

**Public Joint Stock Company
Commercial Bank
“EUROBANK”**

Way to success



- ❖ Many years of market experience of the Bank's team;
- ❖ Individual product set for each client;
- ❖ Focus on the long-term program of cooperation;
- ❖ Flexible approach to the specific clients' needs;
- ❖ Free consulting services and efficient solutions;
- ❖ The high quality service for the external economic activities of our clients;
- ❖ Ability to provide our clients with consulting services in English.



The competitive advantages of PJSC CB "EUROBANK" in 2009:

- ❖ Ability to settle the funds transfers from the current account every 20 min;
- ❖ Investing in service level upgrading and further professional development of the Bank's team;
- ❖ Balanced management of assets and liabilities;
- ❖ Profitable Bank's activity.



The competitive advantages of PJSC CB "EUROBANK" in 2010:

- ❖ Bank's statutory fund was increased in 2,5 times - from 26.670 mln. UAH up to 66.670 mln. UAH;
- ❖ Launching of a new high-tech corporate website of the Bank www.eurobank-ua.com, which marked:
 - change of the customer service philosophy through the separating of corporate and private banking segments,
 - interactivity of the Bank: on-line consultation, the possibility of an appointment, the call back service,
 - possibility for VIP clients to choose a personal manager.
- ❖ The introduction of a advanced system of remote customer service «Eurobank 24/7", which includes Internet banking and mobile banking and is Ukraine's first technology of a full-fledged client -bank in your mobile phone.





Year 2005

On January 14th CB "EUROBANK" Ltd. has got a certificate of the state registration.

On July 25th CB "EUROBANK" Ltd. has got a Banking License.

On August 3rd the Bank became a member of the Individual Deposits Guarantee Fund.

Years 2006-2007

A long-term development strategy for the Bank has been designed and approved, a tactical plan of strategy implementation has been prepared and realized.

Year 2008

The Bank has extended its range of operations and became the PFTS Stock Exchange member, the Professional Association of Registrars and Depositories member, as a result, CB "EUROBANK" Ltd. was enabled to offer its customers underwriting and custody services as well as brokerage and dealer services.

Year 2009

The Bank became an associate member of the payment system VISA International with the support of the PJSC "VTB Bank Ukraine".





Office of PJSC CB "EUROBANK"



The Head Office of the bank is located in one of the central traffic arteries of Kyiv city - the crossing of Taras Shevchenko Boulevard with the Peremohy Square.

The office is located in a modern business center "Europe plaza".



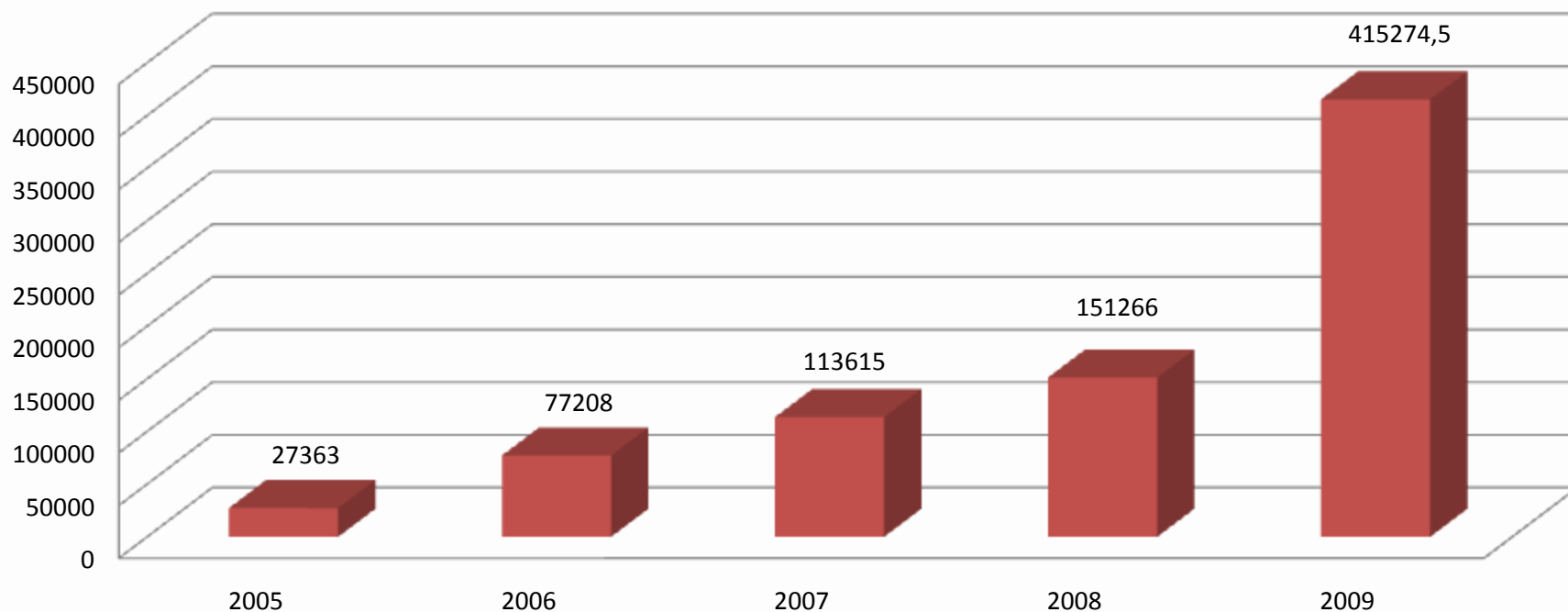
The Bank sets up mutually beneficial cooperation with successful and promising representatives of various business sectors, among which:

- ✓ State Enterprise Boryspil International Airport
- ✓ Logistics Service of Southwestern Railways
- ✓ JSC Kyivstar GSM
- ✓ Ukrainian Social Investment Fund
- ✓ Mirovaya Karta Ltd.
- ✓ Plastic Card Enterprise Ltd.
- ✓ Servus Systems Integration Ltd.
- ✓ Ukr-China Communication Ltd.
- ✓ Exhibition Center KievEkspoPlaza
- ✓ Parity Motors Ltd.
- ✓ Sparta Assets Management
- ✓ Aval Brok Ltd.
- ✓ Akku-Energy Ltd.
- ✓ Insurance Company Alfa-Garant
- ✓ JSC Child's world
- ✓ Uglekom Ltd.
- ✓ Vtorpolimermash Ltd.
- ✓ Rainbow Ltd.
- ✓ Train Ukraine Ltd.
- ✓ Eurocomfort Ltd.

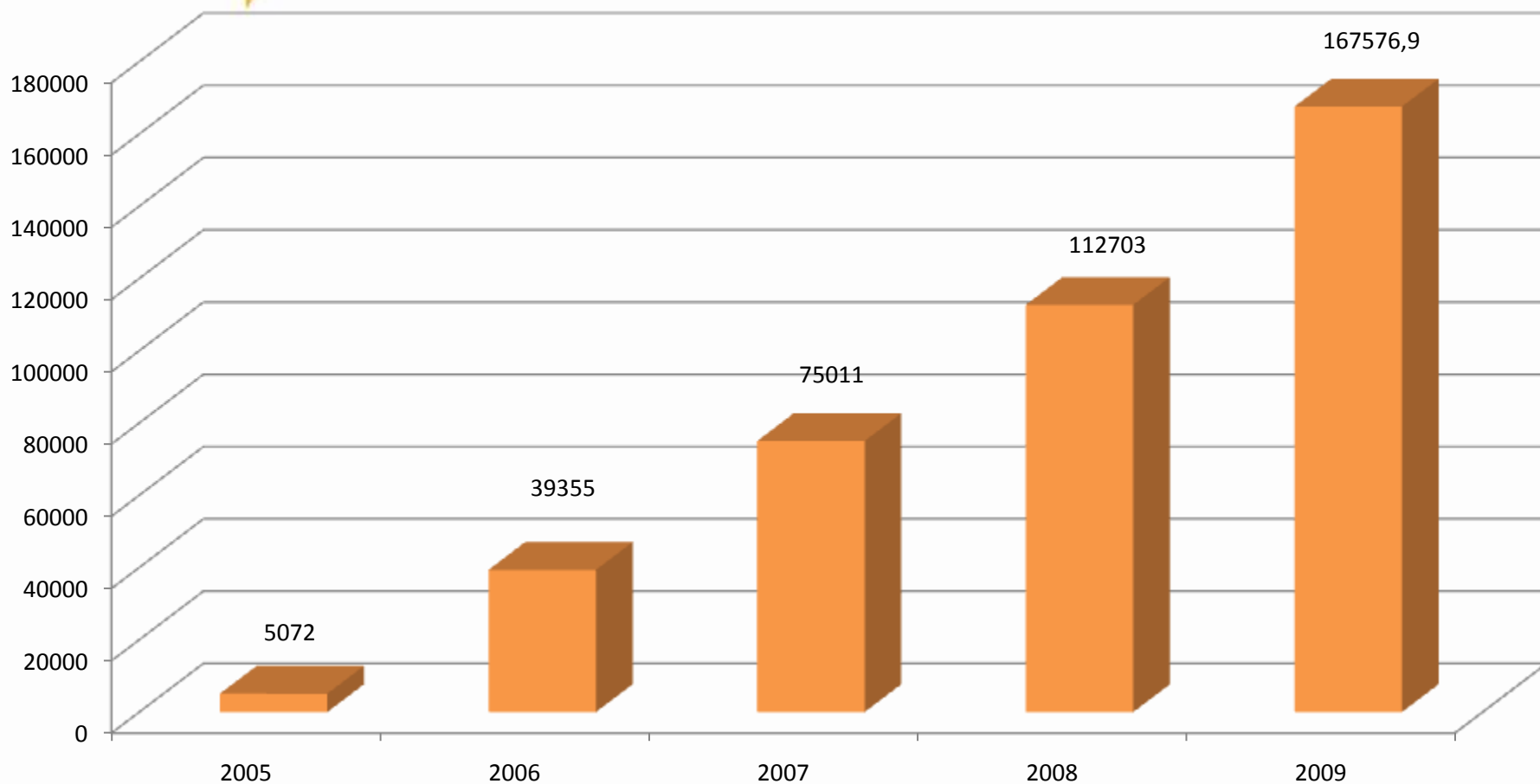


PJSC CB "EUROBANK" has conducted a balanced lending risk policy which enabled it to create high-quality portfolio of assets, that has been increasing significantly per annum.

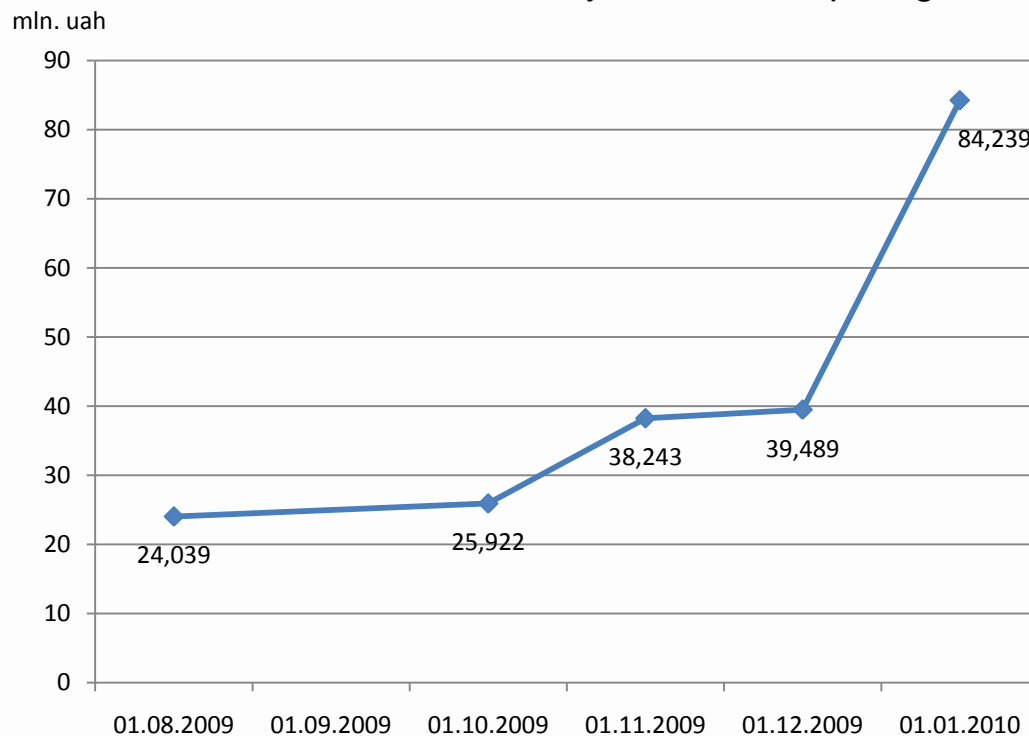
Assets, in thousands UAH



Deposit portfolio, in thousands UAH

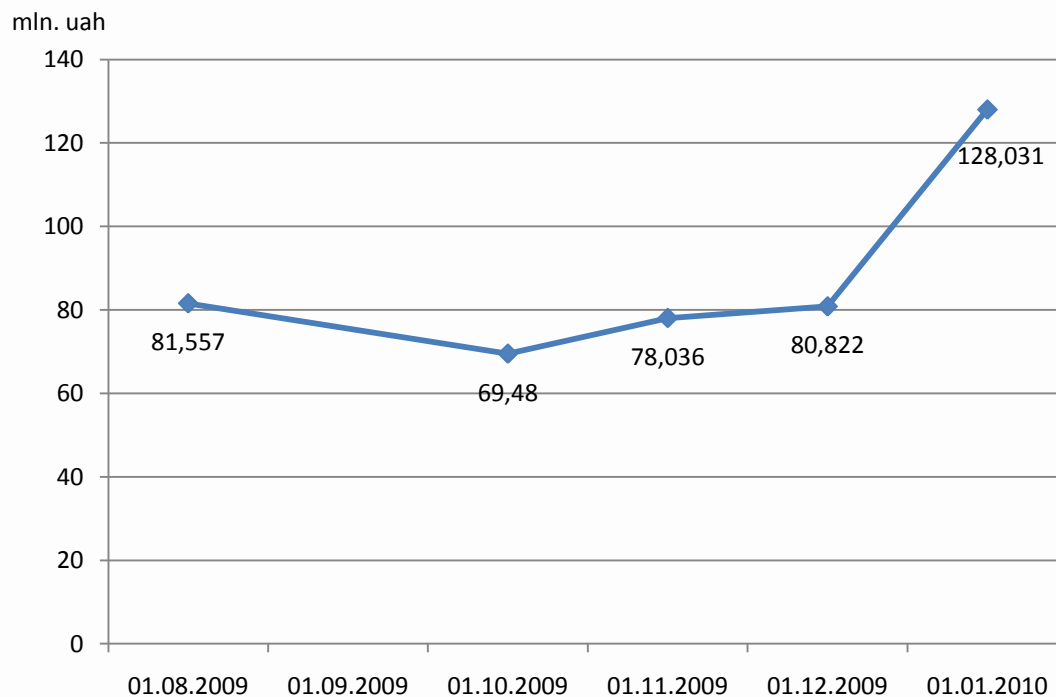


Dynamics of capital growth



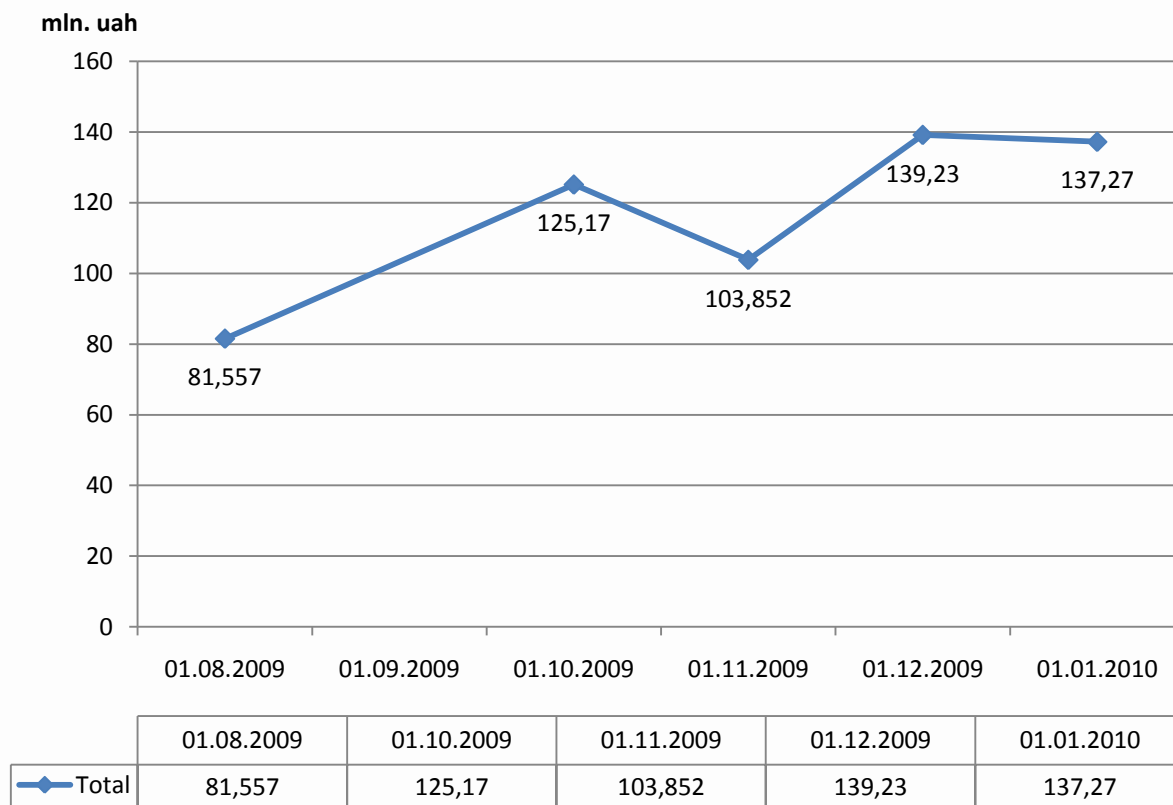
	01.08.2009	01.10.2009	01.11.2009	01.12.2009	01.01.2010
— Capital	24,039	25,922	38,243	39,489	84,239

Liabilities of individuals

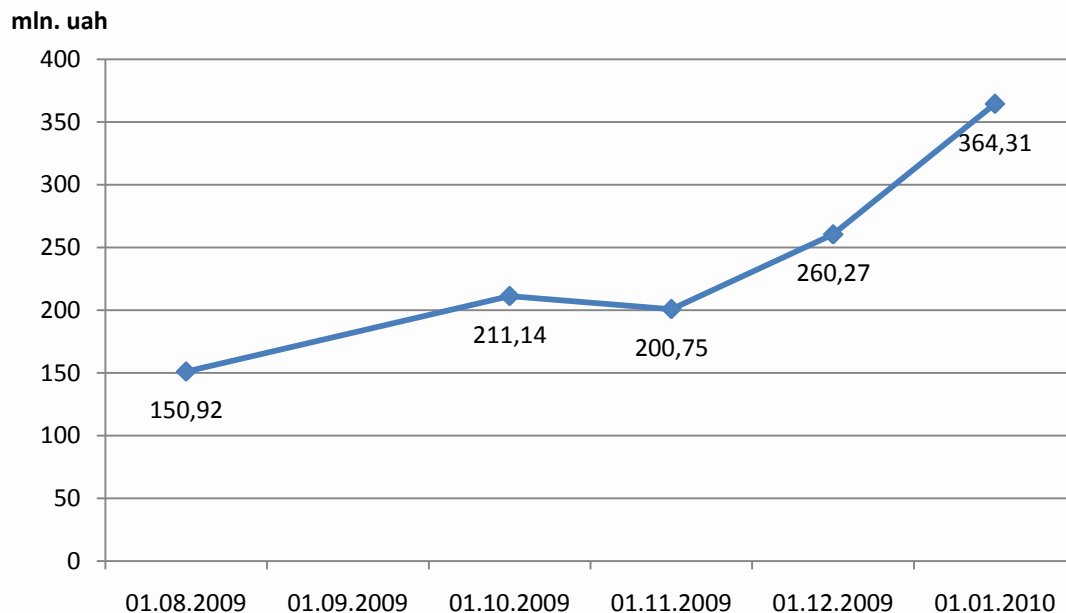


	01.08.2009	01.10.2009	01.11.2009	01.12.2009	01.01.2010
◆ Total	81,557	69,48	78,036	80,822	128,031

Liabilities of legal entities



Dynamics of Credit&Investment portfolio growth



	01.08.2009	01.10.2009	01.11.2009	01.12.2009	01.01.2010
◆ Credit&Investment portfolio	150,92	211,14	200,75	260,27	364,31

Bank market share growth from 01.08.2009 to 01.01.2010

(from AUB data, www.aub.org.ua):

- ✓ in terms of capital – in 3,3 time,
- ✓ in terms of assets – in 2 times,
- ✓ in terms of Credit&Investment portfolio amount – in 2,5 time,
- ✓ in terms of deposits:
 - individuals – in 1,4 time,
 - legal entities – in 1,7 time.

Bank's financial result for year 2009 made 522 208,47 UAH and exceeded similar figures of a number of leading banks – «VTB Bank», «Ukrsibbank», «OTP-bank», «Raiffeisen Bank Aval» and others.

Rating of the Bank's performance on 01.01.2010

(according to AUB, compared with 01.08.09):

- ✓ Capital – **136th** place (**23** positions up from 159),
- ✓ CIP – **110th** place (**31** position up from 141),
- ✓ Financial result – **83rd** place (**2** positions up from 85),
- ✓ Assets – **118th** place (**23** positions up from 141),
- ✓ Deposits of individuals – **106th** place (**13** positions up from 119),
- ✓ Deposits of legal entities – **98th** place (**21** position up from 119).



Contact information of PJSC CB "EUROBANK"

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