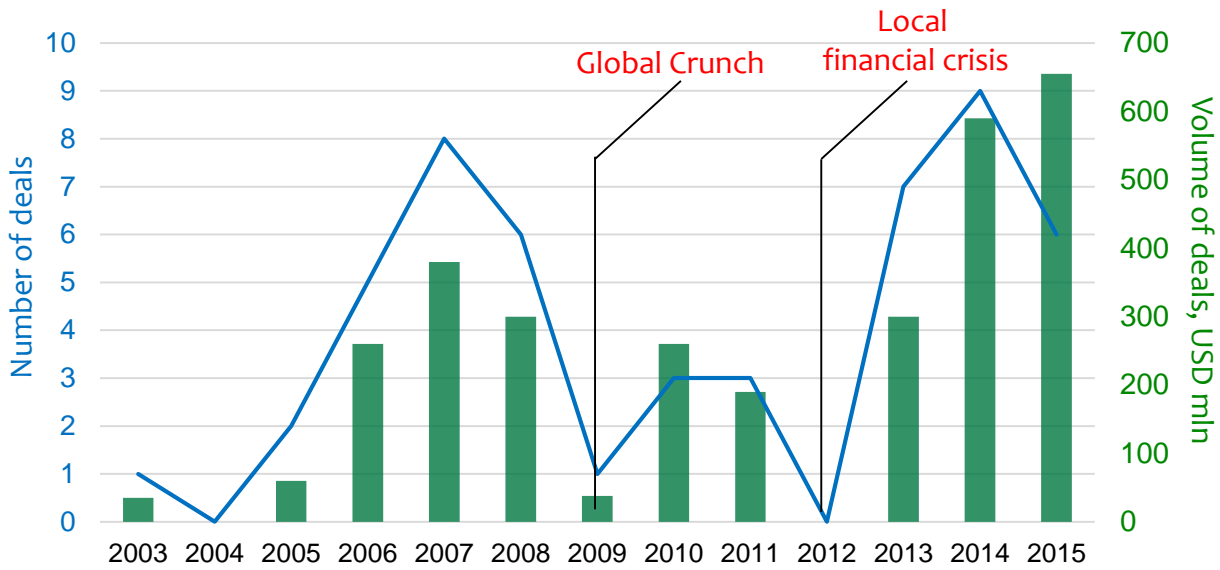


Belarusian Banks on International Syndication Loan Market: Belarusbank practice

Andrei Khankevich
Deputy Director
Investment and securities

Belarusian SLM overview



12 years
about 50 deals
USD 3 bn

- term of the first deals – 6 month+6 month
- active stage begins from 2006
- main currency – EUR
- acceptable term – **6** month+**6** month/**1** year
- main participants – russian banks
- domination of bilateral transactions



Belarusian borrowers on SLM

active

potential

banks:


corporate:




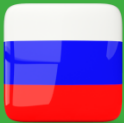


- petrochemical industry*
- retail*
- iron industry*
- automobile industry*
- building*
- ...*



Belarusbank: the latest deals on SLM

Borrower	 BELARUSBANK	
Date	10.07.2015	29.12.2015
Amount	EUR 203 mln	EUR 225 mln + USD 22 mln
Purpose	General purposes, finance trade contracts of bank's clients relating to the supply of goods and equipment from Russia and other countries	
Term	6 month	6 month+6 month/1 year
Law	Russian law	
Mandated Lead Arranger	Novikombank, ALFA-BANK, Promsvyazbank	ALFA-BANK, TransKapitalBank
Number of creditors (incl. new)	16 (6)	14 (4)
Agent	ALFA-BANK	ALFA-BANK

Belarusbank: the latest deals on SLM (geographical expansion)

Borrower	 BELARUSBANK	
Date of the deal	10.07.2015	29.12.2015
Amount	EUR 203 mln	EUR 225 mln + USD 22 mln
	ALFA-BANK, Novikombank, Promsvyazbank, TransKapitalBank, Bank Finservice, GLOBEX Bank, Gazprombank, Sviaz-Bank, Bank Intesa, Nefteprombank, Bank ZENIT, BANK URALSIB, UBRD, Asian-Pacific Bank, Absolut Bank	ALFA-BANK, TransKapitalBank, Bank Finservice, GLOBEX Bank, Gazprombank, Russian Agricultural Bank, Sviaz-Bank, Bank Intesa, SME Bank, Nefteprombank, Bank ZENIT
	-	Baltikums Bank
	Kazkommertsbank	Tsesnabank
International financial organizations	-	Eurasian Development Bank

Deals on SLM in 2015 / 1 quarter 2016

2015	April	Mandate letter / Info memo
	May	
	June	Syndication
	July	Signing / Receipt of funds
	August	
	September	
	October	
	November	Mandate letter / Info memo
	December	Syndication / Signing
	2016	January

12th syndication loan of Belarusbank

EUR 203 mln

The largest syndication loan in modern history of Belarusian banking system



EUR 225 mln + USD 22 mln

Negative factors affecting the implementation of deals:

EUR 203 mln

- Outstanding syndicate loan
- Downgrade Belarus credit rating by Moody's

EUR 225 mln + USD 22 mln

- Outstanding syndicate loan
- New Year holidays

Why Belarusbank?



№1 Belarusian borrower on SLM



History of successful presence on DCM (**13** syndication loans / **1** LPN)



Principle "pay in dew day" in work with lenders



Attractive credit terms with an acceptable level of risk



BELARUSBANK

220089, Minsk, Belarus

Dzerzhinsky ave, 18

Telex: **252408** PION BY

SWIFT: AKBB BY 2X

www.belarusbank.by

info@belarusbank.by

Investment and securities

Andrei Khankevich

Deputy director

Tel.: +375 (17) 309 00 95

ib@belarusbank.by

Thank you for your attention!