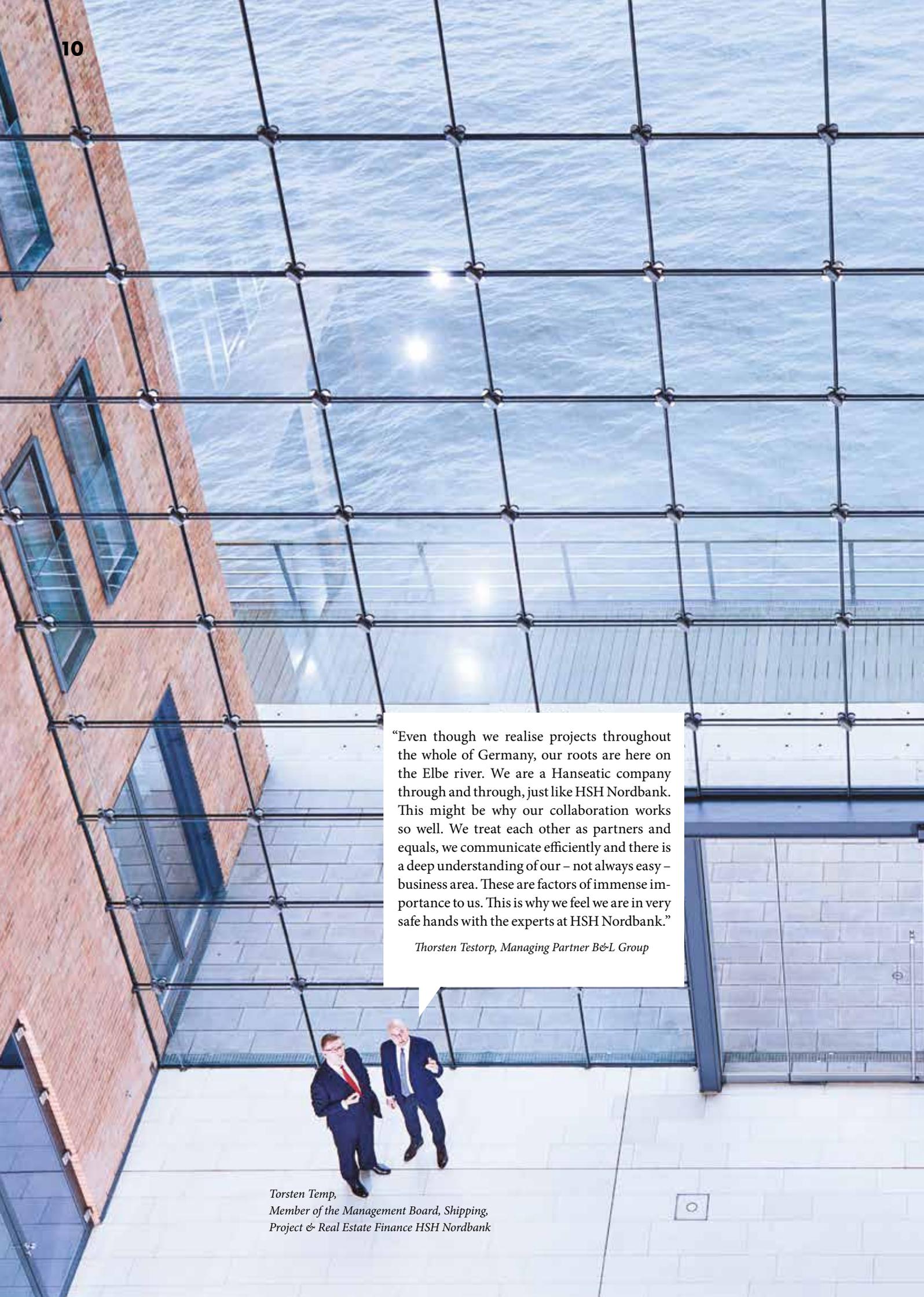




*f. l. t. r.: Constantin von Oesterreich,  
Chairman of the Management Board  
HSH Nordbank, Stefan Ermisch,  
Deputy Chairman of the Management  
Board HSH Nordbank*





“Even though we realise projects throughout the whole of Germany, our roots are here on the Elbe river. We are a Hanseatic company through and through, just like HSH Nordbank. This might be why our collaboration works so well. We treat each other as partners and equals, we communicate efficiently and there is a deep understanding of our – not always easy – business area. These are factors of immense importance to us. This is why we feel we are in very safe hands with the experts at HSH Nordbank.”

*Thorsten Testorp, Managing Partner B&L Group*

*Torsten Temp,  
Member of the Management Board, Shipping,  
Project & Real Estate Finance HSH Nordbank*

**B&L GROUP**

Back in 1970, Albert H. K. Büll and Dr Cornelius Liedtke in Hamburg laid the foundations for what was to become the B&L Group. Since then the owner-run company has realised more than 170 projects across Germany. Be it as developer, investor, manager or lessor – today the B&L Group with a staff of 80 is among the top names in Hamburg's real estate industry.

“I am a regular guest at HSH Nordbank’s events, both on the panel and in the audience. Current topics are discussed here specifically from the business point of view and above all with representatives of SMEs.”

*Dietrich Scheder-Bieschin, Managing Director MACS Maritime Carrier Shipping*



*Dietrich Scheder-Bieschin,  
Managing Director MACS  
Maritime Carrier Shipping*



*Prof. Dr Horst Köhler,  
former President of the Federal Republic of Germany*

### HSH NORDBANK EVENTS

Macroeconomic developments, political conditions, trends in society and technology: all matters crucial to SMEs are discussed at our events. What impact will there be on businesses; where are the opportunities; where the risks? Our objective is to illuminate these topics in a short space of time and from various angles, thereby giving participants different perspectives. The setting is intentionally informal: the emphasis is on discussion and an exchange of ideas across business sectors.

# UP<sup>o</sup>

UNTERNEHMER  
POSITIONEN NORD



*Pinar Atalay,  
Moderator*

*Matthias Wittenburg,  
Member of the Management Board,  
Corporates & Markets HSH Nordbank*



“We are a mid-sized company with a long tradition. Our group of partners still includes members of the fifth and sixth generation of the Steinbeis family. Perhaps this is why long-term thinking, dependability and of course a commitment to the region are so important for us. During our collaboration with HSH Nordbank for years now we have seen that they really understand SMEs and take their claim of being a ‘bank for entrepreneurs’ very seriously.”

*Ulrich Feuersinger, CEO Steinbeis Papier GmbH*

*Ulrik Lackschewitz,  
Chief Risk Officer  
HSH Nordbank*

**STEINBEIS PAPIER GMBH**

A bold step forward: In the mid-seventies Steinbeis Papier already played a pioneering role by changing over to production based on recycled paper. The fact that today the company is the market leader in Europe shows that this decision was correct. The objectives of that time – to produce paper in a way that was energy-efficient, produced a low level of emissions and saved resources – still apply today. More than 330 employees in the factory on the river Elbe now produce high-performance multipurpose paper, setting new standards for socially and ecologically responsible management.