

Публичное Акционерное Общество
«Платинум Банк»
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Press Release

Kyiv, 22 November 2011

Platinum Bank – leader of bank retail growth in Ukraine

Based on the results of three quarters of the year 2011, Platinum Bank was rated as 2nd and 3rd fastest growing bank by retail deposits and retail loans in local currency respectively, and became the only bank in Ukraine to reach a Top 5 position in both ratings.

Between 01.01.11 and 01.10.11, the bank's deposit portfolio grew by 243%, and its loan portfolio grew by 155%. Due to this development, Platinum Bank became the 12th largest bank in the country by retail lending in the national currency, and the 33rd largest retail deposit bank as of 1.10.11. As of 31.10.11, the bank's retail network was comprised by over 1,600 units, including classical bank branches (Platinum Branch), service centers in shopping centers (Platinum Light) and in-store consumer lending POSs (Platinum Express). Platinum Bank's consolidated IFRS ROE for the first three quarters of 2012 reached 12%.

Mark Iwashko, Founding Partner and Chief Investment Officer of Horizon Capital stated: «As the main shareholder of Platinum Bank, we are very pleased with the operational and financial indicators demonstrated by the bank. The bank's profitability and growth numbers speak for themselves. We consider Platinum Bank as one of the most attractive assets in our investment portfolio and we plan to continue supporting the long-term development of Platinum Bank as one of the leaders in Ukrainian retail banking».

«Our unique results related to the growth of our deposit and loan portfolios are proof of our clients' confidence and give us assurance in the correctness of our business strategy, which will allow us to achieve the strategic targets set by our shareholders – specifically, to become a Top 20 retail bank in Ukraine and maintain a high level of ROE for the shareholders», **commented Greg Krasnov, Platinum Bank CEO.**

Due to the conservative policies of risk management and asset-liability management, the bank's current liquidity indicators as of 21.11.11 exceed NBU standards by 55.5%.

Reference:

Platinum Bank (www.platinumbank.com.ua) – is a specialized retail bank, which, since 2005, has been providing deposit and loan products to individuals through its branch network and consumer lending POSs throughout Ukraine. The main shareholders of



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Platinum Bank are international investment funds Horizon Capital, East Capital Financials Fund, the Bank's management and IFC (World Bank subsidiary).

Platinum Bank is the winner of the 2010 "Ukrainian Financial Olympus" prize, in the category of "Management Quality of World-Class Standard".

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