

# **PJSC CB “EUROBANK”**

*A Way to Success*

## Information about

### ... establishment

The Bank was established in January 2005. State Registration Certificate: series A01 № 306826 of 30.09.2009, NBU license № 220 of 11.11.2011.

### ... founders

Limited Partnership «Consulting Company «Marketing Technologies» and Limited Partnership «Consulting Company «Finance Analit Service».

### ... priorities

PJSC CB «EUROBANK» is a universal institution, with core accents at commission products and technology products.

### ... clients

About 50% clients are private individuals; the other part comprised of legal entities and private entrepreneurs.

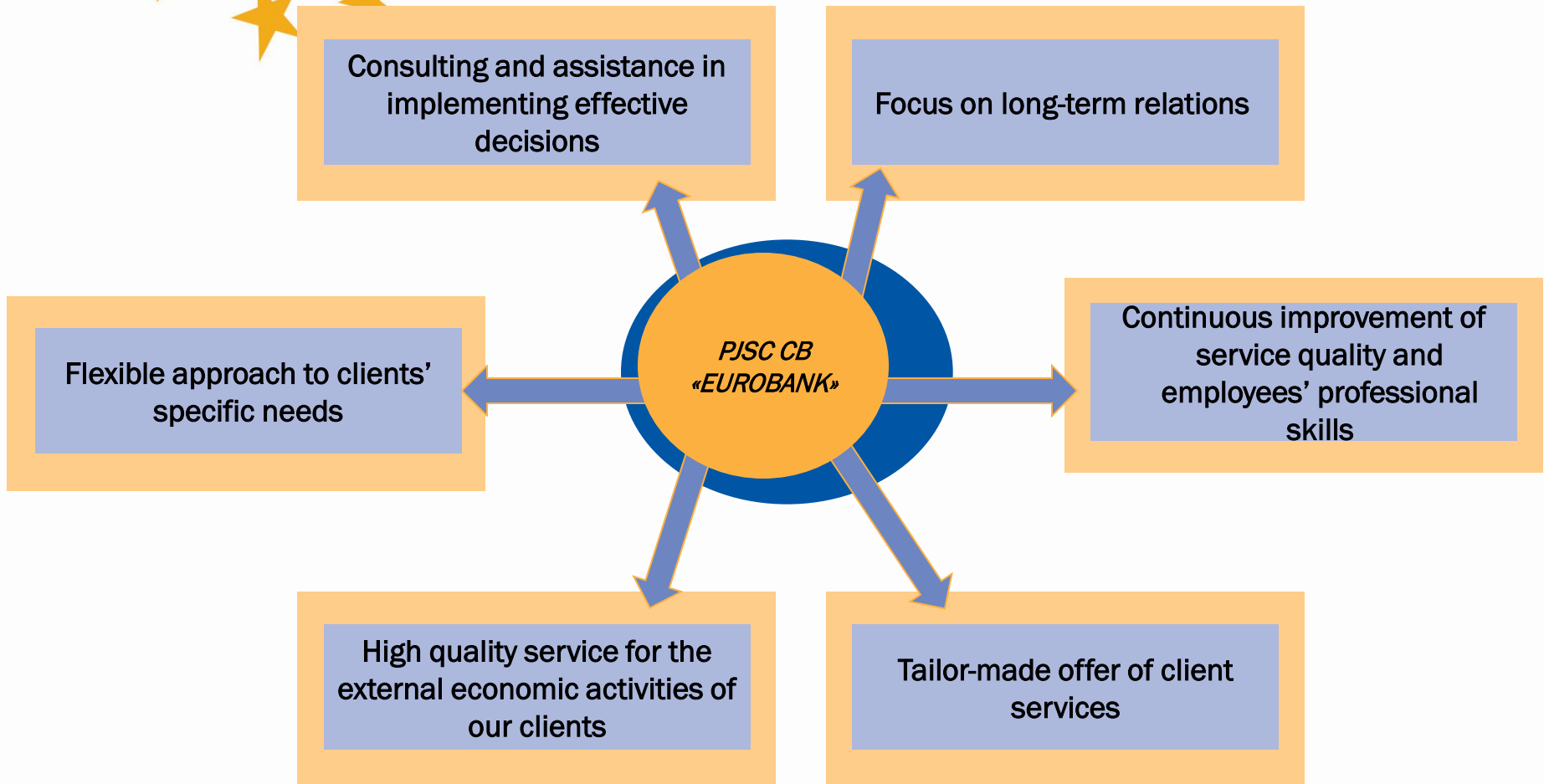
### ... development prospects

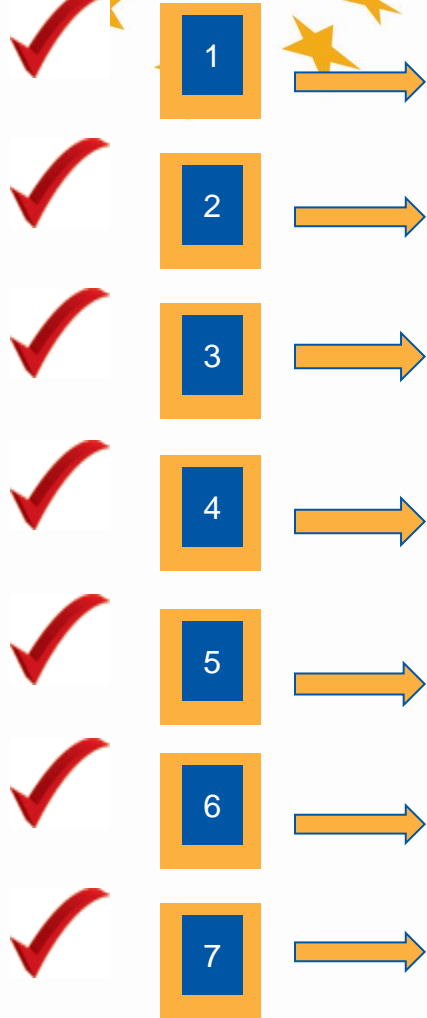
PJSC CB «EUROBANK» is planning to expand its outlet network during 2012-2013.

### ... strategic goals

Increase in assets and loan portfolio, reinforcement of the Bank's influence in the real sector of the economy and increase its share in the banking market.







As of 28.11.2011 Bank's assets surpassed 1 billion UAH.

In the third quarter of 2011 PJSC CB "EUROBANK" has become an authorized Bank of teller services\* in order to pay in checks of bodies of the Treasury Department of Ukraine.

In the second quarter of 2011 Rating agency «Credit-Rating» confirmed PJSC CB «EUROBANK» a long-term credit rating of «BBB-» at the national scale with stable outlook.

During 01.01.2009-01.07.2011 Bank's regulatory capital increased 3,3 fold – from MUAH 39,49 to MUAH 132,16.

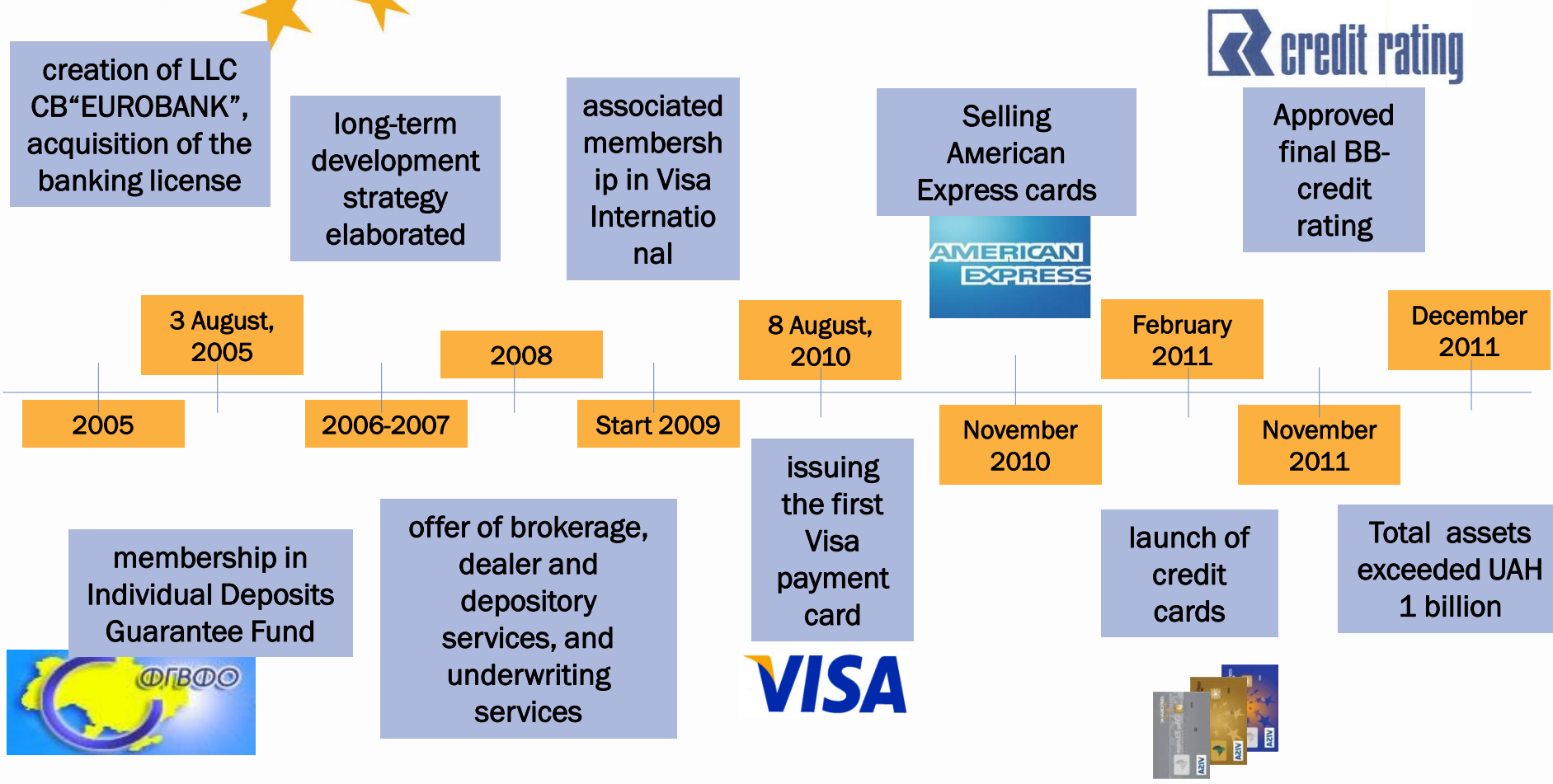
Launch of a card program since 3-d quarter of 2010: issue of VISA and American Express payment cards, launch of the first ATM, 4-th quarter of 2010 – launch of payroll card program.

In 2010 PJSC CB «EUROBANK» became the principal payment agent for Airport «Boryspil» in its C-series bond emission for MUAH 150.

Remote access banking system "EUROBANK 24/7", including mobile and internet banking, was implemented in 2010.

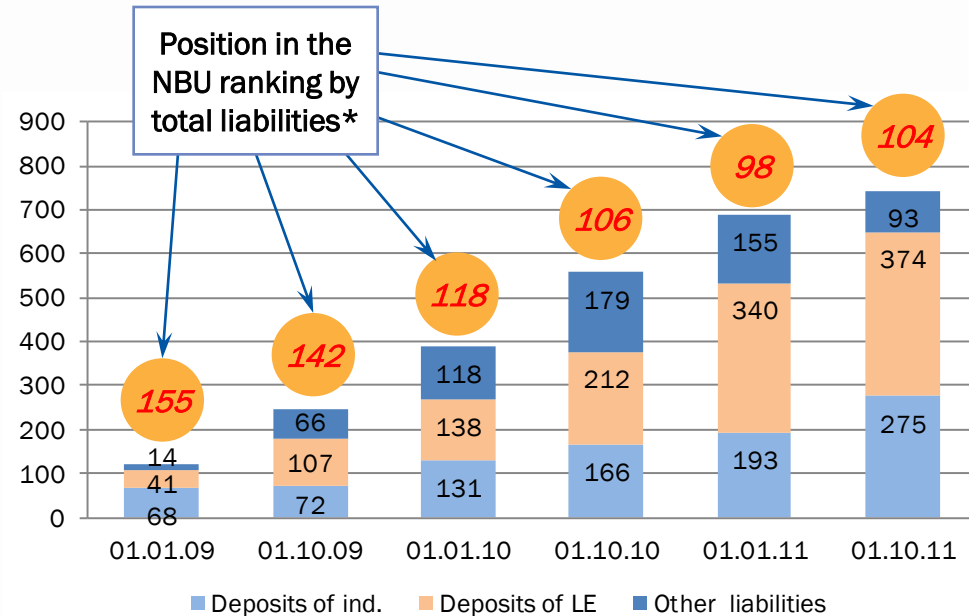
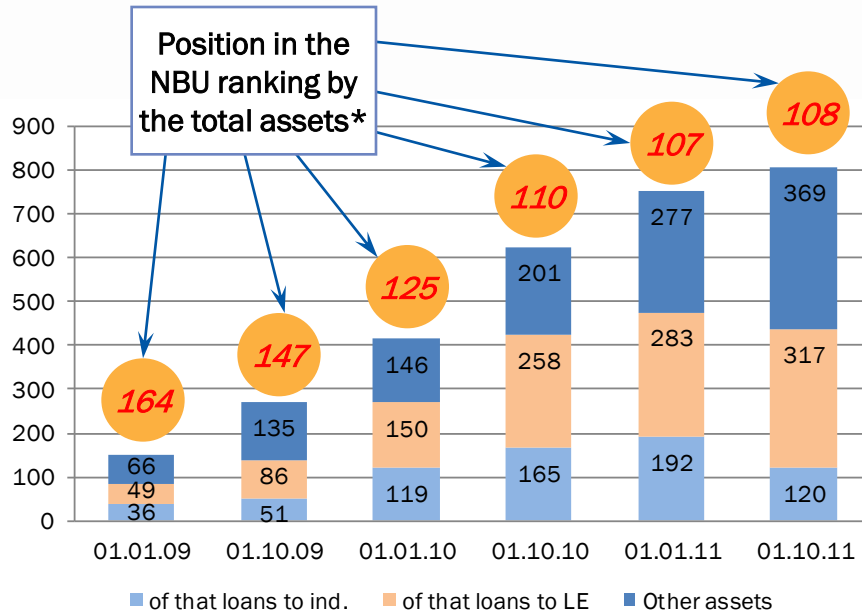


# EUROBANK Bank History



## Asset dynamics (MUAH)

## Liability dynamics (MUAH)



NBU rating is the official rating of Banks in Ukraine. As of 1 January, 2009 it included the ratings of 182 banks, as of 1 January, 2010 - 179 banks and as of 1 January, 2011 - 175 banks.

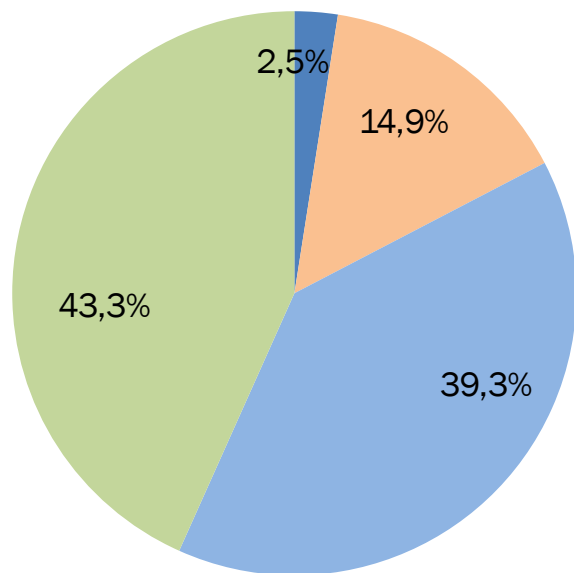


According to the NBU official data as of 01.10.2011 assets of PJSC CB «EUROBANK» increased 2.9-fold in comparison with that of 01.10.2009. Due to that the Bank stepped up in the ranking by 39 positions in assets and 38 positions in liabilities.

(\* ) The Bank's own calculations according to the data from the NBU.



*Asset structure\**

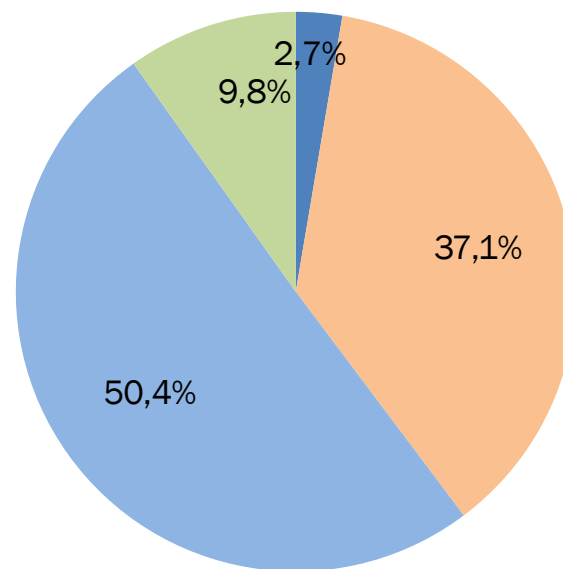


■ Deposits in other banks    ■ Loans to ind.  
■ Loans to LE                    ■ Other assets

Share of assets in foreign currency

**29,5%**

*Liability structure\**



■ Bank deposits                    ■ Deposits of ind.  
■ Deposits of LE                ■ Other liabilities






Share of liabilities in foreign currency

**32,9%**



# Market Position (the AUB rating)

PJSC CB «EUROBANK» rankings (data provided by the Association of Ukrainian Banks, [www.aub.org.ua](http://www.aub.org.ua))

	Rank as of 01.01.2011	Rank as of 01.01.2012	Dynamics
Assets	100	92	 8
Credit&Investment portfolio	96	90	 6
Deposits of legal entities	64	60	 4
Deposits of individuals	99	94	 5
Capital	107	104	 3





# Bank Product Offer

	18% for legal entities	18% for individuals
Deposits*	Term deposits	Demand deposits
	max 15,5% in UAH	max 7,5% in UAH
	max 8,3% in USD	max 3,5% in USD
	max 7,2% in EUR	max 1,5% in EUR
Loans	credits on the security deposits	loan against property
	loans for working capital	loan against an automobile
	investment loans	credit cards
	70% of the value of collateral	
Day-to-day banking services	non-cash currency exchange	cash currency exchange
	GSM-banking on current account	debit cards
	Internet banking	GSM-banking on current account
	including Mobile access	Internet banking
	corporate cards	including Mobile access
	2 half of 2012	



# EUROBANK Head Office



The Head Office of the Bank is located in the very center of the city of Kyiv - in the junction of Taras Shevchenko boulevard and Peremohy square.

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

In 2012-2013 we are planning to open subsidiaries in the following cities:

*Odesa*

*Kyiv*

*Dnipropetrovsk*











# Clients and partners of bank

PJSC CB «EUROBANK» sets up mutually beneficial cooperation with successful and promising representatives of various business sectors\*.

Company Name		Activity	Short characteristic company
State Enterprise Boryspil International Airport		National and international air transport	The main airport of Ukraine, member of Association Airports Europe
Service MTS STSA SWR		National and international rail transport	South Western Railway is one of the major transport arteries of the state
Kyivstar		Mobile communications	Is the leader in mobile communications quality
Ukrainian Social Investment Fund		Social investment	USIF invests funds of international donors in social sphere
Mirovaya Karta		Restaurant business	Is one of the biggest restaurant corporations in Ukraine
Plastic Card Enterprise		Plastic Cards	Production of plastic cards VISA and MasterCard
Ukr-China Communication		Trade and economic relations	Development of trade and economic relations with enterprises and organizations in P.R. of China
Sparta Assets Management		Asset management	Providing a full range of asset management services
Paritet Motors		Car sales	Authorized dealer of such leading car manufacturers as Hyundai, Skoda, Kia in Ukraine

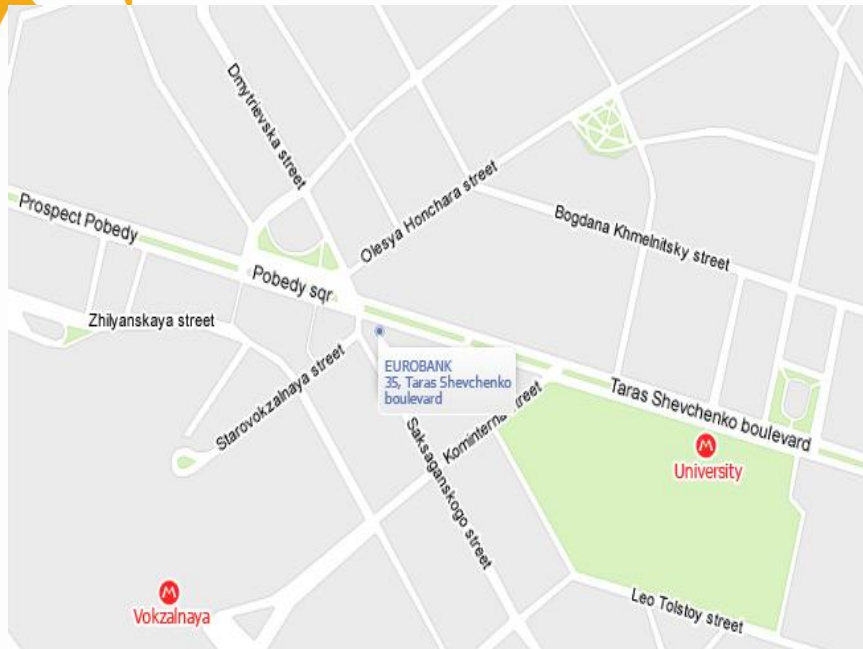


-  **1** **Innovations** → We offer up-to-date innovative services to our clients including deposit “Free Access” and “mobile banking”. The latter is the first full-scale client-bank in your cell phone in Ukraine.
-  **2** **Professionalism** → The bank’s staff have enough experience to handle any nonstandard requests from our clients.
-  **3** **Technological effectiveness** → We keep on implementing hi-tech innovations in management and customer service; we target at automation of all standard banking services.
-  **4** **Fellowship** → We provide mutually beneficial solutions for all parties involved based on the principle of parity relations.
-  **5** **Profitability** → Bank’s activities were profitable even in the time of economic crisis, indicating high efficiency of resource utilization.
-  **6** **Transparence** → Possibility to get instant access to up-to-date and accurate information about the Bank.





# Contact data



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## **Appendix 1**

# **Performance Indicators and Market Positions**

PJSC CB «EUROBANK» got its first auditors' report in 2008

Financial statements are audited by LLC «Banking Audit» (license № 3274 according to decision of Auditor Chamber of Ukraine №128 of 30.10.2003, prolonged by decision №130 of 08.02.2005)

(UAH thousand)	2011	2010	2009	2008
Cash And Cash Equivalents	90 272	143 849	26 956	35 339
Cash in other banks	157 547	51 719	60 418	7 700
Net loans to clients	401 336	466 485	262 156	83 951
Available-for-sale securities	192 215	76 429	48 522	18 819
Deferred income tax asset	48	4	4	4
Property owned and intangible assets	92 247	5 864	5 481	4 729
Other financial assets	100 915	6 849	11 078	502
Other assets	3 703	424	472	222
<b>Total assets</b>	<b>1 038 310</b>	<b>751 628</b>	<b>415 087</b>	<b>151 266</b>
Deposits And Loans From Banks	181 676	51 751	60 377	-
Client Deposits	649 033	533 200	269 523	112 496
Other borrowed funds	208	329	285	207
Current income tax liability	0	6	3	-
Deferred tax liabilities	0	57	40	13
Reserves on liabilities	299	513	0	1
Other financial liabilities	154	31 187	809	440
Other liabilities	30 368	215	40 269	49
Subordinated debt	69 946	70 607	16 200	10 000
<b>Total liabilities</b>	<b>976 684</b>	<b>687 865</b>	<b>387 506</b>	<b>123 206</b>
Share Capital - Ordinary Shares	66 670	66 670	26 670	26 670
Retained income	1 031	894	772	288
Reserves and other funds	(6 075)	(3 801)	139	1 102
<b>Net shareholder capital</b>	<b>61 626</b>	<b>63 763</b>	<b>27 581</b>	<b>28 060</b>

*Data for 2011 which has not been checked by an auditing firm.*





# P&L Statement

(UAH thousand)	2011	2010	2009	2008
Net interest income	19 821	19 903	9 415	5 816
Net commission income	5 765	1 964	3 738	3 698
Net trading income	7 045	3 210	879	655
Other operation income	195	115	103	62
Non-operative income	2 932	20 245	6 300	8 503
<b>Operation income</b>				
Result of revaluation of financial assets	0	0	(351)	0
Result of currency revaluation	26	51	(62)	(893)
Result of sale of trading securities	14 087	16 755	15 729	5 690
Administrative and other operation expense	(46 417)	-39 948	(22 025)	(13 675)
Net before tax	117	191	573	342
Income tax payable	27	-44	(81)	(167)
<b>Net income</b>	<b>144</b>	<b>147</b>	<b>492</b>	<b>175</b>





# Market Position (the NBU rating)

PJSC CB «EUROBANK» ranks (according to quarterly data of the National Bank of Ukraine)

	Rank as of 01.10.2010	Rank as of 01.10.2011	Dynamics
Loans clients	102	118	↓ -16
Assets	107	102	↑ 5
Deposits of legal entities	66	69	↓ -3
Deposits of individuals	106	103	↑ 3
Capital	167	169	↓ -2



**Thank you.**