

FUNCTION PROFILE

Officer Business Support Department – Loan & Collateral Services

Introduction Amsterdam Trade Bank

Amsterdam Trade Bank N.V. (since 1994) is a fully owned subsidiary of Alfa Bank. It provides standard and tailor-made products in the field of Russia and CIS related trade and structured finance, corporate banking, treasury and international money transfers. Through the extensive network of parent Alfa Bank, one of Russia's largest private banks, Amsterdam Trade Bank has a profound knowledge of the Russian and CIS business environment.

Amsterdam Trade Bank is the biggest bank with private Russian capital operating within the European Union. Amsterdam Trade Bank is supervised by the Dutch Central Bank (De Nederlandsche Bank) and carries out its activities in strict accordance with all Dutch banking regulations.

Over the years, Amsterdam Trade Bank has built up a reputation of a reliable partner for international financial institutions, Export Credit Agencies, large European producers and exporters to Eastern Europe as well as for importers and exporters in the Russian Federation and CIS countries. Subsequently the bank's financial results show a rapid increase on the back of excellent performance and the importance of its strategic purpose within the Alfa Group.

Introduction Department

With the rapidly changing Financial Markets it is important to be aware of the market developments. ATB's Business Support is in charge of the administration, coordinating and handling transactions for all Corporate Clients from CIS countries or with CIS background as well as providing services to other ATB units in terms of loan handling and customer service.

The Business Support Department consists of 3 divisions:

- Documentary Operations Services

Based on the sound expertise built up through a number of years, Amsterdam Trade Bank offers standard and tailor-made solutions like Documentary Credits and Letters of Guarantee:

- *Documentary Credits*

Documentary Credits are not strongly developed in Russia/CIS and therefore may involve additional risks.

Extremely close monitoring is a pre requisite. ATB's banking network in Russia, Kazakhstan, Ukraine and Belarus facilitates control over loading, transport, quality and quantity checks. The team opens, confirms, advises and processes letters of credit for Russian and international clients.

o *Letters of Guarantee*

Russian trade counterparties may be required to provide additional securities. The laws in Russia concerning guarantees are complex and are subject to change. The team of Amsterdam Trade Bank experts and those of our parent bank are able to structure and monitor guarantees in such a way that additional financing possibilities may become available.

In case deliveries are made on a deferred payment basis, Amsterdam Trade Bank can analyse the client and investigate the possibility of issuing guarantees.

- Loan & Collateral Services

The Loan & Collateral Services will include the booking and administration of all loans into Equation, process the relevant roll-overs and repayments; credit files, Limit input and Collateral Bookings will be executed in this unit

- Account Services

The Account Services unit is responsible for: Identification and acceptance of Corporate Clients, account opening and maintenance, control of Customer and account files and the input thereof in Equation, ATB Connect and Credit card issuing

Specific job responsibilities

- Technical preparation of facilities to be granted to the clients of the bank
- Check the documents to be signed by the clients and the bank and the input of the relevant data in the system
- Control the availability of collateral received and the proper payments by the clients of interest and repayments under the facilities
- Check the draft loan and collateral documents prepared by the Legal Department
- Monitor receipt of the original documents under facilities in their administration and saving original documents in DMS
- Assist Risk Management Department in handling overdue amounts in cases of defaults
- Weekly reporting outstanding loans, credits and overdrafts to Moscow
- Preparation of the credit approval and checking that all conditions precedent are met, in cooperation with Legal Department
- Put all relevant data in the system, AS 400, including new facilities, deals and changes
- Monitor the receipt of all original documents
- Monitor the collateral for all the clients in their administration
- Inform clients of all events that have to take place, like payment of interest, calculation of commitment fee, penalty for shortage turnover, maintenance of required stock, etc.
- Prepare Credit Files and Working Files



- Check warehouses, arranging proper documents to be signed, arranging an acceptable and regular reporting system and visiting the warehouses at regular intervals
- Process Pledged Deposits, correspondence and settlement with banks and companies
- Monitor debit position on the accounts of clients
- Support the introduction and implementation of new regulations and procedures
- Responsible for completing the goals set together with his/her Manager or Department Head
- Adapt him/herself to the values, norms and behavioural codes of ATB
- Other duties as assigned

Requirements

- Education level: MBO / HBO in relevant study
- At least 3-5 years of relevant experience in Finance and/or Banking
- Good knowledge of banking instruments, procedures and products
- Excellent computer skills (MS office)
- Fluent communication skills in English and Russian (both verbally and in writing)
- Fluent in another Central Eastern European language will be considered a plus

Skills & competencies

- Able to work accurately, under pressure within fixed and short timeframes
- Good communication skills
- Result and quality oriented
- Good organizational skills
- Pro-active approach
- Willing to work in a small team
- Willing to take ownership