

South  
Regional  
Bank

# South Regional Bank

Corporate presentation

# MESSAGE FROM THE CHAIRMAN OF THE BOARD OF DIRECTORS

*Dear Customers and Friends:*

*It has been no surprise that the banking industry has gone through some tough times over the past few years. It is in these times that organizations realize their strengths and the need to focus on what they do best. Going forward we will concentrate our efforts in serving our corporate and private clients and develop international relationships to increase our product portfolio.*

*In 2014 we celebrated a very special anniversary: 20 years from the foundation date. Using the financial stability of South Regional Bank we keep on being focused on our clients and partners. Our customers can be assured we will continue to serve them with competitive banking products and services Russia-wide.*

*Our officers and employees are truly dedicated to their work and the customers they serve. We are relationship-driven and personalized service will always remain the focus of our business model.*

*On behalf of the Board of directors, our Executive Management and our entire South Regional Bank team we thank you for your continued support of our work. We are committed to providing you with the best possible banking and invite you to start a relationship with South Regional Bank.*

*Sincerely,*

*Vladimir KOVRIGIN*

*Chairman of the Board of directors*

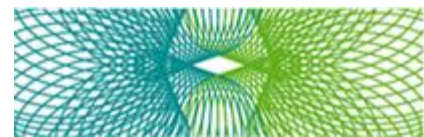
*Doctor of Economics*

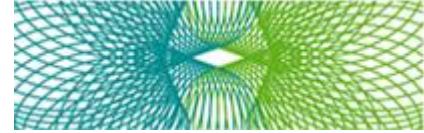




# ABOUT SRB

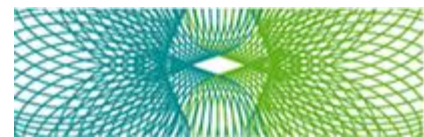
- ❑ Established in 1994
- ❑ 100% privately owned
- ❑ Business lines
  - Corporate business
  - Retail business
  - Private banking
  - Investment business
  - Electronic Trading Platform
- ❑ Head office in Rostov-on-Don (Russia)
  - ❑ offices in Moscow and St. Petersburg
  - ❑ international office planned to open in 3 years





# FOUR STRATEGIC PRIORITIES

- ✓ Further increase of network throughout Russia with improvement of innovational client service
- ✓ Achieving strategic goals by concentrating on three main verticals: focus on client, team work, technology & efficiency
- ✓ Developing international relationships to increase our product portfolio for domestic & international clients
- ✓ Enhancing South Regional Bank stability and profitability





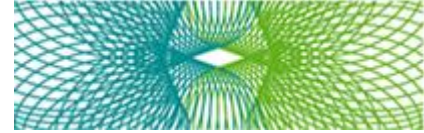
# RETAIL BUSINESS

- ✓ Accounts in Rubles
- ✓ Deposits
- ✓ Mortgage plans
- ✓ Loans
- ✓ Safe deposit boxes
- ✓ Credit / Debit MasterCard
- ✓ Russia-wide cash-in/cash-out/self-serv ATM network



# CORPORATE BUSINESS

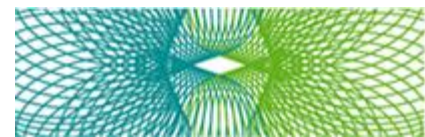
- ✓ Accounts in Rubles and foreign currencies
- ✓ Various types of loans
- ✓ A range of deposit products
- ✓ Trade finance services, including guarantees, LoC, factoring
- ✓ Foreign exchange operations & securities trading
- ✓ Payments and settlements
- ✓ Payroll services, corporate MasterCard
- ✓ CustomsCard
- ✓ I-banking
- ✓ e-commerce



# ELECTRONIC TRADING PLATFORM

South Regional Bank developed the **Electronic Trading Platform (ETP)** - new tool for corporate clients involved in import/export activities.

- ❑ ETP is an international B2B and B2C trade portal
  
- ❑ Multifunctional powerful tool including
  - ✓ Online client product portfolio
  - ✓ In-house and third-party logistics support services
  - ✓ Customs support
  - ✓ Trade financial services by South Regional Bank
  - ✓ Contracts legal support
  - ✓ Multicurrency transaction settlement (incl. soft currencies)
  - ✓ Local currencies transactions support and clearing services
  - ✓ Compliance & AML





# INVESTMENT BUSINESS

Dokhodnoye Mesto Investment company – a member of SRB Group

- DM offers investment solutions for institutional, corporate, and private clients, both in Russia and abroad
- DM is an investment company offering its clients brokerage services and corporate finance solutions as well as wealth management and personal investment products
- Wide range of products and services to facilitate clients' particular investment focus
- Tailor-made hedging strategies

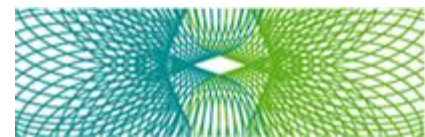




# TRADING HOUSE

Agrodesign trade house – a member of SRB Group

- ✓ In-house warehouse
  - ✓ storing (frozen) meat, storing (frozen) fish, storing (frozen) seafood; storing (frozen) vegetables and fruits
  - ✓ full-service outsource storage management for food importers to Russia
- ✓ Dedicated in-house sales support team for food importers to Russia
  - ✓ Contracts with large Russian retailers
  - ✓ Social contracts (education food supply, military food supply, food supply medicine institutions, etc.)
- ✓ In-house logistics company



# SOCIAL EXPOSURE

- Annual South Regional Bank tennis cup in Rostov-on-Don
- Proud sponsor of the Viva Bossa Nova music festival in Moscow
- South Regional Bank sailing team



*Bringing opportunities and results together.*

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