

INTESA SANPAOLO A JEJÍ AKTIVITY NA UKRAJINĚ A V MOLDAVSKU

Martin Maar
Head of Trade Finance
Intesa Sanpaolo

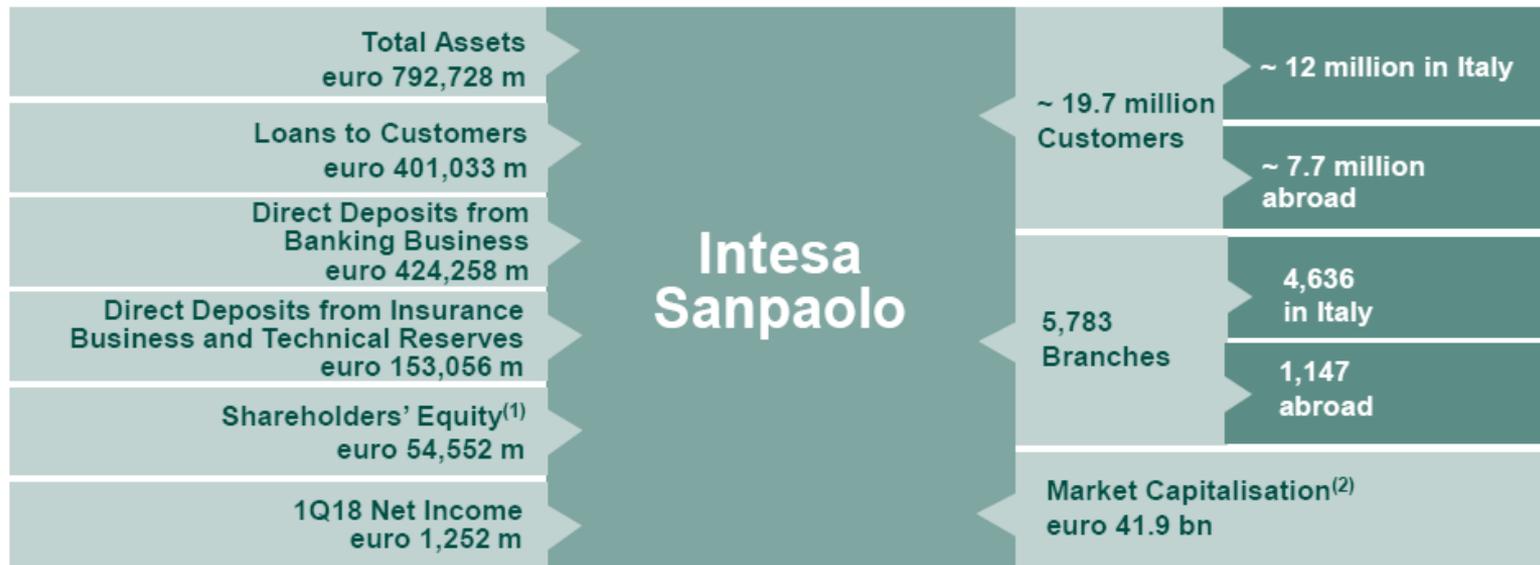
Milan Štoček
Head of Corporate Banking
VUB Prague Branch



CO BYCHOM VÁM CHTĚLI DNES PŘEDSTAVIT?

- Skupinu Intesa Sanpaolo v Evropě a ve světě
- Působení skupiny Intesa Sanpaolo v České republice
- Působení skupiny Intesa Sanpaolo na Ukrajině a v Moldavsku
- ...a na závěr jedna dobrá zpráva

THE GROUP AT A GLANCE: FINANCIAL HIGHLIGHTS



Figures as at 31 March 2018

(1) Including Net Income

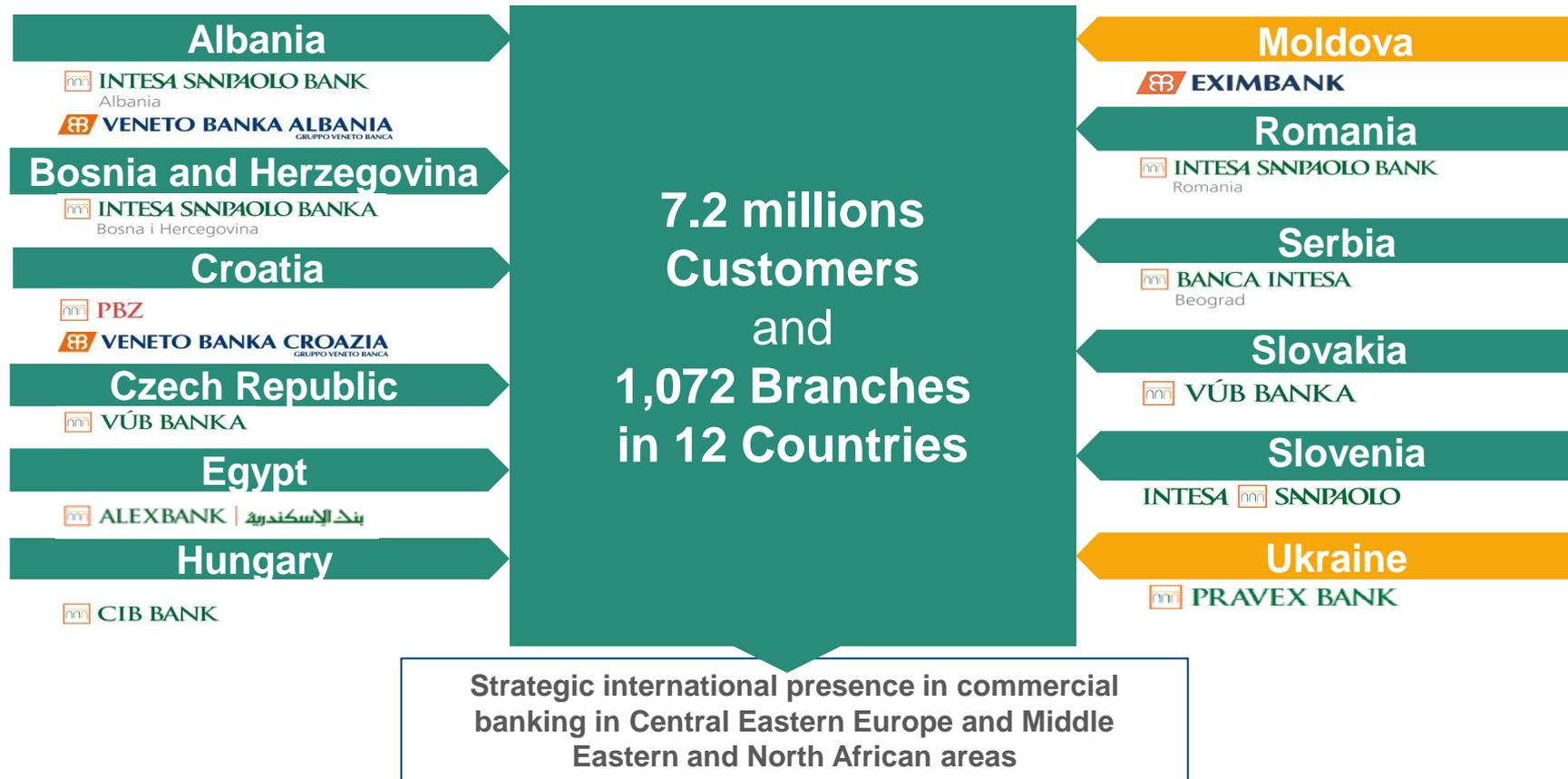
(2) As at 29 June 2018

EUROPEAN SCALE

EUROZONE RANKING		BANKS' MARKET CAPITALISATION (euro bn)	
	HSBC		160.5
1	Banco Santander		74.1
2	BNP Paribas		66.5
	Sberbank		64.2
	Lloyds Banking Group		51.2
	UBS		51.0
3	ING		47.9
4	Intesa Sanpaolo		41.9
5	BBVA		40.5
	Barclays		36.5
	Royal B. of Scotland		34.8
	Nordea Bank		33.4
	Credit Suisse		33.0
6	Crédit Agricole		32.6
7	UniCredit		31.9
8	Société Générale		29.2
9	KBC		27.7
	DNB		27.2
	Standard Chartered		25.9

Source: Bloomberg
Pricesat29 June2018

BANKY PATŘÍCÍ DO SKUPINY INTESA SANPAOLO



THE ISP GROUP INTERNATIONAL NETWORK



AMERICA

Direct Branches	Representative Offices
New York	Washington D.C.

Country	Subsidiaries	Branches
Brazil	Intesa Sanpaolo Brasil	1

AFRICA

Representative Offices	Country	Subsidiaries	Branches
Cairo	Egypt	Bank of Alexandria	172

EUROPE

Direct Branches	Representative Offices
Frankfurt	Brussels ⁽¹⁾
Istanbul	Moscow
London	
Madrid	
Paris	
Warsaw	

Country	Subsidiaries	Branches
Albania	Intesa Sanpaolo Bank Albania	32
	Veneto Banka Albania	14
Bosnia and Herzegovina	Intesa Sanpaolo Banka Bosna i Hercegovina	54
Croatia	Privredna Banka Zagreb	194
	Veneto Banka Croazia	1
Czech Republic	VUB Banka	1
Hungary	CIB Bank	70
Ireland	Intesa Sanpaolo Bank Ireland	1
Luxembourg	Fideuram	1
	Intesa Sanpaolo Bank Luxembourg	1
Moldova	Eximbank	18
Romania ⁽²⁾	Intesa Sanpaolo Bank Romania	49
Russian Federation	Banca Intesa	37
Serbia	Banca Intesa Beograd	158
Slovakia	VUB Banka	223
Slovenia	Intesa Sanpaolo Bank	52
Switzerland	Intesa Sanpaolo Private Bank (Suisse)	1
The Netherlands	Intesa Sanpaolo Bank Luxembourg	1
Ukraine	Pravex Bank	50
United Kingdom	Banca IMI	1
	Intesa Sanpaolo Private Banking	1

ASIA

Direct Branches	Representative Offices
Abu Dhabi	Beijing
Doha	Beirut
Dubai	Ho Chi Minh City
Hong Kong	Jakarta
Shanghai	Mumbai
Singapore	Seoul
Tokyo	

OCEANIA

Representative Offices
Sydney

Figures as at 31 March 2018

(1) International and Regulatory Affairs

(2) On 1 July 2018, Intesa Sanpaolo S.p.A. Torino Bucharest Branch was merged into Intesa Sanpaolo Bank Romania

VÚB PRAGUE BRANCH

1993

establishment of VÚB Prague Branch as a foreign branch of VÚB, a.s., at the time a Slovakian state-owned bank

2001

Banca Intesa, then called Intesa BCI, acquires 96,49% of VÚB, which becomes a member of the largest Italian banking group and one of the most significant financial institutions in Europe

2007

Banca Intesa and San Paolo IMI merged into Intesa Sanpaolo and became one of the most important European financial groups

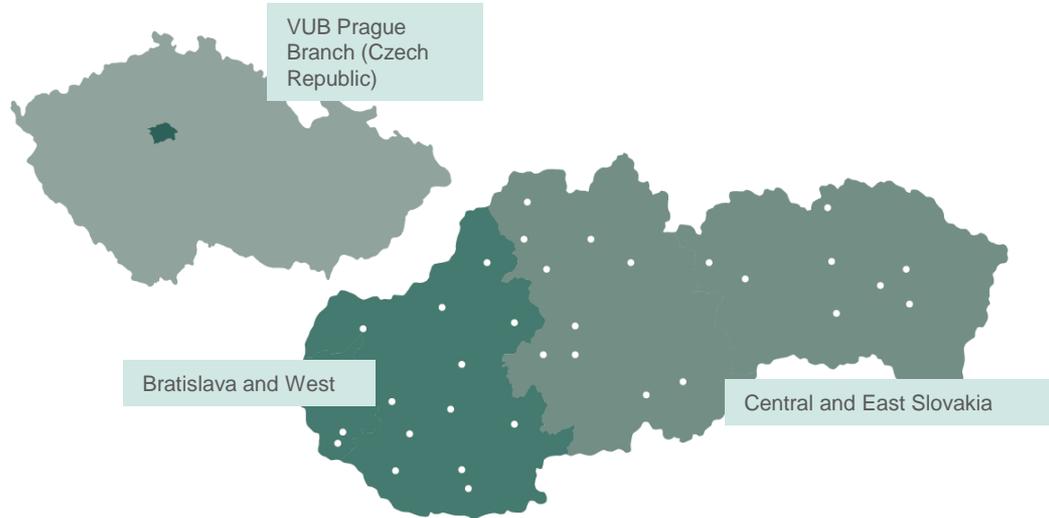
2016

VÚB Prague Branch focus on high-end Corporate banking

Intesa Sanpaolo Holding International S.A. – INTESA SANPAOLO Group – is the majority owner with a stake of 97,03% (2017 VUB Bank Annual Report)

BRANCH NETWORK

- Teams of corporate banking specialists are ready **to help** and **provide comprehensive financial services** to clients
- Corporate network consists of **32 corporate branches** covering 4 different areas all around Slovakia and 1 corporate branch in Prague (CR)



Multinational + Large Dpt.

Annual turnover over € 50m.

Trade Finance

Market leader in export finance as well as in guarantee volumes.

Factoring

Market leader in non – recourse factoring and invoice discounting in SR.

Real Estate & Project Finance

The highest y/y percentage growth in the loan portfolio among banks providing loans to finance real estates.

FINANCING SOLUTIONS

LOANS

- Investment Loans
- Overdraft Facilities
- Revolving and Term Loans
- Financing operating needs of municipalities
- Financing of Farmers

TRADE FINANCE AND FACTORING

- Bankguarantees
- Letters of Credit
- Documentary Collections
- Invoice Discounting and Forfaiting
- Factoring

PROJECT AND REAL ESTATE FINANCE

- Syndicated Financing
- Project Financing
- Mergers and Acquisitions
- Real Estate Finance

LIQUIDITY MANAGEMENT AND CASH POOLING

PAYMENTS AND COLLECTIONS

- Domestic and Cross-border Payments
- Local Direct Debit (B2B, in LCY)
- SEPA Payments (SCT, SDD Core, SDD B2B)

CHANNELS

- Local e-banking – Inbiz4VUB
- MultiCash
- Inbiz International
- SWIFT Net (ISP as Payment HUB)
- Host to Host (ISP as Payment HUB)

TREASURY AND INTERNATIONALIZATION

- Domestic Cash Pooling
- International Cash Pooling (Cash Concentration, Zero Balance)
- SWIFT MT940, MT941, MT942
- SWIFT MT101
- Payment Factory

TREASURY SERVICES

FX MARKET PRODUCTS

- Spot Transactions (FX SPOT)
- Forward Transactions
(FX FORWARD)
- FX Swaps
- FX Options
- Structured FX Products
- Commodity Derivates

MONEY MARKET PRODUCTS

- Standard Term Deposits
- Automatic O/N Deposits
- VUB Deposit Promissory Notes
- Structured Deposits
- Treasury Bills and Government Bonds
- Securities
- Interest Rate Swaps and Options
- Structured Interest Rate Product

INTESA SANPAOLO NA UKRAJINĚ



PRAVEX BANK - HIGHLIGHTS

Pravex Bank



PRAVEX BANK's stability and reliability, its right development strategy, and high customer service standards, allow the Bank to look forward with confidence, implementing its large-scale development plans.

-
- Strong presence in Corporate segment.
- Offer of new and innovative solutions in products for corporate clients.
- Use of the best practices of the ISP Group
- Offer of Trade Finance products due to wide corporate network and ratings of ISP Group.
- Specialized products for individual affluent type of clients with covering their needs

- **Rank (Total Assets):** 33
- **Branches:** 50
- **Clients:** 166 000
- **Total assets (€ mln):** 155



PRAVEX BANK - RATING

FitchRatings

RATING* SCORE	NAME OF RATING	ACTION
B-	Long-term foreign currency issuer default rating	Affirmed, Outlook "Stable" saved
B	Short-Term Foreign Currency Issuer Default Rating	Affirmed
B	Long-Term Local Currency Issuer Default Rating	Affirmed, Outlook "Negative" saved
b-	Viability Rating	Affirmed
5	Support Rating	Affirmed

LEADING CREDIT RATING AGENCY FITCHRATINGS HAS ASSIGNED THE BANK **LONG-TERM FOREIGN CURRENCY ISSUER DEFAULT RATING** AT THE LEVEL OF **"B-"**

* Ratings as of 30 May 2018

POBOČKOVÁ SÍŤ PRAVEX BANK



- 50 branches
- 160 ATMs
- 3 337 ATMs network



Legend:

● operative branches

CORPORATE PRODUCTS/SERVICES

PRAVEX BANK offers a full range of banking products and well qualified support with respect to each client.



INTESA SANPAOLO V MOLDAVSKU



EXIMBANK - HIGHLIGHTS

Eximbank



Eximbank today provides:

- **traditional range of bank services** (account maintenance, cash management, crediting, deposit operations, international payments, operations with securities)
- as well as **hi-tech bank services** and products, such as operations with bank cards ("VISA International" and "MasterCard International")
- and products **based on Internet technologies** (Internet banking "EXIMBANK-ONLINE", online access to the card account)

- **Rank** (Total Assets): 5
- **Branches:** 18
- **Clients:** N/A
- **Total assets** (€ mln): 230

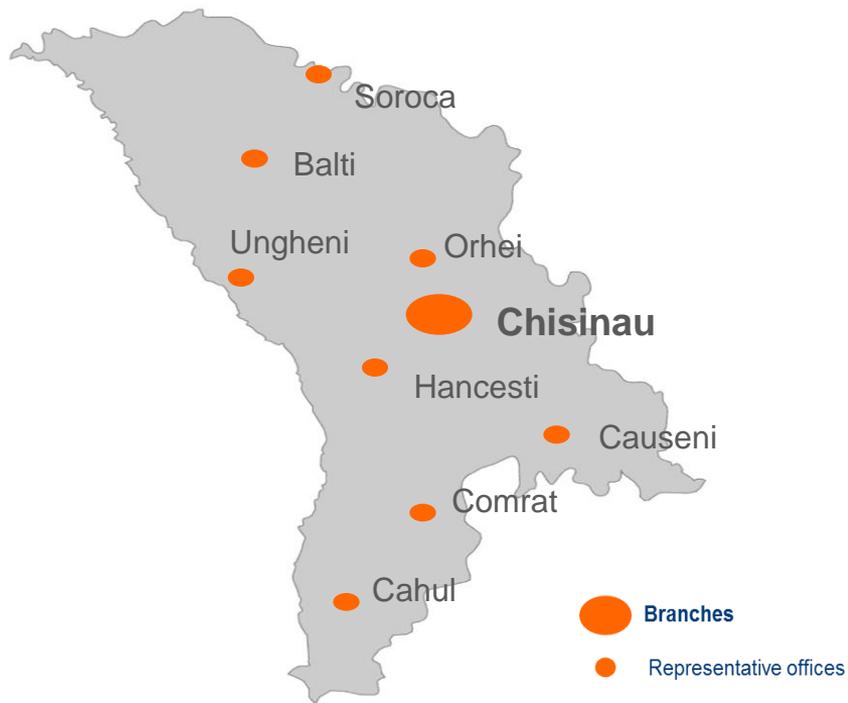


POBOČKOVÁ SÍŤ EXIMBANK



➤ Branches: 18

➤ 8 Representative offices



CORPORATE PRODUCTS/SERVICES

EXIMBANK offers a full range of banking products and well qualified support with respect to each client.



DOKUMENTÁRNÍ AKREDITIV

NÁSTROJ NA FINANCOVÁNÍ EXPORTU A ZAJIŠTĚNÍ KOMERČNÍCH A TERITORIÁLNÍCH RIZIK

LETTER OF CREDIT

Issued by Shanghai Banking Corporation
at 100 The Bund with branch address
at 100 The Bund

Payable and date of issue: **US\$ 100,000.00** 20-MAY-2010

Confirmation of use: Confirmed Unconfirmed

Beneficiary: **ABC CO., LTD**
100 Main Street
New York, NY 10001

Issued by: **SHANGHAI BANKING CORPORATION**
100 The Bund
Shanghai, China

At the request of: **XYZ CO., LTD**
100 Main Street
New York, NY 10001

Expiry date: **30-JUN-2010**

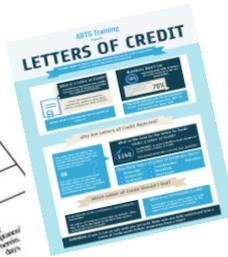
Terms of payment: **At sight**

Drawee: **ABC CO., LTD**
100 Main Street
New York, NY 10001

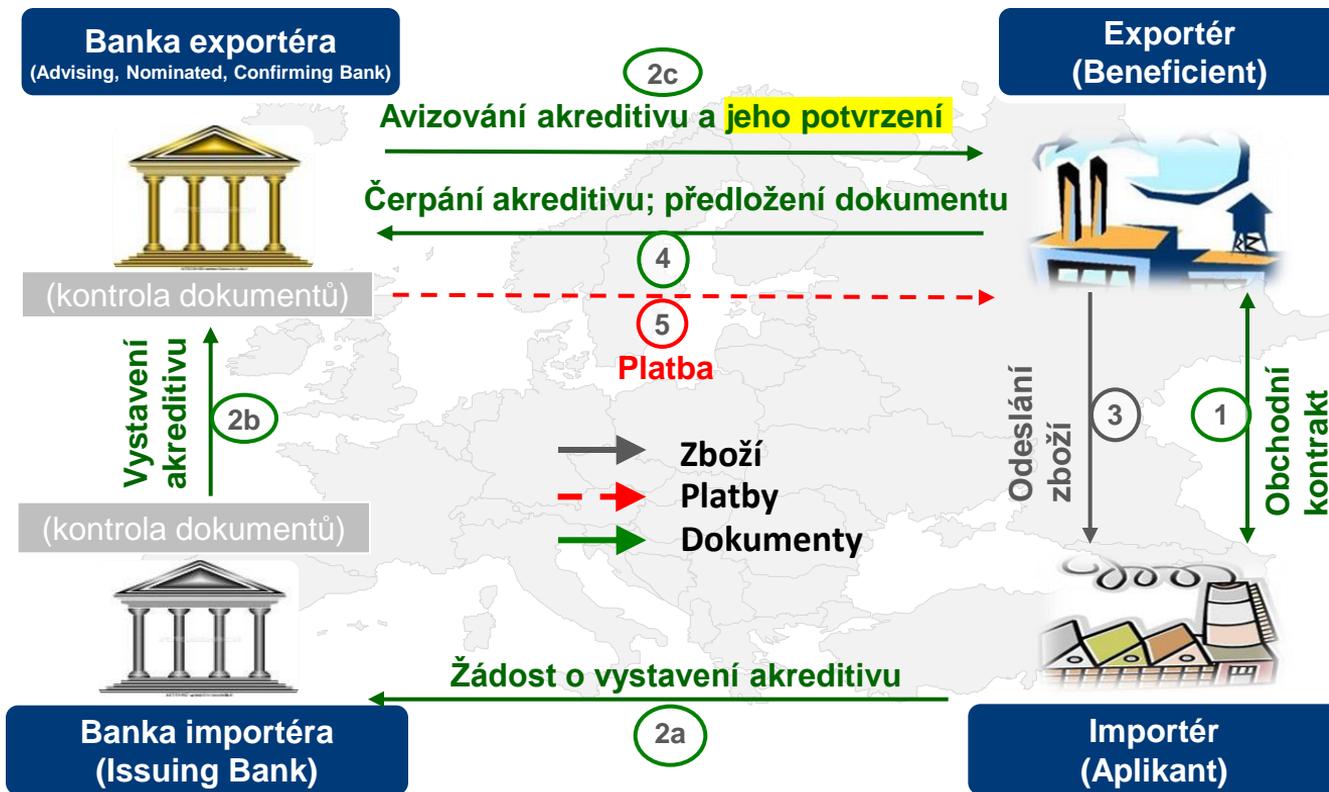
Amount: **US\$ 100,000.00**

Remarks: **For payment against presentation of documents.**

Signature: **[Signature]**
Date: **20-MAY-2010**



POTVRZENÍ DOKUMENTÁRNÍHO AKREDITIVU



FINANCOVÁNÍ AKREDITIVU S ODLOŽENOU SPLATNOSTÍ



- 5 ■ Na základě žádosti exportéra banka prověří podmínky nutné pro odkup akreditivu.
- 6 ■ Exportér podepíše smlouvu o odkupu akreditivu se svou bankou a obdrží zdiskontovanou hodnotu dokumentu na svůj účet.

KONTAKTY



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**DĚKUJEME VÁM
ZA POZORNOST!**