red Square) (1916)





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