

If the world is your market, we are there for you

International since 1870

Corporate Banking

The bank at your side



Developed with an international focus

When Commerzbank was founded in Hamburg in 1870, we had one central aim: **to support companies in their global markets**. Despite the many uncertainties of cross-border trade, we sought to ensure the smooth financial management of international business – that was our goal from the very beginning.

We do that to this day. On a wider global stage than ever, with all our **140 years of experience** and an on-site presence in all your markets. Of our roughly 54,000 employees, more than 11,000 work outside Germany at over **70 locations** in more than **50 countries**. And we continue to expand. Even in unexpected directions. Not just in New York, London and Shanghai, but also in Caracas, Luanda, Moscow, Seoul and Taipei, for example.

Your personal Relationship Manager is your key to the full global capabilities of your Corporate Bank. **Seamlessly unlocking the world for you, across borders**. Always with precise knowledge of the respective markets. **International since 1870**.

At Commerzbank, your international business is in good hands

1. Smooth processes, easy implementation

Our proven client relationship model supports you with **German-speaking** Relationship Managers in your international markets.

2. We will be expecting you

Our **Account Opening International** service makes it especially easy for you to open an account at our international branches.

3. Liquidity for your subsidiaries

Our **Cross Border Sublimit** service provides you with simple and efficient financing opportunities across borders.

4. Even remote markets are within easy reach

Our **worldwide network** of around 5,000 correspondent banks connects you directly to over 200 countries.

1. Smooth processes, easy implementation

The challenges of international markets are complex enough. So it's good to know you at least recognize your bank on the ground.

It is even better if that bank also speaks your language. This is why the German Desks of all international Commerzbank branches are staffed by German-speaking Relationship Managers as a matter of principle.

Your German Relationship Manager is in close contact with our Relationship Managers in your global markets. He coordinates the cooperation and brings in other locally based specialists as necessary, for example from Cash Management.

The advanced understanding that your German Relationship Manager has of your business model forms the basis of our work for your international subsidiaries and branches. Commerzbank's proven client relationship model knows no limits.



With Commerzbank, you have a reliable global partner who understands you and your needs just as well as the specific conditions and particularities of local markets worldwide.

2. We will be expecting you

When you need a bank account in your worldwide markets, it's good to feel at home straight away. Whether in Europe, Asia or the United States, you will benefit from the same level of understanding and trustworthiness in our international branches as you do in Germany.

We look forward to welcoming you to our worldwide branches where opening a new account is a very straightforward process. Our unified Account Opening International service does most of the work for you.

Regardless of the international branch at which you wish to open an account, you will find the process refreshingly easy. Simply make the arrangements at your home branch of Commerzbank. Your trusted Relationship Manager will then take care of everything necessary to ensure that the account is opened in your target country. This is achieved thanks

to the close collaboration between your Relationship Manager and the international Commerzbank branches concerned, with the goal of achieving the ideal solution for your needs.

This transnational cooperation, which can only be achieved by a truly international bank, makes account opening particularly efficient. Once you have signed the contract documents, you will usually have an operational account at your disposal at our international branch within a week, which you can access via electronic banking.

3. Liquidity for your subsidiaries

Everyone is talking about internationalism. But who supports your international subsidiaries in financing themselves locally? We do. The Commerzbank Cross Border Sublimit (CBS) service enables us to assist you with financing in the global markets.

We know how important international markets are for German corporates. And we know how hard it is for the international subsidiaries of many companies to finance themselves.

That is why we looked for a solution. With the Commerzbank Cross Border Sublimit (CBS), we created a means to transfer the creditworthiness of the parent company in Germany to its international subsidiaries.

As the German parent company, you simply instruct a Commerzbank branch in Germany to make a loan available to a subsidiary in one of your global markets via a local Commerzbank branch. You provide a declaration of liability in favour of your subsidiary, which then receives

credit from the Commerzbank branch on site. This procedure is suitable for all kinds of loans (overdraft facilities, investment loans, money market loans, etc.), as well as guarantees and letters of credit with no maturity constraints, for financing volumes from 100,000 euros upwards.

Following the same principle, cross-border sublimits can also be set up for subsidiaries of international companies in Germany.

Easy handling and quick credit decisions, without extensive testing and without additional securities, make this system an efficient way for international subsidiaries to have access to their own credit lines.

4. Even remote markets are within easy reach

There are regions in the world where even Commerzbank is not represented. However, this does not mean that we leave you on your own. To provide reliable expert support in some of the world's more remote regions, we have a global network of approximately 5,000 correspondent banks in over 200 countries, with which Commerzbank has cooperated closely for many years.

We have been supporting companies in their global trading business for over 140 years. For example, we process letters of credit worth over 50 billion euros, every year. In 48 currencies.

A bank that plays such a central role in international trade is of course well connected in the international banking world; among other things, through reciprocal account relationships for the settlement of mutual claims and liabilities.

We use these correspondent banking connections to your advantage. As a Commerzbank customer, you can benefit from these established partnerships in

conducting business in foreign trade and international payments, as well as in letters of credit and documentary collections.

For example, a correspondent bank can forward letters of credit directly to Commerzbank as the advising bank for the German company. Upon presentation of compliant documents, it can then make the appropriate payment directly via the mutual account relationship.

This is a clear advantage compared to the long, time-consuming and cost-intensive process involved when neither bank knows the other. And a clear plus for Commerzbank as the bank for your international business.

Always among the first

Which German bank was the first to open a branch in the USA?

Commerzbank in New York, 1971.

Who was the first bank with a representative office in Japan?

Commerzbank in Tokyo, 1961.

Which German bank has one of the densest networks in Central and Eastern Europe? Commerzbank, since 1976 in Moscow as well as Belgrade, Bratislava, Brno, Budapest, Bucharest, Győr, Istanbul, Kiev, Kecskemét, Minsk, Miskolc, Novosibirsk, Ostrava, Plzen, Prague, Riga, St. Petersburg, Warsaw and Zagreb.

Which German bank is the market leader in foreign trade and opens the most foreign letters of credit in favour of German exporters?

Commerzbank in 2013 as well as in the preceding years.

No doubt about it: we are the bank for your international business.



Commerzbank AG
Corporate Banking
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