

Cash Services in the Baltics

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General Facts About Baltic States

	Estonia	Latvia	Lithuania
Population	1.4 million	2.3 million	3.5 million
Area	45 227 km ²	64 589 km ²	65 200 km ²
GDP per capita in PPS (of EU25=100) 2007 forecast	70%	57%	57%
Average salary	EUR 598	EUR 494	EUR 501

All Baltic States are the members of EU and NATO since 2004

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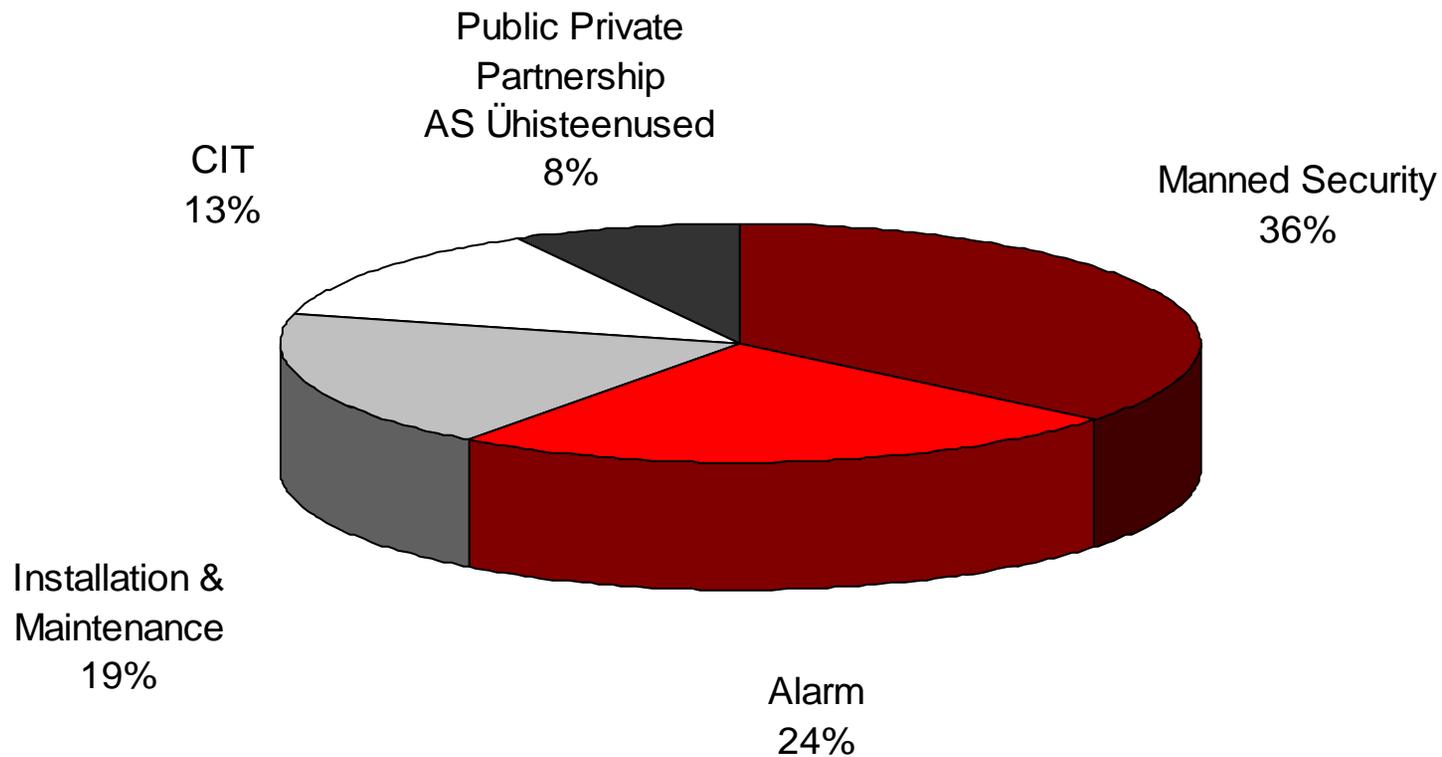
General Facts About Falck Baltics

	Falck Eesti Estonia	Falck Apsargs Latvia	Falck Security Lithuania
Established	1991	1996	1997
Employees	3 973	1 517	1 931
Customers	38 636	12 821	13 874
Turnover (th EUR)	60 464	16 927	22 463
CIT	1997	2002	2001

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Turnover-sharing



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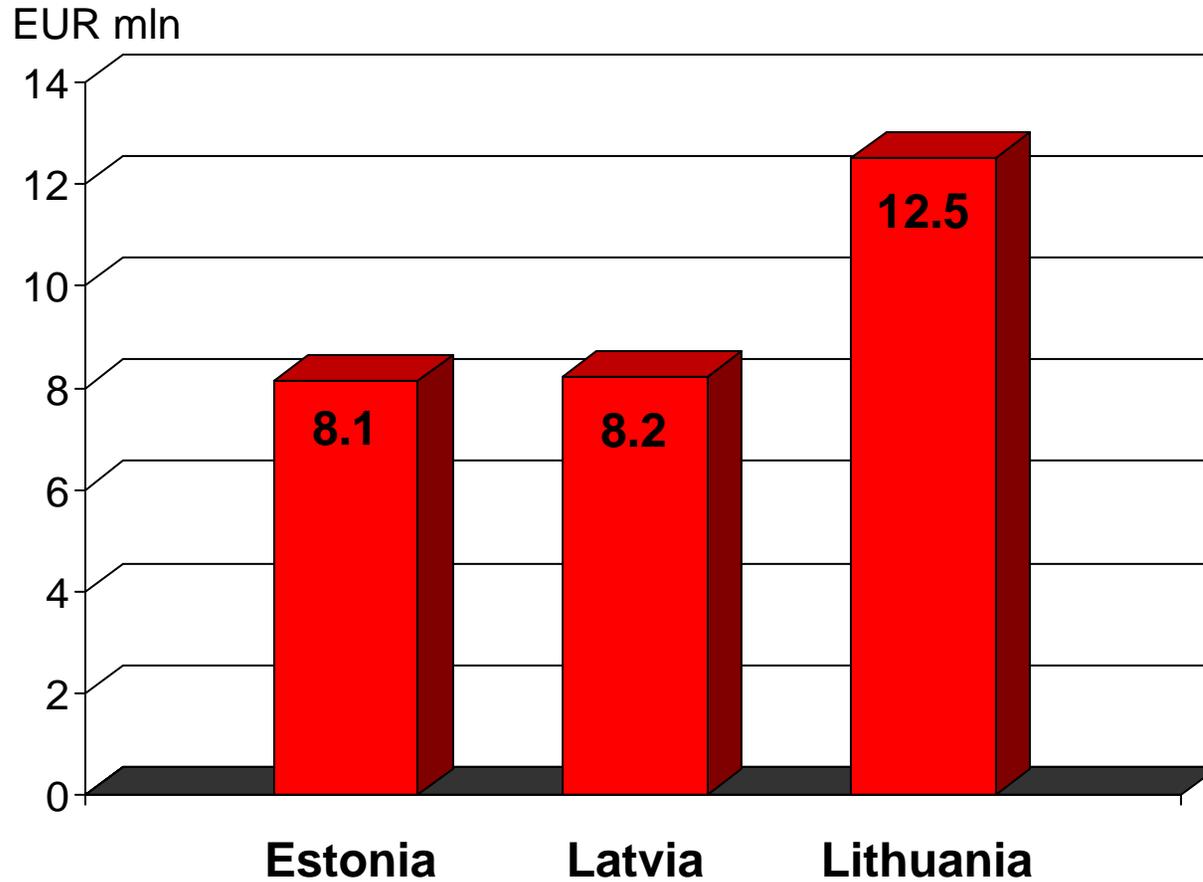
CIT in Baltics

	Falck Eesti Estonia	Falck Apsargs Latvia	Falck Security Lithuania
Services	Value transportation, cash-handling, ATM cash service	Value transportation, cash-handling, ATM cash service	Value transportation, cash-handling, ATM cash service/ maintenance
Customers objects	3 500	3 520	9 000
ATM	760	556	785
CIT vehicles	46	37	74
Employees	310	200	362
Cash service turnover	8 mln EUR	4.7 mln EUR	9.4 mln EUR

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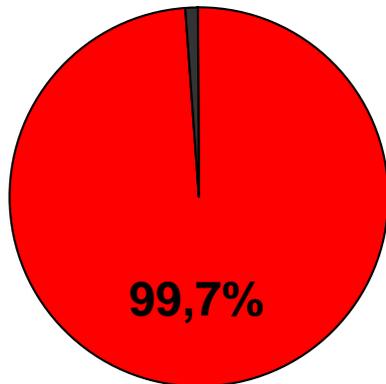
CIT market capacity (EUR mln)



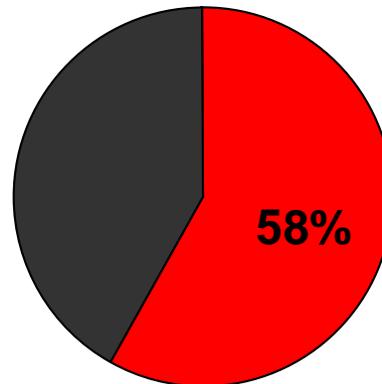
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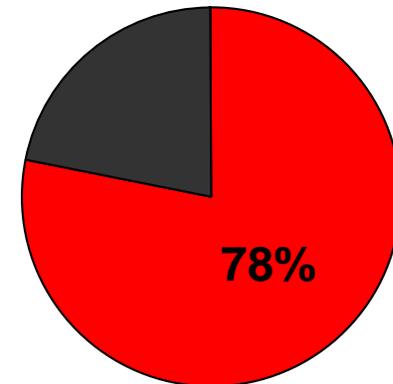
Falck market share in Baltics (%)



Estonia



Latvia



Lithuania

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Safe environment for CIT

- Own currency in all Baltic countries
- Police's activity in crime prevention
- Present of strong security companies since regaining independence
- Police Force: 4 500 ratio: 1/311
Security Force: 4 800 ratio: 1/291

Rapid Growth of IT Solutions in Estonia

- Estonian commercial banks have appx. 1.2 million internet bank clients
- Capacity of card payments grows ca 35% in a year
- Election of the Parliament via internet
- 81.3% of residents declared their income tax return via internet

Future of CIT in Baltic States

In Baltic States Euro will be implemented in 2010 or 2011 earliest

- Risk of money robberies will rise
- More investments into security (intelligence cash transport systems, new cash processing centers)

“Bear in mind what Mr Maurus says, and he knows what he says, as his hair has become grey because of money, because of money and other things.

Never put your money in the box, neither here nor in the hotel, but bring it to Mr Maurus. Bring your money to me, all of you who do not know how to deal with it. You can come at midnight, come and knock on my door, like knock-knock-knock!, but not with fist, or whole house will wake up, do you understand?

Because Mr Maurus never sleeps if you bring him money.”

A.H. Tammsaare “Truth and Justice” II

THANK YOU!

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