



CFO Summit

EMERGING EUROPE & CIS

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Expanding Operations in Growing CEE Markets

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Frank Eickholt

Head of

International Corporate Section

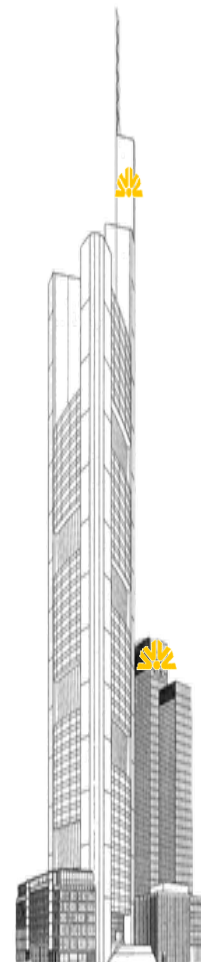
[THE BEST FINANCIAL INSTITUTION
FOR DEMANDING CUSTOMERS]



BRE Bank SA, Rzeszow branch

Relationship between BRE Bank SA and Kirchhoff Polska Sp. z o.o.

BRE Bank SA has been banking with Kirchhoff Polska since October 1999 – meaning from the very beginning of Kirchhoff Polska business activities in Poland serviced by local branch in Rzeszow and one college from the ICS long and good relationship to Commerzbank



COMMERZBANK

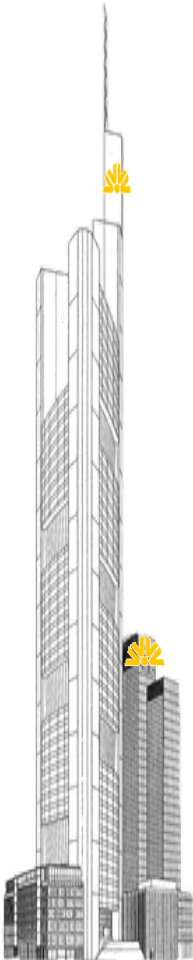


KIRCHHOFF POLSKA

- Kirchhoff Polska is owned by Kirchhoff Automotive GmbH & Co KG -
"As partner to the automotive industry, we develop modules for our
customers with a high degree of responsibility."*

Due to a strong relation ship in Germany to Commerzbank, the polish
"Greenfield investment" of Kirchhoff Polska could be well served by BRE
from the very beginning.

**BRE Bank is at the moment the most important investment of Commerzbank
in CEE region.**



* see www.kirchhoff-gruppe.de