COMMERZBANK
The bank at your side

Banking in Russland.

Praktische Aspekte.

Commerzbank (Eurasija) AO | 2019

Agenda

1 Der Bankenmarkt

2 Begleitung der taeglichen Geschaefte

3 Risikoabsicherung

4 Ihre Kontaktpersonen

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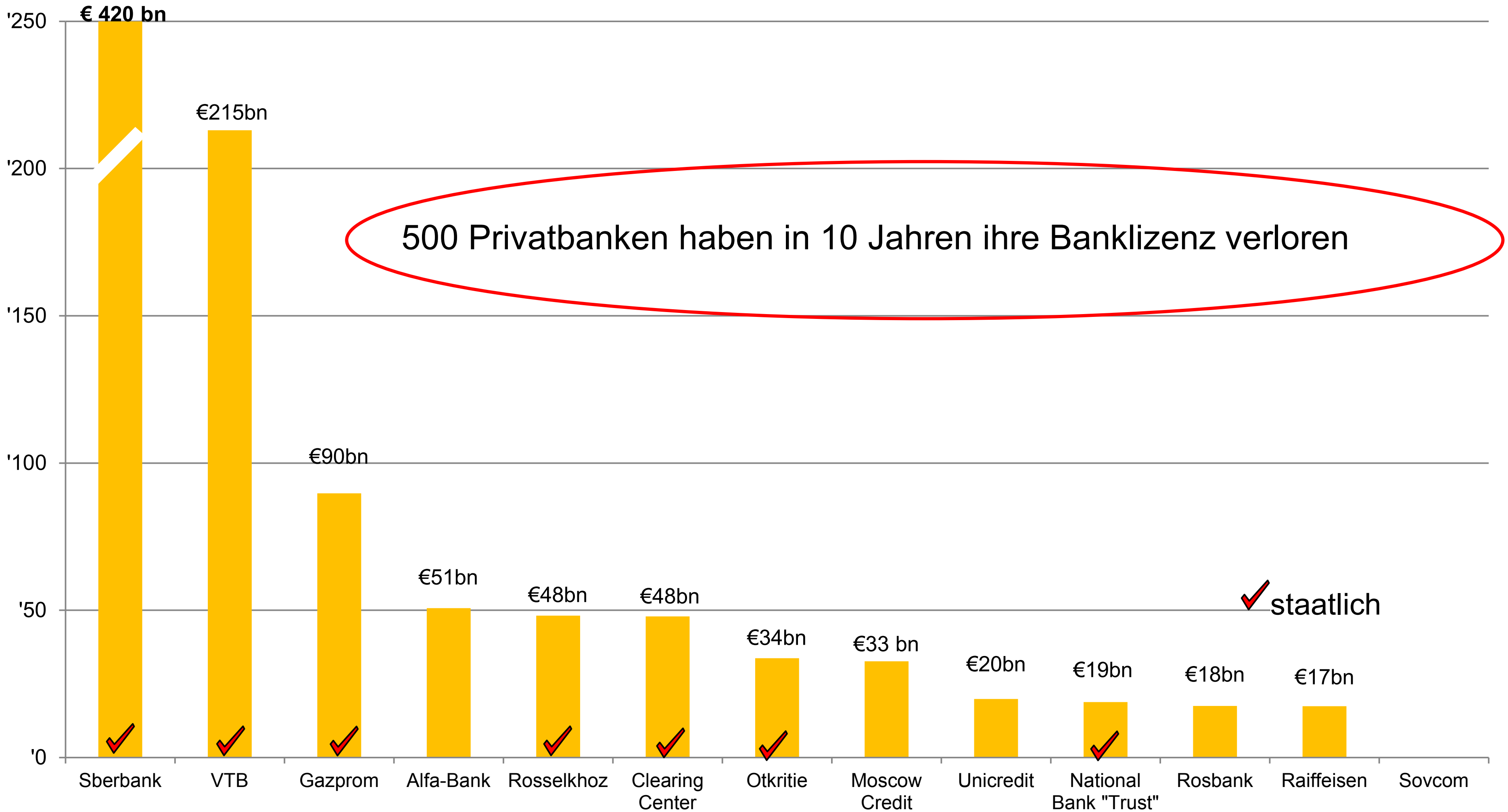
Top-12 Banken: 7 mit staatlichem, 3 mit ausländischem Kapital



Quelle: banki.ru (as of 30-Sep-2019)

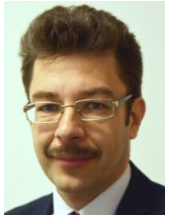
COMMERZBANK

Commerzbank (Eurasija) AO – At a Glance

- 100% Tochterunternehmen der Commerzbank AG
- Operative Banklizenz seit 1993 mit Präsenz in Moskau und Sankt Petersburg
- Fokus auf Firmenkunden in ganz Russland mit Bezug zur Commerzbank in Deutschland und weltweit
- Lokales Rating – AAA

Dr. Olga Oznobishina

Alexey Izotov



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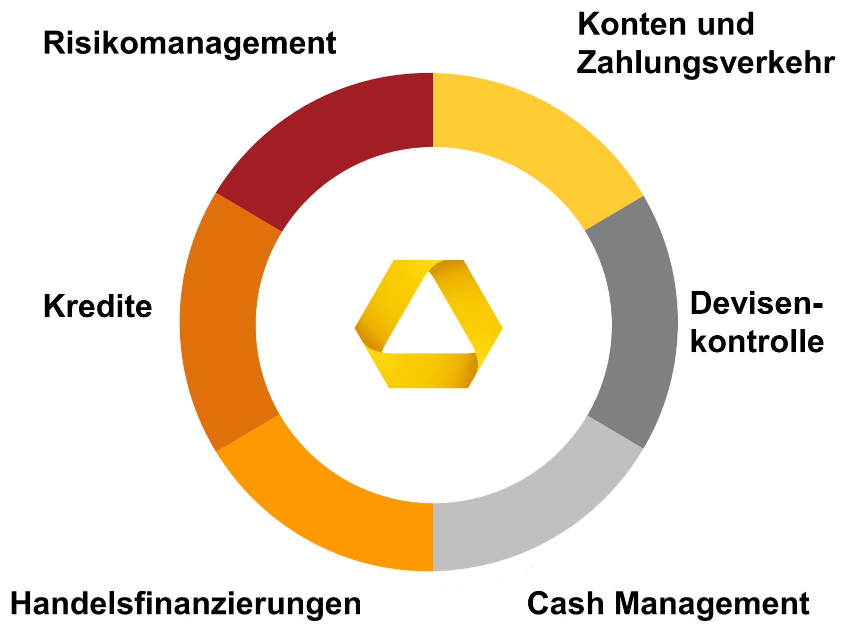
Begleitung der taeglichen Geschaefte



Konten und Zahlungsverkehr

- In verschiedenen Waehrungen
- Lokale E-Banking Plattform und GPP
- MT 940 Kontoauszuege
- Devisenkontrolle fuer Auslandszahlungen

Cash Pooling Moeglichkeiten

- innerhalb Russland
- mit Einbindung der Muttergesellschaft

Kredite

- Cross-Border Credit Instrumente

Risikomanagement

- Waehrungsrisiken (Forwards, Swaps, Options, Structured products)
- Zinsschwankungen

RUB - Zahlungsverkehr

- Zahlungen innerhalb Russlands nur in Rubel
- Lokale Regelungen und Formate
- 11 Zeitzonen
- Zentralbanksystem “offen” von 01:00 – 21:00 fuer Standardzahlungen
- Eilzahlungen im Onlineverfahren moeglich

- Massenzahlungen
- Automatische Zahlungsidentifizierung (Reconciliation)
- Cash Pooling
- Plastikkarten fuer Zollzahlungen

- RUB ist frei konvertierbar
- Auslandszahlungen in RUB moeglich

Devisenkontrolle

- Auslandszahlungsverkehr ist reguliert
- Geldstrom muss dem Warenstrom (oder vertraglichen Verpflichtungen) entsprechen
- Regelmaessige Veraenderungen
- Unikale Vertragsnummer fuer die Registrierung bei einer Bank
- Erloese der russischen Exporteure muessen repatriiert werden
- Importzahlungen mit Zusatznachweis
- Bestaetigung der Ein-/Ausfuhr innerhalb festgelegter Fristen

- Unternehmen haften fuer die Verstoesse mit Strafen
- Banken haben rechtlich nur eine Agentenfunktion…
- … koennen aber helfen:

✓Schulungen / Workshops
✓Online-Systeme
✓Outsourcing
✓Fruehwarnsystem
✓Persoenliche Kundenbetreuer

Finanzierungen

Kreditnehmer	› Kunden des Commerzbank Konzerns › Kommerzielle Partner der Kunden
Instrumente	› Verschiedene Kreditarten › Handelsfinanzierungen, inkl. ECA-gedeckte Finanzierungen
Zinssatz	› Refinanzierungskosten › Risikomarge (Laenderrisiko, Bonitaet)
Risikoentscheidung	› Einzelbonitaet › Bonitaet der Muttergesellschaft via Cross-Border Kredit

Akkreditive u. Avale

1 **RUB Avale:**
zu Gunsten kommerzieller Partner oder dem Staat (MwST, Zoelle)

2 **Lokale Akkreditive:**
z.B. fuer den Kauf von Immobilien oder lokaler Unternehmen

3 **Exportabsicherung aus Russland:**
- Bestaetigung u. Negoziierung von Akkreditiven,
- EXIAR Deckungsprodukte

Risikenabsicherung

Verpflichtungen	› Avale nach russischem u. internationalem Recht › Akkreditive mit / ohne Bestaetigung, lokale Akkreditive
Devisenkurse	› FX Forwards, Swaps, Options, › Dual-Currency Deposits
Zinsschwankungen	› Feste Zinssaetze, › Zinsswaps
Umfeld	› Market Updates, Zusammenarbeit mit AHK › Schulungen

Ihr Commerzbank Team in Russia

Commerzbank AG

Corporate Banking

Commerzbank (Eurasija) AO, Russia

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