



Československá obchodní banka

Váš obchodní partner

Jana Ševčíková
Vedoucí týmu exportního financování

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Skupina ČSOB se představuje



www.csob.cz

Člen skupiny KBC

- Diverzifikovaná **bankopojišťovací skupina** s úplnou nabídkou produktů pro všechny klientské segmenty
- **Dlouhodobý lídr** v různých segmentech trhu, obzvláště financování bydlení, privátního bankovníctví a leasingu

Klíčové údaje



2.8 mil. / ~4.0 mil.
Klientů banky / skupiny



4,7 mld. Kč
Čistý zisk za 1Q 2017



8,200
Zaměstnanců skupiny*



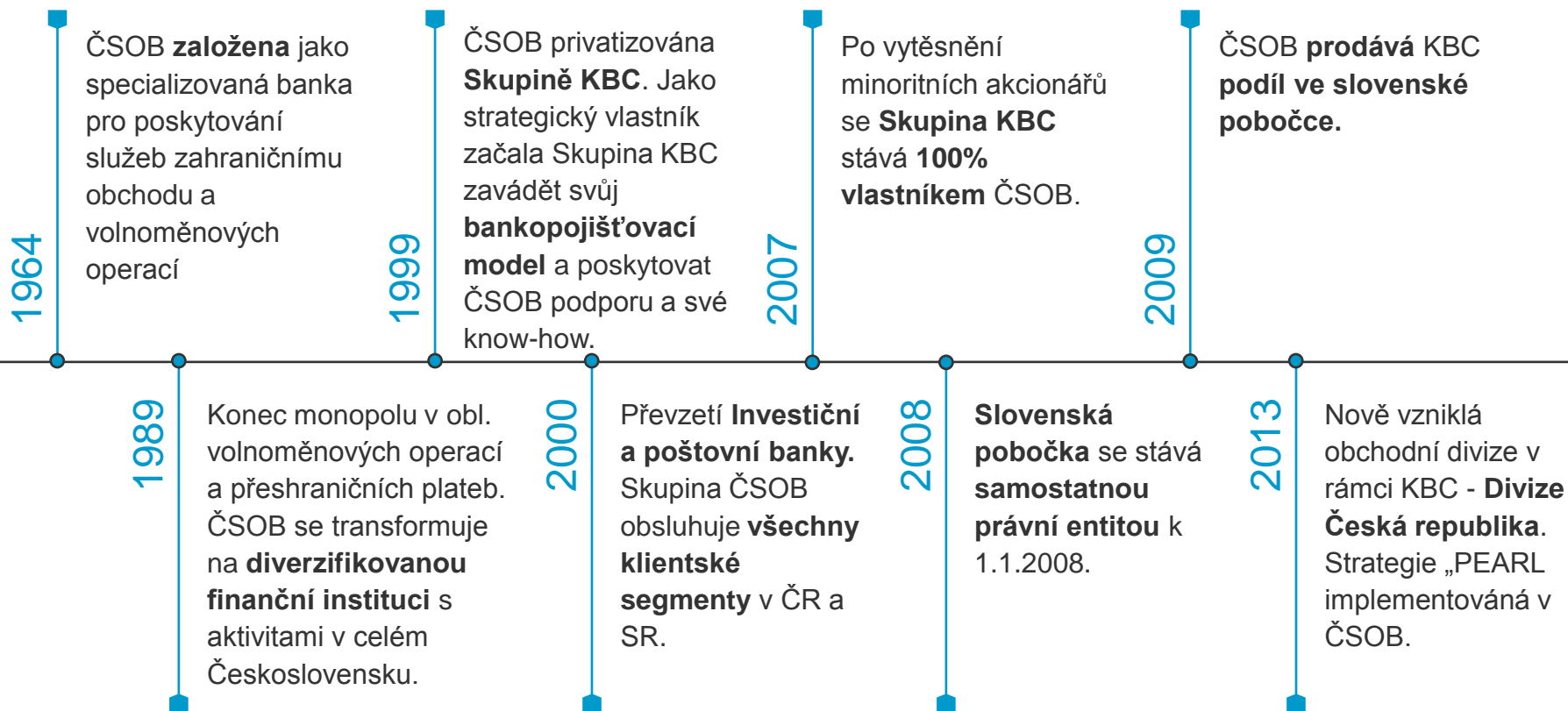
1,423 mld. Kč
Aktiva celkem



17.1%
Ukazatel kapitálu Tier 1 (Basel3)



A (S&P), A2 (Moody's)
Dlouhodobý rating



Skupina KBC se představuje



www.kbc.com



- Integrovaná **bankopojišťovací** skupina, která poskytuje služby zejména retailovým klientům, klientům privátního bankovníctví, SME a středně velkým podnikům
- Obchodována na Euronext Brusel
- Klíčovými trhy KBC jsou Belgie, Česká republika, Slovensko, Maďarsko, Bulharsko a Irsko

Klíčové údaje



>10 mil
Klientů (odhad)



630 mil. eur
Čistý zisk za 1Q 2017



38,000
Zaměstnanců



287 mld. eur
Aktiva celkem



15.7%
Ukazatel kapitálu CET1



A / A / A1
Fitch / S&P / Moody's
Dlouhodobý rating KBC Bank

Klíčové trhy KBC





KBC nabízí služby korporátního bankovníctví i mimo Evropu:



- **USA (New York)**
- China (Shanghai, Hong Kong)
- Singapore

S čím Vám může KBC Bank USA pomoci?

- Pobočka New York založena v roce 1977
- Kompletní obsluha z jednoho místa
- Nabídka služeb:
 - Various forms of credit facilities, including syndicated, bilateral and club deals, revolving credit facilities and term loans (floating & fixed rates)
 - Standby L/C and Guarantees
 - Leasing (real estate, equipment)
 - Trade Finance
 - Purchase receivables/Factoring
 - Current Account/Demand Deposit Account/Cash Management (Direct member of FED/SWIFT/CHIPS/ACH and Check 21)
 - Time Deposits & FX spot

We work on the basis of your specific needs....

Financing solutions

Short-term Financing

Overdraft Facility

A revolving credit facility directly linked to your current account, allowing a flexible operation of your payments needs.

Revolving credit

Gives you the flexibility to meet working capital needs, cash flow shortages, finance receivables, etc
Funds can be re-borrowed as repayments are made.

Long-term Financing

Fixed or floating rate allows you to choose what is best for your Business;

The repayment schedule of a term loan can be structured to match the projected asset life or cash flow.

Leasing

Fixed or floating rate depending on the structure, leased assets and USD amount;

Leased assets can include equipment or buildings.

We work on the basis of your specific needs....

Trade Finance

KBC offers trade finance services (e.g. guarantees and LCs) in most jurisdictions. Our competitive advantage is turnaround time, commitments, and that we can take on the risk of local banks around the world. KBC Trade Finance was awarded “Best Trade Finance Bank in Belgium” for 2016 by Global Finance.

Commercial Letters of Credit

- Import letters of credit
- Export letter of credit

Standby Letters of Credit

- Domestic and international
- Performance Standby
- Advance Payment Standby
- Bid Bond/Tender Bond Standby
- Counter Standby
- Financial Standby (Rental Guarantee)
- Direct Pay Standby
- Insurance Standby (Workers' Compensation)
- Commercial Standby (Substitute for Collateral)

Medium Term Structured Trade Finance

KBC USA works with export credit agencies and secondary market participants to tailor innovative solutions to meet short and medium term export financing needs.

Receivables Financing

KBC USA underwrites financing that links the various parties in a transaction – the buyer, seller and financing institution – to lower financing costs and improve business efficiency.

We work on the basis of your specific needs....

Commercial Finance

Through KBC ComFin, we can provide factoring/invoice purchasing facilities in several countries...

(note: can also include Canadian receivables)

Factoring / Invoice discounting

Coverage:

- Belgium
- Bulgaria
- Czech Republic
- UK
- Netherlands
- France
- Germany,
- Spain
- Italy
- Austria
- Switzerland
- Sweden
- Ireland
- Slovakia
- Luxemburg,
- Denmark
- Portugal
- Hungary
- USA

| Modalities | Advantages |
|--|---|
| You remain solely responsible for the monitoring and follow-up of your customers. Your debtors will pay into account owned by KBC ComFin. | More financing possible compared to traditional bank approach. |
| Per individual debtor, max. 10% of the total outstanding portfolio of assigned invoices will be taken into account for the calculation of the financing. | Financing at lower cost (since pricing is asset based, which is lower than bank rate). The rate per annum is the aggregate of the margin and 2-months Euribor (no commitment fee). Invoice Fee (handling cost) is expressed as a percentage of the turnover assigned. |
| Invoices are financed until 60 days after due date. | Flexible financing (follows turnover increase, seasonality, etc.), and no maximum number of invoices. |
| KBC ComFin can advance up to 90% of accepted invoices (assuming non-recourse and credit insurance). | Tailor-made solutions possible: True sale treatment option, Nominative list of clients/debtors. |
| Single point of contact and the same unique IT-platform for all contracts with KBC ComFin. | Diversification of funding. |

We work on the basis of your specific needs....

Cash Management

Payments

- Competitive pricing;
- Direct access to USD domestic clearing systems (CHIPS, Fed Wire, ACH);
- Lockbox (collection service for checks);
- Remote Check Deposit (USD check deposit from your office);
- Foreign Currency Transfers;
- Merchant Credit Cards;
- ACH – Salary Payments
 - Tax Payments
 - B2B Payments

E-Banking

- E-banking solution (KBC US Online/ Reach) in a multi-banking arena;
- Download account activity in various formats including Excel;
- Retrieve PDF monthly account statements and images of check deposits for up to six months;
- Upload Wire, Check, and ACH payments using the Payments File Upload function

Account Management

- Account linking to credit facilities;
- Domestic zero balance;
- Cash Pool with European parent as Cash Pool owner;
- Intraday account information;
- Overnight Sweep Account;
- Time Deposits

KBC Bank USA



Luc Cools
General Manager
KBC Bank USA
Tel: +1 212 541 0700
Email: Luc.Cools@kbc.be



Tom Lalli
Corporate Banking
KBC Bank USA
Tel: +1 212 541 0674
Email:
Tom.Lalli@kbc.be



Rogerio Pestana
Cash Management Services
KBC Bank USA
Tel: +1212 541 0783
Email:
Rogerio.Pestana@kbc.be



William Cavanaugh
Structured Trade Finance
KBC Bank USA
Tel: +1 212 541 0761
Email:
William.Cavanaugh@kbc.be

Address:
1177 Avenue of the Americas
New York, NY 10036
United States

Těšíme se na spolupráci.

Jana Ševčíková

Head of Export Finance, COR
Exportní a strukturované financování obchodu

tel.: +420 224 114 382

mobil: +420 731 423 594

e-mail: jana1sevcikova@csob.cz

<http://www.csob.cz/>