

EURAM BANK

CREATIVE FINANCIAL SOLUTIONS

Euram Bank

Октябрь 2013

Знать риски -
действовать решительно.

Marketing Information

EURAM BANK

Эксклюзивный частный банк

креативные финансовые решения для
индивидуальных и корпоративных
клиентов



Преимущества банковской системы Австрии

- самые высокие стандарты в соблюдении и защите прав инвесторов в ЕС
- условия политической и экономической стабильности Австрии
- долговой рейтинг AA+ / государственное страхование вкладов
- банковская тайна Австрии
- традиции банковского дела

Euram Bank

- создан в 1999 году при участии Европейско-американской инвестиционной группы (European American Investment Group)
- банк находится на 100% во владении своих управляющих партнеров и частных инвесторов
- виды деятельности: Private Banking и расчетные счета
доверительное управление
корпоративное финансирование
- средства в управлении: около 1 млрд. евро

Коэффициент TIER 1 - RATIO

Коэффициент достаточности EURAM BANK AG составил **36,91%** / октябрь 2013 /
законодательный минимум - 8 %

Сравнение коэффициентов достаточности основного капитала в процентах:

- UBS AG 11,2
- Credit Suisse Group 15,3
- Deutsche Bank 13,3
- Julius Bär Group 22,9
- HSBS Bank 11,9
- JP Morgan 10,4
- LGT Bank 21,8
- **Euram Bank AG 36,91**

источник: Euram Bank AG

Euram Bank для российских инвесторов

- Private Banking (инвестиционные частные и корпоративные счета)
- Доверительное управление (asset management)
- Собственные финансовые продукты с фиксированной доходностью
- Расчетные счета с ограниченным количеством платежей
- Длительная практика работы с оффшорами


Euram Bank для российских инвесторов

- Ломбардные кредиты
- Корпоративное финансирование
- Кредитные карты (Visa и Master Card)
- Фидуциарные депозиты с российскими партнерами
- Пассивный internet banking
- Услуги Family Office

Asset Management

- интуиция в отношении рыночных трендов
- четкая дисциплина и строгое управление рисками
- открытая архитектура и свободный выбор продуктов
- быстрое и последовательное воплощение стратегий
- доверие и долгосрочные отношения
- индивидуальное эксклюзивное обслуживание
- независимые консультации
- Total Return как история успеха

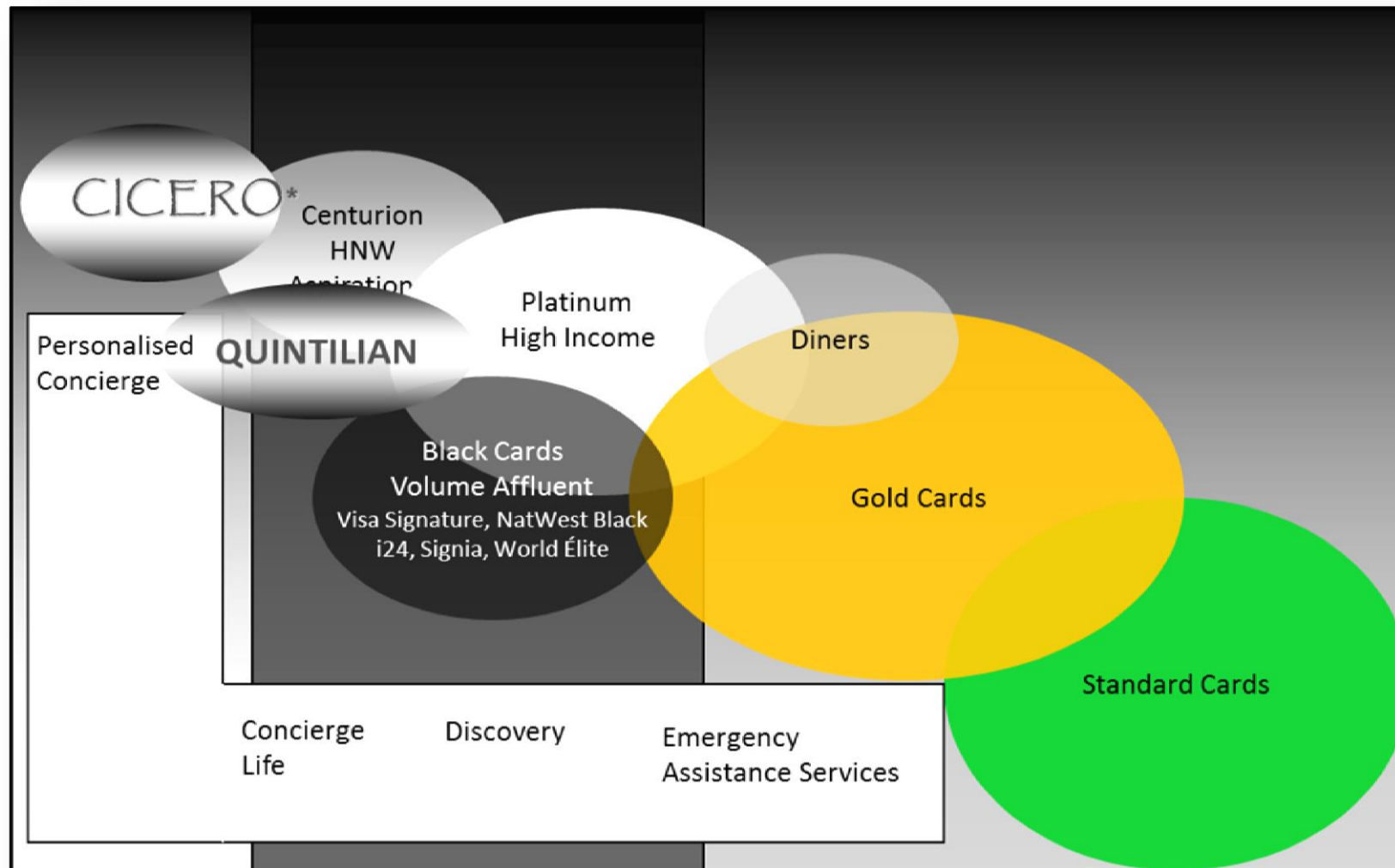
Собственные продукты

Euram Fund Product	Benchmark	Last 12 months	Annualised Return since inception	Annualised standard deviation of returns	Comments/Description
Euroopportunity Bond (€) 	EFFAS €	0.62%	3.6%	3.4%	Low volatility. Predominantly investment grade European Sovereign debt. Average credit quality A. Daily liquidity. FWW FundStars® / 5 Stars consecutively in December 2012 and January 2013. Micropal rated #1 Austrian Fund 2002, rated #1 European low risk bond fund over 3 years in 2004 by Feri Trust
USD Convergence Bond (USD) 	EFFAS \$	1.9%	5.1%	5.0%	Higher yield. USD Sovereign and Corporate Bond Fund. Actively managed, low volatility. Average credit quality BBB. Daily liquidity. FWW FundStars® / 4 Stars in January 2013. Standard & Poor's Award 2007, Winner USD Bonds (1 year performance)
Advantage Stock Fund (€)	MSCI World	10.7% 11.8%	-0.2% -0.6%	14.7% 15.1%	MSCI World Index Tracker Fund. Global buy-write equity fund selecting 20 to 30 stocks from investment universe of 1,000+ stocks

Performance figures are net of all expenses, management fees, and incentive allocations. Actual investor results may vary depending upon different fee arrangements and timing of an investment. Past performance is not indicative of future results. Exchange rate fluctuations may increase or decrease the return and value of the investment. The indices displayed above are not absolute benchmarks to compare to an investor's performance, but rather are disclosed to allow comparison of the investor's performance to that of certain well-known and widely recognized indices. This marketing information is not intended to be nor should it be construed or used as an investment, tax or legal advice. The information given herein does not constitute an offer to sell or a solicitation to buy any securities. This document is not intended to replace an individual investment advice, which can only be conducted upon expert explanation according to § 40 WAG (Austrian Securities Supervision Act). Investment decisions must be based on individual assessment in accordance with your personal circumstances and objectives. Additional information on investment products mentioned herein is provided upon request in the respective factsheet or fund prospectus.

Sources: Euram Bank, Bloomberg

Обслуживание кредитных карт



Обслуживание кредитных карт

- Дополнительное VIP страхование
- Priority Pass: доступ к более чем 600 VIP залам в аэропортах по всему миру
- Консьерж-сервис на трех языках, включая русский
- Привилегированное обслуживание в более чем 150 отелях
- Бесплатная блокировка кредитной карты при ее потере или краже



Корпоративное финансирование

Euram Bank предлагает всеобъемлющие консультационные услуги частным, институциональным и корпоративным инвесторам при покупке и продаже предприятий и увеличении собственного капитала.

- ломбардные кредиты
- синдицированные кредиты
- оказание протекции при выходе на новый рынок

Managing Partners

Manfred Huber co-founded Euram Bank in 1999. As Chief Executive Officer he is directly responsible for Asset Management, Private Banking and Treasury.

Manfred Huber has gained profound expertise and insight in the financial markets and products over many years in senior functions in the banking industry before he took the entrepreneurial initiative and joined Euram Bank's founder team.

His prior engagements include Vontobel Bank AG, Austria, with responsibility for all trading activities and investment strategies of the group in Austria, and for BAWAG-Invest as senior fund manager for both bond and equity funds.

Manfred Huber started his career in finance in private banking at Zentralsparkasse Vienna and continued as head of derivatives and equities trading at Schoeller & Co Bank AG, Vienna.

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Manfred Huber
Chief Executive Officer
Euram Bank AG, Vienna, Austria

Managing Partners

Johannes Langer is a Managing Board Member and Chief Financial Officer of Euram Bank, with direct responsibility for Finance & Controlling, Reporting, Risk Management and HR.

Johannes Langer joined Euram Bank in June 2000 as Head of Finance & Controlling, Risk Manager and Compliance Officer. His comprehensive responsibilities included the selection and implementation of the main banking system in Vienna and Dubai, the set-up and implementation of Euram's risk manual and compliance standards and associated monitoring, reporting and training processes.

Johannes Langer has gained over 20 years of profound experience in all core banking sectors, including payments, securities settlement, trade finance and treasury.

His prior engagements include Raiffeisen Zentralbank, Vienna, Westdeutsche Landesbank, Vienna, and Standard Chartered Bank, Vienna.

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Johannes Langer
*Managing Board Member, CFO
Euram Bank AG, Vienna, Austria*

Managing Partners

Josef Leckel joined Euram Bank as a Member of the Managing Board in April 2013. He is directly responsible for Card Payment Services, Alternative Investments and IT.

In almost 30 years in the banking industry Josef Leckel has gained in-depth knowledge and experience in all operational banking and financial institution sectors and has built up several local and international operations from scratch, successfully implementing regulatory-, process- and risk management structures as well as business development, product management and customer service units.

Josef Leckel's prior engagements include COO and CEO functions in Vienna and Malta, such as GE Capital Bank, Comfort Card Services, Western Union International Bank, Kaupthing Bank and VoiceCash Bank.

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Josef Leckel
Managing Board Member
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