





PRESENTATION OF  
**ODDO BHF GROUP**  
2019



A UNIQUE  
**FRANCO-GERMAN**  
FINANCIAL GROUP

# Meet Philippe Oddo, our General Partner



Make finance work for you



Our Franco-German expertise means that we can provide our clients with in-depth knowledge of the companies, economy and investors of the region.

PHILIPPE ODDO  
**General Partner**

# The leading independent Franco-German financial group



## Entrepreneurial

A family-owned company in which employees have a stake in the share capital and thus similar interests to clients

## Independent

Freedom of spirit and action acknowledged by our clients

## Unique

A unique Franco-German group model, a quality of relationship that the client cannot find anywhere else

## Stable

Determination to work on a long-term basis with employees, partners and clients, ensuring trust and integrity

## Driven

Employees motivated by an ideal of excellence and by a constantly renewed commitment

### CLIENTS' ASSETS

€100  
billion

NET BANKING  
INCOME  
€591  
million

BBB  
Fitch  
Ratings

2,300  
EMPLOYEES  
1,000  
IN FRANCE & TUNISIA  
1,300  
IN GERMANY

EQUITY  
€844  
million

SOLVENCY  
RATIO  
+15%

## OUR 3 KEY POINTS

### PEOPLE

The interests of our employees, who are partners in the share capital, are aligned with those of our clients.

### LONG-TERM

The Group builds relationships of trust with its clients, partners and employees.

### RESEARCH

The Group invests 20% of its revenue in financial analysis and information systems.

# More than 150 years of history – your partner for the next 150 years



Our mission is to help people and business to grow

ODDO BHF is a **unique Franco German financial group** with a long history rooted in these two key European markets for more than 150 years. It builds its success on its proximity to corporates and entrepreneurs. It is in particular close to family-owned mid-sized companies which are the backbone of European economy.



**1849**  
Marseilles

Camille Gautier becomes a stock-broker in Marseille.

**1854**  
Frankfurt

Frankfurter Bank is founded as a central bank for the Free City of Frankfurt.

**1970**  
Frankfurt

Frankfurter Bank and Berliner Handels-Gesellschaft merge to become BHF-BANK, a step that attracts great attention at the time.

**1980**  
Paris

Philippe Oddo becomes partner of Oddo & Cie and puts in place a collegial system which still operates today.

**2016**  
Paris / Frankfurt

Oddo & Cie acquires BHF-BANK, aiming to create a leading financial institution in the Eurozone.

Our home is the heart of Europe – Our ambition is global



Corporates & Markets

Private Wealth Management

Asset Management



# INTERNATIONAL BANKING

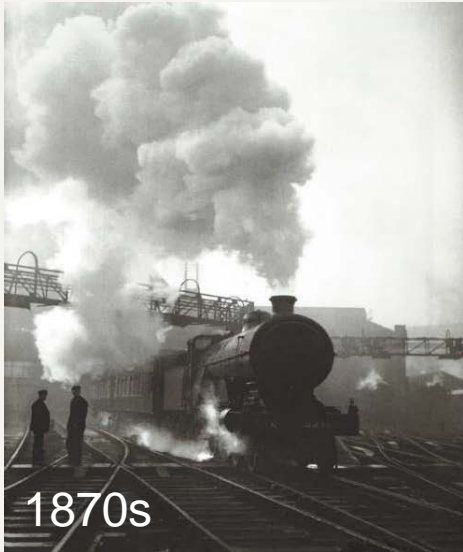




# Our tradition



## Taking German industry abroad



Financing major railway lines  
and start of Africa business

Germany, Austria, Russia,  
North America, Egypt and  
South Africa



Restart of international  
business

Financing the German industry  
and its activities abroad after the  
Second World War

Our long history in supporting export growth in emerging markets worldwide motivates and enables us to find ambitious solutions for your international business. Our staff is passionate and reasonable with a strong set of macroeconomic, cross-cultural and client related experience.

# Your speciality provider in country risk management



## Reasons to believe



### Leaders In Niche Markets

Global market share in export LCs\*:

Togo	14.1%
Ghana	8.3%
Rwanda	7.6%
Armenia	6.4%
Senegal	5.9%
Niger	5.6%
Gabon	4.6%
Ukraine	4.5%

### Excellent Service Quality

In-house documentary business

Direct contact to the colleagues of the back office

### Multicultural Team With In-depth Local Country Knowledge

15+ nationalities  
20+ languages  
60+ dedicated country and product experts

### Widely Recognized Expertise

High level of professionalism and know-how in structuring of complex short-term and long-term trade-related transactions

Full integration in the European export eco-system

### Worldwide Network of Trade-Experienced Correspondent Banks

400+ correspondent banks  
75+ Emerging Markets  
140+ covered countries

\* % of global transactions, YTD 09/2018



## SHORT TERM TRADE FINANCE



## Short-term Trade Finance

Export letters of credit  
Import letters of credit  
Stand-by letters of credit  
Financing of letters of credit  
Reimbursement

Documentary Collections  
Advance payment guarantees  
Performance bonds  
Tender guarantees  
Irrevocable Reimbursement Undertakings

## Structured Export Finance

Loans covered by Export Credit Agencies (ECA)

- to banks
- to corporates

ECA covered structured finance  
Forfaiting / Purchase of receivables  
Pre-export financing (PXF)



## Letters of Credit: Facilitating trade

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Advising and handling for exporters worldwide

Confirmation of sight and deferred payment L/Cs

Special forms: Standby L/C, Transferable L/C, Irrevocable Reimbursement Undertakings

## Guarantees: Realizing your projects

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Advance payment guarantees

Performance bonds

Tender guarantees

## Our special service for you

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Formal pre-check of L/C and guarantee wording

Formal pre-check of documents

Fast handling of documents by experienced hands and eyes

Discounting, Negotiation, Prepayment



# COUNTRY COVERAGE

# Africa – More than 30 years of experience on the continent



## Northern Africa

Egypt | Tunisia | Algeria | Morocco

## Eastern Africa

Tanzania | Kenya | Ethiopia | Rwanda | Uganda | Mauritius | Djibouti

## Southern & Lusophone Africa

Angola | Zimbabwe | South Africa | Mozambique | Namibia | Zambia | Botswana | Malawi | Sao Tome & Principe | Cabo Verde

## Western & Central Africa

Ghana | Cote d'Ivoire | Mauritania | Nigeria | Senegal | Guinea | Togo | Cameroon | Gabon | Mali | Niger | Burkina Faso | Sierra Leone | Chad | Congo | Guinea Bissau | Central African Republic | Congo | DR | Gambia | Liberia | Benin

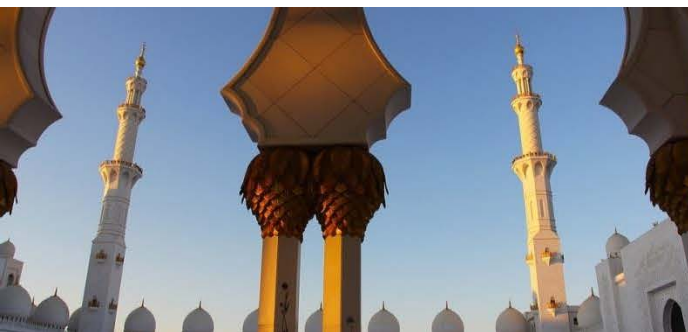


>45

Countries Covered

>200

Correspondent Banks



## Middle East

Oman | Bahrain | Iraq | Jordan |  
Kuwait | Lebanon | Saudi  
Arabia | UAE

## EastAsia

Vietnam | China | Taiwan | Thailand |  
Myanmar | Malaysia | Indonesia | Korea |  
Philippines | Lao

## Central & SouthAsia

Bangladesh | Pakistan | Mongolia |  
India | Sri Lanka | Nepal



>35

Countries Covered

>150

Correspondent Banks



# Eastern Europe & CIS - Profit from our excellent network



## CIS States

Belarus | Russian Fed. | Armenia |  
Kazakhstan | Uzbekistan | Azerbaijan |  
Moldova

## Balkan States

Serbia | Romania | Bulgaria | Croatia |  
Bosnia & Herzegovina | Albania |  
Macedonia | Montenegro

## Eastern Europe

Turkey | Ukraine | Greece | Slovakia |  
Slovenia | Hungary | Georgia | Cyprus



>20

Countries Covered

>100

Correspondent Banks

# Latin America & Caribbean – Discover new markets with our specialists



## Central America

Mexico | Panama | Costa Rica |  
Guatemala | Honduras

## South America

Argentina | Brazil | Chile | Colombia |  
Peru | Ecuador | Paraguay | Bolivia |  
Uruguay

## Caribbean

Cuba | Trinidad & Tobago

>15

Countries Covered

>40

Correspondent Banks

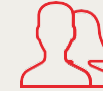


# Benefit from many years of experience in our dedicated teams



Even after many years, you never get tired of this versatile job. Every day we have to deal with so many different types of merchandise, transport routes and L/C structures. Moreover, we benefit from regular trainings updating us of the latest developments.

ANJA  
Product specialist with 17 years of experience



Well-matched team of excellent and motivated L/C specialists



Fast and short ways due to in-house documentary department



Personal availability of product specialists for clarifications via mail and phone



Regularly trained in up-to-date case studies on latest regulation



Member of International Chamber of Commerce Banking Commission



## STRUCTURED EXPORT FINANCE



## Long-term financing with favourable conditions

—

Opportunity of floating and fixed interest rates and repayment terms of up to 10 years and more plus draw down period

## State support for its exporters

—

Buyer's Credits under Export Credit Agencies (ECAs) cover are an export promotion instrument of the covering nation

## Benefits for the exporter and the importer – at the same time

—

ECA-cover is available in most freely convertible currencies. Concurrent safeguarding the payment claims under the supply contract to the supplier

# Profit from our excellent relations to European ECAs



## Export Credit Agencies (ECAs)

Private or quasi-governmental institutions representing export promotion instruments of the covering nation.

ECAs cover the political and commercial risks of export transactions.











State export credit is necessary wherever sufficient cover is not available from the private insurance market.

**90-95%**

of the commercial and political risk **can be covered** by state export credit insurance

**5-10%**

has to be taken by the **insured lender**

									
Germany	France	Austria	Switzerland	Denmark	Finland	Sweden	Netherlands	Belgium	Spain

# Your experienced and reliable partner for long-term projects



**2015**

Turkey

Hydroelectrical power plant

**2016**

Belarus

Machinery for a cheese factory

**2017**

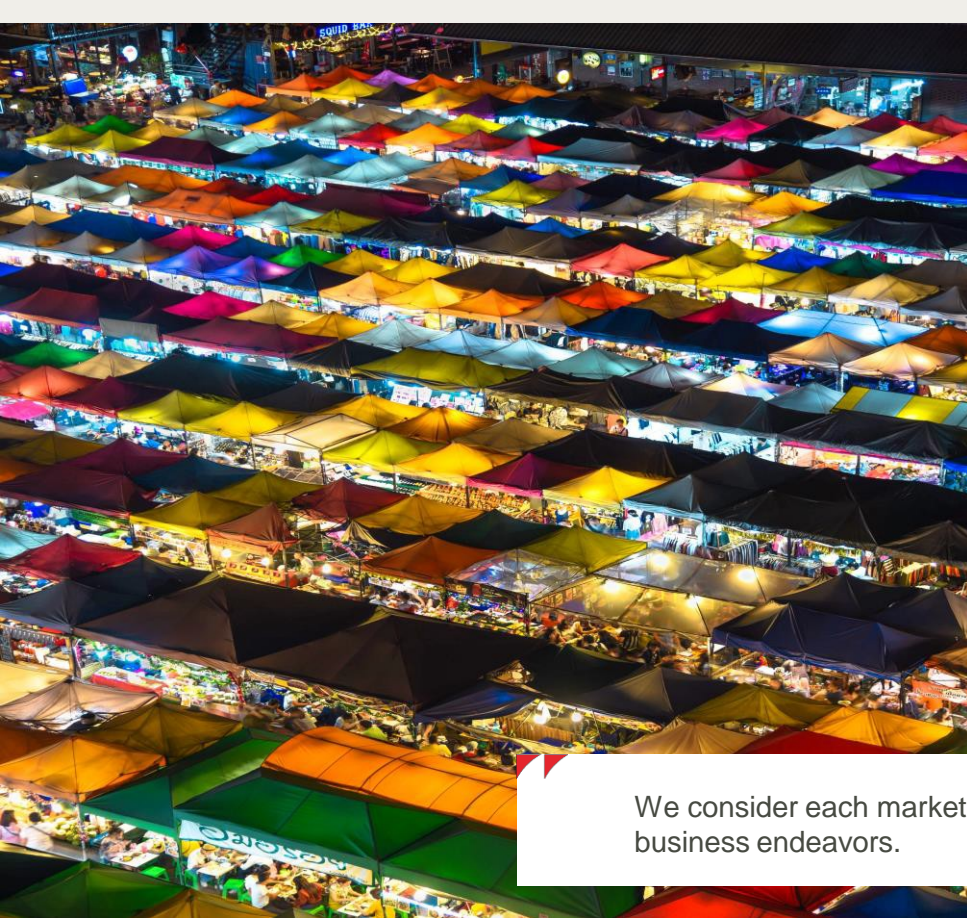
Bangladesh

Ultra-modern equipment for steel manufacturing

**2018**

Saudi Arabia

Delivery of cranes



Extended knowledge for a suitable ECA financing

ECAs cover medium and long-term financing of goods and services with covering nations origin (generally 5 – 10 years)

Credits are tied to European exports

ECA premium is calculated depending on country risk, risk period, the quality of the borrower (or guarantor) and the percentage of cover

Bound by regulation within the OECD, the EU and the Berne Union

We consider each market, small or complex, for your business endeavors.



# Your project – Our banking expertise



Profound knowledge of the ECA guidelines and close contacts with all the important ECAs in Europe



Long and substantial history in developing countries



Excellent track record in financing long-term projects all over the world



Fast decision-making and internal processing



Innovative and tailor-made solutions with attractive terms and conditions

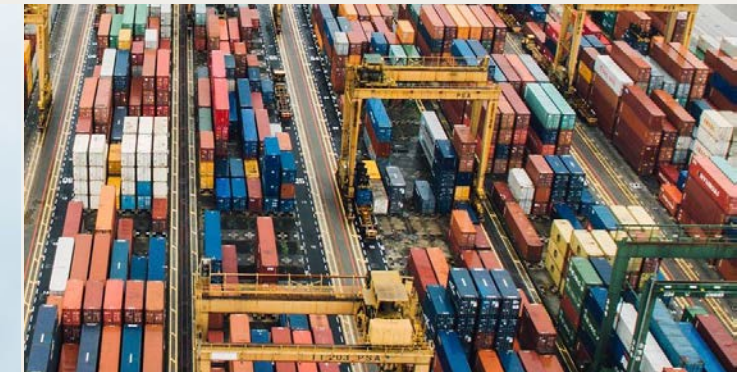


Flexibility and awareness of the diverging requirements of buyer and seller



# LETTER OF CREDIT CONFIRMATION COVERED BY EULER HERMES

# Your Partner for more than one ECA-covered Solution



## Turning old into new

Letter of Credit Confirmation covered by Euler Hermes is an existing product, revitalized by extension of the credit terms to up to 5 years + 1 year confirmation period

## Expanding opportunities

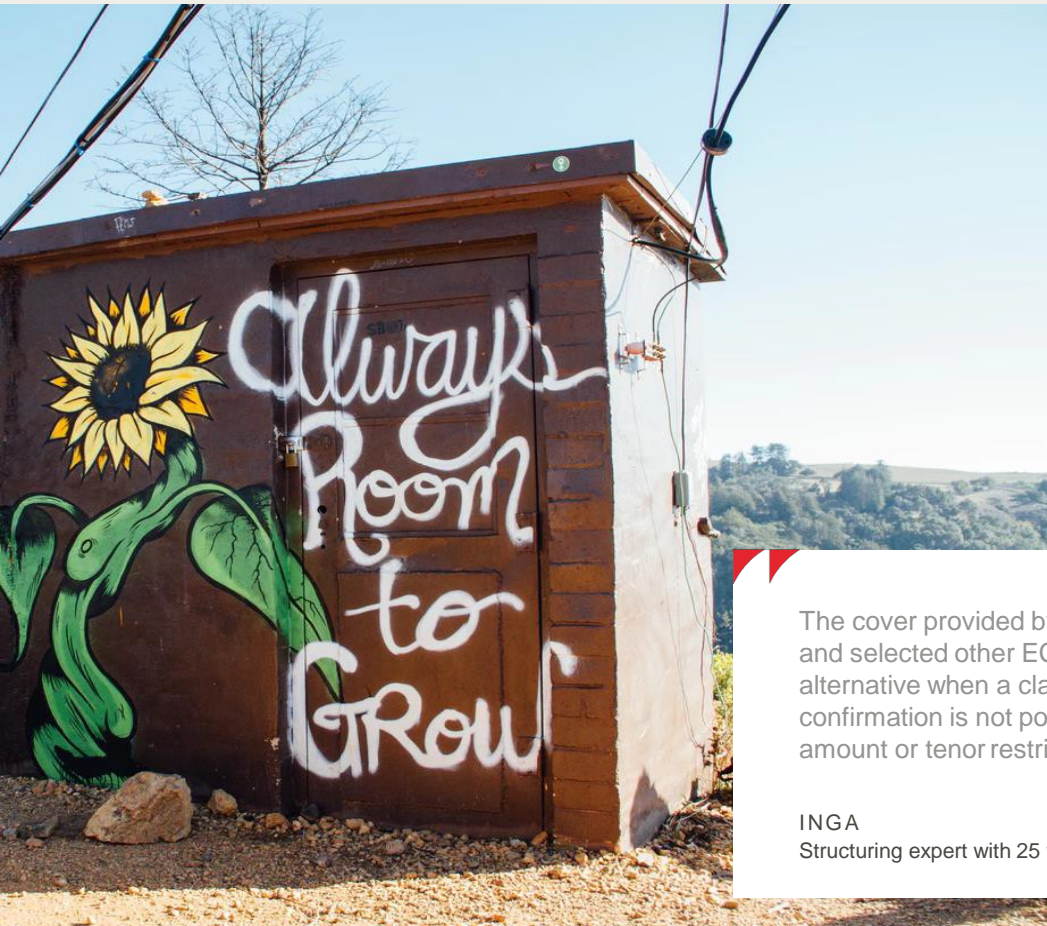
Efficient alternative to buyer's credits for smaller tickets in mid/long term financing

## Yes we can

We successfully concluded several transactions with tenors of up to 5 years



# Benefit from many years of experience in our dedicated teams



New product offering expansion of your business opportunities



ECA cover enabling longer tenors and higher amounts for L/C confirmations



Eligibility also for transactions of less than EUR 5m

The cover provided by Euler Hermes and selected other ECAs is a great alternative when a classical L/C confirmation is not possible due to amount or tenor restrictions.

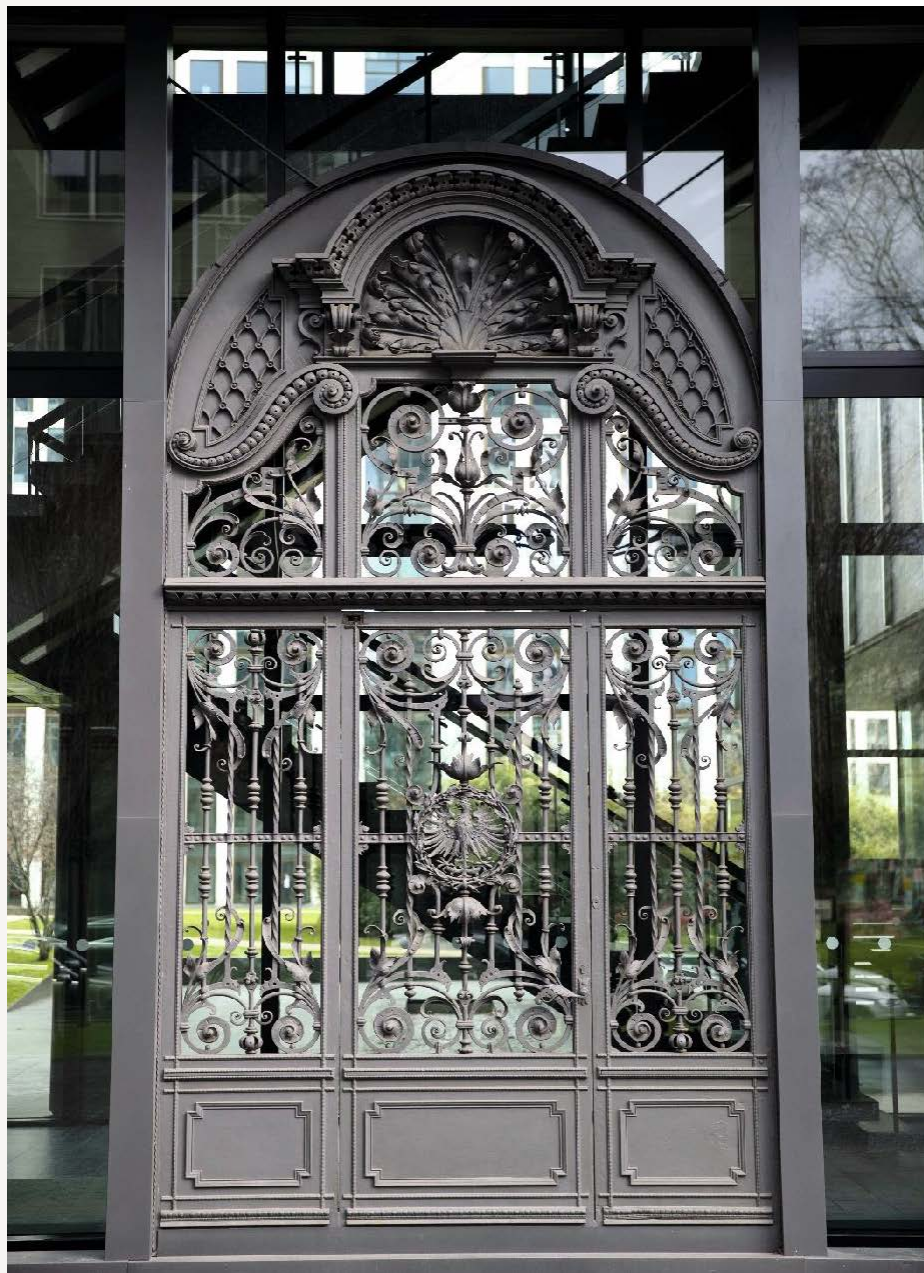
INGA  
Structuring expert with 25 years of experience



Discounting of payment claims under the Letter of credit after delivery is feasible



Our specialist team is available for your questions on details and parameters



## CONTACTS


# Contacts



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