



LATVIJAS BIZNESA BANKA

The Stability Portfolio

Investors aims are

- *stable growth of assets*
- *combination of the maximum security with moderate risk*
- *stable income in the medium and long term perspective*
- *reasonable blend of risk and security achieved by the means of combination of highly secure financial instruments with financial instruments with greater risk inherent*
- *higher profitability, exceeding deposit interest in a medium and long term perspective*

Investment strategy

The Stability Investment Portfolio consists of secure financial instruments with low risk level – bonds and deposits, and financial instruments with higher risk - the shares. The half of the portfolio that consists of bonds balances the portfolio and reduces risks. The Stability Investment Portfolio that includes all those instruments provides a unique possibility to receive high profitability with a relatively low risk level. An experienced manager will choose financial instruments with the greatest growth potential and the best security indicators

An approximate division of the Stability Portfolio by financial instruments

*Bonds, Deposits ~ 70 %
Shares and other financial instruments up to ~ 30 %*

Main characteristics of the Stability Portfolio

*The minimum amount of investment - according to agreement with the bank
The recommended investment term - from 12 months
The optimum investment term - 36 months
Credit risk - average
Portfolio liquidity - high
Portfolio profitability - growing
Portfolio manager - AS "Latvijas Biznesa banka"*

Please contact the Bank or visit Bank home page www.lbb.lv to get more detailed information.

Any recommendations, opinions, forecasts, estimates or views herein constitute a judgment as at the date of this report. While all reasonable care has been taken to ensure that the facts stated herein are accurate and that the recommendations, forecasts, opinions, estimates, expectations and views contained herein are fair and reasonable, none of the research analysts, the Company nor any of its respective directors, officers or employees, shall be in any way responsible for the contents hereof, and no reliance should be placed on the accuracy, fairness or completeness of the information contained in this document. Bank has rights to change portfolio structure without client's notification.

Contact Information	Management Company: AS "Latvijas Biznesa banka"	Address: 3 Antonijas str., Riga, LV-1010, Latvia, www.lbb.lv	Phone: +371 777 58 39	Fax: +371 777 58 29
----------------------------	---	--	---------------------------------	-------------------------------