ASSOCIATION OF EUROPEAN BUSINESSES
IN THE RUSSIAN FEDERATION

Presentation on the Investment potential of the Krasnodar city and Reception

May 12, 2010
Marriott Tverskaya Hotel, Moscow

ASSOCIATION OF EUROPEAN BUSINESSES
IN THE RUSSIAN FEDERATION

Welcome speech on behalf of the AEB

Frank Schauff, CEO, AEB

May 12, 2010
Marriott Tverskaya Hotel, Moscow

Association of European Businesses
AEB

AEB South Regional Committee in RF, Krasnodar

Presentation by Oleg Zharko,
AEB South Regional Committee Chairman,
Corporate Affairs Manager South
Philip Morris Kuban

Moscow,
12.05.2010

South Regional Committee

- Established in 2003
- Geography - Krasnodar and Rostov regions
- Membership -21 companies
- Structure - Chairman, 4 Deputy Chairmen, 3 commissions

Association of European Businesses
AEB

Mission

Support favorable investment and business environment in the region for AEB members activity

Association of European Businesses
AEB

Objectives

- Organization of effective interaction with regional and city authorities
- Support of regional and city authorities in promotion of favorable investment climate in the region
- Setting an example of international standards of business
- Support of effective networking, information sharing, and best practices promotion
- Promotion of AEB image in the region

Association of European Businesses
AEB

Key Activities

- Organization of seminars and meetings on important economical issues for sharing experience and effective networking of international and Russian businesses
- Running conferences and round table discussions for effective interaction with regional and city authorities
- Participation in investment forums and presentations of Krasnodar city and region, supporting and promoting favorable investment environment

Consultative Committee on Foreign Investments under the Mayor of Krasnodar

- Established in 2009
- Chairman: the Mayor of Krasnodar
- Deputy Chairmen:
  - AEB South Regional Committee Chairman
  - Vice-Mayor on Economics
- Membership: Key international companies operating in Krasnodar

Association of European Businesses
AEB

Consultative Committee on Foreign Investments under the Mayor of Krasnodar

Objective: Organizing and promotion of favorable investment and business environment in Krasnodar, support of interaction of local Krasnodar authorities with foreign investors

Krasnodar's investment climate

- Krasnodar authorities organize effective interaction with international companies. City authorities were a reliable partner for foreign investors for 17 years.

- The first foreign investor in the city of Krasnodar is "Philip Morris International". Since 1993 the company has invested USD 200million and being an example of mutual success story of the company and the city

- Today, more than 200 investment projects in different economic sectors are realized within the city of Krasnodar

Committee Members

KNAUF
Немецкий стандарт

Nestlé

ОАО ФИЛИП МОРРИС
КУБАНЬ

Райффайзен БАНК
Разница в отношении

CLAAS

BSGV

Bonduelle

Радио 107 Главное Хитовое!

КРАСНОДАРЭКСПО
создавать события

UniCredit Bank

КТК-Р

MauerGroup

Austrian

Swedbank

SIEMENS

БАНК ЦЕНТР-ИНВЕСТ

Cargill

LMI
LEADERSHIP MANAGEMENT INTERNATIONAL

ABY
Advocates Bureau Yug

РДБ

ООО «КЛААС» Краснодар

Опыт инвестора в России

CLAAS

1913: Основание компании Августом Клаасом и братьями

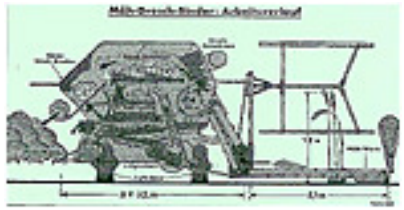
Основание компании Августом Клаасом и братьями

Первый самоходный зерноуборочный комбайн (Hercules)

Первый самоходный кормоуборочный комбайн в мире

LEXION: новая веха в развитии комбайностроения

1913 — 1936 — 1953 — 1969 — 1973 — 1996 — 2010



Первый прицепной зерноуборочный комбайн

Приобретение фирмы «Баутц» в Заульгау (кормоуборочная техника)

Тракторы CLAAS. На полосе обгона!

CLAAS

Семья Клаас

100%

КГаА мбХ

- Сбытовые компании
- Производственные компании
- Прочее

Др. Хельмут Клаас

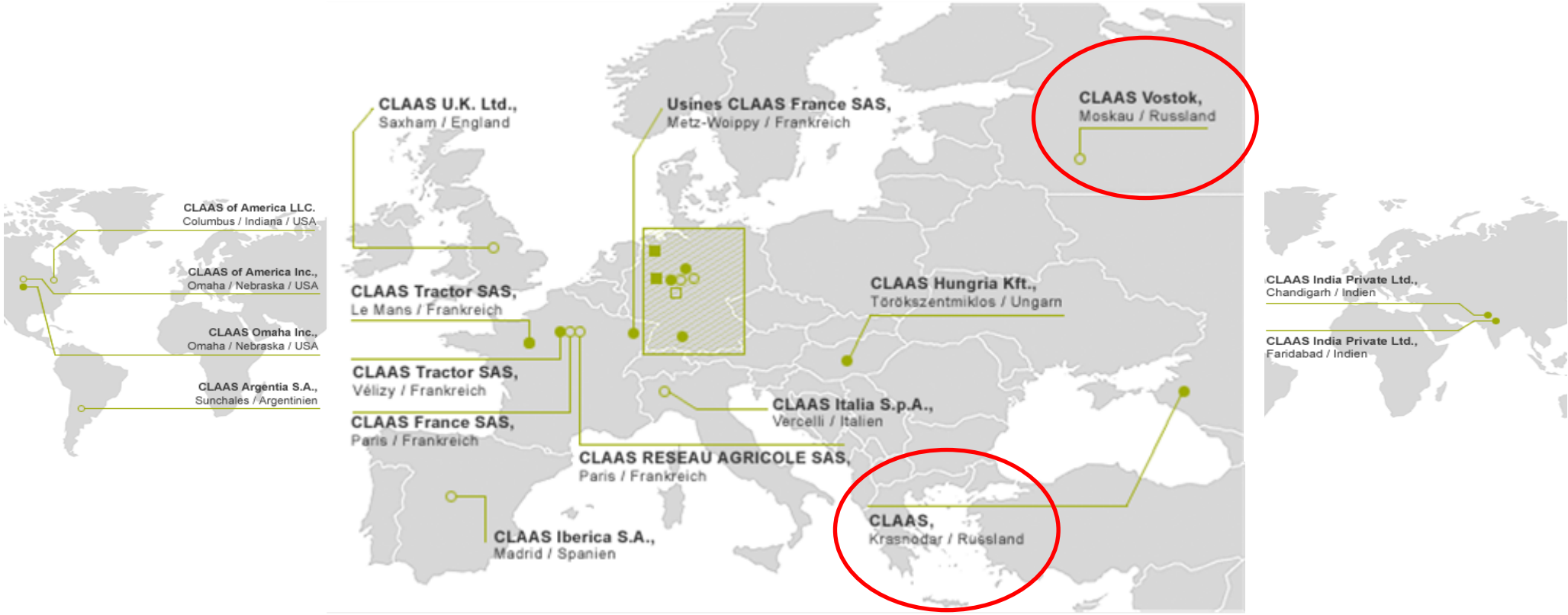
(Председатель Учредительного Совета и Наблюдательного Совета)

Катрина Клаас-Мюльхойзер

(Заместитель председателя Учредительного Совета)

Завод **CLAAS** в г. Харзевинкель

Глобальная сеть группы компаний CLAAS



Группа компаний CLAAS в 2009

Оборот **2009**	**2,900,8** Млрд. **€**
Прибыль до налога	**112,3** Млн. **€**
Персонал (включая учеников производственного обучения)	**9.467**
Квота обучаемых работников	**7,5 %** (в Германии)

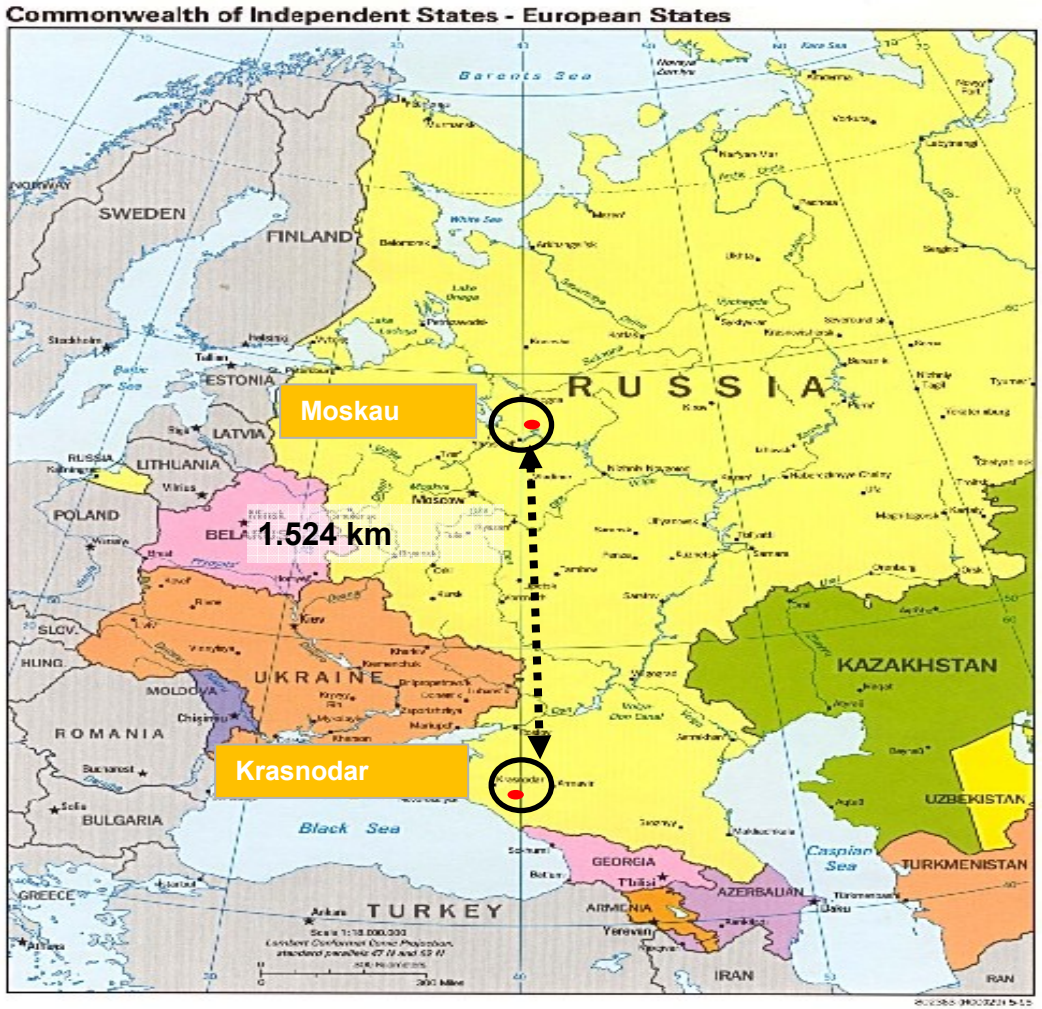
CLAAS

Деятельность CLAAS в России

Москва:
Сбытовая компания
ООО «КЛААС Восток»

CLAAS After Sales

Краснодар:
Завод ООО «КЛААС»



Сбытовая компания ООО «КЛААС Восток»

Центральный офис

Работа с дилерами, координация сбытовой деятельности, финансы, маркетинг, логистика

Склад запасных частей ООО «КЛААС Восток»

Офис послепродажного обслуживания

Площадь склада **1800 m²**

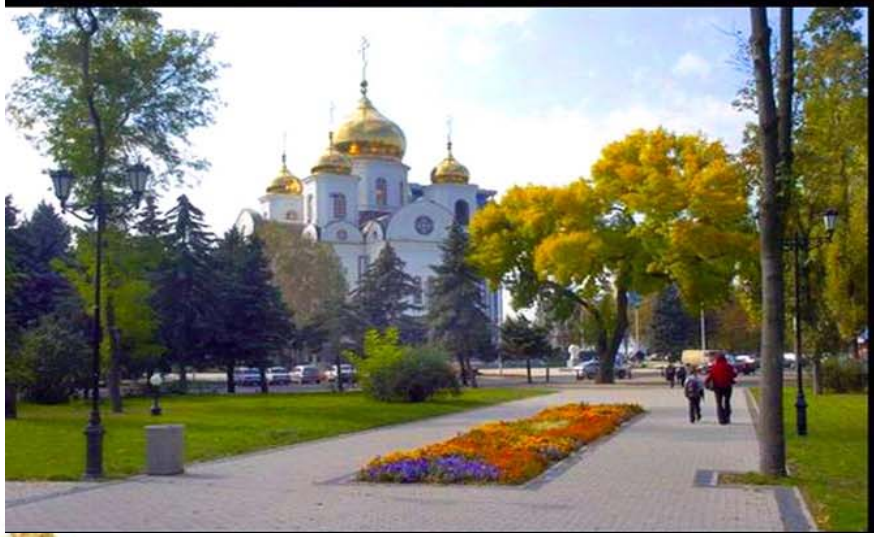
Персонал **29** человек

Объем **5** Млн. €

Krasnodar

CLAAS

KRASNODAR



CLAAS

Конкурентные преимущества Краснодарского края

Основные формы государственной поддержки инвесторов краевым законодательством

• льготы по налогу на имущество в части платежей, уплачиваемых в краевой бюджет

•предоставление гарантий краевого бюджета

•субсидирование процентной ставки по кредитам, предоставляемым на инвестиционные цели

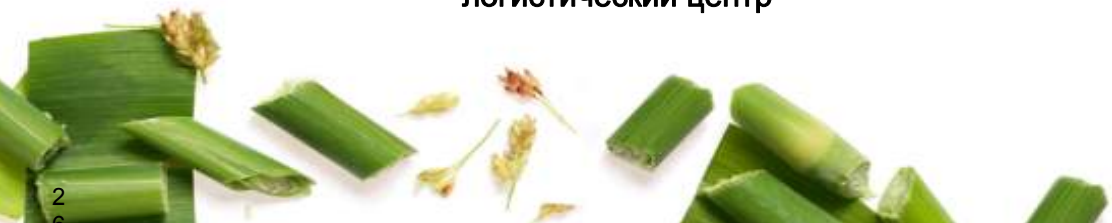
•понижающий коэффициент к арендной плате на землю: на период проектирования и строительства

ООО «КЛААС»

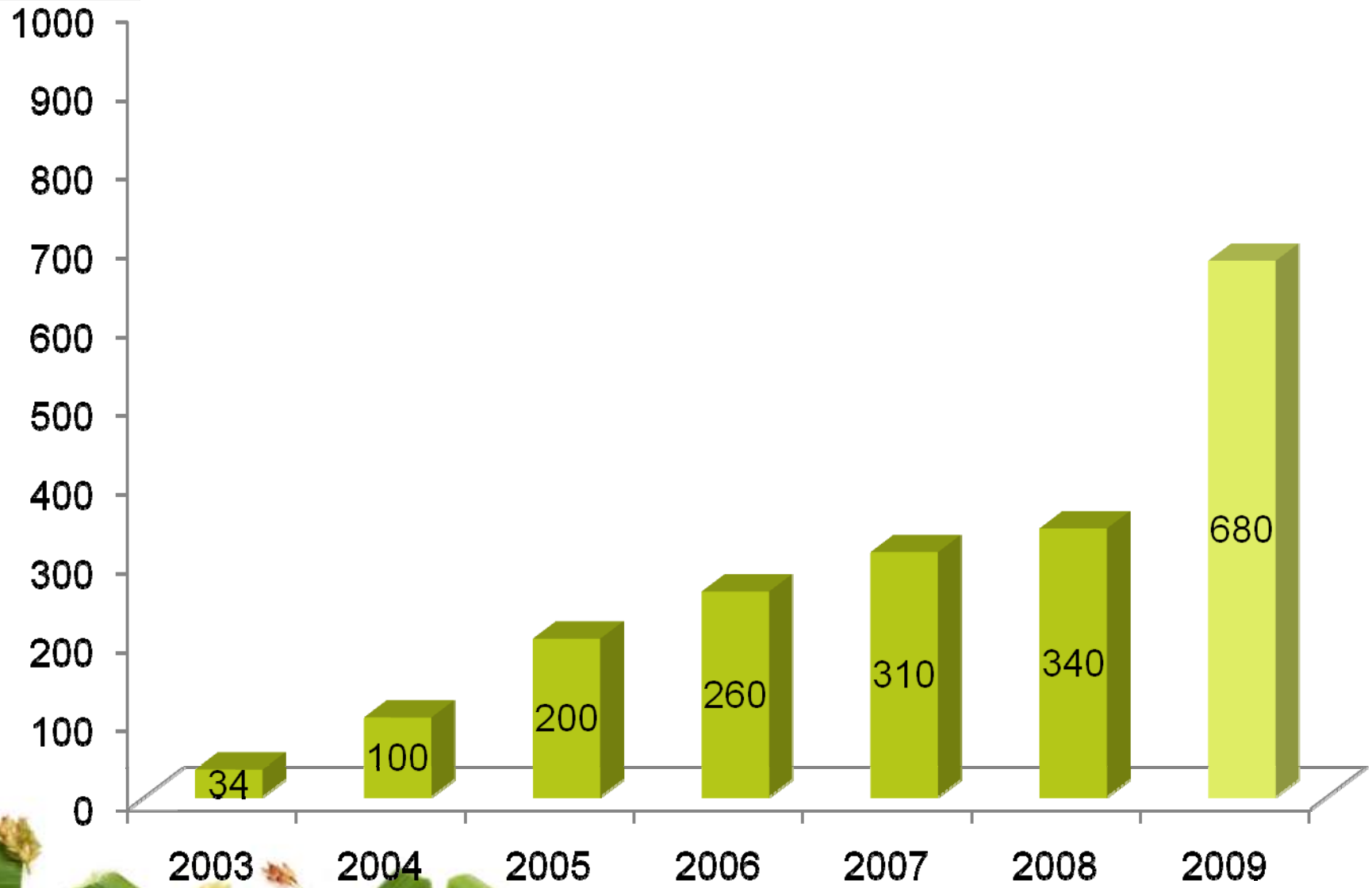
Краснодар

ООО «КЛААС» сегодня:
Земельный участок **10** га
Производственная площадь **5000** м²
Мощность **1000** ед. техники/ год
Виды выпускаемой техники:
MEGA 370, TUCANO 430/ 450/470, ATLES 946
Персонал **150** чел.
Склад СВХ, комплектующих, готовой продукции
Выставочный павильон (центр встречи гостей и обучения)

2003	Закладка камня завода ООО «КЛААС»
2005	Открытие завода ООО «КЛААС» (производство комбайнов **MEGA**)
2007	Начало производства комбайнов **TUCANO**
2008	Производство **1000**-го комбайна Открытие тракторного производства Открытие выставочного павильона
2008-2009	Увеличение объемов производства до **680** машин/год
2010	Начало проекта по расширению завода - увеличение производственных мощностей (до **2000** ед./год) - цех по сварке, гибке, раскрой метала - окрасочный цех - логистический центр



Объемы производства в Краснодаре



CLAAS

Производственная программа

ОО «КЛААС»

TUCANO 430, 450
(Соломотряс)

Мега **370**

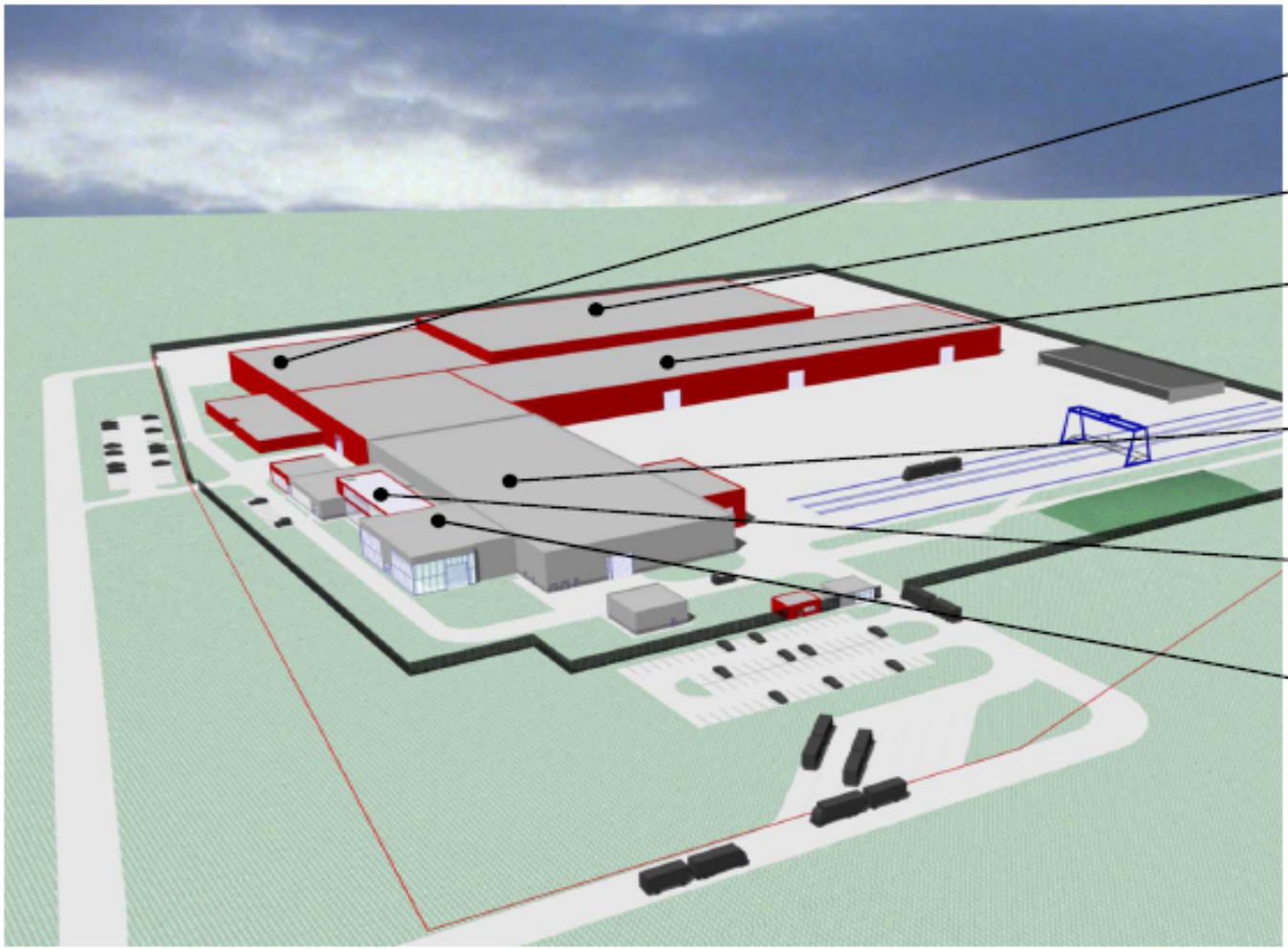
TUCANO 470/480
(Гибрид)

Трактор АТЛЕС **946**

Завод сегодня

CLAAS

Завод завтра…



Общая производственная площадь к **2011: 25.000 м²**

CLAAS

CLAAS

СПАСИБО ЗА ВНИМАНИЕ

CLAAS

Успех КНАУФ на Кубани

12 мая 2010 г.

Деятельность КНАУФ в Краснодарском крае

Сегодня на Кубани успешно действуют:

Производственное предприятие «КНАУФ ГИПС Кубань»;

Маркетинговая фирма «КНАУФ МАРКЕТИНГ Краснодар»;

Учебный центр при «КНАУФ МАРКЕТИНГ Краснодар».

Деятельность КНАУФ в Краснодарском крае

Кубанское предприятие КНАУФ обеспечивает до 70 % бюджетных поступлений Мостовского района.

Производственное предприятие КНАУФ ГИПС Кубань

Производственное предприятие КНАУФ ГИПС Кубань

Вся продукция сертифицируется и отвечает требованиям ГОСТ РФ и немецкого промышленного стандарта DIN 18180.

Товары «КНАУФ», выпущенные на Кубани, поставляются в 79 регионов России.

Маркетинговое предприятие КНАУФ МАРКЕТИНГ Краснодар

Предприятие ведет маркетинговую деятельность на территории 23 регионов России, расположенных на юге страны, Урале и Поволжье.

В структуру предприятия входят филиалы в Сочи, Перми и Казани.

Маркетинговое предприятие КНАУФ МАРКЕТИНГ Краснодар

Новый офис компании:

Выставочный зал КНАУФ, Новый учебный центр (класс практических занятий, 2 зала теоретических занятий)

Социальная ответственность КНАУФ

Краснодарские предприятия оказывают постоянную помощь медицинским учреждениям, организациям социальной защиты и культуры.

Третьеклассники из Тимашевской школы-интерната с подарками шефов

Воспитанникик приюта «Журавушка» в детском городке «Лесики»

Социальная ответственность КНАУФ

Капитальный ремонт спортивного зала в Псебае, переданного на баланс муниципалитету.

Association of European Businesses
AEB

Foreign banks in Krasnodar

Yaroslav Artyukh,
Head of Swedbank rep. office in Krasnodar

Moscow, May, 12 2010

UniCredit Group

UniCredit Bank (Russia)

ZAO UniCredit Bank Branch in Krasnodar

AEB Regional Investment Forum May, 12 2010

UniCredit Bank has been working in Krasnodarsky kray more than 7 years

- The Bank has been working in Krasnodarsky kray since 2003, when the representative office was opened
- By 2005 more than 50 leading companies in the region had became the representative office's customers
- Krasnodarsky branch was opened in 2005 to develop the retail business in the region
- UniCredit Bank opened additional office Pokrovsky of Krasnodarsky branch in 2008 to improve the service quality of retail customers in Krasnodar
- In 2009 UniCredit Bank continued

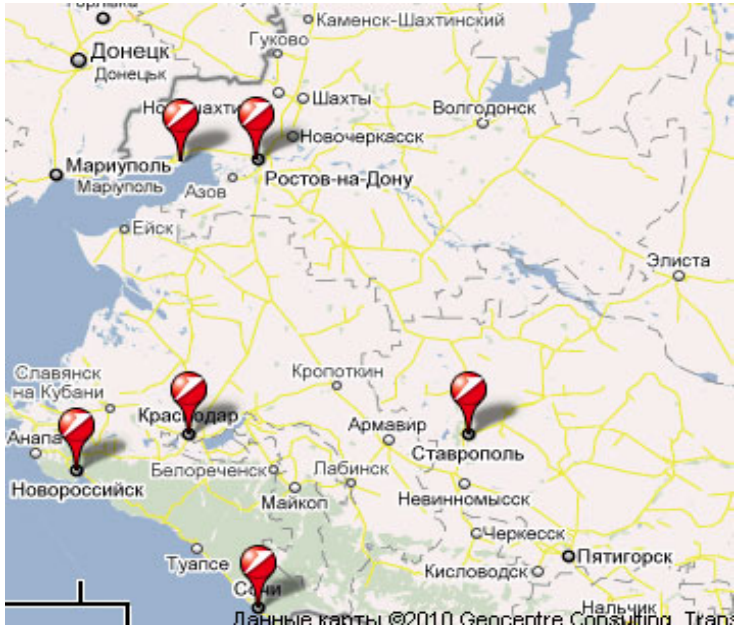
its regional expansion in Krasnodar region.

The Bank opened additional offices

of Krasnodarsky branch in Novorossiysk and Sochi.

The offices provide services to private customers

and small and medium business.



UniCredit Bank at a glance in Krasnodarsky kray

- ZAO UniCredit Bank Branch in Krasnodar specialized in providing services for corporate and private clients, as well as in corporate financing and treasury operations.
- 4 offices in Krasnodarsky region*
- Almost 100 employee*
- More than 100 corporate clients*
- Almost 300 SME clients*
- More than 16 000 retail customers*
- More than RUR 5,4 billion loans portfolio **

*As of 31.12.2009

**As of 28.02.2010

Center-invest Bank's mission:

To deliver to the corporate and individual clients in the South of Russia the wide range of services in accordance with the international standards of the modern banking technologies

- **Our business focus is retail and SME banking**
- **Our geographical focus is the South of Russia**

BANK CENTER-INVEST

AEB Investment Forum
May, 12 2010

Branch network

Branch in Krasnodar since 2003

- 130 offices in the South of Russia
- 19 offices in Krasnodarsky krai
- Representative office in Moscow
- Representative office in London

BANK CENTER-INVEST

Branch in Krasnodar since 2003

Assets & Liabilities as of 01.04.2010

	EUR mln
Assets	120
Liabilities	24
Loans	97
Retail deposits	16

RUB/EUR exchange rate as of 31.03.10 is 39.70

BANK CENTER-INVEST

12th of May, 2010

ZAO Raiffeisenbank, South Branch

Vision and Mission

Vision:

ZAO Raiffeisenbank is one of the leading Russian banks.

Mission:

We seek long-term customer relationships.

We provide a full range of high quality financial services throughout Russia.

We co-operate closely with all members of RZB-Group.

We empower our employees to be entrepreneurial and foster their development.

History:

The history of Raiffeisenbank in the South of Russia starts in 2006. First, there was opened the branch “Kubanskiy” of ZAO “Raiffeisenbank” in Krasnodar (Krasnodar region). Later it was renamed to “South” branch and became the Bank’s regional centre in the South Federal district. At the moment Southern Regional centre consists of 16 offices all around the South of Russia: Krasnodar, Sochi, Anapa, Novorossiysk, Rostov-on-Don, Taganrog, Stavropol, Pyatigorsk, Volgograd, Volzhskiy.

Raiffeisen BANK

AEB

South Branch At a Glance

Raiffeisenbank in Krasnodar

is

- Regional centre in **South** and **North-Caucasus** federal districts
- 4 years of **success** (founded in 2006)
- **beneficial** centre of the Bank
- **3 offices** in Krasnodar / 16 offices in the Hub
- **176** employees / 524 in the Hub
- **22** ATMs / 136 in the Hub

Raiffeisen BANK

AEB

OUR GRAND OPENNINGS - 2009

We`ve opened 7 brand new points of sale:

- **Novorossiysk, April, 23**
- **Krasnodar, May, 12**
  (with cooperation & partnership of AEB)
- **Volgograd, May, 16**
  (with cooperation & partnership of AEB)
- **Pyatigorsk, June, 17**
- **Sochi, September, 19**
- **Volzhskiy, October, 20**
- **Rostov-on-Don, October, 29**

SOCIETE GENERALE

BSGV KRASNODAR GROUP:
Over 3 years of sustainable growth

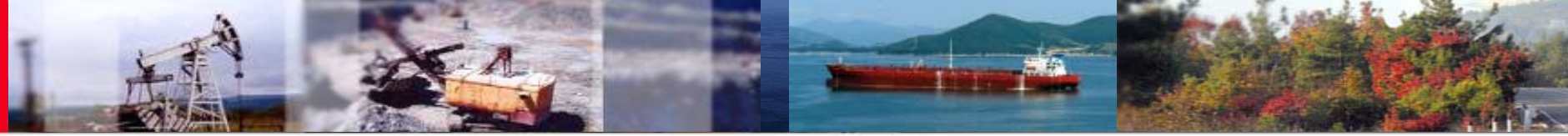
BSGV

Steps in Krasnodar region

- July 2007 BSGV Krasnodar Branch was officially opened
- October 2008 – new sales office in Krasnodar was opened
- February 2009 – sales office in Stavropol, Stavropol region was opened.
- September 2009 – sales office in Sochi was opened.
- Y2011 Novorossiysk sales office to be opened.
- In Y2009 BSGV Branch in Krasnodar won an award as the Best Financial Institution of Krasnodar city
- In 2009 the Southern direction was created. The Southern Direction includes BSGV branches in Krasnodar, Rostov, Stavropol, Volgograd and Sochi

Facts on BSGV corporate business as of March 2010

- **Over 400 corporate customers**
- **Loan portfolio over 106 MEUR**
- **No overdue indebtedness even in crisis period.**
- **LEASING portfolio: 11,3 MEUR**
- **Term deposits: 58,9 MEUR**
- **Highly diversified loan portfolio by market segment:**
  - Large retail networks
  - Communication services
  - Power industry – energy transmission and distribution
  - Oil refinery
  - Wholesale trade
  - Food-canning industry
  - Vegetable oil production
  - Chemical industry



Retail results for 3 years of activity

- **Over 10 000 accounts for individuals are opened**
- **EUR 31m – loan portfolio for private customers, segmented by:**
  - mortgage loans – EUR 18,6m
  - car loans – EUR 8,75m
  - consumer loans – EUR 4,14m
- **140 payroll agreements for employees of corporate customers – good cross-sale opportunities.**
- **Deposit portfolio of individual customers – EUR 9,75m.**
- **24 ATMs are installed in Krasnodar, and 4 – in Stavropol**
- **24 of 28 car dealers, located in Krasnodar are BSGV partners for car loans to the privates.**
- **Social activity: partnership program for education loans for young people is launched with Kuban State University and Kuban State Technological University**

- in Stavropol – with Stavropol Institute of Economics and Finance (SFEI).

Swedbank

Swedbank Russia

Krasnodar representative office

AEB Regional Investment Forum
May, 12 2010

Bank regional expansion

Rationale & goals

- Segments diversification (more focus on mid-sized clients);
- Profitability increase (lower cost / extra margin);
- “Follow your customer” approach;
- Place-de-arm for retail business in regions.

Why Krasnodar region? The reasons behind.

-One of the most developed regions in terms of GRP volume and growth rate;

-Strong presence of Nordic and other foreign companies;

- Existing customers of Swedbank are located in, or entering the region;

- No.3 in terms of cars quantity among Russia;

- Home region for Sochi-2014 Winter Olympic Games;

Representative office in Krasnodar. Faces, Facts & Figures.

Swedbank

Head

Deputy Head

Desk officer

IT

- April 2008 – all internal decisions and approvals in place.
- Krasnodar office launch project completed in just 6 months.
- Official opening in October 2008.
- 356 sq. m. of rented office area in the downtown of Krasnodar city.
- 4 full-time employees.
- Full scale list of services for corporate customers.
- Break-even reached in 6 months vs. aggressively budgeted 11 month term.
- Focusing on Nordic and Baltic clients in the region.
- Retail business pre-marketing.

Other foreign banks presented in Krasnodar

Absolut Bank Part of KBC

Branch in Krasnodar opened in July 2008

ОТПБАНК otpbank

Доверяя друг другу

Regional management center in Krasnodar, plus branch in Novorossiysk. Entered to the region via acquisition of InvestSberbank in 2007.

БАНК ИНТЕЗА Part of INTESA SANPAOLO

In 2005 Intesa Sanpaolo has purchased 75% of KMB Bank shares.
Since 2008, the Group works in Russia under new Intesa Bank brandname.