

An aerial view of a city at dusk, featuring a beach and water in the foreground. The city lights are visible, and the sky is a mix of blue and orange. The text is overlaid on the image.

Private Banking – Mortgage Loans

Financial Solutions

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I. Situation – Mortgages for non-residents Denied

Customer obstacles: *Challenges of mortgage regulations in Spain*

- Problems in granting non-resident mortgage loans
- New European directives for credits (Law 5/2019)
- Difficulty and troubled process
 - Difficulties in opening Banks accounts
 - Difficulties in moving money
 - Taxation & Legislations



II. Solventis Proposal : Mortgage + Asset Management



Solventis has reached an agreement with EDR Luxembourg for financing Real Estate in Spain. Focused on Balearic Islands and the Mediterranean coast.

ASSET
MANAGEMENT

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NON-RES.
MORTGAGE



EDMOND
DE ROTHSCHILD



Fulfilling customer needs : Building long-term partnerships

- **Agility:** Easy and quick process
- **Specialization:** Experienced team
- **Compromise:** Personal relationship
- **Independence:** Decisions made on customers needs
- **Dedicated & exclusive service for non-residents**



Solventis A.V. is an independent financial group registered at the Spanish Securities Authorities (CNMV) with registration number 244.

Solventis was established in 2002 by a team of professionals with backgrounds in different areas of the investment banking sector. Solventis represents a new concept in the financial service sector, which is evidenced by their governing principles:

- **Diligence.** Contrary to the slow response of organizations which, owing to their size, cannot make dynamic decisions. This is particularly relevant in the financial sector which is linked to highly volatile conditions as we have seen over the past few years.
- **Specialization.** Unlike other more globally oriented organizations, Solventis focuses on very specific aspects of the financial arena. The extensive expertise of its human team, with an average of over 20 years of experience in the industry, allows taking on projects, otherwise complex to other companies, with guaranteed success.
- **Commitment.** As a service provider, the added value offered by Solventis is based on its human capital. This is why the company's executives are strongly linked to its corporate capital, hence guaranteeing an excellent service quality.

Solventis undertakes its activities within four main business areas:

- **Corporate Finance** • **Financial Consulting** • **Asset Management** • **Real Estate**

III.I Insights



+ 70 staff workers



+ 1000 HNWI Clients



**Offices in Barcelona,
Madrid & Vigo**



20 years experience



**+ 1 Billion under
asset management**



**Morningstar Award for the
best European Equity Pension
Award**



**Solventis AV Regulated by
CNMV, registered N° 244**

IV. What is Edmond De Rothschild?



100 % FAMILIAR



168.000 MILLION CHF IN ASSETS
(155.000 million euros in assets)



23,5% solvency ratio

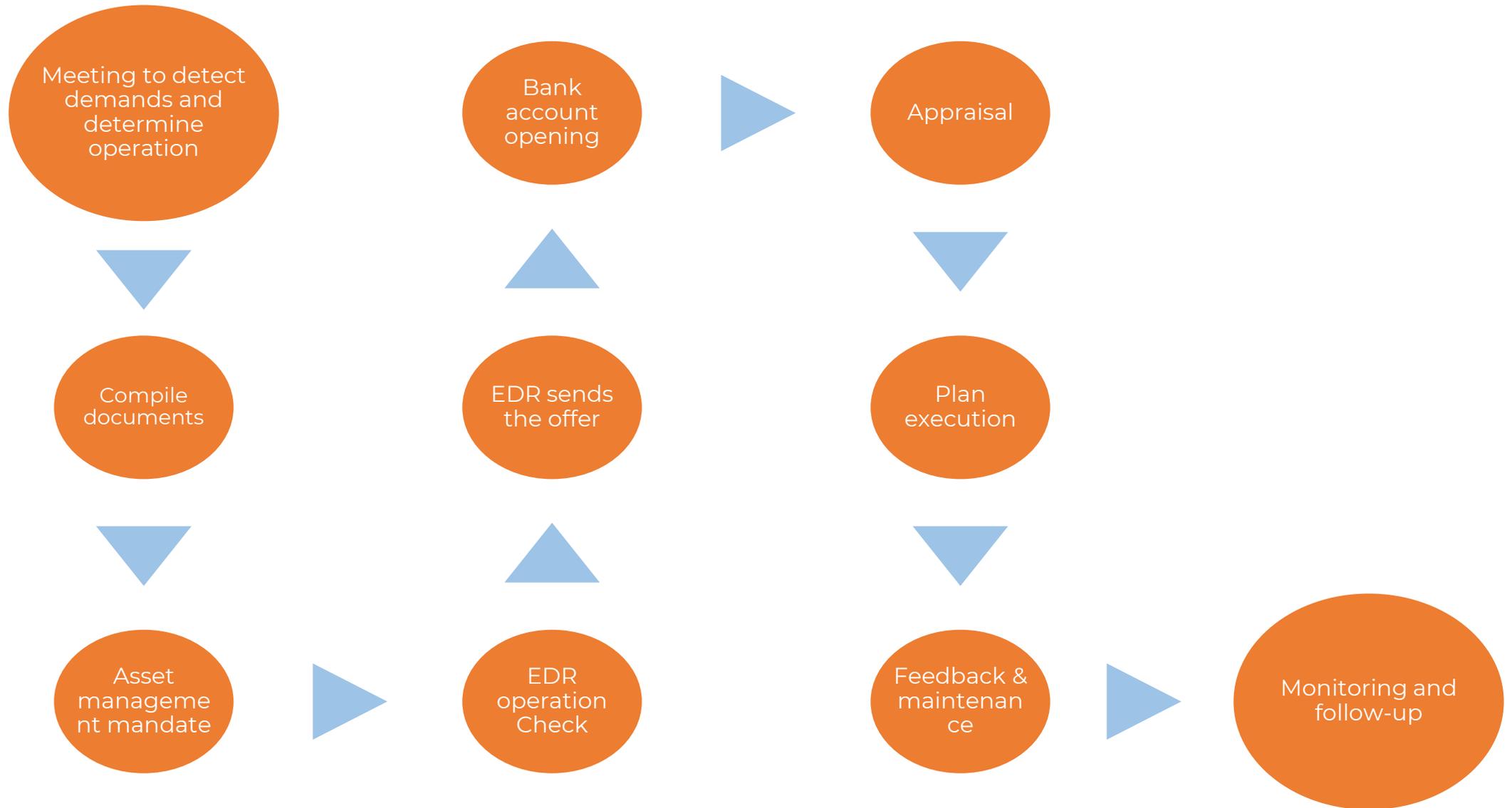


2.500 employees



6 business lines

V. Our Proposal: Tailored lending - Procedure



V.I Our Proposal: Tailored lending - Documentation

Documents required For the analysis of the mortgage application by Edmond de Rothschild (Europe), the Borrower and the Guarantor shall provide the following documents:

1. ID/ Passport copy
2. Marriage certificate or PACS / family booklet / divorce decree
3. Tax statements for the last 2 years
4. Financial statement signed and/or bank statements
5. Statement of existing credits and their conditions
6. Property description with photos › Current land registry extract of the Property
7. Copy of leases and / or rental statement of leased goods
8. Copy of the title deed, the cadastral plan and the surface plan of the property
9. Copy of home insurance
10. Copy of company by-laws (or project)
11. Copy of the Shareholders Registry
12. Powers of the company representative (General meeting minutes) if not provided for in the articles of association
13. Financial statement of the last 2 years



V.II Our Proposal: Tailored lending - Standard Example



Property Valuation: €10 Million

Acquisition Price: €10 Million



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**EDMOND
DE ROTHSCHILD**

Assets under Management: €3.35 Million

Lending Value 2/3: €6.7 Million



Asset & Credit Management

Tailored investment portfolios rooted in strategic asset allocation

- *Asset management*
- *Equities*
- *Fixed income*
- *Multi Asset & Overlay*
- *Corporate finance*
- *Mortgage Lending*
- *Lombard Loan*



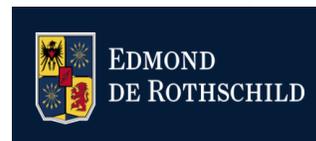
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Vontobel



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