



*Commercial bank*

**Garant-Invest**

**GARANT-INVEST BANK**

**2022**



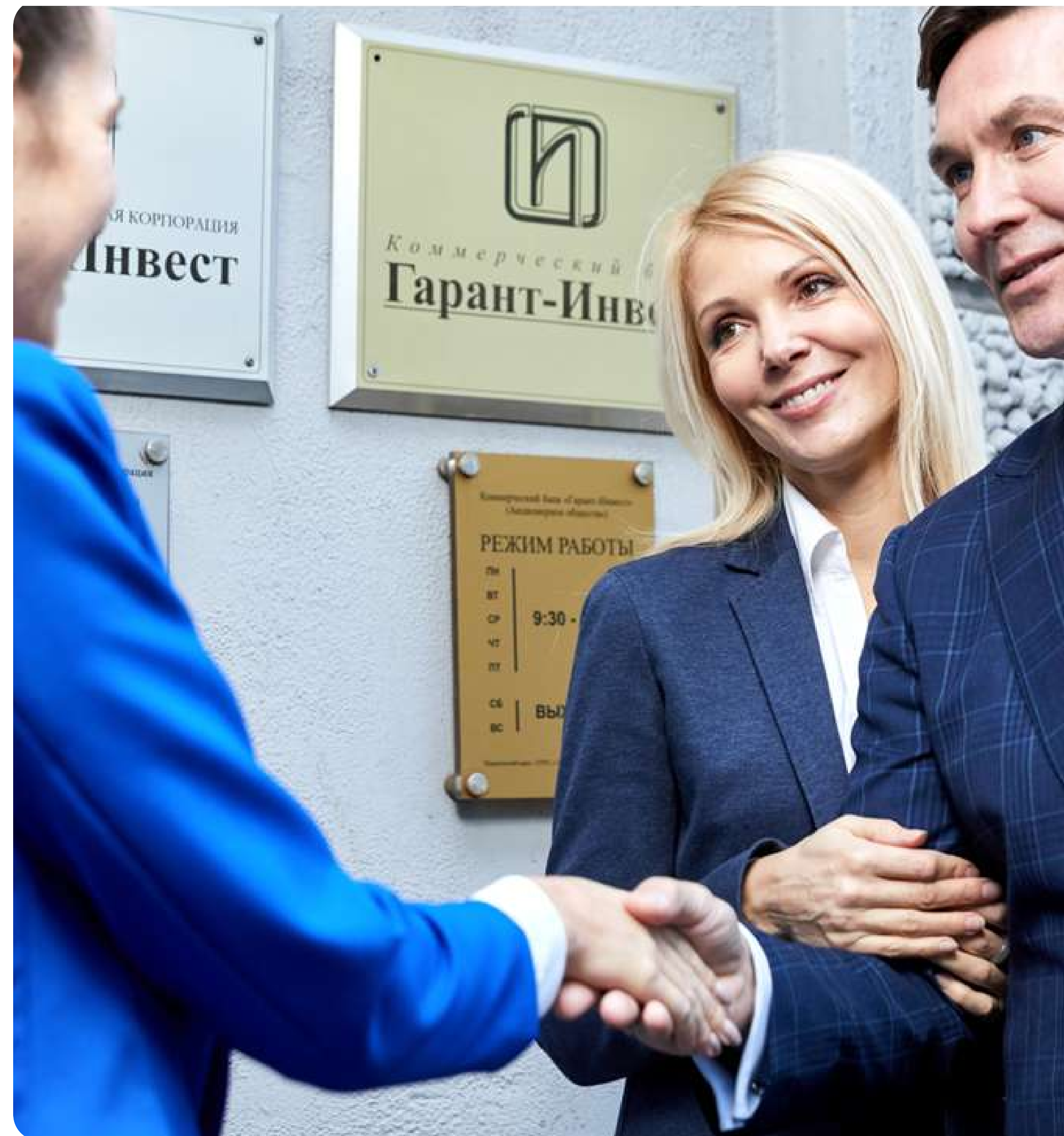
# About the Bank

## **GARANT-INVEST BANK:**

- is a commercial bank that has been operating steadily since 1993.
- is an authorized bank under the program of lending to small and medium-sized businesses the SME Corporation.

The priority direction of the Bank's work is personal service for private and corporate clients. **GARANT-INVEST BANK** is a partner bank that develops multilateral relationships with clients who value reliability, stability and competence.

The Bank is a **member of the Association of Russian Banks (ARB), of the Deposit Insurance System, and of NAUFOR**. The Bank has repeatedly won prestigious awards in the banking sector, including the National Banking Prize three times.





# Alexey Y. Panfilov

birthday May 14, 1972

- Founder and President GARANT-INVEST Group
- Chairman of the Board of Directors of the GARANT-INVEST BANK
- CEO of JSC "Commercial Invest"
- CEO of LLC management company financial-industrial GARANT-INVEST Group

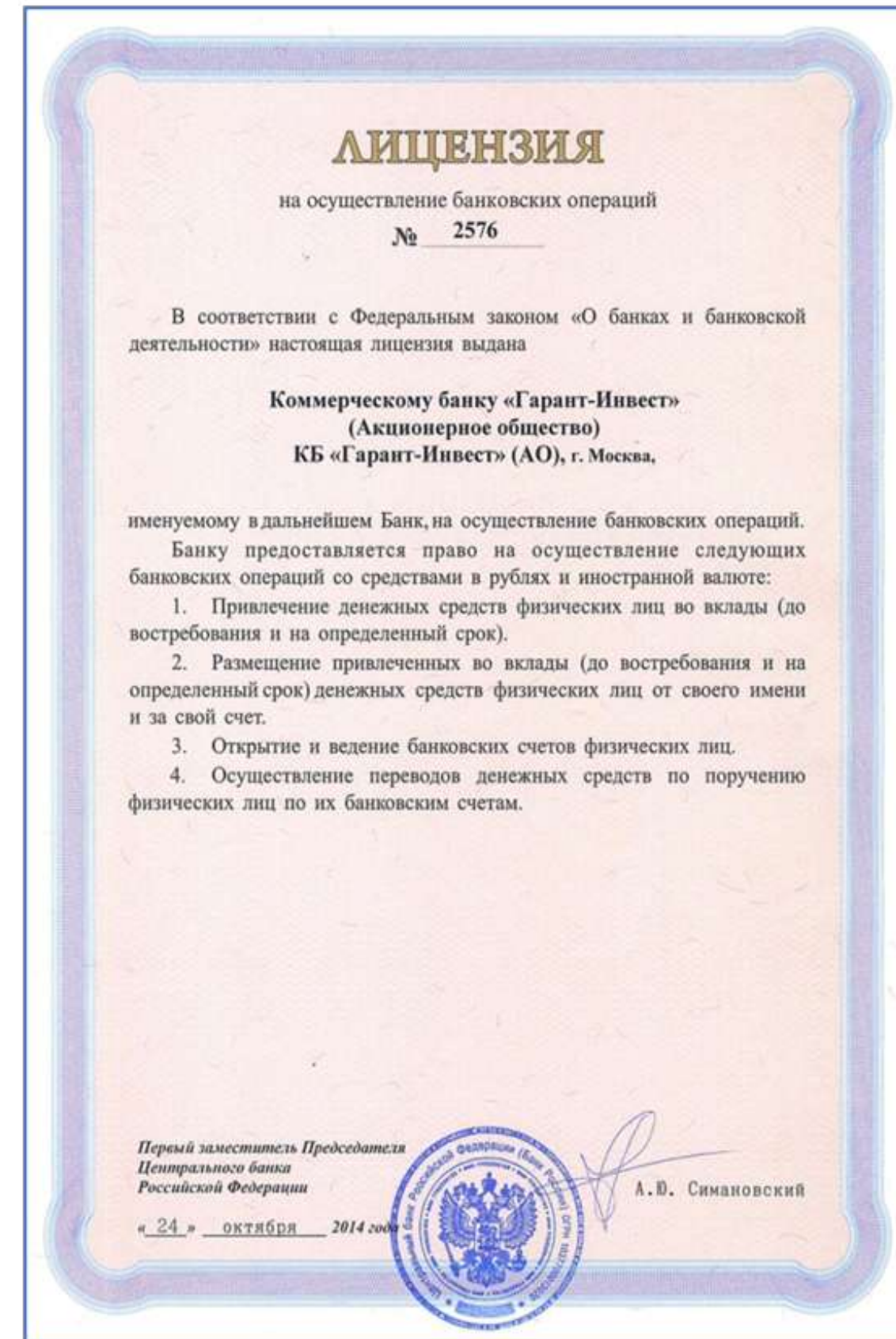
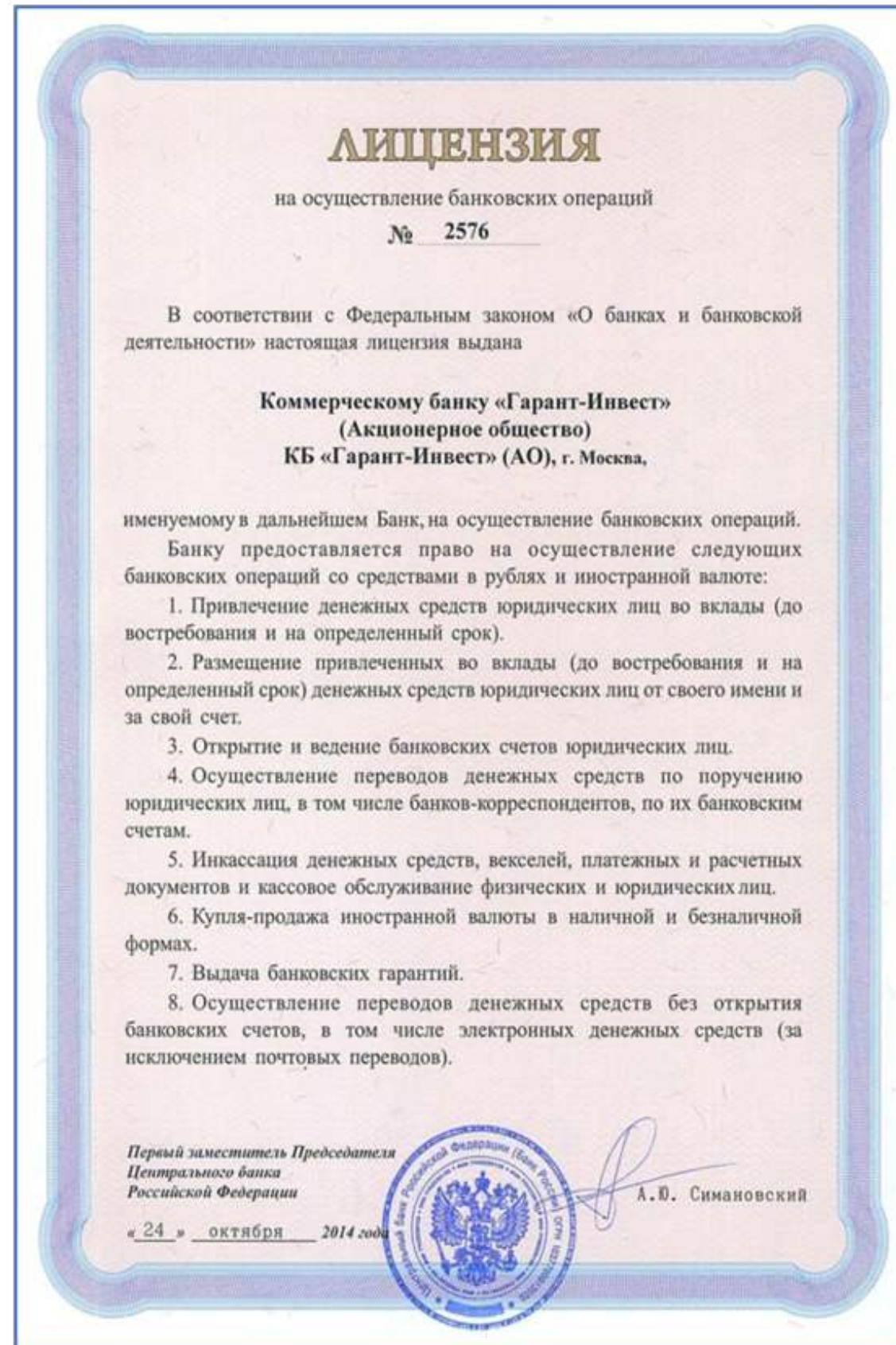
## Education:

- The Bauman Moscow State Technical University, BMSTU;
- National Research University Higher School of Economics;
- International Center for Management and Business "Sedicom", Holland.



# Bank licenses

## for banking operations No. 2576 (October 24, 2014)



- with funds in rubles and foreign currency (without the right to attract funds from individuals to deposits)
- for attracting deposits of funds from individuals in rubles and foreign currency
- of brokerage activities No. 077-07634-100000 dated April 23, 2004
- of dealer activities No. 077-07636-010000 dated April 23, 2004
- of activities for the management of securities No. 077-07638-001000 dated April 23, 2004
- of depository activities No. 045-14061-000100 dated May 25, 2018 Including licenses

- for the development, production, distribution of encryption (cryptographic) tools, information systems and telecommunication systems protected using encryption (cryptographic) tools, performance of work, provision of services in the field of information encryption, maintenance of encryption (cryptographic) tools, information systems and telecommunication systems protected using encryption (cryptographic) tools (except for the case when the maintenance of encryption (cryptographic) tools, information systems and telecommunication systems protected using encryption (cryptographic) tools is carried out to meet the own needs of a legal entity or an individual entrepreneur)
- LSZ No. 0010240 Reg. No. 13558 H dated April 22, 2014



# Official Information

## GARANT-INVEST BANK is a member of:

- Association of Russian Banks (ARB);
- Company Moscow Exchange (MICEX-RTS);
- SPB Exchange («St. Petersburg Exchange»);
- International payment system VISA Inc. (associate member);
- International payment system MasterCard Worldwide Inc. (affiliated member);
- National Association of Stock Market Participants (NAUFOR);
- National payment system "MIR" (participant);
- S.W.I.F.T. and the Russian National Association ROSSWIFT;
- Included in the register of banks participating in the compulsory deposit insurance system;
- Is registered with the IRS Portal for purposes of FATCA compliance as a Participating Financial Institution (Global Intermediary Identification Number, GIIN)  
AW8VZY.99999.SL.643;
- Assigned International Legal Entity Identifier (LEI) 253400NBDAA1ADSSA189

**SWIFT CODE: GAINRUMXXX**



# Client Policy

## In GARANT-INVEST BANK we focus on:

- Commitment to the principle of "Know your customer";
- Attracting clients from diverse branches of economy;
- Building long-term relationships with our clients;
- Principles of partnership and mutual interest;
- Supporting the real sector of economy.

## Our Customer Service Standards are:

- Efficiency and professionalism;
- Information transparency;
- Speedy decision-making;
- Maintaining and increasing confidence in the Bank;
- Continuous optimization of banking processes, including increasing the level of digitalization;
- Promoting customer involvement with relevant products and non-trivial solutions
- Adherence to ESG principles







# Services for private clients

- Deposits and current accounts in rubles and foreign currency
- Settlement and cash operations
- Lending
- Bank cards of the world's leading payment systems
- Rent of bank safes
- Collection of checks for private clients
- Mobile payments
- Operations with securities
- Brokerage services

## Private banking

- Individual support
- Trust management of assets and property
- Special rates
- Information support
- Non-banking services and non-standard solutions: Legal services, family office
- "Partnership" program



# Services for corporate clients

- Current accounts and settlement and cash operations in rubles and foreign currency
- Online banking
- Deposits
- Credits
- Collection services
- Bank guarantees
- International payments



- Short-term liquidity management services
- Letter of credit transactions
- Corporate bank cards
- Salary projects and acquiring
- Program "Partnership"
- Operations with securities
- Individual bank safes



# Short-term liquidity management

**GARANT-INVEST BANK is a member of:**

## **Short-Term Deposit**

Term deposit in rubles, made for a period of 7 to 90 days and withdrawn in whole or in part after the expiration of the stipulated period. Term bank deposits bring a high percentage of income in a short amount of time.

## **Short-term promissory note**

A liquid financial instrument for a period of 30 to 90 days. It can be used for settlements, as a means of accumulation or as collateral.

## **Calculation of interest on the balance of current accounts**

Calculation of interest on the average monthly balance under an additional agreement to the Bank account agreement.



## **Overnight**

- Overnight at a fixed rate
- Overnight at a contractual rate



# Letter of credit transactions

**GARANT-INVEST BANK** provides its clients, including importers and exporters, services for conducting L/C transactions in Russian rubles and foreign currency

A documentary letter of credit makes it possible to minimize financial and non-financial risks when importing goods and services:

- Risk of non-delivery or late delivery of goods
- Risk of delivery of non-conforming or low-quality goods
- Risk of under-delivery of goods by quantity
- The risk of non-return of the advance payment for the goods in case of non-delivery, delivery of a smaller quantity or delivery of goods of inadequate quality







# Corporate bank cards

Corporate bank cards of international payment systems VISA International, MasterCard Worldwide and National payment system Mir.

Corporate bank cards are issued by the company for its authorized employees to pay for travel, business, representation and other expenses within the established limits. They allow the companies to:

- reduce and control the cash flow;
- simplify cost accounting;
- reduce the burden on cashiers and accountants of the company;
- removes the need to declare funds at the border;
- the funds are in the company's account and are available as needed.



## Advantages:

- Quick and easy access to funds on business trips for employees;
- Secure and convenient;
- Optimization of control over spending;
- Simplification of reporting.





# Remote banking systems

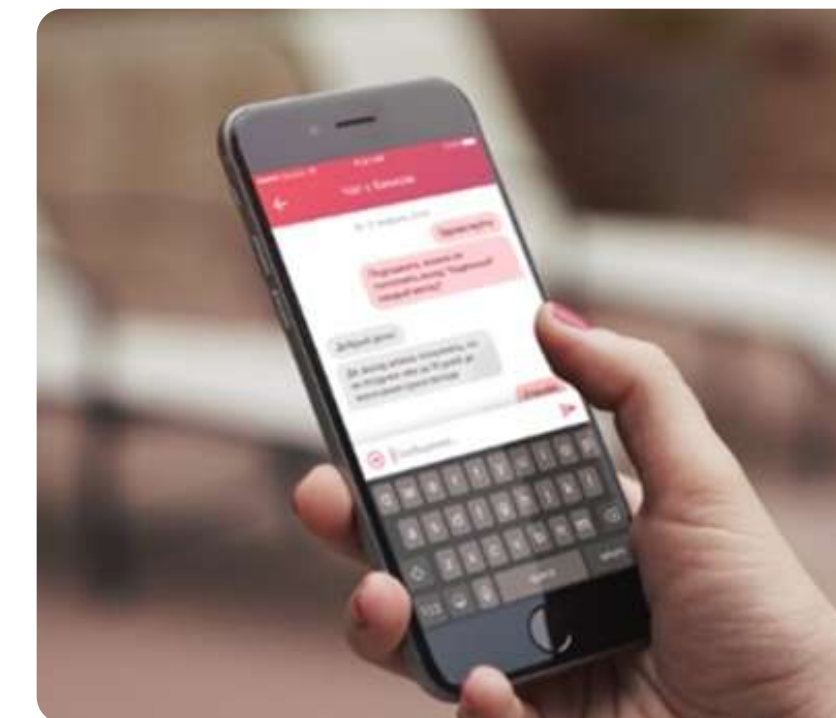
## The program "Bank-Client" for corporate clients allows to:

- Find out the balance and get an account statement
- Prepare and send payment order
- Carry out a conversion
- Send a message or request to the Bank
- Access your account anytime, anywhere
- Removes the need to install special software on your computer
- All information is stored on the Bank's server



## Internet banking for private clients allows to:

- Receive information about the status of current accounts, deposits and bank cards
- Open and replenish deposits
- Serve loans of **GARANT-INVEST BANK**
- Make payments in Russian rubles and foreign currencies, conversion operations
- Pay for the services of mobile operators, Internet providers, utilities, etc.



## The fast payment system provides

The ability for the Bank's customers to instantly transfer funds between accounts opened with other credit institutions



# Program “Partnership”

**GARANT-INVEST BANK** offers its clients the following services within the program “Partnership”:

- Banking services at the "Partner" tariff
- Investment and lending
- Assistance to the business of the client/partner
- Facilitating sales of the client's products/services
- Rent of office and retail premises
- Loans for the opening of shops and restaurants in shopping malls of the **GARANT-INVEST Group** centers
- Receiving orders and contracts for core activities
- Deliveries to shops and restaurants of the **GARANT-INVEST Group**
- Acquisition and management of commercial real estate
- Joint investments in real estate and retail projects
- Discounts and discount programs in shopping centers, shops and restaurants of the **GARANT-INVEST Group**





# International payments and currency control

## The bank provides the following services:

- Support of foreign trade activities (FEA) of legal entities and provision of a full range of services for the implementation of foreign exchange transactions of the Bank's clients.
- Registration of foreign trade contracts with the Bank.
- Full servicing of registered foreign trade contracts.
- Review of the client's foreign trade contract prior to its registration with the Bank, recommendations on drawing up a foreign trade contract and on execution of currency control documents.
- Servicing of documentary operations of legal entities (letters of credit for export and import).
- Maintenance of bank guarantees in foreign currency.
- Making international transfers of legal entities and individuals in USD, EUR, GBP, CHF, as well as in other major world currencies.
- Making payments through major banks.





# AML Policy

**Garant-Invest CB (JSC) has developed and implemented an internal control system to counteract the legalization of proceeds from crime and the financing of terrorism.**

The system is organized in accordance with the requirements of the legislation of the Russian Federation in the field of AML/CFT, regulations of the Central Bank of the Russian Federation and takes into account the recommendations developed by international organizations:

- By the Financial Action Task Force — FATF,
- by the Basel Committee on Banking Supervision, Wolfsberg Group,
- by the Eurasian Group on Combating Money Laundering and Terrorist Financing (EAG);

**When implementing rules of internal control under AML/CFT, the Bank provides:**

- documenting the information on the issues under AML,
- maintaining confidentiality of information about the measures taken by the Bank in order to AML,
- timeliness of sending information on AML/CFT issues to the authorized body (Rosfinmonitoring).





# Compliance control

## Goals and objectives of the Bank within the framework of compliance.

Checking the rules and regulations that are established:

- legislation;
- intergovernmental agreements;
- internal documents;
- market agreements;
- codes adopted by industry associations;
- standards of self-regulating organizations;
- internal codes of conduct.

## These goals assume that the Bank performs the following tasks:

- checking each new client at the stage of opening a current account
- carefully tracks all financial transactions of the client
- paying special attention to the control of international payments
- request documents about the origin of money and the economic meaning of questionable transactions.

The work of the compliance service is based on interaction with the client. If the specialists have any questions, they call the company's office, write to an email, send a request via Internet banking.





# Financial markets

With a significant resource base and a wide network of counterparties, GARANT-INVEST BANK is an active participant in the Russian money market.

## Money market services:

- Attraction/placement of interbank loans in rubles and foreign currency
- Interbank loans secured by a wide range of securities
- Cross-deposit operations
- Raising funds in the form of a minimum balance of funds on an account with the Bank

## Services in the foreign exchange market

- Conversion operations in USD, EUR, GBP, CHF on the terms of funds delivery for the term "TODAY", "TOMORROW", "SPOT", "Split Value"
- Overnight swap operations on the exchange and over-the-counter markets
- Transactions with Derivatives for currencies with value from SPOT/ NEXT up to 1 month
- Banknote transactions.





# ESG - principles of sustainable development



**GARANT-INVEST BANK** considers ESG principles as an integral part of the corporate philosophy and business ethics.

**GARANT-INVEST BANK** as part of **GARANT-INVEST GROUP** is a partner of a number of public and social organizations, provides charitable assistance, acts as a sponsor, supports the traditions of philanthropy, takes social responsibility for the impact of its activities on customers, partners and employees, as well as society as a whole, according to the principles of sustainable development.



# ESG products

**GARANT-INVEST BANK** makes a unique offer to its clients – investments in green bonds of **Commercial Real Estate GARANT-INVEST GROUP**.



Green bonds of **Commercial Real Estate GARANT-INVEST GROUP** are included in the International Database of Environmental, Social and Sustainable Bonds of the International Capital Markets Association ICMA - Green, Social and Sustainability bonds database, the International Database on Green Finance - Environmental Finance Bond Database, etc.



# GARANT-INVEST GROUP

## Development and property management

- 18 completed development projects
- Ownership of 16 properties, including 13 shopping centers
- 1 project under construction
- 430 tenants
- 95% intended for retail space
- 5% intended for office space
- 36 million visitors per year
- credit rating from NRA and BBB-(RU) from ACRA, outlook "Stable"
- 11 issues (5 of which were redeemed) of exchange-traded bonds, including green ones bonds
- About 10 thousand holders / buyers of bonds



## Banking

- Assets of GARANT-INVEST BANK - 9,544,664 thousand rubles.
- Capital of GARANT-INVEST BANK - 1,963,838 thousand rubles.
- Liabilities to customers - 5 522 336 thousand rubles, incl. to individuals -2 752 792 thousand rubles.
- Net asset rating as of July 01, 2022 (banki.ru):
  - 176 place in Russia
  - 111 place in Moscow

## Network retail

46 restaurants, shops and cafes, incl.

- 25 KFC restaurants
- 11 ILPatio restaurants
- 2 Shikari restaurants
- 2 Costa Coffee
- 1 Fan Zone restaurant
- 2 SPAR
- 2 shops Malinka
- 2 entertainment centers "Parkvik"
- Over 8 million customer per year
- 7 chain retail brands (2 own, 5 franchises)





# Contacts

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