



**BANK
PETROCOMMERCE**

PJSC BANK PETROCOMMERCE GENERAL INFORMATION

2016

SUMMARY

1. History

- “Aviatekbank» was created in **1996**
- Lukoil Group acquired controlling shareholding in the Bank in **2002**. The name was changed to “Petrocommerce bank Ukraine”
- PJSB “Bank Petrocommerce Ukraine” was acquired by a group of Ukrainian investors in **2015**

2. Market strategy and development

- **Corporate Investment Bank**, targeting mid-Corp and High Net Worth Individuals customers
- The new shareholders launched an ambitious Bank restructuring program and reviewed its strategy in 1 quarter 2015
- **Clients:**
 - 18,000 individuals (active bank cards, including salary projects)
 - 1,500 legal entities including: Oil and Gas companies, Car Dealers, Food Retail, FMCG, Customer Goods producers ect.

3. Network

- The headoffice is located in Kiev and is owned by the shareholders of the Bank;
- 3 branches including in Kiev, Odessa, Kharkiv
- 8 ATMs

Our principles:

- ✓ Stable client database
- ✓ Professional customer services
- ✓ Quality, profitable growth
- ✓ Ukrainian bank with international experience and management
- ✓ Transparency and honesty

New members of the **Supervisory Board** of the Bank are representatives of banking and financial service communities of Europe and North America.

Direct access to global financial markets gives the Bank unparalleled opportunities for providing financing to its customers. This will also help the Bank to work in the following areas:

- ✓ **private banking;**
- ✓ **mergers and acquisitions;**
- ✓ **corporate restructuring;**
- ✓ **trade and project financing;**
- ✓ **distressed assets.**

Simultaneously the Bank will be a reliable partner for corporate customers and those individuals who value high quality and personalized approach to customer service.

MAIN BUSINESS ACTIVITIES

Main areas	Description	Products and services
1. Corporate finance and brokerage services	<ul style="list-style-type: none"> Provision of financing to companies, including combining various sources of financing, with an ultimate goal of helping the customer to achieve mid to long term goals Optimization of capital structure of companies Advising on strategic options for increasing company capitalization 	<ul style="list-style-type: none"> ✓ <i>Lending</i> ✓ <i>Factoring</i> ✓ <i>Trade and project financing</i>
2. Traditional investment banking services	<ul style="list-style-type: none"> Bank lending Borrowings at capital markets through issuance of securities Syndicate financing Convertible debt instruments, mezzanine financing Public and Private placement of equity at international markets M&A advisory services Advisory with regard to acquisition and sale of assets or shares in companies in Ukraine or abroad 	<ul style="list-style-type: none"> ✓ <i>Private placements, initial public offerings (IPO)</i> ✓ <i>Convertible debt instruments, mezzanine</i> ✓ <i>M&A advisory services</i>
3. Personalized investment banking services	<ul style="list-style-type: none"> Distressed assets and specific situations: non-performing loans, re-capitalization and provision of financing at each stage of bankruptcy process, conflict situations between shareholders, shares buy-outs Industry consolidation projects; LBOs, divestitures, pre-IPO financing; 	<ul style="list-style-type: none"> ✓ <i>Rescue financing</i> ✓ <i>Bankruptcies and business restructuring situations</i> ✓ <i>LBO & acquisition financing, Debt/equity swap to de-leverage</i>

TARGETS FOR 2015

Discontinuation of classical Retail Services in mass segment

Organic growth
from 1Q15
onwards

- I. **Private Banking;**
- II. **Audit** of the Bank's operations and **cost cutting** initiatives;
- III. **Introducing best products** for Corporate, Investment and Private Banking business lines;
- IV. **Establishment and development of relationships with International Financial Institutions, foreign and Ukrainian banks;**

M&A in Ukraine's
financial sector

- I. **Realization projects for taking over and restructuring of currently insolvent banks** with quality assets;
- II. **Acquisition** of PL/NPL loan portfolios;
- III. **Cooperation with Ukraine's Deposit Guarantee Fund** as a way to get access to insolvent banks and assets of those banks;
- IV. **Synergy effects:** Reduction of Cost/Income ratio, better utilization of the existing infrastructure (% interest generating assets vs investments in banking infrastructure);
- V. **Growth of quality customer base and expand of the Bank's geographical reach;**
- VI. **Increasing market share** through benefiting from banks scaling down their operations in Ukraine;



SUPERVISORY BOARD MANAGEMENT BOARD

2016



**BANK
PETROCOMMERCE**

Members of Supervisory Board (2/1)

Ivan Shekhavtsov,
Head of Supervisory Board



✓ **2011-2015**

Vice-President, Head of corporate finance
PJSC “Alfa-Bank” (Ukraine)

Corporate and retail loan portfolio acquisitions; M&A origination and transaction support for acquisition of a number of subsidiaries of Western banks in Ukraine; sell-side advisory on an M&A deal involving the sale of a large Russian retail chain to a Ukrainian investment group.

✓ **2010**

Vice-President, Director of corporate finance
JSC “Alfa-Bank” (Russian Federation)

✓ **2006-2010**

Vice-President “Alfa-Capital” (Ukraine)

✓ **2004**

Advisor to President “VAB Bank”

Martin Masar,
Member of Supervisory Board



Citizenship: Slovak Republic.
Graduate Degree in Business
Administration from Vienna University

✓ **2009 till now**

Managing Director

Emerging European Capital (Slovakia,
Czech Rep.)

✓ **2006 – 2010**

Adviser

Creditanstalt Investmentbank (London, UK)

✓ **2005 – 2006**

Member of the Supervisory Board

Bank of Georgia (Tbilisi, Georgia)

✓ **2000 – 2005**

CA IB International Markets Ltd

✓ **1998**

Allied Resource Group and GRH Holdings,
LLC, New York, USA

Arthur L. McCallum,
Member of Supervisory Board



Citizenship: USA.
Graduate Degree from Georgia Institute
of Technology, Atlanta, USA

✓ **2014 till now**

**Vice-president of Finance and
Marketing**

Photonic Laboratories (NJ, USA)

✓ **2012 till now**

Managing Director

Victoria Consulting Group (Kiev, New
York)

✓ **2009 – 2011**

Head of Strategy

Eavex Capital (Kiev, Ukraine)

✓ **2006 – 2009**

Associate

Kazimir Partners Group (Kiev, Moscow)

✓ **1997 - 2005**

Head of Representation

Shipston Group (Lyford Cay, Moscow,
Irkutsk)

Members of Supervisory Board (2/2)

Alexey Krupiy, Deputy Head of Supervisory Board



Graduate Degree in Economics from University of Toronto

✓ **2011 – 2015**

Vice-President, Corporate Finance, PJSC "Alfa-Bank" (Ukraine)

M&A transactions with subsidiaries of Western banks in Ukraine, acquisitions of portfolios of retail and corporate loans and of other financial assets.

✓ **2008 – 2011**

Associate

Investment Banking and M&A division, Co-Founder at Silkroute financial Group based in Kiev

✓ **2005 – 2008**

Senior Auditor

PriceWaterhouseCoopers (Ukraine)

Walter Komarek, Member of Supervisory Board



Citizenship: Austria
Graduate Degree in Economics from Salzburg University

✓ **2012 till now**

Founder, Forbesfone Telecom, Malta

✓ **from 2008 till now**

Founder, «Homeland» Ltd, Kiev

✓ **from 2005 till now**

Member of Supervisory Board, «KAC Holding AG», Vienna, Austria

✓ **1996 – 2004**

Founder and Investor, Rhino`s Energy, a manufacturer of beverages and food products, Austria

Dmitriy Doroshenko, Member of Supervisory Board



PhD in Law

Transaction support for corporate M&A; commercial and corporate litigations; legal audit of projects involving real estate.

✓ **from 2010 till now**

Director, "Vega-Start" Ltd;

✓ **2005**

Lawyer, "Pravis" law firm;

✓ **2001**

Lawyer, "Legat" law firm;

Oleg Ignatov, Chairman of the Board



Education: finance, corporate psychology, management.
Specialisation: crisis-management, business process reengineering, human resources, management, project management.

✓ **2013 – 2014**

Advisor, PJSC “Union Standard Bank”

✓ **2011**

Advisor to the Chairman of the Board, PJSC “Ukrgazbank”,
Head of workout division

✓ **2010**

Chairman of the Board, PJSC “SocComBank”

✓ **2007**

Advisor to the Chairman of the Board,
PJSC “Ukrainian Bank of Reconstruction and Development”

✓ **2006-2010**,

PJSC CB “Praveks Bank”

Team leader, Restructuring of the Bank to the standards of
Intesa Sanpaolo Group.

Head of Regional Directorate in Donetsk region.

Deputy Director of the Directorate as to Odessa region
development.

Yaroslav Smakota, Member of the Board, Corporate Division



Ternopol National Economic University, 1990-1995,
Department: Accounting and Audit, Speciality: economist.

✓ **2014 – 2015**

CFO, PJSC “State Food and Grain Corporation of Ukraine”

✓ **2011 – 2014**

**Vice-President, Head of Credit for Large Corporates
Division, Metallurgy and Heavy Machinery industries**,
PJSC “Alfa-Bank” (Ukraine)

✓ **2005 -2011**

Head of Credit for Large Corporates Division,
PJSC “Alfa-Bank” (Ukraine)

✓ **2004 – 2005**

Head of corporate business development,
JSCB “Transbank”

✓ **2002 – 2004**

Head of Donetsk branch
CJSB “Alfa-Bank”

Contact details



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