

# CaixaEmpresa

*International  
Banking*



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### *International Banking*

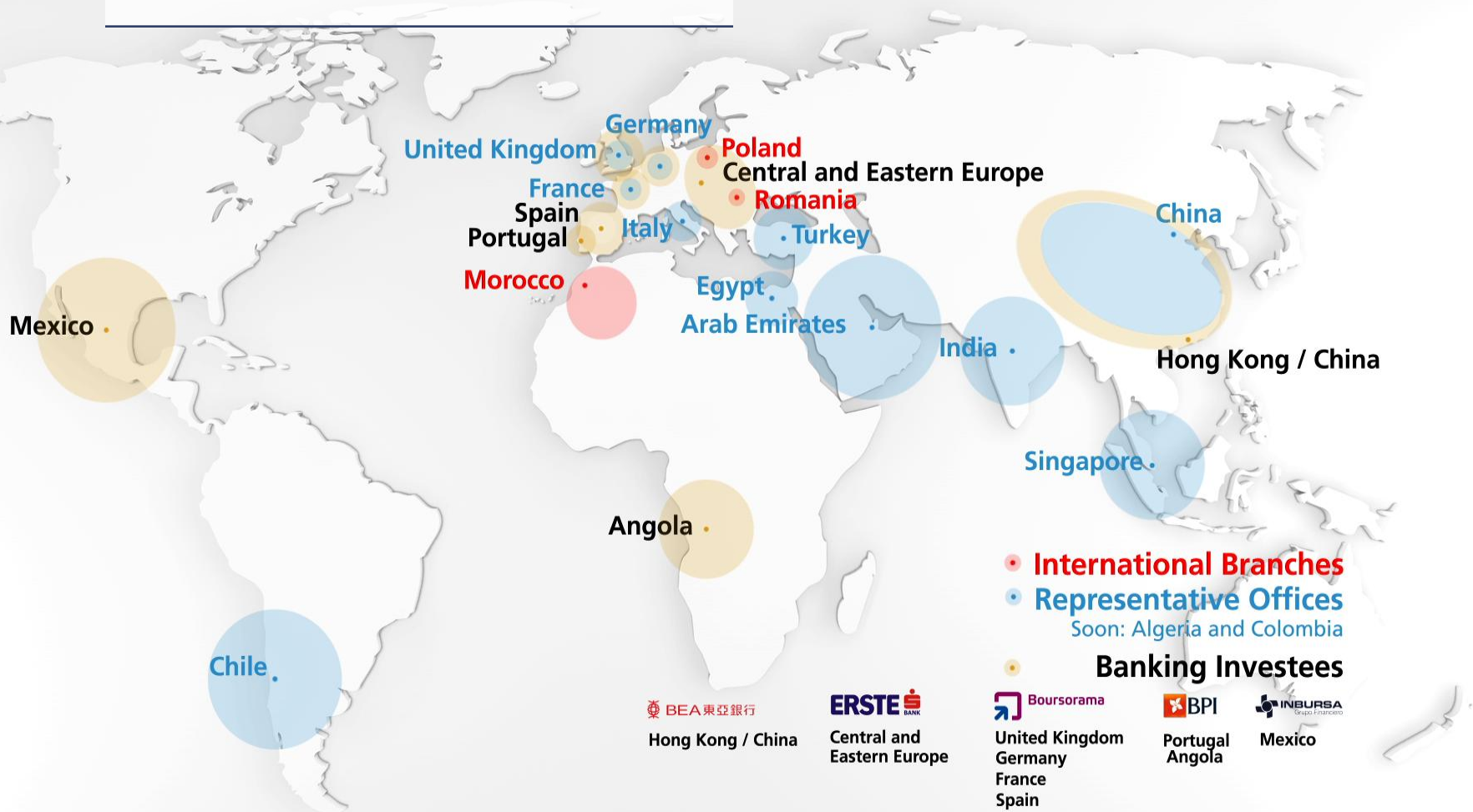
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#### *A door opening into the world*

“la Caixa” has a considerable presence in the world, through its operational branches, representation offices, corresponding banks and banks in which it holds shares, which together with our specialists in Spain, provide excellent help for your operations in other countries.

Now, you can open new markets and manage your international projects with the utmost security and speed.

## International Banking

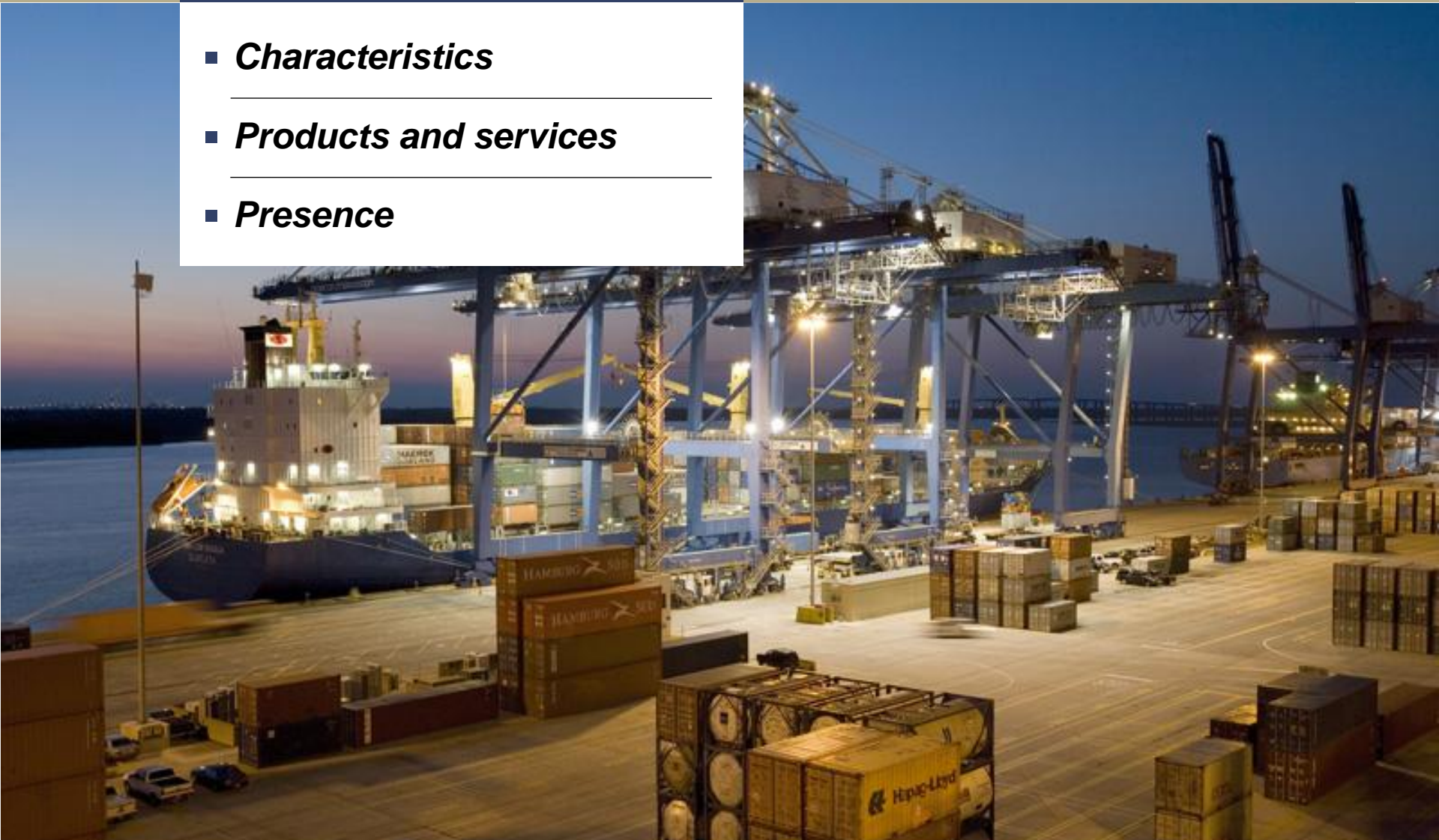


## *International Branches*

- *Characteristics*

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- *Products and services*

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- *Presence*



*International Banking*

*CaixaEmpresa*

### *Characteristics*

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#### *Accompanying our customers*

The International Branches of “la Caixa” provide advice, financing and basic banking services to Spanish companies operation in foreign countries. In addition, they capture the business of local companies that have relationships with Spain.

They are aimed at:

- Subsidiaries of big and medium Spanish companies.
- Non-Spanish multinationals and state organisms.
- Local companies with significant business with Spain.

### *Products and services*

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- **Medium- and long-term financing:** loans, corporate and syndicated credits.

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- **Structured financing,** mainly in the infrastructure and energy sectors.

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- **Short-term financing:** credit accounts.

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- **Basic banking services:** transfers within Spain and internationally.

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- **Bonds and Guarantees.**

# *International Branches*

## *Presence*

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### *Morocco - Casablanca*

Manager: Mohamed Ali Kadiri

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20100 Casablanca – Maroc

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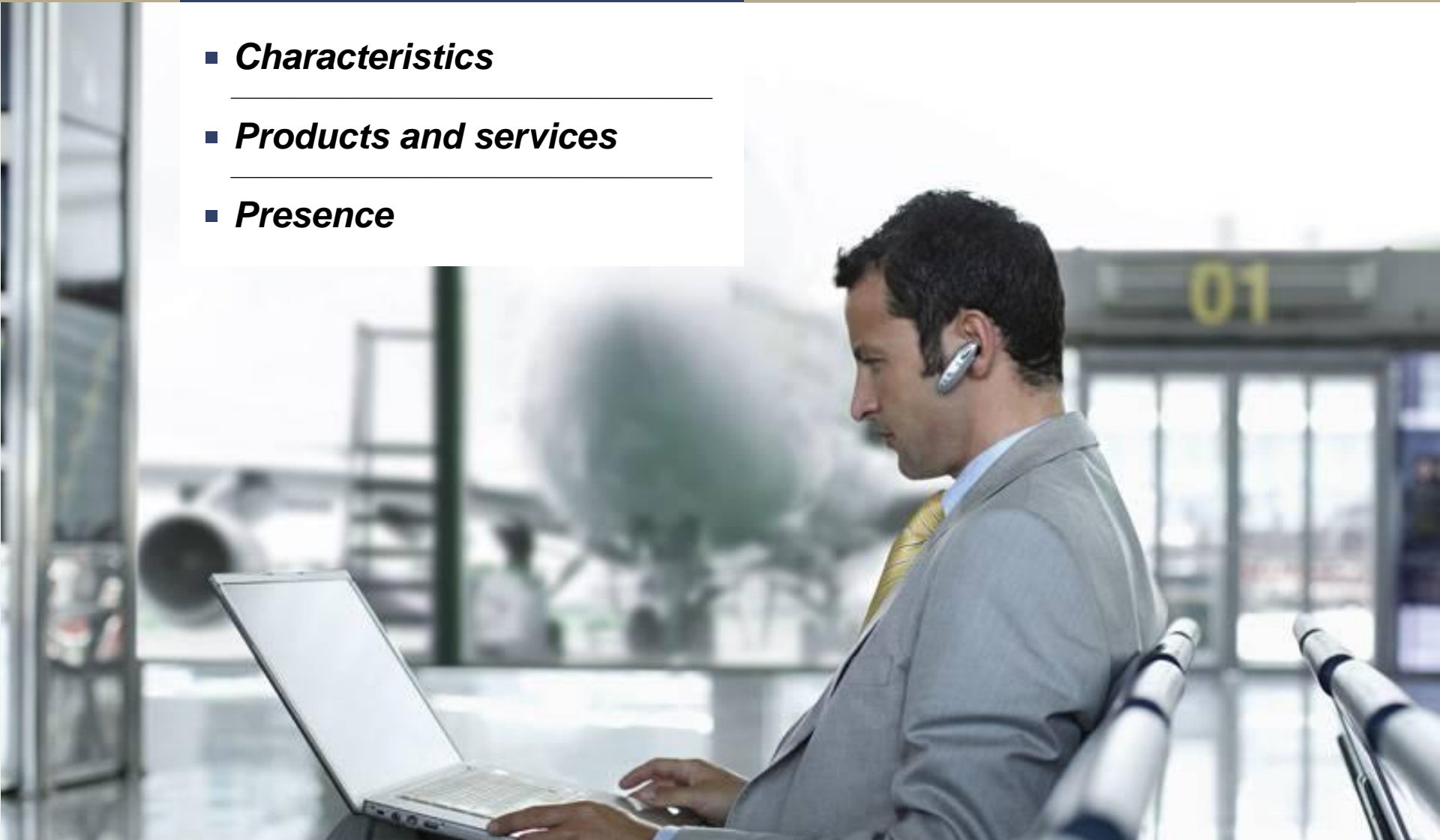


## *Spanish Desks*

- ***Characteristics***

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- ***Products and services***

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- ***Presence***



### ***Characteristics***

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#### ***Your bridge giving direct access to Spain***

The Representation Offices in Europe, i.e. Spanish desks, provide European companies with information on the products and services of “la Caixa” to cover their financial requirements in Spain. They also assist Spanish companies and provide them with the advice they need to develop their business in Europe.

Their business is aimed mainly at:

- Multinational parent companies with a subsidiary in Spain.
- Big Spanish and European companies.
- Foreign-owned SMEs operating in Spain.

By their very nature, neither Representation Offices nor Spanish Desks can conduct banking operations in the country where they are based. They act as a trade resource and a support for the business activity of our network of branches dealing with companies that operate in these countries.

### ***Products and services***

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- **Management of payments in and out.**

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- ***International Cash Management.***

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- Various kinds of ***capital financing***: *International confirming, import forfaiting, factoring, etc.*

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- ***Financing of projects*** of corporations (Spanish and European, and short-term financing (credit accounts and sureties)).

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- ***Financing of operations*** for purchase of property in Spain.

## Presence

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### **France - Paris**

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75016 Paris, France

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## *Representative Offices*

- ***Characteristics***

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- ***Products and services***

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- ***Presence***



### *Characteristics*

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#### *Helping our customers*

The main objective of the Representative Offices is to improve channels of **communication with the local financial institutions**, so supporting the business of our customers in the country in question, whether this be foreign trade or the introduction of investments and projects.

They also offer **advice** and assist Spanish companies wishing to develop their business in other countries.

They are aimed at:

- Spanish companies with business in the foreign country.
- Foreign companies with business in Spain.

### *Products and services*

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Representation Offices cannot conduct banking operations in the country where they are based. They act as a **trade resource** and a **support** for the business activity of our network of branches dealing with companies that operate in these countries.

They support Spanish companies with projects in other countries, providing information on bids and paperwork relating to them.

They also act as a **link with local financial entities**, guiding our customers in their business in the country in question.

# Representative Offices

## Presence

### **China - Beijing**

Manager: Xavier Serrado

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### **China - Shanghai**

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### **United Arab Emirates**

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In the process of opening: Algeria and Colombia



## *Strategic Bank Partners*

- *Alliances*

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- *Iberian Solutions for Companies*

*International Banking*

*CaixaEmpresa*

### Alliances

#### Alliances offering a global service

CaixaBank is an influential shareholder in several banks, which have been carefully selected for the attractiveness of their markets, their excellent management teams and their leadership in commercial banking.

With each of these partner Banks, Agreements have been signed that enable us to better assist our clients in their own internationalization.

- **Banco BPI** (Portugal and Angola).
- Grupo Financiero **Inbursa** (Mexico).
- **Bank of East Asia** (Hong Kong and China).
- **Erste Group Bank** (Central and Eastern Europe).
- **Boursorama** (Online Banking in France, Spain, United Kingdom and Germany).



### ***Iberian Solutions for Companies***

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Bank BPI offers an extensive range of financial products and services both for companies and for institutional and private investors.

In order to serve its 1.6 million customers, BPI has a commercial network of more than 700 branches, including more than 50 Specialist Centers for SMEs.

CaixaBank and the Banco BPI have signed a strategic agreement to provide "**Iberian Solutions for Companies**", a value-add proposition that simplifies and improves collections and payments between Spain and Portugal, optimizing customers' Treasury Management.

Two specific units have also been set up: the Iberian Market Business Center (CEMI) in Madrid and the Spanish Companies Office (GEE) in Lisbon, to better address and assess the needs of corporate groups with presence in both countries.

#### ***Centro de Empresas Mercado Ibérico***

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#### ***Gabinete de Empresas Espanholas***

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antonio.carmona.franco@bancobpi.pt

### ***Solutions for Companies: Central and Eastern Europe***

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CaixaBank has signed an agreement with **Erste Group Bank** to provide a service to our business customers in the following countries of Central and Eastern Europe: Austria, Hungary, the Czech Republic, Slovakia, Romania, Croatia, Serbia and Ukraine.

Erste Group Bank is **one of the main financial groups in Central and Eastern Europe** and is part of the investments of CaixaBank. Its volume of assets in 2009 exceeded 200,000 million euros and it has over 3,000 branches.

We make available a set of cross-border products and services that will allow you to **operate easily and rapidly** in the eight countries where Erste Group Bank is present. We offer you **professional advice tailored to your requirements** on all kinds of financial transactions.

#### ***Spanish Desk for Central and Eastern Europe***

Director: Juan José Marín Giménez

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[JuanJose.MarinGimenez@erstegroup.com](mailto:JuanJose.MarinGimenez@erstegroup.com)

## *Correspondent Banks*

- *Characteristics*

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- *Products and services*



### *Characteristics*

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#### *Global coverage*

“la Caixa” channels the overseas trade business of your customers (transfers, remittances, letters of credit, and guarantees) through the Correspondent Banks.

We have bilateral agreements with **over 2,500 international banks** in order to assist the international operations and foreign trade of companies and private individuals in **any country in the world**.

### *Products and services*

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- Management of international moneys in and out.

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- Opening of accounts in other countries.

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- International Cash Management.

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- Electronic remittances for exports.

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- Guarantees.

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- Letters of credit.

# *CaixaEmpresa*



*In business,  
we are always at your side*



