



MARFIN BANK

PJSC «MARFIN BANK»

24 years on banking market of Ukraine



0-800-500-255

marfinbank.ua



MARFIN BANK

Regions of presence

«MARFIN BANK» constantly increases of his presence in most important and main regions of Ukraine.



Nikolaev, Sobornaya str 12-a



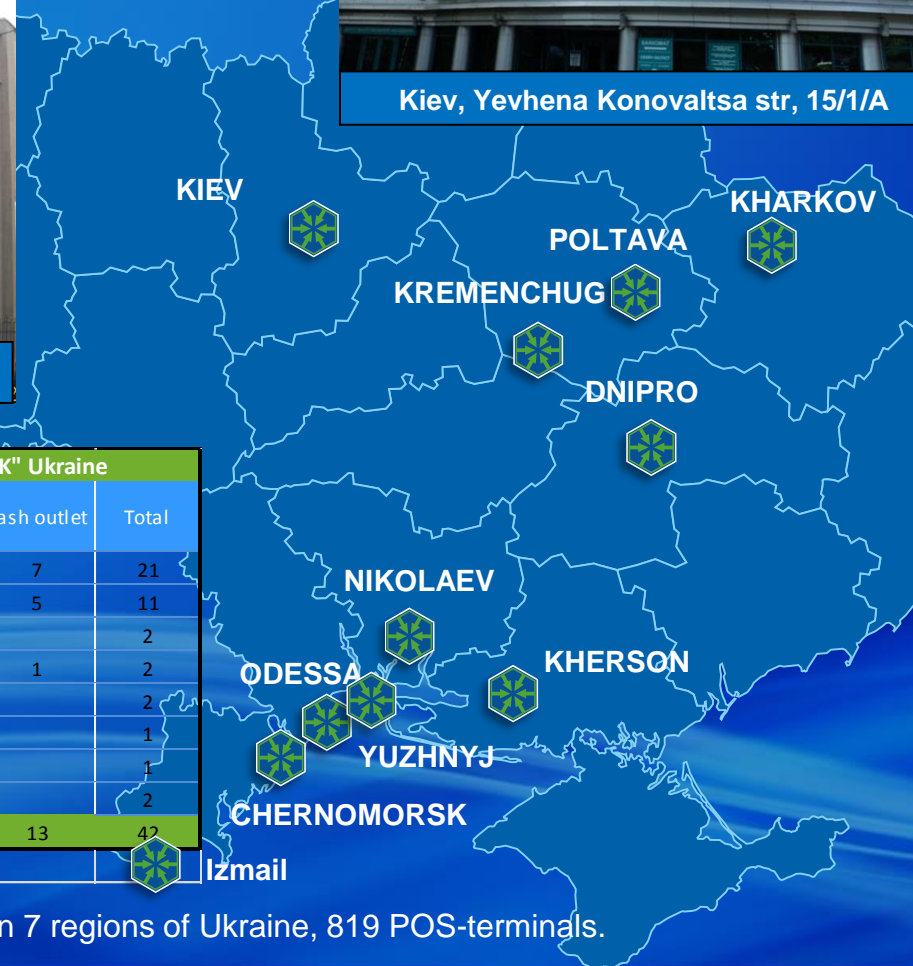
Kiev, Yevhena Konovaltsa str, 15/1/A



Kharkov, Poltavsky Shliakh str., 9, 3-7



Odessa, Polsky Spusk, 11



Regional structure of PJSC "MARFIN BANK" Ukraine

| Region | Full branches | Branches | Cash outlet | Total |
|--------------|---------------|-----------|-------------|-----------|
| Odessa | 1 | 13 | 7 | 21 |
| Chernomorsk | 1 | 5 | 5 | 11 |
| Kiev | 1 | 1 | | 2 |
| Nikolaev | 1 | | 1 | 2 |
| Poltava | 1 | 1 | | 2 |
| Kherson | 1 | | | 1 |
| Dnipro | 1 | | | 1 |
| Kharkov | 1 | 1 | | 2 |
| Total | 8 | 21 | 13 | 42 |

Izmail

Total amount of ATM – 133 ATMs in 7 regions of Ukraine, 819 POS-terminals.

Information about bank:

On 12 November 2010, Open Joint-stock Company «MARINE TRANSPORT BANK» which was established on November 5, 1993, changed its name to PUBLIC JOINT STOCK COMPANY «MARFIN BANK». The latter became a legal successor of Open Joint-stock Company «MARINE TRANSPORT BANK». The Bank has the license No.66 of the National Bank of Ukraine dated 13.10.2011, for performance of a full list of operations, and is an authorized bank of the Pension Fund of Ukraine.

On June 17, 2017, company SAGGARCO LIMITED (Cyprus) became the new owner of PJSC MARFIN BANK and its major shareholder. The ultimate beneficial owners are the citizens of Ukraine, Mikhail Partikevich and Igor Zgurov.

The Head Office of the bank is located in Odessa. The Bank has sub-branches in the following cities: Odessa, Kyiv, Nikolaev, Chernomorsk, Izmail, Kherson, Poltava, Dnipro, Kharkov, Kremenchug and Yuzhnyj.

PJSC «MARFIN BANK» provides services for more than 14 000 companies and more than 168 000 individuals clients, of which more than 99% are residents of Ukraine.

PJSC «MARFIN BANK» cooperates with the key multinational payment systems:



Visa International



Master Card WorldWide

According to Dragon Capital Investment Company and Novoye Vremya portal, in 2016, PJSC MARFIN BANK joined the TOP-20 most reliable credit institutions of the country. <http://biz.nv.ua/publications/top-20-samyh-nadezhnyh-bankov-strany-po-versii-nv-287255.html>

Financial statements of the Bank have been traditionally confirmed by the leading international audit companies known as the Big Four. Thus, the financial accounts of the Bank for 2016 were audited by PricewaterhouseCoopers.



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Available Licenses:

- License of the National Bank of Ukraine No. 66 of 13/10/2011. Effective from 13/10/2011, unlimited term.
- License of the National Securities and Stock Market Commission, series AE № 185067 dd. 17.10.2012 effective from 17.10.2012, unlimited term, to carry out professional activities on the stock market- securities trading – Brokerage.
- License of the National Securities and Stock Market Commission, series AE № 185068 dd. 17.10.2012 effective from 17.10.2012, unlimited term, to carry out professional activities on the stock market - securities trading – Dealer Business.
- License of the National Securities and Stock Market Commission, series AE № 185066 dd. 17.10.2012 effective from 17.10.2012, unlimited term to carry out professional activities on the stock market - securities trading – Underwriting.
- License of the National Securities and Stock Market Commission, series AE № 263314 dd. 17.09.2013 to carry out professional activities on the stock market – custody business: custody business of a depository institution. Effective from 12.10.2013, unlimited term.
- License of the National Securities and Stock Market Commission, series AE № 263315 dd. 17.09.2013 to carry out professional activities on the stock market – custody business: assets custody for collective investment schemes. Effective from 12.10.2013, unlimited term.
- The Member of Deposit Insurance Fund from 02.09.1999.

Membership/participation in the exchanges, associations and international organizations:



MARFIN BANK

- International Payment System MasterCard Worldwide – Affiliated Member
- International Payment System Visa International Inc. – Associated Member
- Ukrainian Inter-Bank Association of Payment Systems Members
- Western Union Partner
- Ukrainian Stock Traders Association
- Professional Association of Registrars and Custodians (PARC)
- PJSC “Clearance center for servicing financial market contracts”
- PJSC “National Depository of Ukraine”
- PJSC "FB" PERSPECTIVE“
- Retail Deposits Guarantee Fund
- PJSC Ukrainian Exchange (UE)
- S.W.I.F.T.
- Reuters
- Authorized Bank of the Pension Fund of Ukraine
- LLC “Credit History Bureau “Ukrainian Credit Bureau”
- LLC “Ukrainian Credit History Bureau”.



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Recent Achievements:



As a result of in 2011 PJSC "Marfin Bank" had awarded «European Quality» («European Quality») of the International Committee of the Socratic European Business Assembly (Oxford, UK).



In March 2015 PJSC "MARFIN BANK" successfully completed the planned inspection of the local regular – National Bank of Ukraine



23rd of October 2015 International rating agency Standard & Poor's increased long-term sovereign rating of Cyprus in foreign and national currencies from «B» to «B+». The agency also reviewed a similar short-term rating at the level of the country at «B».

Recent Achievements:



On 26 October 2017, the Rating Agency «Credit-Rating» released the revised Bank Deposits Safety ratings previously awarded to banks of Ukraine. The Rating Committee of the Agency «Credit-Rating» re-affirmed a stable Deposits Safety rating - PUBLIC JOINT STOCK COMPANY «MARFIN BANK».

Deposit rating of the Bank has yet again been confirmed at the reliable level «5». PJSC "MARFIN BANK» is among five banks of Ukraine enjoying the top rating in terms of deposits safety.

Also, on June 23th, following the revision, the credit rating was confirmed at level «uaA» – Outlook Stable, thus leaving no grounds for assumptions that the rating may see any changes in the course of six months. Credit rating is awarded using the National Rating Scale and implies a high degree of creditworthiness being demonstrated by the Bank.

It has now been for a string of years, since 2009, that PJSC "MARFIN BANK» has been maintaining the top rating positions, thus being regarded as a reliable business partner and financial institution with wide development prospects. The Bank is compliant with all the mandatory requirements of the NBU, and has always been and is still meeting its commitments in full and in a timely manner. PJSC "MARFIN BANK" does not attract the resources of other banks on the inter-bank market, nor does it apply to the NBU for refinancing and stabilization loans. All that altogether makes a positive effect on the high ratings of the Bank.

The ratings awarded by the Agency are subject to revision on a regular basis. The Information about all the ratings given by the Agency «Credit-Rating» is posted in the information systems REUTERS, BLOOMBERG, S&P Capital IQ и TRData.



Main financial indicators PJSC «MARFIN BANK» dd 01.11.2017:

- Assets– UAH 3 634 492 K;
- Authorized Capital – UAH 435 000 K;
- Loan portfolio – UAH 1 828 609 K;
- Customer accounts – UAH 3 012 496 K;
- Highly liquid assets (Cash and Nostro accounts) – UAH 855 022 K;
- Operational profit – UAH 55 603 K.
- The ratio of the instantaneous liquidity – 46,2 % (the local regulator's requirement – min 20%);
- The ratio of the current liquidity – 80 % (the local regulator's requirement – min 40%);
- The ratio of short term liquidity – 80,9 % (the local regulator's requirement – min 60%).

During 2017 PJSC “MARFIN BANK” has fulfilled all mandatory requirements of National Bank of Ukraine.

Correspondent banks:

| Foreign banks correspondents Country | Name of bank | Currency | SWIFT |
|---|---|-------------|----------|
| Greece | INVESTMENT BANK OF GREECE 32 Aigialeias & Paradissou Str. · Marousi 15125 Greece | EUR | IBOGRRAA |
| Italy | UniCredit S.p.A Registered Office in Rome, Via A. Specchi 16, and Head Office in Milan, Piazza Gae Aulenti Milan, Italy | EUR | UNCRITMM |
| Russia | ALFA-BANK 27, Kalanchevskaya, 107078, Moscow INN 7728168971, BIC: 044525593 | RUB | ALFARUMM |
| | CJSC UNICREDITBANK 9, Prechistenskaya Nab., 119034 Moscow INN: 7710030411 BIC: 044525545 | RUB | IMBKRUUM |
| Ukraine | FIRST UKRAINIAN INTERNATIONAL BANK 4, Str. Andreevskaya, 04070, Kiev, Ukraine MFO: 334828 | USD EUR UAH | FUIBUA2X |
| | Joint Stock Company The State Export-Import Bank of Ukraine 127, Str. Antonovycha, 03150 Kiev, Ukraine MFO: 322313 | USD CHF GBP | EXBSUAUX |



Partners:

- Maritime industry:

Sea ports: Odessa, Chernomorsk, Yuzhnij, Belgorod-Dnestrovsky

Container terminals: Subsidiary company "CONTAINER TERMINAL ODESSA" of the company "HHLA INTERNATIONAL GMBH" (*the leading management consultant in the worldwide port and transport sector*), Bruklin Kiev Port (*operator of Ocean Three Alliance formed by CMA CGM*), Transinvestservice (*one of the biggest terminal of Ukraine*)

The biggest operators of container lines: Maersk, CMA CGM, MSC, Arkas, WilhelmsenShip

State companies: Kiev underground, Hoshydrographia (*monopolist of navigational hydrographic services on the territory of Ukraine*)

International crewing agencies and shipowners: (Goldenport Shipsmanagement LTD, ZIM, «Marine Pro Service», «Seagull», «Staff-center», «Univis»)

The main surveyor companies: SGS Ukraine, Inspectorate Ukraine

Manufacture: Odessa Port Plant (*main producer of ammonia and urea products in Ukraine*)



THANK YOU FOR YOUR COOPERATION!