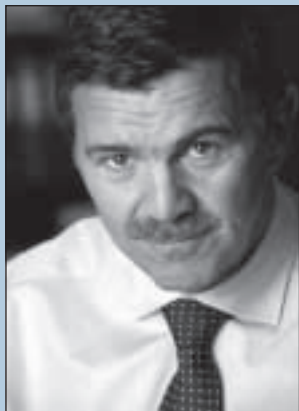


INTERMARKET GROUP

*The leading factor in
Central Eastern Europe.*



Intermarket Group - Your strong partner in factoring.



It's my pleasure to present to you Intermarket Group, its services and how receivables financing with Intermarket Group can become your entrance card to the markets of Central Eastern Europe.

For more than thirty-five years Intermarket Group has been active in receivables financing. With factored accounts receivable of more than four billion Euro, Intermarket Group is the biggest factoring group in the region with a market share of over 30%.

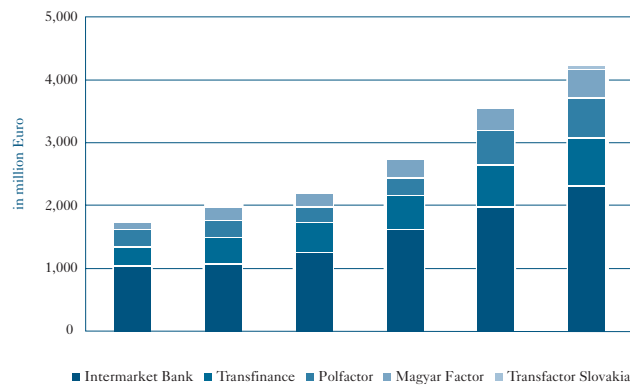
We are here for you, with companies in the major countries in CEE. We offer you our long-standing experience in receivables financing, collection and credit cover, our local market know-how paired with group-wide high level service quality.

Theo Hibler
Chief Executive Officer Intermarket Bank

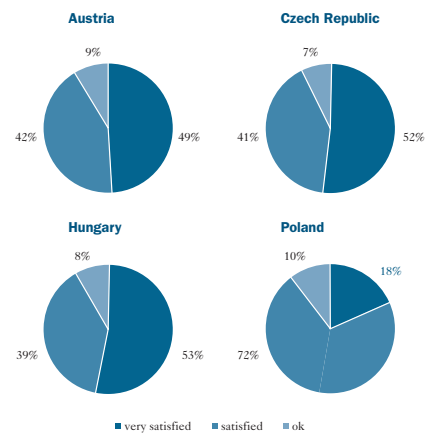
Intermarket Group – The number one in service, quality and know-how.

Intermarket Group is the leading group for factoring and receivables finance in Central Eastern Europe (CEE). One name in all countries, one proven quality paired with profound local know-how for your liquidity. Every group company is an expert in receivables finance, administration, collection and credit cover, and, what often counts more, it has the understanding and in-depth knowledge of business practices in its specific market.

Development of turnover of Intermarket Group



Client satisfaction with Intermarket Group



Source: Intermarket Bank

Intermarket Group – Much more than a financial solution.

**Success is a question
of independence.**

Wherever you go. We are already there.

Intermarket Group has been established with companies in all major countries of CEE since the early 1990's. A widespread network of local offices in each country has been added ever since. Its expertise has earned the Group the leading market position for factoring services in CEE.

Our well-trained and multilingual staff is dedicated to high service standards to best serve both domestic and international clients. Standardised handling and administration procedures apply throughout the Group, and facilitate cooperation. Easy-to-link external and internal communication systems and interfaces are in place to grant a swift and efficient performance.

Tailor-made factoring solutions. Because your business is special.

Based on the concept of increasing an organisation's available funds and resources, Intermarket Group provides tailor-made factoring solutions for the following business types:

- domestic trade and production
- export & international trade
- import & distribution

Intermarket Group's key focus is to support sales-driven multinational corporations with local operations throughout CEE as well as to provide solutions for companies that consider off balance-sheet financing as a subject matter and outsourcing of the receivables management an issue of relevance.

e-factoring – We make it easy for you.

Document handling, account information and management reports via Internet: the simple, yet secure access to up-to-date information for management, key accounting, controlling and financial departments.

You care about your business. We care about the risks.

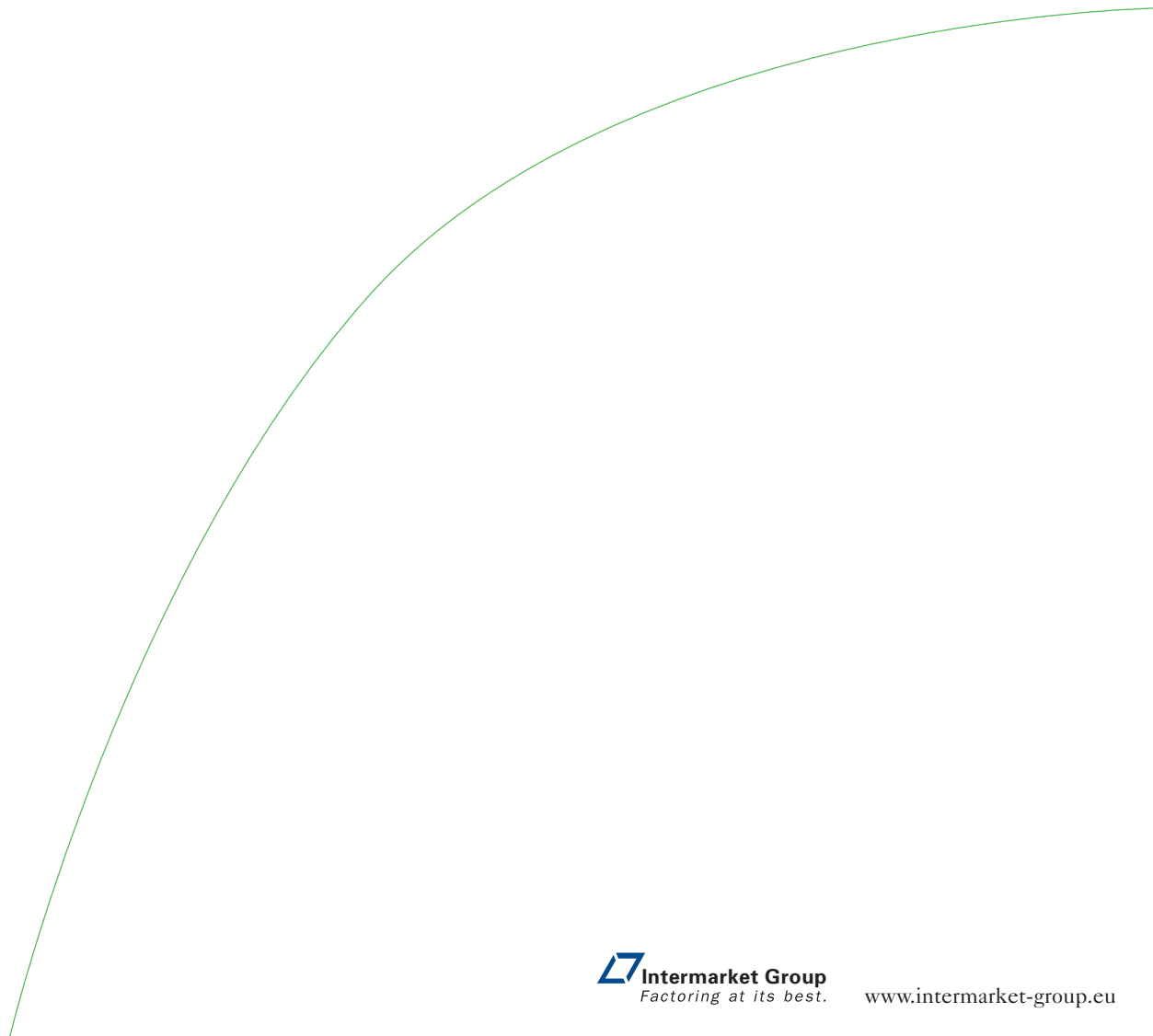
As outlined, Intermarket Group provides financing, risk protection, collection and accounts receivable management. Whilst offering on open account terms may favour you over the competition, it may be advisable to secure against the non-payment risk – especially when selling to new buyers or into new markets. A further essential advantage is factoring in local currency and the subsequent elimination of the foreign currency risk.

Pricing is closely related to the individual business situation and potential exposure, e.g. scope of services, sector of industry, age structure and diversification of your accounts receivable portfolio, number and size of transactions. Its components are: interest for the funded amounts at a level comparable to bank working capital loans, and commission for processing and securing the risk as a percentage of the amount of accounts receivable.

You profit in many areas.

Benefit from a cooperation with the major network of factoring providers in CEE:

- to strengthen your financial position
- to accelerate your cash-return and stabilise your cash-flow
- to increase your sales in foreign markets without unnecessary risk
- to improve your position towards lending banks and enhance borrowing potential
- to transfer your credit risk
- to boost the equity ratios of your organisation
- to enhance your growth potential and investment capability



Intermarket Group – A proud member of Factors Chain International.

Where trust exists,
success follows.

Let us help you to conquer new markets.

Intermarket Bank and its subsidiaries are among the longest standing members of Factors Chain International (FCI) – the global network of leading factoring companies, whose common aim is to facilitate international trade through factoring and related financial services.

Each company of Intermarket Group is:

- committed to maintain the high service standards of FCI
- backed by first-class shareholders, and
- an active participant in the FCI programmes.

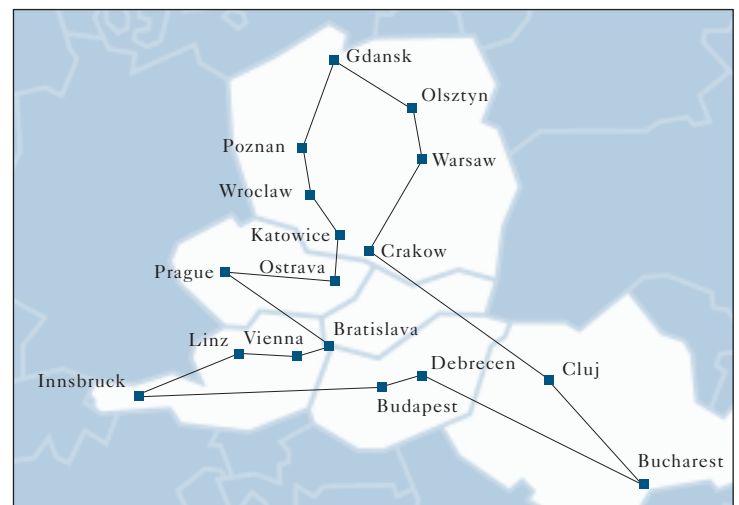
FCI's service quality statistics rank Intermarket Bank, Polfactor, Transfinance and Magyar Factor as best export and import factors in their respective markets. With over 82,000 current buyer accounts annually managed in the region, Intermarket Group's staff is continually close to the most recent market developments.

To factors with emphasis on business in the region of CEE, Intermarket Group is able to provide a high quality supraregional factoring solution.

This solution is especially beneficial for factors in countries with boosting exports to CEE, as well as for factors which clients' businesses increase to these new markets.

Signs of success – At a glance.

- **knowledge:** 35 years of factoring know-how.
- **experience:** from day one in CEE – developed and defined factoring in new countries of CEE.
- **global:** biggest factoring Group in CEE with a market share of over 30%.
- **local:** network of offices in each country – not only in the capital cities, but also in the major trade areas.
- **one proven quality:** the same level of service in all countries.
- **market intelligence:** high quality of information. Over 82,000 current buyer accounts in the region.
- **quick and accurate:** Best Factor Award – ranked top export and import factor in each of Intermarket Group's markets.
- **financial strength:** Moody's rating A3/P-2/C of Intermarket Bank.



Source: Intermarket Bank

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