

# Global business needs a global partner

Bespoke business banking on an international scale

Corporate Banking

The bank at your side





# Born with an international focus

Commerzbank was founded in Hamburg in 1870, in the middle of an explosive period of German economic growth. From the moment we first opened our doors, our mission was to facilitate global trade. In our earliest days, we ensured that Hamburg's merchants got paid for their goods and provided them with the financial resources they needed to grow.

As our clients' businesses expanded, we used our expertise to enable them to operate as easily and securely across borders as they did in their home markets. We developed a system of trusted Relationship Managers who personally coordinated our clients' cross-border banking. This unique concept remains at the heart of our service today.

Wherever your global business takes you, your Commerzbank Relationship Manager provides a single point of contact for all your needs. In over 140 years of dedicated international banking, we've yet to discover a more reliable or effective way to help our clients achieve their goals.

# At Commerzbank, your international business is in good hands

## 1. Cross-border approach

Our pan-European and global platform gives you **access to a vast global network of branches**, representative offices and correspondent banks.

## 2. Foreign business

Constant involvement in foreign business has given us an **intimate knowledge of the European and global markets**. This experience and market intelligence is yours to benefit from.

## 3. Client relationship model

As a Commerzbank client, you will have **your own Relationship Manager** to personally oversee all your banking business – including specialist services and third-party banks.

## 4. International financing

Use the parent company's credit rating to set up **individual lines of credit for your subsidiaries** – without extensive testing and without additional securities.

# 1. Our cross-border approach ensures smooth processes

Commerzbank has the track record and technical know-how to act as your strategic financial partner in any European or global market. In 1873, we were a co-founder of the London and Hanseatic Bank and of the Banca Commerciale Italiana in Milan in 1894. In 1923 we established ourselves in Amsterdam, taking a stake in Kaufmann & Co.

Commerzbank has been present in Asia for over 50 years. In 1961, we were the first German bank to open a representative office in Tokyo. We have been in Singapore since 1970, in Hong Kong since 1979 and today have well-established branches in Beijing, Shanghai and Tianjin. In Central and Eastern Europe, our representative office in Russia was set up in 1976 and was followed by further branches in Prague and Budapest.

We also have an established network of over 5,000 correspondent banks in those distant regions of the world where we do not have our own branches. Coordinated by your personal Commerzbank Relationship Manager, these banks offer you a full spectrum of services, including reciprocal account relationships for settlement of mutual claims and liabilities, foreign trade and international payments, letters of credit and documentary collections.

## 2. Facilitating foreign business on a global scale

Commerzbank is the undisputed market leader in German foreign trade: In 2013, no single bank settled more foreign letters of credit opened in favour of German exporters than we did.

If you want to be successful in Germany, Commerzbank has unrivalled experience of what it takes. Our leadership position involves handling hundreds of billions of euros in export and import transactions for German companies, every year.

In addition, the importance of the European market to our German clients and their foreign subsidiaries means that our expertise and reach extends across Europe. Constant daily interaction with our clients has given us an intimate knowledge of virtually every sector within the European market.

As a Commerzbank customer, all this experience, knowledge and market intelligence is yours to benefit from. We enable you to rapidly react to changing market conditions, strengthening your competitive position.

The larger the stage on which you operate, the more knowledge and transaction security we can offer you. No matter how diverse and geographically dispersed your business interests may be, we have the power and reach to help you achieve your goals.

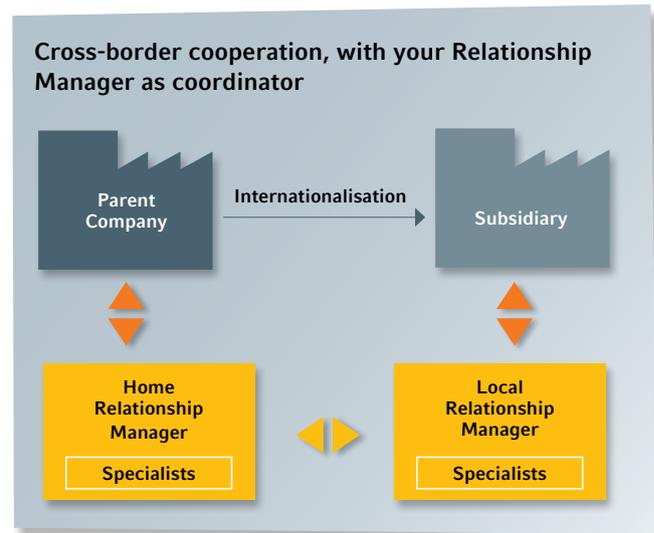
### 3. The unique Commerzbank Relationship Model

At the core of our corporate banking services lie the close relationships we develop with our clients. We appoint a single Relationship Manager to oversee all your banking business.

He or she is your single point of contact for all transactions and planning, and also oversees interactions between your Commerzbank business, our own corporate and investment specialists and any third-party banks.

Your personal Relationship Manager will also guide you in formulating the best solutions for your strategic challenges. This can range from classic corporate banking to innovative corporate financing products using the capital market.

A central part of our service is conducting an individual analysis, setting out how we see your business model, development, strategy and sector environment. The aim is to reach a mutual, in-depth understanding and to agree how the proposed tasks can be most effectively implemented. At all times, our goal is to find solutions that will give you a competitive edge.



**Made in Germany, applied worldwide. Initially conceived and tested in Germany, the success of our Relationship Model has been proven across the globe for decades.**

## 4. Cross Border Sublimit: benefitting from the parent company's credit

International subsidiaries rarely manage to finance themselves in their respective markets based on their own credit rating. Additionally, regulatory requirements often prevent the parent company from providing the necessary liquidity. Commerzbank's Cross-Border Sublimit (CBS) service offers a simple and efficient solution.

It is often difficult for subsidiaries of international companies to finance themselves in their local markets. This is why we provide a solution for such cases.

The basis of the concept is a transfer of the parent company's creditworthiness in the home country to the international subsidiary. In practice, this simply means instructing the local branch of Commerzbank to set up credit, for your subsidiary, that will be available via the German Commerzbank branch.

The parent company provides a guarantee for the loan – and that's it.

In this way, your existing credit is made available to your subsidiary. This is possible without term restrictions for financing volumes from 100,000 euros upwards. Easy handling and quick credit decisions, without additional securities, provide an efficient way for international subsidiaries to set up their own lines of credit.

The Commerzbank Cross Border Sublimit service can be used as a framework contract for all kinds of loans (overdraft facilities, investment loans, money market loans, etc.). It can also function for guarantees and letters of credit with no maturity constraints, or even for project financing.

# Wherever business leads, Commerzbank will be at your side

Since our foundation in 1870, we have accompanied our clients through every variety and scale of change imaginable. Throughout that time, we have consistently proved our ability not just to take care of their day-to-day banking needs, but to work proactively to help them achieve their strategic goals and build competitive advantage.

Maybe that is why we can look with pride on business relationships that stretch back many decades. Almost as much as we look forward to beginning work with you.

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

# Whatever your challenge, we will find the right solution

Because there is rarely a single answer to your strategic financing challenges,  
we offer you access to a full spectrum of products and services:

- Corporate Finance
- Corporate Finance Advisory
- Foreign Business
- Structured Export & Trade Finance
- Cash Management\* and Payments
- Liquidity and Asset Management
- Risk Management

\* Cash Management may not be available in all areas of Asia.  
Please speak to us about your specific needs.



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