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## Press-release

**Kyiv, May 18, 2009**

### **IMB Group Public Limited (Holding company of Platinum Bank) releases consolidated IFRS results for 2008**

**IMB Group Public Limited (herewith "Platinum Bank") finished fiscal year 2008 with a consolidated net loss of \$ 4.90 million compared with a consolidated net loss of \$ 8.21 million in 2007. In addition, Platinum Bank finished the year with over \$38 million in cash and cash equivalents and it's Ukrainian bank subsidiary finished the year with over 68% banking capital adequacy.**

Platinum Bank announced its 2008 consolidated IFRS results audited by Deloitte Limited. In finishing the fiscal year, Platinum Bank has continued to uphold its conservative approach toward customer lending and overall balance sheet strength. Platinum Bank's Ukrainian bank's subsidiary capital adequacy remains the highest on the Ukrainian market (68%) and its liquidity ratio is 27 times higher than required by the Ukrainian banking regulator – National Bank of Ukraine (NBU).

**Greg Krasnov, Platinum Bank CEO**, said: "2008 was a difficult year when we observed the first crisis activities in Ukraine and all over the world. Nevertheless, due to our balanced and conservative risk policy, we were able to continue lending to our customers and take advantage of the market to conservatively grow our business."

**Todd Esposito, Platinum Bank CFO**, added: "Financial stability and a strong balance sheet were always the first priorities for our operations. Notwithstanding the crisis impact on the Ukrainian banking sector, Platinum Bank continues to show to its customers our dedication to reliability, transparency and strength."

Detailed financial report can be found on this link:  
<http://www.platinumbank.com.ua/view.auditfs/>.

#### **References:**

**Platinum Bank** ([www.platinumbank.com.ua](http://www.platinumbank.com.ua)) (formerly International Mortgage Bank and Family Credit) provides deposit and loan products to individuals through a network of branches and points of sales throughout Ukraine. As of January, 1, 2009 consolidated assets of Platinum Bank were approximately 1,4 billion UAH. Platinum Bank is first among large Ukrainian banks by capitalization (the ratio of consolidated shareholders' equity/assets) and 34th among consolidated shareholders' equity. The main shareholders of Platinum Bank are international management companies such as Horizon Capital, East Capital and IFC (a subsidiary of the World Bank).

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