



## PROFILE - Pieter van Groos

Entrepreneurial, growth oriented business leader with strong combination of people leadership-, operational- and strategic skills as demonstrated by strong international performance track record in industry, management consulting, financial services and private equity with Exxon-Mobil (1986-1994), McKinsey & Company (1994-1998), General Electric (1998-2008), NOA/DFE (2009-2014). Since then, focus on financial- and industrial technology businesses with Ferratum Oyj, Dynamic Markets GmbH (Techpilot) and AGERE GmbH (business advisory, investments in start- and scale-ups and real estate).

## LEADERSHIP CHARACTERISTICS

- Global entrepreneurial player with strong customer orientation and smart strategic and analytical problem-solving skills who enjoys leading change
- Energizing and inspiring people leader and sought-after mentor with large network of talented people who is able to build high-performing teams, implement sound operating rhythms to drive strong execution and establish a performance management culture
- Strong business acumen sharpened by a variety of international operational leadership- and board roles and deep domain expertise in industry, management consulting, financial services and technology scale-ups
- Highly driven and determined with an energetic passion for winning and excellence
- Proven ability to learn, develop and assimilate in various industries, countries, cultures and environments

## PERSONAL VALUES

- Integrity
- Reliability
- Candor
- Professionalism
- Drive
- Curiosity

## CAREER



### **2015 - 2019 Chairman of the Board of Directors; 2019 - 2020 CEO Ferratum PLC**

Ferratum Oyj ([www.ferratumgroup.com](http://www.ferratumgroup.com)), IPO'd at the Frankfurt Stock exchange, is a bank-licensed digital retail- and SME bank („Fintech“) operating in 23 countries on 6 continents.

Achievements: Provided hands-on operational guidance and governance working closely with Founder/CEO and business team to more than triple growth in both revenues (from 71 million in 2014 to 293 million in 2019) and EBIT (from 11 million in 2014 to 45 million in 2019).



### **2015 - 2019 CEO, Partner Techpilot - Dynamic markets GmbH**

Techpilot ([www.techpilot.net](http://www.techpilot.net)) is Europe's leading online B-2-B platform connecting buyers and suppliers of industrial custom-made parts.

Achievements: Delivered revenue- and profit growth after significant revitalization of team-, business direction-, innovation agenda- (including UX) and business processes. Minimized impact of closing [www.fabricating.com](http://www.fabricating.com) in USA.



### **2017 - today Founder AGERE GmbH**

Holding company providing business advisory services and investments in start- and scale-ups (e.g. [www.openasapp.com](http://www.openasapp.com), [www.kptncook.com](http://www.kptncook.com), [www.techpilot.net](http://www.techpilot.net)) and real estate in various countries (Germany, Czech Republic, South Africa).



### **2009 - 2014 CEO NOA Holdings N.V.; Managing Partner DFE**

NOA Holdings N.V; holding company (owned by DFE Partners GmbH, a Swiss based private equity fund and Creation Investments, a US based private equity fund) owning micro-finance institutions in Russia, Poland and the Balkans.

Achievements: Together with a small central team, we professionalized our microfinance institutions to much better serve their development finance mission by building high-performance teams, innovating our business model, implementing best-in-class business practices and creating a clean performance culture resulting in:

- Doubling revenues with healthy margin expansion re-invested in people, (IT-) infrastructure, distribution (major upgrade of all branch networks) and product innovation
- Significant reduction of delinquencies (PAR 30% <5% coming from >10%) by implementing strong risk management
- Record debt-funding from international lenders with reduced cost-of-funding to support strong portfolio growth



### **2005 - 2008 CEO and Chairman of the Board GE Money Bank Czech- and Slovak Republics (now renamed [www.moneta.cz](http://www.moneta.cz)).**

Achievements: Accelerated revenue- and profit growth of group of financial services businesses (comprised of retail- and SME banking, consumer- and car financing; > 3800 employees, asset base > \$ 6 billion, 215 branches, > 8000 POS) by shifting the business from single product focus to become a „main bank“ serving customers with a full portfolio of simple, innovative banking products:

- Delivered record 2017 performance: profit of \$ 191 million (vs. target of \$ 127 million) through product innovation (e.g. GENius current account), process improvement (e.g. CRM, mortgages), risk-management and productivity (opening low-cost operations center in Ostrava) initiatives
- Achieved highest ever employee satisfaction scores
- Resolved „Agrobanka“ case; a highly complex, decade old, dispute related to GE's original acquisition



### **2004 - 2005 CEO and Chairman of the Board GE Money Bank Austria**

Achievements: Together with a young, talented team we led a successful turnaround of this structurally loss-making and shrinking bank (comprised of retail-, commercial-, consumer finance and car businesses; > 800 employees, asset base > \$ 2 billion):

- Delivered profitable (2005 profit of \$ 14 million) revenue growth through successful implementation of key initiatives (revitalize team, innovate product portfolio, simplify business and drive cost-competitiveness)
- Avoided major asset impairment
- Received Global CEO award



### **2003 - 2004 Director Acquisition Integration and 6 Sigma Quality GE Money Bank Germany**

Achievements: Led integration of AllBank acquisition with GE's smaller consumer finance business to create a new German retail bank:

- Delivered 2014 profit of \$ 35 million (coming from break-even in 2002) supported by key integration initiatives (rebranded merged entities and country-wide branch network, integrated IT systems, centralized and digitized operations, restructured headcount by 600 people)
- Created Lean-Six Sigma quality organization to drive continuous improvement and data-driven performance culture



### **2002 - 2003 Director Commercial Operations GE Capital Equipment Services Central & Eastern Europe**

Achievements:

- Led 400+ commercial teams across 3 businesses in 9 countries (Car leasing by Avis Fleet Services, Truck trailer leasing by TIP, Modular space leasing, Railcar leasing) to deliver revenue (> \$ 500 million), asset (> \$ 1 billion) and funded fleet commitments.
- Expanded into Eastern Europe (Poland, Hungary and Czech Republic).



### **2001 - 2002 Managing Director Lexan® & Cycloy® GE Plastics Europe**

Lexan® & Cycloy® are the brand names for GE's polycarbonate and polycarbonate/ABS blends engineering plastics businesses with, in Europe, over 1000 employees and manufacturing plants in Bergen op Zoom (Netherlands) and Cartagena (Spain) supplying Europe, Asia, Middle East and India.

Achievements:

- Exceeded revenue (> \$900 million) and profit (> \$200 million) commitments
- Created World-Wide-Product-Plan to set clear product development priorities and R&D roadmaps resulting in significant reallocation of R&D and application development resources
- Project board LX2; a \$ 500 million investment to build second polycarbonate plant in Cartagena, Spain
- 6 Sigma Executive band supply chain project „the perfect customer order“ reducing order changes from 20 to 1 boosting supply chain- and plant stability and performance
- Attended GE's annual top-400 leaders meeting in Boca Raton, Florida



### **1999 - 2001 Managing Director Noryl® & Ultem® GE Plastics Europe**

Noryl® & Ultem® are the brand names of GE's PPO/Polystyrene and Polyetherimid engineering plastics businesses with, in Europe over 350 employees and Noryl chemical and compounding operations in Bergen op Zoom (Netherlands).

Achievements:

- Successful turnaround of business delivering profitable (EBIT > \$ 75 million) revenue (> \$ 400 million) growth after years of stagnation through creation of high performance „rookie“ management team, driving „vital few“ product innovations (Fenders for Renault and VW, non-toxic flame retardant TV backplates for Sony and Panasonic) and significantly improving manufacturing productivity-, product quality and supply chain performance
- Smart major plant debottlenecking stretching capacity with over 25% with very low capital expenditures



### **1998 - 1999 Director Business Development & Strategy; member of Management Team GE Plastics Europe**

Achievements: created business strategies for variety of engineering plastics businesses and pursued growth thru M&A by engaging with a wide variety of deal activities and due diligences in Russia, India, Poland, France, Ireland, Germany, Netherlands and USA.



### **1994 - 1998 Senior Associate; Engagement Manager McKinsey & Company.**

Achievements:

- Led and/or participated in a variety of consulting strategy engagements in Financial Services (global credit and debit card strategy), Transportation (global airline restructuring), Telecom/Logistics (break-up of large, publicly listed conglomerate), Oil & Gas (pan-European collaboration), Chemicals (merger evaluation), Transportation (improvement opportunities European Air Traffic Control), Consumer Electronics (CEO agenda), Insurance (strategy, pricing of property and casualty insurance risks), Retail (best practice transfer)
- MBA recruiting, which brought me twice a year to leading MBA institutions in Europe and USA
- McKinsey MBA; intense 1-month MBA for non-traditional hires. Later taught micro-economics and strategy



**1991 - 1994 Transportation Lubricants & Fuels Business Manager, Esso Benelux (Belgium, Netherlands, Luxemburg)**

Achievements:

- Led teams in 3 countries to implement dedicated lubricants strategy to increase market share with car- and truck dealers, fleetkeepers and supermarkets
- Convinced some 400 Dutch secondary fuel stations to participate in national soil sanitation initiative „Subat“, avoiding potential liabilities with hundreds of millions.



**1988 - 1991 Auditor Manager Corporate Audit staff, Esso France**

Achievements:

- Led operational audits in Europe: Refining (France), Shipping (France), Treasury (UK, France, Italy, Benelux), Lubricants logistics and marketing (France, Benelux), Supply (France), Distribution (France; including joint-ventures with Elf and Total), Human Resources (France and Italy), Polymers (UK, Scandinavia, Italy, France, Germany).
- Led special Oil Spill Response preparedness review in North West Europe following Exxon Valdez oil spill.
- Became Oil Movement & Measurement specialist



**1986 - 1988 Treasury & Finance analyst; Foreign Exchange & Money Market dealer, Esso Benelux, Esso Capital B.V.**

Achievements:

- Evaluated major investment projects, performing financial- and tax planning and analyses for all Benelux Esso affiliates including NAM and Gasunie
- Created and managed Esso Capital B.V, a large global finance vehicle which rapidly grew to over \$ 6 billion in assets denominated in over 15 currencies, optimizing funding, tax and treasury.
- Foreign exchange dealing, money market portfolio performance and treasury activities for global Esso/Exxon affiliates in close cooperation with Exxon treasury team in the USA. Annual forex volume over \$ 4 billion.

## EDUCATION AND TRAINING



**2019 Google Executive Management Program** at Googleplex, Mountain View, CA.



**2017 Harvard Business School.** Executive training on Strategy, Leading Innovation and Platforms.



**2018 Masterclass Board Program ScaleUpNation.** Masterclass to guide ventures to scale more successfully. (<https://scaleupnation.com/programs/board-program/>)



**Various Crotonville courses including 1999 BMC** (an intense 1-month top executive training resulting in: „Destroy your business.com“ initiative).

**Certified Black Belt 6-Sigma and Lean.**

**Extensive Environment Health & Safety trainings** including Phosgene and Chlorine.



**McKinsey MBA:** intense 1-month program for non-traditional hires. I later taught micro-economics and strategy here.

**Various trainings** (like Engagement Leadership, Interpersonal skills, etc.)



**Various trainings** (like Oil movement & measurement, Structured systems analyses, Project Management including contracting for large scale projects, European Young managers Workshop, etc.).



**1979-1986 Erasmus University, Rotterdam, the Netherlands:**

- Masters Business Economics (major in Corporate Finance)
- Bachelors of Law



**1973 - 1979 Rijnlands Lyceum, Sassenheim, the Netherlands**

- Athenaeum

## MISCELLANEOUS

### Languages

|                  |                 |                |
|------------------|-----------------|----------------|
| Dutch (native)   | German (fluent) | Italian (fair) |
| English (fluent) | French (good)   | Spanish (fair) |

### Personal interests

Extensive traveling to explore different cultures and continents, sailing (certified RYA yacht master), running, hiking (reached advanced base camps of K2 and Mount Everest from Tibetan side), music, art, books, food and wine

### Marital status

Married, one daughter

### Citizenships

Dutch, German

### Board memberships

2015 - 2019 Chairman Board of Directors Ferratum Oyj

2002 - 2013 Supervisory Board Amega Holding ([www.amega.nl](http://www.amega.nl)); a leading Dutch automotive group

2010 - 2013 Supervisory Boards Forus bank Russia, IM Poland, NOA Albania, Vakufska banka Bosnia

2005 - 2008 Board American Chamber of Commerce, Czech Republic.  
Member Czech Banking Association

2005 - 2006 Supervisory Board GE Money Switzerland (now [www.cembra.ch](http://www.cembra.ch))