

ING Wholesale Banking Ukraine ПАТ "ІНГ Банк Україна"

[Country report]

2016



Contents

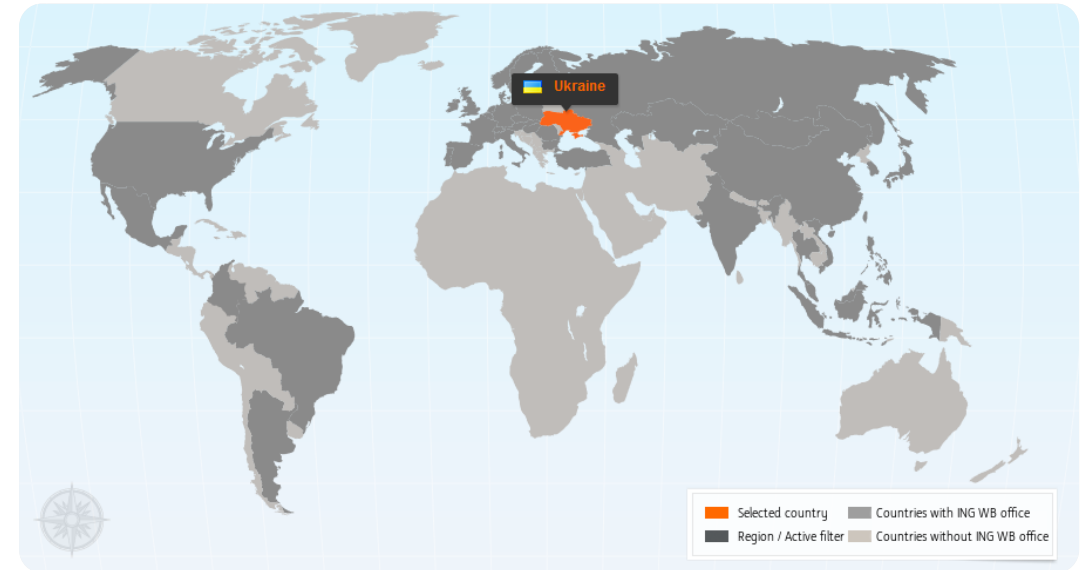
1. ING Bank in Ukraine fact sheet	2
2. Integrated Client Approach	3
3. Payments and Cash Management	4
4. Financial Markets	5
5. Debt Capital Markets	6
6. Trade Finance	7
7. Corporate Lending	8
8. Structured Finance	9
9. Corporate Finance	10
Contacts	11
Appendix	
I. Selected public deals	

ING Bank Ukraine fact sheet


- Representative office since 1994, subsidiary opened in 1997
- Focus on: Global, International and large Ukrainian Corporate Clients
- Product offering: full range of commercial banking products and services, leveraging on ING Wholesale Banking and Central and Eastern Europe network
- Top 3 position on the market of Structured Finance deals


Key success factors


- Product choice: Structured Finance, Corporate and FI Lending, Financial markets, Payments and Cash Management, Trade Finance, Debt Capital Markets, Corporate Finance
- We show commitment to our clients, finding the best financing solution to match client needs
- Strong Central and Eastern Europe network
- Knowledge: local market knowledge
- Relationship: most valuable asset – our clients' trust



11,000 people.
40 different countries.
With you all the way

 **Kyiv**
ING Wholesale Banking
Spasska Str. 30A
04070 Kyiv
Ukraine

 [Show on map](#)

 [+380 44 230 3030](#)

Integrated Client Approach of ING



- We combine industry-leading knowledge and expertise with the ability to execute deals flawlessly
- Client's team led by senior relationship manager jointly with team of industry and product specialists develops integrated financial solutions to match the needs for your company

Sector expertise

- Natural Resources
- Soft Commodities/Agriculture
- General Industries

Payments and Cash Management

Payments and Cash Management ('PCM') is an integral part of ING Bank Ukraine's product family. Our PCM team professionals, using selected product range, will unlock working capital flows and facilitate clients' business model by means of efficient processing, improved reporting tools, adding more transparency to products and offer regional electronic channels.

ING Bank Ukraine has a direct connection to the Domestic Settlement System (SEP) of the National Bank of Ukraine.

Product range

- Current accounts for residents and non-residents (UAH, EUR, USD, GBP, SEK, RUB, JPY, CHF, PLN)
- Domestic (standard & recurring) and cross border payments
- SWIFT MT940/942/950 reporting
- Internet Based electronic banking system – ING Online
- Registration of the non-resident loans with the National Bank of Ukraine
- Remuneration on current accounts' balances
- Notional Pooling in local currency (interest enhancement)
- Sweeping in local currency within group of accounts of one legal entity



Financial Markets

The strong team of ING FM experts on money markets. ING DCM team provides a full range of solutions for every stage of a public debt instrument life cycle, leveraging on global quality standards of service and uncontested expertise in debt capital market transactions out of Ukraine and CIS.

Product range

- Money Markets
 - Term deposits (UAH and foreign currency)
- FX products
 - FX spot and forward: (local and international markets)
 - NDF US\$/UAH (booked in ING London)

Debt Capital Markets

ING DCM team provides a full range of solutions for every stage of public debt instrument life cycle leveraging on global quality standards of service and uncontested expertise in debt capital market transactions out of Ukraine and CIS.

Product range

- Debt offerings
 - Eurobonds
 - Issuance of CLNs under own Limited Recourse Obligation Programme
 - Public and private placements
 - Structured products
- Liability management
 - Debt buy back (open market repurchase and public tenders)
 - Consent solicitation
 - Debt exchange
 - Capital restructuring
- Rating advisory
 - Initial assessment of the rating process outcome
 - Preparation of a comprehensive information package
 - Ongoing advice as to impact on ratings of major corporate events

Trade Finance

ING acts as advising/confirming/issuing bank for letters of credit, standby letters of credit and trade-related guarantees. We have specialized Trade Finance consultants offering advice to exporters and importers on structuring transactions. We are the preferred trade bank for ING customers, offering customized products and excellent operations services with an extensive relationship network with financial institutions to facilitate trade finance services. We are the best Trade Finance Bank in Netherlands and Romania (Global Finance) 2014.

Product range

- Letters of Credit
 - Advising of Export L/C
 - Issuance of Import L/C
 - Negotiation of Import L/C via ING NV
- Bank Guarantees/Standby Letters of Credit
 - Bid bond
 - Payment guarantee
 - Performance guarantee
 - Advance payment guarantee
- Documentary Collections
- Avalising of Tax Promissory Notes



Corporate Lending

General Lending provides anchor products for client relationships supporting clients in planning their funding strategies in a challenging market. Division includes lending analytical, documentation and monitoring departments covering Corporate Clients. Lending team supports Corporate Clients in origination of new transactions and is responsible for the lending process from deal structuring to post-closure monitoring of ING loan portfolio.

Product range

- Working Capital (WCAP) Financing
 - Multi-currency revolving credit facilities incl. umbrella limits in the form of short term advances, overdrafts and documentary products
- Mid Term Loans
 - Committed WCAP facilities
- Overdrafts
- Term Loans
 - Committed CAPEX financing
 - Syndicated Facilities/Club Deals
- Bridge Loans
- Establishing of Local Limits for International Clients
- Distributors Financing
 - WCAP financing to distributors of multinational and large Ukrainian FMCG producers

Structured Finance

Structured Finance is providing large corporate companies with creative tailor-made multi-product solutions through: acquisition finance, structured solutions, international trade & export finance, sector based structured finance, asset based finance and syndications etc.

Dedicated local team of experienced structured finance professionals is supported by 650 professionals working in 20 countries worldwide combining sector knowledge and hands on product expertise.

Product range

- Acquisition Finance
 - Provides complete service with an integrated approach to companies doing acquisitions. ING arranges and provides underwriting of leverage loans, bridge loans and senior debt
- Structured Solutions
 - Creates incremental economic benefits or value to our customers using customised structures based on cross border tax and/or accounting expertise
- International Trade and Export Finance
 - Combining trade & commodity related relationship management with Structured Finance expertise into one platform for financing commodities and capital flows
- Sector Based Structured Finance
 - Combining project finance and asset based finance into one functional solution, provides cash - flow based financing for project developments in selected sectors: Natural Resources, Telecom & Media, Utilities and Infrastructure
- Asset Based Finance
- Syndications
 - One of the leading providers of loans distribution on primary and secondary markets

Corporate Finance

ING Corporate Finance (London, Warsaw, Frankfurt, Belgium, Netherlands) provides corporate and institutional clients with innovative and effective solutions for their investment needs, combining longstanding expertise in Ukraine and world-wide quality standards of service.

Tailor made solutions through Equity Capital Market Transactions and Merger & Acquisitions.

Product range

- M&A and Strategic Alliances
 - identification of potential targets and gathering relevant information on such companies
 - management of information flows
 - coordination of advisors and auditors
 - due diligence
 - valuation and pricing
 - assistance in negotiations
 - arrangement of financing
 - closing procedures
- Fairness and Valuation Opinions
 - assistance in developing business plans
 - DCF modelling
 - preparation of valuation/fairness opinions
- Financial Advisory
 - developing financing strategies
 - advisory on re-organization terms and procedures
 - opinions on investment projects
- IPOs and SPOs
 - offering structure
 - marketing strategy
 - coordination of advisors and auditors
 - research coverage
 - pre-marketing and road show
 - syndication and pricing
 - underwriting
 - settlement
- Private Placements
 - marketing strategy
 - structure and terms of private placement
 - valuation and possible price range
 - negotiations with potential investors
 - settlement

Contacts

Country Manager	Mark Onno Appelman	Mark.Onno.Appelman@ingbank.com
Head of International Clients	Julia Remy	Julia.Remy@ingbank.com
International Clients	Inna Popinako	Inna.Popinako@ingbank.com
International Clients	Nataliya Muzhuk	Nataliya.Muzhuk@ingbank.com
International Clients	Nataliya Sergeyeva	Nataliya.Sergeyeva@ingbank.com
International Clients	Valentyna Bilyk	Valentyna.Bilyk@ingbank.com
Transaction Services	Liliya Cheshko	Liliya.Cheshko@ingbank.com
FM Sales	Roman Vysotskiy	Roman.Vysotskiy@ingbank.com

Disclaimer

Certain of the statements contained in this release are statements of future expectations and other forward-looking statements. These expectations are based on management's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those in such statements due to, among other things, (i) general economic conditions, in particular economic conditions in ING's core markets, (ii) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit markets generally, including changes in borrower and counterparty creditworthiness, (iii) the frequency and severity of insured loss events, (iv) mortality and morbidity levels and trends, (v) persistency levels, (vi) interest rate levels, (vii) currency exchange rates, (viii) general competitive factors, (ix) changes in laws and regulations, and (x) changes in the policies of governments and/or regulatory authorities. ING assumes no obligation to update any forward-looking information contained in this document.

This presentation is intended for general information purposes. It does provide basic information concerning individual wholesale banking products, insurance products or related services. However none of the information should be interpreted as an offer to sell securities or as investment advice of any kind. Queries concerning these topics should be addressed to the individual business units and/or companies of ING Groep N.V. ('ING Group') and/or ING Bank Ukraine. No warranty or representation, express or implied, is given as to the accuracy or completeness of that information. In no event will ING Group as well as ING Bank Ukraine, nor any of its directors, employees or advisors accept any liability with regard to the information contained in the individual ING companies', business unit or product group's presentation.

ING Group comprises a broad spectrum of companies (the 'ING companies'), many of them operating under their own brand names. Almost every ING company, business unit or product group, has its own website on the internet where it offers information about its products and services. Reference is made to those websites for further details and hyperlinks have been provided from this website to those ING companies, business units and product groups, if available.

It is prohibited to modify, copy, distribute, transmit, display, publish, sell, license, create derivative works or use any content for any other purposes than that of this presentation, i.e. providing information about ING Group and its lines of business

No liability

While ING Group and ING companies, including ING Bank Ukraine, use reasonable efforts to include accurate and up-to-date information in this presentation, errors or omissions sometimes occur. ING Group and ING companies, including ING Bank Ukraine, expressly disclaim any liability, whether in contract, tort, strict liability or otherwise, for any direct, indirect, incidental, consequential, punitive or special damages arising out of or in any way connected with your access to or use of this presentation, and/or any other ING companies' presentations whether or not ING Group and/or ING companies, including ING Bank Ukraine, were aware of the possibility of such damages.

All information in this presentation, including but not limited to graphics, text and links to other communication means, is provided 'as is' and is subject to change without prior notice. Such information is provided, to the fullest extent permissible pursuant to applicable law, without warranty of any kind express or implied, including but not limited to implied warranties of merchantability, fitness for a particular purpose, non-infringement from disabling devices. ING Group and ING Companies, including ING Bank Ukraine, do not warrant the adequacy, accuracy or completeness of any information in this presentation and expressly disclaim any liability for errors or omissions therein. Users are responsible for evaluating the accuracy, completeness or usefulness of any information or other content available in this presentation.