



ATOMEX-Europe 2013

8-9 October 2013, Brno, Czech Republic



VTB today

VTB is a backbone Russian bank, which has built an international financial group. VTB Group possesses a unique international network among Russian banks, with over 20 banks and financial companies in 19 countries worldwide. VTB offers comprehensive services to its customers in the CIS, Europe, Asia, and Africa. In the Russian market, VTB Group is ranked 2nd in all major indicators.

VTB (corporate business), VTB 24 (retail business) and VTB Capital (invest banking) is responsible for the most important business directions in Russia. Otherwise group is included by VTB Leasing, VTB Development, VTB Insurance, VTB Factoring and others.

VTB Group sales network comprises 957 offices in Russia, the CIS and Europe. VTB is responsible for retail business on a national scale. Outside Russia, the Group operates via:

12 subsidiary banks located in the CIS (Armenia, Ukraine, Belarus, Kazakhstan and Azerbaijan), Europe (Austria, Cyprus, Germany, France and Great Britain), Georgia, Vietnam, Africa (Angola);

Three representative offices in Italy, China and the Republic of Kyrgyzstan;

Two VTB branches in China and India;

Two VTB Capital plc branches in Singapore and Dubai.

VTB Bank major shareholder is the Government of the Russian Federation represented by the Federal Agency for the State Property Management with 60.1% of the Bank's share capital. It confirms the high reliability of VTB Bank.

In October 2010, the Bank celebrated its **20th anniversary** and today it continues to proactively develop. Over the past three years, VTB has radically changed its approaches to the Group management. The new **Development Strategy** is aimed at further capitalization, increased business efficiency and expanded global presence of the Group. See more on www.vtb.com



Providing solutions to strengthen every link to your treasury value chain

- » Payments & Collections
- » Liquidity management
 - » Trade finance

We offer solutions that help our Clients to:

- ✓ Optimize working capital
- ✓ Improve financial and operational efficiency
- ✓ Optimize cash flows
 - ✓ Mitigate risk
 - ✓ Reduce costs



Documentary Products and Operations

Documentary LC: forms, types and constructions:

- ✓ Irrevocable unconfirmed LC
- ✓ Irrevocable confirmed LC
- ✓ Roll-over LC
- ✓ Transfer LC
- ✓ LC for integrated settlements under a contract
- ✓ LC with a «red» clause
- ✓ «Back-to-back» LC
- ✓ Deferred payment LC or with a combined payment

Guarantee: main types

- ✓ Tender guarantee (guarantee of a bid participation)
- ✓ Advance payment guarantee
- ✓ Performance guarantee
- ✓ Payment guarantee
- ✓ Guarantee of shares payment
- ✓ Customs guarantee
- ✓ Guarantee for usage of federal special marks
- ✓ Tax guarantee (incl. VAT guarantee)

Documentary Products and Operations

Documentary operations :

- ✓ Issuance of import documentary letters of credit in any forms and types (including back-to-back letters of credit) in roubles and foreign currency (including LCs in RMB)
 - cash covered by an applicant
 - non-cash covered by an applicant
- ✓ Domestic LCs in Russian Rubles: issuance and advising
- ✓ Export LCs: advising and confirmation
- ✓ Interbank reimbursement undertaking
- ✓ Export, import clean and documentary collection
- ✓ Trade and structured finance

Guarantee operations:

- ✓ Issuance of a bank guarantee
- ✓ Issuance of a bank counter-guarantee
- ✓ Opening of a Stand-by letter of credit
- ✓ Advising of bank guarantees and Stand-by letters of credit issued by other banks
- ✓ Providing demands for payment against complying presentation of a claim by a beneficiary

Documentary products: VTB's advantages

- JSC VTB Bank executes documentary, guarantee operations in favour of beneficiaries from any country.
- VTB's guarantees are accepted both by Russian and foreign banks and companies.
- VTB's counter-guarantees are accepted by Russian and foreign banks without any cash coverage as a security.
- Flexible tariffs policy that takes into account not only financial statement of a client but also peculiarities of a transaction (type, tenor etc.), as well as positive credit history.
- Possibility to receive free of charge professional consultations of VTB specialists in respect of all issues connected to guarantee operations taking into account international practice.
- JSC VTB Bank is one of few Russian banks that takes for collection financial documents (bills of exchange, cheques, payment receipts and others) in case they are accompanied by commercial documents, and also encashes bills of exchange and cheques that belong to clients.
- To use individual schemes for operations that are worked out by the Bank
- VTB have a deep knowledge of nuclear sector and cooperates with Rosatom and its subsidiaries, which enables us to service efficiently any financial operations of these companies.

VTB Capital plc.

Providing a full range of investment banking products and services

- » the Investment Business of VTB Group, is one of the three strategic business arms of VTB Group. Since its foundation in 2008, VTB Capital has taken part in more than 430 ECM and DCM deals, which were instrumental in attracting more than USD 183bn worth of investments to Russia and CIS.
- » offers a full range of investment banking products and services to Russian and international clients, focusing on arranging operations in the debt, equity, global commodities markets, developing investment and asset management, advising clients on M&A and ECM deals in Russia and abroad.
- » operates in Moscow, London, Singapore, Dubai, Hong Kong, Sofia, Kiev, New York, Paris, Vienna with headquarters in Moscow.





RUSSIAN EXPORT: EXIAR COVERED FINANCE

For whom?

- For Russian corporates engaged in Export activities or foreign companies importing goods from Russia

Main point:

- Main focus on export of heavy and high tech machinery & equipment
- VTB provides Pre-Export or Post Export financing to its corporate clients or to Importer's bank under EXIAR coverage, including by means of attracting tied financing from the financial institutions

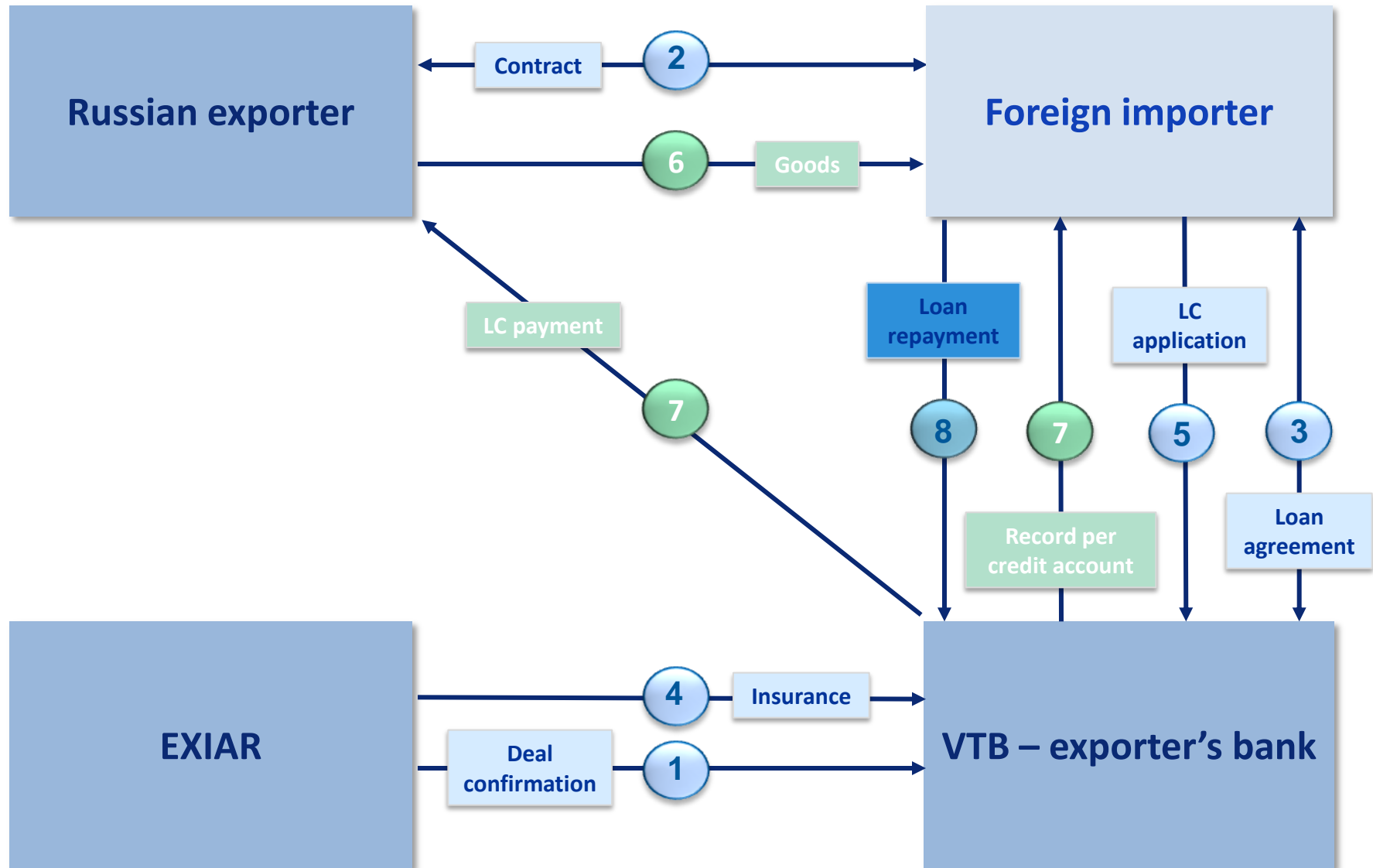
Advantages & opportunities

- Substantial volumes of financing are achievable
- Possibility to finance the clients with high risk profile under EXIAR's coverage
- Possibility to finance either the corporate client or the foreign bank, which on lend tied financing to foreign importer
- Medium term financing is achievable

Pricing:

- EXIAR's premium
- VTB's financing costs (may be decreased if tied, Pre-Export financing or Buyer's credit from the foreign bank is attracted)

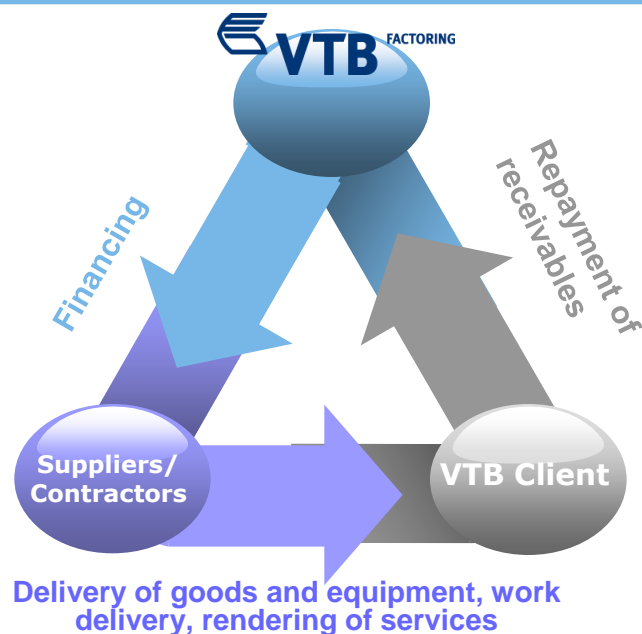
RUSSIAN EXPORT: EXIAR COVERED FINANCE



Factoring financing solutions

Factoring for VTB Client's suppliers

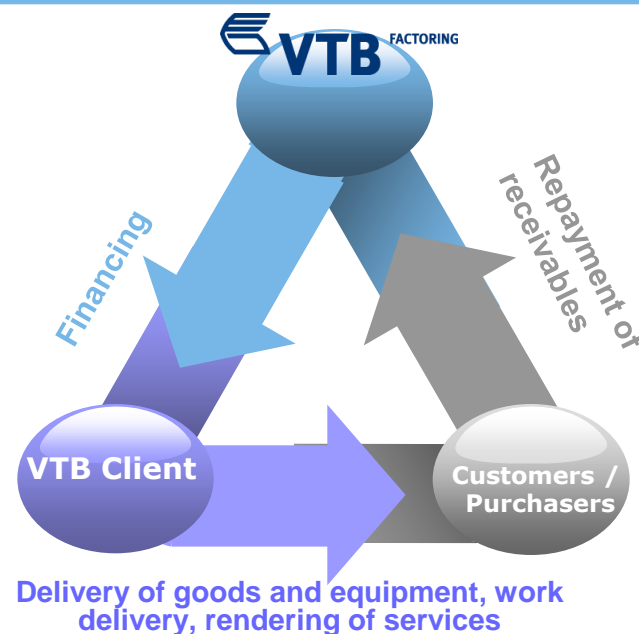
- ✓ Free working capital increase due to the extending of payment deferral for the suppliers
- ✓ More favorable prices on raw materials and contractor's work due to providing Client's suppliers with cheaper factoring financing
- ✓ Hedging exchange rate risks



Easy and practical online-service for monitoring and managing the payments is provided.

Factoring for VTB Clients

- ✓ Customers and purchasers payment discipline improvement
- ✓ Increase in trade turnover with your suppliers and customers, expanding sales market
- ✓ Credit risks decrease and improvement in balance using a non-recourse factoring



Advance financing of up to 90% of the cost of delivery/ services is paid on the supply date.

Application for factoring financing

1 Characteristics	2 Value / Comments
<ul style="list-style-type: none"> ✓ Operations area ✓ Client's annual sales revenue ✓ Market presence period ✓ Minimal financing limit for a contract ✓ Minimal financing limit for a debtor 	<ul style="list-style-type: none"> ✓ < 300 km far from VTB Factoring offices, for the factoring financing limits < RUB 25 million ✓ from RUB 100 million ✓ more than 1,5 years ✓ from RUB 10 million ✓ from RUB 3 million

VTB Factoring transfers funds in favour of VTB Client within 24 hours after receipt of financing application under a factoring contract.



Our contacts

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You can find additional information on our page in Internet:

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Thank you for your attention!