

°Full-service^{TB}
for corporate business

THE WORLD'S BEST BANKS

The top players around
the world have found a
haven from economic
storms by rediscovering
some old-fashioned
virtues. Page 24

Welcome to Tatra banka!

You are in the right place.

Tatra banka is your professional partner for corporate finance.

We are a trustworthy and reliable bank that has received a number of international awards. Ready to take professional care of all matters related to your corporate finance we will gladly advise you on how to facilitate and improve your business. Our ultimate goal is efficient administration of your corporate finance by providing top-quality service. Our mission, though, is to move your business forward.

A Member of the Strong RZB Group

Tatra banka is a member of the strong banking group Raiffeisen International, a network consisting of sixteen subsidiary banks. Therefore, Tatra banka can meet the needs of their clients outside the borders of Slovakia as well.

Contact Places for every business

In our **Branches** we are pleased to provide service and consulting for companies with an annual turnover **up to 40 million SKK**. Or, we would be happy to refer you to other professional departments of Tatra banka:

Corporate Centers specialize in the treatment of businesses with an annual turnover **from 40 million up to 1 billion SKK**. You can find us in Bratislava and in bigger regional towns of Slovakia.

The Headquarters with specialized departments provide a highly individual treatment of the biggest corporations with an annual turnover **over 1 billion SKK**.

Managing standard finances – the payments system

Service packages for small business clients

TatraBusiness™

is the right choice for entrepreneurs with lower turnovers on their accounts, who are looking for a simple, reliable and cost-effective solution for their finances.

TatraBusinessDynamic™

meets the needs of enterprises that are active participants in the payments system and in need of saving time.

TatraBusinessPremium™

is tailored for clients having higher balances in their accounts predetermined for a more profitable appreciation.

	TatraBusiness™	TatraBusinessDynamic™	TatraBusinessPremium™
Maintenance of a current account	✓	✓	✓
Automatic savings account			✓
VISA Electron Card	✓	✓	✓
Additional debit card with a discount	✓	✓	✓
Account activities/free of charge	10	30	10
Standing orders	✓	✓	✓
Account Statement via post on a monthly basis	✓	✓	✓
Authorized overdraft	✓	✓	✓

Service Packages for corporate clients

TatraCorporate[™]

is suitable for clients carrying out mostly larger transactions but with a smaller number of activities in the account.

TatraCorporateDynamic[™]

delivers the possibility to make a larger number of cash deposits on a daily basis.

TatraCorporatePremium[™]

is tailored to meet the needs of more exacting customers. For enterprises this package represents a very cost-effective and comfortable way of gaining a full-service package of banking services with just one operation.

	TatraCorporate [™]	TatraCorporateDynamic [™]	TatraCorporatePremium [™]
Maintenance of a current account	✓	✓	✓
The number of accounting items/ free of charge	100	150	250
Cash deposits	5	25	50
Authorized overdraft	✓	✓	✓
VISA Electron – Business	2	4	6
Account Statement on a monthly basis	4	8	12
MasterCard debit card – Business	✓	1	2
b:mail	✓	✓	✓
Standing orders and direct debits	✓	✓	✓

All our packages come naturally with quick electronic and telephonic services included.

Internet banking

enables placing payment orders, monitoring the balance and the activities in a current account via internet.

Internet banking for entrepreneurs

with the electronic signature technology has thanks to its high level of security a wider range of functions - placing no-limit payments, signing payment orders with two signatures, processing payments in real time and automatic notification of formal errors when placing payment orders.

Telebanking

meets mainly the high demands of corporations for security and speed of communication with the bank. This service enables creating and sending domestic and foreign payment orders as well as calls for direct debit. All types of payment orders can be directly imported from accounting software.

DIALOG

Tatra banka via phone enables you to manage your money in your account without visiting a Branch in person.

Text Messages to your mobile phone – b:mail

generates messages according to the client's preset requirements and sends them afterwards: as a text message, e-mail or an encrypted e-mail.

Financing, loan services

Loans

Depending on your personal needs, expectations and opportunities we offer a broad variety of loans with beneficial interest rates in Slovak currency or in other currencies.

- °Collateralized Non-purpose Loan
- °BusinessLoan™ Express
- °Investment and Working Capital Loans
- °Quick Loan

	Collateralized Non-purpose Loan	BusinessLoan™ Express	Quick Loan	Investment and Working Capital Loans over 2 mil. SKK
Amount	From 50,000 to 25 million SKK	From 100,000 to 3 million SKK	Up to 5 million SKK	From 2 million SKK
Purpose	For any needs	Working capital needs, small-scale investments	Immediate financing of business operations or smaller investments	Working capital needs, purchase of stock and technologies, purchase or reconstruction of real estates
Maturity	From 1 month to 5 years	From 12 months to 3 years	Up to 5 years, assessed individually	Assessed according to the project
Security	Bankbook, unit trusts, life insurance	Promissory note of the company with an aval of shareholders	Promissory note of the company with an aval of shareholders and a SZRB guarantee*	Negotiated individually, e.g. movable and real property, receivables
Place of arrangement	Any Branch	Any Branch or Corporate Center	Corporate Center	Corporate Center

* The guarantee is provided by Tatra banka. The client does not come into contact with SZRB

... and many more:

- °Subsidiary Loan and Guarantee Programmes of SZRB
- °Financing of housing stock renewal
- °Municipality financing
- °Financing with EU funds
- °Project financing
- °Syndicated Loans

We will simply offer you a loan that suits best your needs and business opportunities.

You may receive the loans in the following **form**:

- °**Overdraft Facility** – authorized overdraft on a current account whereas the loan is not repaid gradually, only interest rates are paid on a monthly basis and are charged merely for the amount of money that was actually overdrawn.
- °**Installment Credit** – a single or gradual drawdown and subsequent gradual repayment according to an agreed amortization schedule.

Project Financing

As the first bank to finance projects on the market in 1997 Tatra banka belongs to the leading players on the market.

°Co-financing of companies founded to carry out projects:

- **Offering** a loan from 5 mil. SKK
- **Redemption** of a loan for as long as 15 years

°The loan may be used for financing:

- **Development of Administrative Buildings** designed for rental
- **Residential Construction** designed for sale
- **Development and Operation of Hotels**
- **Logistic Centers and Industrial Parks**
- **Special Projects**

Trade Finance

- °Financing existing receivables
- °Export Financing
- °Supporting Agribusiness
- °Discounting Bills of Exchange
- °Bank Guarantees
- °Documentary Collection
- °Letters of Credit

Trade finance offers alternative ways of financing for a large scale of enterprises from different industrial sectors. Products are based mainly on the principle of working with existing or future receivables.

Area	Financing of existing receivables	Export financing in cooperation with Eximbanka SR	Financing agribusiness	
Products	Factoring, blocked Overdraft Facility, structured Overdraft Facility	Refinancing Loan, Export Loan and Loan for Purchase of Technology with Bank Guarantee of Eximbanka SR, Buyer's Credit	Warehouse Receipts, Goods Receipts	Bridge Loan for Agribusiness
Amount	Depending on the turnover (min. 10 mil. SKK factoring turnover in a year)	Min 10 mil. SKK	Min 1 mil. SKK (but max 80 % of the value of the commodity, or 2/3 of the value of the commodity with a Goods Receipt)	Min 300,000 SKK
Purpose	Financing short-term receivables from business relations	Financing export contracts and technologies for export expansion, direct financing of customers	Financing the purchase of agricultural commodities	Financing direct payments - bridging the period between requesting and receiving a payment
Maturity of receivables	From 14 days to 1 year	1 year and more	Min 60 days Max 300 days	After crediting the direct payment, not later than the 30 th of June of the next year
Collateral	Standard collateral: Assignment of receivables or pledge over receivables; Additional collateral (if considered necessary): e.g. insurance of receivables	Standard collateral: Pledge over receivables/pledge over technology/loan agreement insurance; Additional collateral: pledge over insurance claims, pledge over movable assets.	Standard collateral: Pledge over commodity; Additional collateral: negotiable	Standard collateral: Promissory note of the company; Additional collateral: negotiable
Rates	Negotiable	Negotiable	Negotiable	Negotiable
Place of arrangement	First contact: Corporate Center/Headquarters Arrangement: Headquarters	First contact: Corporate Center/Headquarters Arrangement: Headquarters	First contact: Corporate Center/Headquarters Arrangement: Headquarters	First contact: Corporate Center/Headquarters Arrangement: Headquarters

Appreciation of disposable resources of your business

°Term Deposits

- **i:deposit** – is a supplementary service to a current account that enables the client to deposit an amount of money in SKK for a certain term i.e. for 1, 3, 6 or 12 months and can be activated via Internet Banking.

°Treasury and Investment Banking

°Currency Conversions

- **i:deal** – while enjoying the comfort of your own office you can agree a conversion directly from your PC when transferring money between accounts in different currencies, making foreign payments or deposits.

°Short-term Appreciation of Disposable Resources

°Offering full-service when hedging foreign Exchange and Interest Rates Risks

°Mediation of Deals on Capital Markets

Other services

°**Daily and Night Depository** – you may deposit cash in the current account of a user of the daily and night depository also out of the office hours of the bank's Branches.

°**Safety Box** – useful for documents, securities and other valuables, and there are many more services awaiting you!

For more information visit our **Branches, Corporate Centers or the Headquarters of Tatra banka.**

Or simply call the **DIALOG**, we will gladly advise you 24 hours a day!

We will be happy to welcome you at our Corporate Centers

°Banská Bystrica	Dolná 2	048/4514 121	oc_banskabystrica@tatrabanka.sk
°Bratislava	Hodžovo nám. 3	02/5919 1602	oc_ba_hodzovo@tatrabanka.sk
°Bratislava	Račianska 62/B	02/5919 2701	oc_ba_racianska@tatrabanka.sk
°Bratislava	Kaštieľská 1/A	02/5919 2606	oc_ba_kastielska@tatrabanka.sk
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°Košice	Štúrova 28	055/7256 023	oc_kosice@tatrabanka.sk
°Lučenec	Kubínyho nám. 10	047/4327 454	oc_lucenec@tatrabanka.sk
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°Nové Zámky	Petófiho 3	035/6404 171	oc_novezamyky@tatrabanka.sk
°Poprad	Nám. sv. Egidia 95	052/7723 864	oc_poprad@tatrabanka.sk
°Prešov	Levočská 36	051/7482 000	oc_presov@tatrabanka.sk
°Prievidza	Gustáva Švéniho 6	046/5427 313	oc_prievidza@tatrabanka.sk
°Trnava	Sladovnicka 13	033/5987 041	oc_trnava@tatrabanka.sk
°Trenčín	Nám. sv. Anny 3743	032/6402 791	oc_trencin@tatrabanka.sk
°Žilina	Jána Milca 5	041/7095 080	oc_zilina@tatrabanka.sk

or visit us directly at the Headquarters,
Hodžovo námestie 3

Department of Large Corporate Clients

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Department of International Customers

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Department of Project Financing and Syndicates

Tel.: 02/5919 1881, **fax:** 02/5919 1835

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Department of Trade Finance

Tel.: 02/5919 1181, **fax:** 02/5919 1815

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Department of Treasury and Investment Banking

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CENA ZA IMAGE



**GLOBAL
FINANCE**

Best Foreign Exchange Bank 2006 na Slovensku



**FINANCE
NEW
EUROPE**

Achievement award – Best Bank Slovakia 2006