

**WELCOME  
TO ABSOLUT BANK!**

- ✓ Founded in 1993
- ✓ Member of a largest international financial group (KBC Group)
- ✓ Among the most reliable banks (Forbes, 2011)
- ✓ About 3,500 employees operating in 14 regions across Russia
- ✓ Has relationship with nationwide corporates, SMEs and individuals



## **KBC Group, based in Brussels: 99% share**

- Among the TOP 5 financial groups of Central and Eastern Europe
- Over a century of success in business  
(Group's first companies established in 1889)
- 12 million customers
- 35 countries of operation
- About 54,000 employees



## **International Finance Corporation (IFC): 1% share**

- Part of **the World Bank Group** that facilitates economic growth in developing markets through financing the private sector and consulting corporates and governments





## 1993

On April 22, Commercial Bank "Absolut Bank" (ZAO) is registered with the Central Bank of Russia



## 1995

AB is granted CBR's domestic license to conduct foreign currency transactions



## 1997

AB obtains licenses to accept retail deposits, act as a professional participant of securities market and to perform banking transactions in Russian rubles and foreign currencies



## 1999

AB's international business grows rapidly. A trade finance program is launched.



## 2002

AB is assigned a B- rating by Fitch Ratings for the first time. The first Baumanskoye additional office is opened.



## 2004

Absolut Bank joins the State Deposit Insurance System of Russia



## 2005

AB launches its own mortgage, car and SME lending programs. First additional offices opened in the Moscow Region. The first branch is established in Saint Petersburg.



## 2006

AB becomes a TOP 10 bank in Russia's mortgage market and a TOP 25 bank by assets. AB issues its debut Eurobond of USD200m. Offices start operating in Ufa, Chelyabinsk, Kazan and Omsk.



## 2007

AB joins the KBC Group, a largest financial group of CEE. The number of outlets reaches 72 in Russia's 24 regions.



## 2008

AB's regional coverage is expanding. Integration in the KBC Group.



## 2009

AB becomes a Principal Member of Visa International S.A. AB joins the United Payment System.



## 2010

AB hits TOP 5 asset managers. AB operates under a new development strategy.

- ✓ Absolut Bank takes part in **the State Deposit Insurance System**, thus, meeting the most stringent requirements for **financial stability**
- ✓ Forbes rates Absolut Bank among **highly-reliable banks**
- ✓ **The KBC Group**, being our shareholder and a leading global financial group, **guarantees** support for Absolut Bank
- ✓ The Group's financial stability indicators are well **in excess of the minimum requirements: Tier 1 capdeposits taken** significantly exceed loans disbursed ita adequacy ratio of banking sector **(Basel II) is 11%**
- ✓ According to the research 'Top 500 profitable banks in Q1 2011' by the RBC Rating news agency Absolut Bank ranked 8th among banks in profit
- ✓ In VI Competition 'The best service quality 2010' Absolut Bank took the 5th place among the best customer service providers.



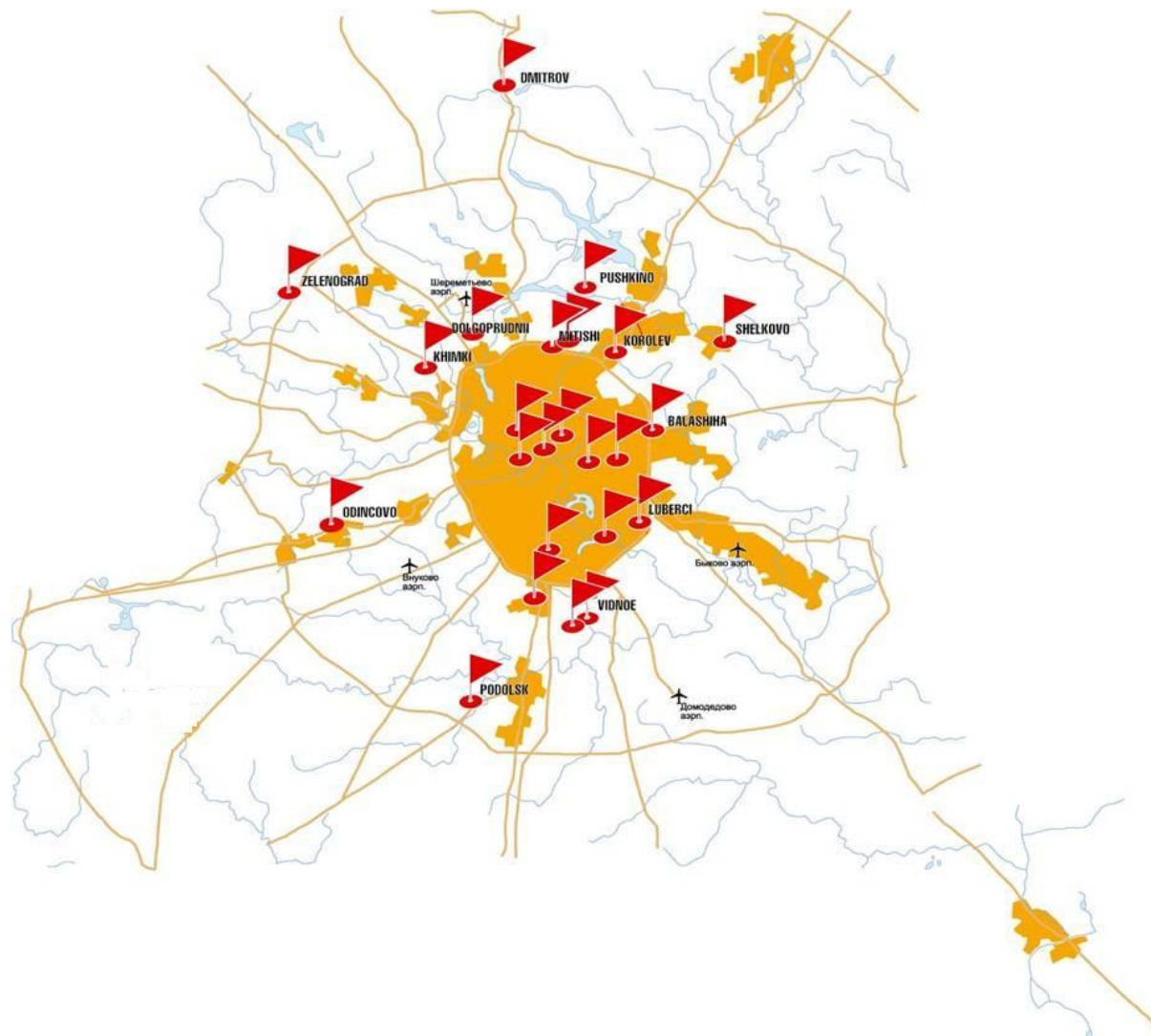


Absolut Bank operates in 14 regions across Russia



## Existing Moscow branches:

**Tsvetnoy Boulevard**  
**Baumanskoe**  
**Butovskoe**  
**Krylatskoe**  
**Kurskoe**  
**Kutuzovskoe**  
**Leningradskoe**  
**Mar'inskoe**  
**Paveletskoe**  
**Sokol'nicheskoe**  
**Sukharevskoe**  
**Yugo-Zapadnoe**  
**Vorontsovskoe**



## Existing Moscow region branches:

**Balashikha**  
**Dmitrov**  
**Dolgoprudny**  
**Khimki**  
**Korolev**  
**Lyubertsy**  
**Mytishchi**  
**Odintsovo**  
**Pushkino**  
**Podolsk**  
**Shchelkovo**  
**Vidnoe**  
**Zelenograd**

## Corporate clients

Cash and e-management

Credit facilities

Trade finance

Treasury products

Leasing

## Individual clients

Cash and e-management

Mortgage

Car loans

Credit cards

Deposits

SME loans

## BANK'S PRODUCTS FOR CORPORATE CLIENTS



Absolut Bank is a universal bank, offering a complete package of banking services for companies. Absolut Bank accounts will meet all day-to-day banking needs of your company.

### **Main products of cash management**

- Accounts keeping for resident and non-resident companies
- Current and deposit accounts in Rubles, US dollars and Euro
- International and local payments in Rubles, US dollars and Euro
- Currency control services
- Remote access to the account via Internet software application (iBank2)
- Payroll programs
- Cash collection
- Acquiring (VISA, Master Card, Diners Club)

### **Advantages**

- Facilities in 14 top regions of Russia
- Extended cut-off time
- Personal relationship manager
- Tailor-made solution for every client



**iBank2** secures the process of fund transfers by electronic means without documents.



## **Internet Banking is:**

- A safe tool for communication between the client and the bank through PC via internet
- Full remote access to your account 24 hours a day, 7 days a week, 365 days a year
- User-friendly interface in two languages: English and Russian
- Multi-user access
- Preparation, approval and transmission of electronic payments
- Providing supplementary information (foreign exchange rates, BIC and SWIFT codes etc.)
- Low operational expenses
- No special hardware or software requirements
- Individual electronic signature with personal passwords

## **How to get access to iBank2:**

- Sign the agreement for use of Internet Banking
- Register on our internet site and receive certificates of keys
- Sign and present the certificates to the Bank
- Start using **iBank2** system

The Bank provides payroll services, corporate credit cards and acquiring services to its corporate clients (resident and non-resident companies).

## Corporate cards

- Plastic cards by Visa, MasterCard and Diners Club
- Maintenance of the card's account by mobile phone 24 hours a day, 7 days a week
- Additional discounts and presents for card holders
- The corporate account can be opened in RUR, USD and EUR

## Payroll projects

- Free installation of ATMs at the Customer's premises
- Free of charge cash withdrawals for the customer's employees in Absolut Bank ATMs and United Payment System «UPS» (more than 4000 ATMs)
- Free of charge SMS banking and Internet banking
- Salary conversions

## Acquiring

- Facilities available in 14 top regions
- Own processing centre
- Free installation of ATMs at the Customer's premises



Absolut Bank offers a wide range of credit facilities to its corporate clients operating in various sectors of economy. We consider the relationship and history of your business as a whole.

## Absolut Bank offers the following forms of loans:

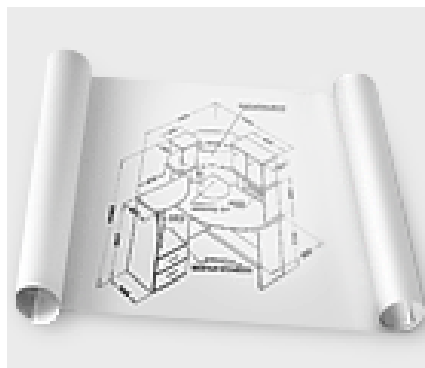
- Overdrafts
- Credit lines
- Bullet loans
- M&A financing
- Syndicated loans
- Real estate financing
- Project financing

## Terms and conditions

- Funding in Rubles, US dollars and Euro
- Fixed and variable interest rates

## Advantages

- Facilities in 14 top regions of Russia
- 18 years of lending experience in Russia
- Personal manager



Absolut Bank is a leader in trade finance for middle size companies and has established relations with Banks from Europe, US and Asia. Absolut Bank is a participant of Trade Facilitation Program of European Bank for Reconstruction and Development and Global Trade Finance Program of IFC.

## Trade finance instruments

- L/Cs with postfinancing / deferred payment
- Bank guarantees / stand-by letters of credit
- ECA backed transactions
- International factoring

## Terms and conditions

- Funding in Rubles, US dollars and Euro
- Fixed and variable interest rates

## Advantages

- Facilities in 14 top regions of Russia
- Cooperation with KBC Group
- Flexibility and individual approach
- Facilities available in CIS countries
- Working under UCP 600 and Instruction 2-P of the Central Bank of Russian Federation



Being a member of MICEX and active participant of Russian and International financial market, Absolut Bank offers its clients full range of services in performing treasury operations.

## Treasury instruments

- Money Market: short-term deposits and credits, long-term deposits
- FOREX: FX deals
- Hedging: Forward FX
- Brokerage

## Terms and conditions

- Products from 1 day up to 1 year
- Funding in G10 currencies

## Advantages

- Facilities in 14 top regions of Russia
- Interbank interest rates
- Online rates RUR/EUR, RUR/USD and EUR/USD



Absolut Leasing started its activities in 2003 offering wide range of leasing products.

## What can you lease

- Auto transport
- Special machinery
- Equipment
- Real estate

## Terms and conditions

- Up to 7 years
- Funding in Rubles, US dollars and Euro

## Advantages

- Facilities in 14 top regions of Russia
- Cross-border transactions
- Possibility of using documentary operations
- Customs clearing and complete cycle of logistics

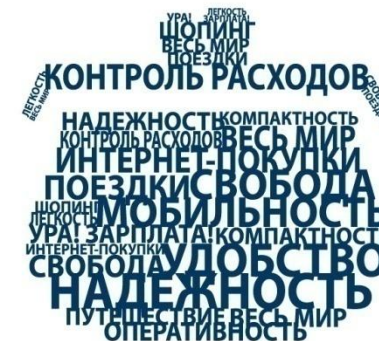


## BANK'S PRODUCTS FOR INDIVIDUAL CLIENTS



## Services

- Current and deposit accounts in Rubles, US dollars, Euro
- Payments in Rubles, US dollars, Euro
- Remote access to the account (iBank2), service available 24 hours a day, 7 days a week
- Currency control
- Currency exchange



## Advantages

- Facilities in 14 top regions of Russia
- Working hours from 9 a.m. till 20 p.m.
- VIP Banking
- Absolut Bank is a member of State Deposit Insurance Program





## Items of car loans

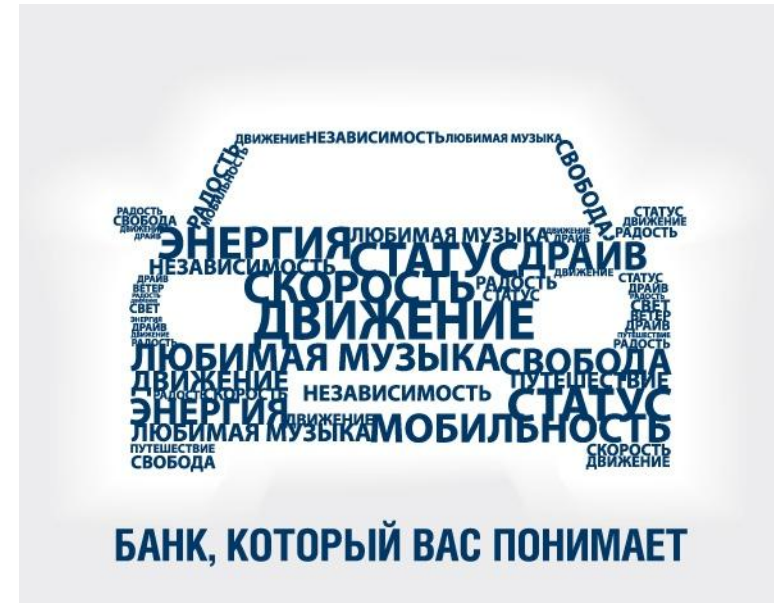
- New cars
- Used cars
- Russian or foreign cars

## Terms and conditions

- Funding in Rubles
- Credit for residents and non-residents of Russia
- Term of up to 5 years

## Advantages

- Facilities in 14 top regions of Russia
- Partnership with Avtomir, Avtopassage, Major, Obukhov etc. (Total number of partners: 650)
- Presents and bonuses
- Application online



## Types

- All types of debit and credit cards  
(Visa Platinum, Gold, Classic, Electron)

## Terms and conditions

- «Absolut Online» system: mobile payments, bills and utility payments
- Account information:
  - online (iBank2)
  - by SMS
- Call centre support 24 hours a day

## Advantages

- Facilities in 14 top regions of Russia
- Own processing centre
- Special campaigns
- Application online



## CORPORATE BANKING INTERNATIONAL DIVISION



- Inside global KBC Group Network
- First point of contact for international companies
- Legal advice
- Tax advice
- Currency control advice
- Account opening
- Account servicing
- Selective advisory services
- Knowledge of local market
- Search for business partners/clients
- Cooperation with all departments of the Bank
- Close cooperation with KBC Group

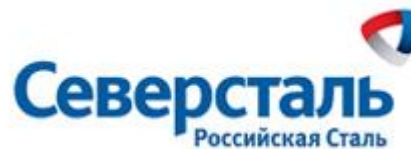


## Priorities

- Membership of KBC Group
- Best western practice and attitude
- One of the biggest networks in Russia
- Favorable tariffs
- Minimum pack of documents necessary for opening current accounts

## Business strategy

- Implement new products and services for foreign corporate customers
- Expand regional network
- Increase foreign corporate customer database
- Maintain strong credit risk profile
- Consolidate Bank's position in Russian banking sector



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