

TOP
LEAD

Banking made simple



TOP LEAD

FUIB Annual Report 2016

How to create truly customer oriented
annual report of the Bank.

HARD TIMES

FOR UKRAINIAN BANKS

Ukraine's banking system have fallen on hard times.

Banks have gone burst like unnecessary balloons after the birthday party. In just a couple of years 75 banks went phut, hundreds of billions of hryvnia of customer money were lost.

For customers, it's time to understand how banks work.

LIQUIDITY OPERATING PROFIT ALLOWANCE MERGER STRESS TESTING

What has happened TO BANKS IN 2015?

46

banks
were withdrawn
from the market

66

bln UAH
paid by DGF to depositors of
insolvent banks

321

bln UAH
banking system
allowance

34%

capital reduction
in TOP-20 banks

67

bln UAH
banking system
total losses

WE DECIDED TO SAY **NO**

NO! TO
TRADITIONAL
STRUCTURE
OF THE REPORT

NO! TO
OCEANS
OF TEXT AND DATA

NO! TO COMPLICATED
WORDS AND
PROFESSIONAL
SLANG

WHEN REPORT IS ABOUT THE CUSTOMER, BUT NOT ABOUT THE BANK

—

And we decided that it's the time to create the report that's not about the product and its benefits, but about the client and his current background.

We decided that we should stop talking about liability and reserves and other financial terms and explain what they really mean and what stands behind those sophisticated words.

In the annual report for the bank FUJB for 2015 it was decided to bet on the **educational content**. In the report we kept trying to sort it all out to determine the signs of a lively and healthy bank that every responsible citizen should understand.

CONTENTS

- 4 **Will the bank be able to return your money?**
- 10 **How do you judge the bank's viability?**
- 23 **Speaking frankly about where losses are coming from?**
- 30 **Merger or acquisition?**
- 38 **How does the bank manage the crisis?**

About the Project

THE CONCEPT

Annual Report for ordinary people.

We prepared the FUIB 2015 annual report in a new format so customers will be able to better understand how the bank works. It's an annual report for ordinary people.

It's written in simple language, without professional slang.

Key financial indicators, which demonstrate the bank's reliability and staying power, are depicted in a convenient infographic format with greater clarity.

Client will be able to learn how the bank works and what bank do to safeguard the money customer has entrusted to FUIB.

[WATCH PDF-VERSION](#)



COMPONENTS OF THE PROJECT



**PDF
VERSION** In Ukrainian,
Russian and
English



**PROMOTIONAL
WEBSITE** In Ukrainian,
Russian and
English



**PROMOTIONAL
VIDEO** Used on
promotional
website and
social media



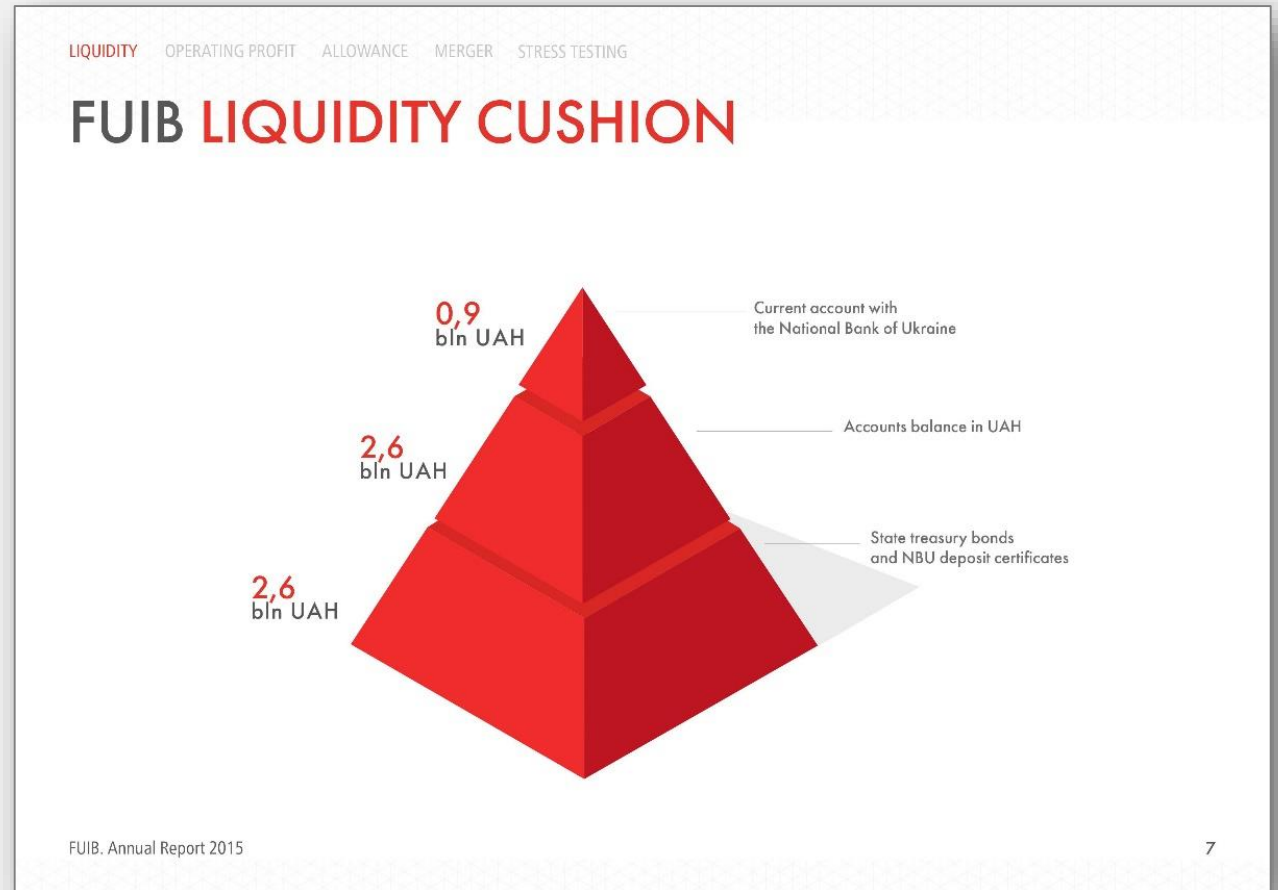
EVENT Presentation of
the annual report
in the conference
format

About the Project

INFOGRAPHICS

Unlike usual reports, FUIB report has a lot of visual content and **noticeably less text** than in standard reports of Ukrainian banks.

It is easy to read and visually attractive.



About the Project

SIMPLE AND CLEAR

LIQUIDITY OPERATING PROFIT ALLOWANCE MERGER STRESS TESTING

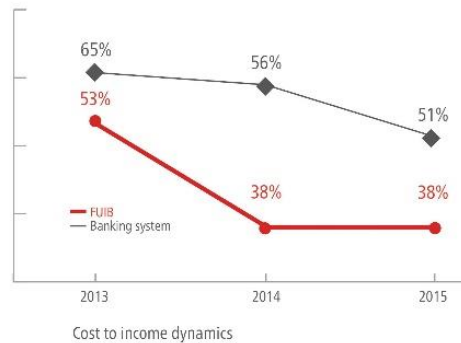
COST TO INCOME demonstrates bank efficiency

It's important to ensure that a bank doesn't spend more money than needed to work efficiently.

The lower the ratio of costs to the size of income is, the more efficient is the bank's operating performance.

This indicator is called *cost to income*.

FUIB is more efficient than the banking system.



Data: NBU

FUIB. Annual Report 2015

13

LIQUIDITY OPERATING PROFIT ALLOWANCE MERGER STRESS TESTING

Operating profit distinguishes an ALIVE BANK FROM A NON-ALIVE BANK

Operating profit

shows whether your bank is able to make money even in difficult times.
Every hryvnia works and earns in an alive bank.



FUIB. Annual Report 2015

Operating profit dynamics

12

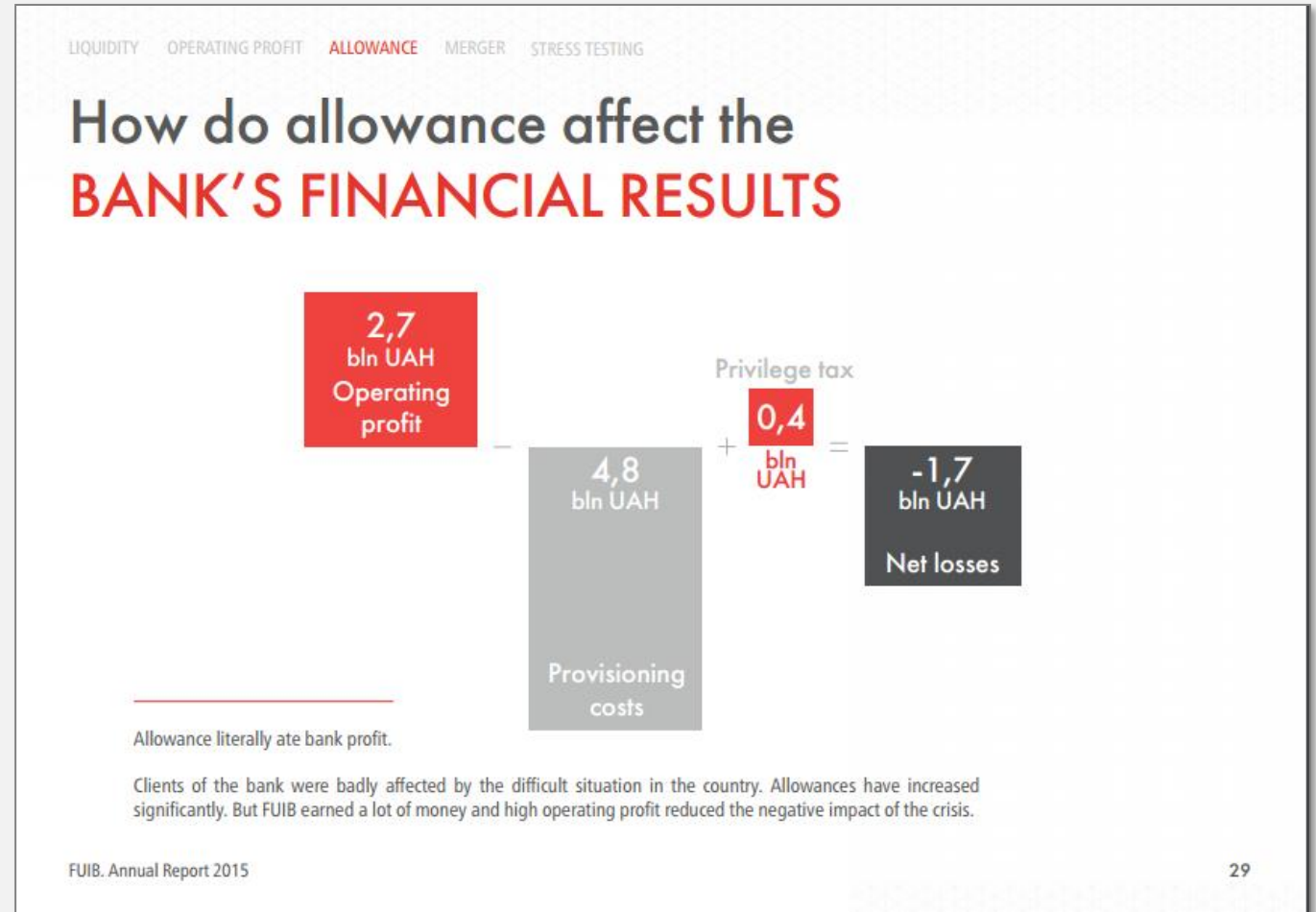
WATCH PDF-VERSION

HOW PROFIT & LOSSES LOOK LIKE?

Financial results of the bank are the biggest concern for customers.

We explained how the requirements of the government affect profit.

In one chart.



WHERE DOES THE PROFIT COME FROM?

Simple demonstration of important financial indicators.



PROMOTIONAL WEBSITE

In addition to the pdf-file with a report that can be downloaded, the [web-version](#) of the report was also launched, which briefly outlined the essence of the report.

WATCH WEB-VERSION

First Ukrainian
PUMB

FUIB 2015 FINANCIAL REPORT

BANK AT A GLANCE 2015

ПУМБ

- Will the bank be able to return your money?
- How do you judge the bank's viability?
- Where bank losses are coming from?
- Mergers or acquisitions?
- How does the bank manage the crisis?

**We have always been a transparent bank.
Now we will make our reporting simpler and clearer**

We prepared this easy as A, B, C annual report to explain how the bank operates and not to confuse you.
Now you'll understand how our bank works, even if you're not a financier.

Will the bank be able to return your money?

It will, if bank has sufficient liquidity.
Just as you save money to meet emergencies, the Bank keeps some money in order to return it to you at the right time.

Learn more |
watch PDF

Indicator	Value	Status
LIQUIDITY	80.7%	EXCEED
RATIO	72.4%	EXCEED
RATIO	113.9%	EXCEED

FUIB Liquidity

2. How do you judge the bank's viability?

Every hryvnia works and earns in alive bank.
So operating profit shows whether your bank is able to make money even

PROMOTIONAL CONTENT

Bank report is interesting to anyone as long as it skillfully promoted.

We began to promote the report long before it was published.

And finished promotion with insightful article 4 Ways to Tell the Good Bank from the Zombie Bank.

The screenshot shows a webpage from BusinessViews, a platform for casual business insights. The page features a dark navigation bar with menu items in Russian: ГЛАВНАЯ, БИЗНЕС, ФИНАНСЫ, ТЕХНОЛОГИИ, ЭКОНОМИКА, СТРАТЕГИИ, ЛИЧНАЯ ЖИЗНЬ, and ИССЛЕДОВАНИЯ. The main article is titled "4 Ways to Tell the Good Bank from the Zombie Bank." and was published on May 27 at 13:05. The article text discusses bank failures, mentioning that 75 banks and billions of hryvnia were lost. It advises readers to learn how to identify healthy banks by looking at financial indicators rather than chasing high returns. The article concludes with a section titled "Let's start with how the bank works" and a humorous anecdote about a depositor's money disappearing.

BusinessViews
Casual business insights

ГЛАВНАЯ ▾ БИЗНЕС ▾ ФИНАНСЫ ▾ ТЕХНОЛОГИИ ▾ ЭКОНОМИКА ▾ СТРАТЕГИИ ▾ ЛИЧНАЯ ЖИЗНЬ ▾ ИССЛЕДОВАНИЯ ▾

4 Ways to Tell the Good Bank from the Zombie Bank.

ОПУБЛИКОВАНО 27 МАЯ, 13:05

Банки лопаются, будто ненужные шарики после дня рождения. Всего за пару лет **75 банков** и сотни миллиардов гривен в трубу!

Каждому, кто ценит заработанные деньги, лучше научиться определять банки по их финансовым показателям, чтобы потом не бегать по инстанциям, пытаясь выцарапать по 100 гривен в день с карточки, или годами ждать гарантированных и сильно обесцененных 200 тысяч.

Мы изучили **годовой отчет банка ПУМБ** и не уснули! В нем понятно и по полочкам разложены признаки живого и здорового банка, которые должен понимать каждый ответственный украинец.

Let's start with how the bank works

Что происходит с деньгами, которые лежат у тебя на карточке? Или на депозите, куда твоя продвинутая бабушка ежемесячно заносит 500 гривен?

Это знает каждый: добрая фея ночью посылает денежки на счетах звездной пылью, они приумножаются и растут. А утром счастливые вкладчики с довольным лицом идиота из рекламы лопнувшего банка забирают подросший вклад. Шутка.

Promotion

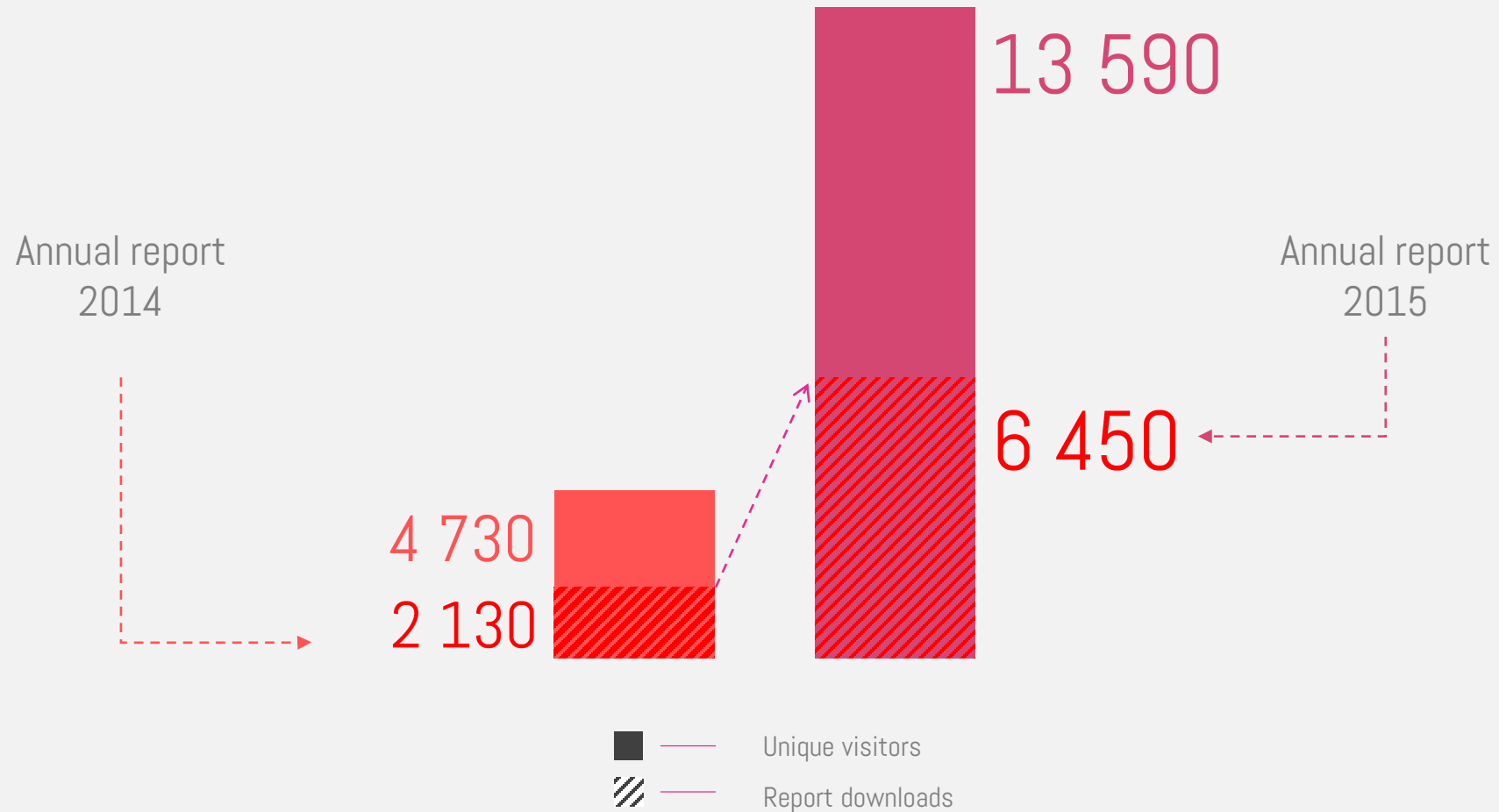
MAKE THE ANNUAL REPORT A LOUD EVENT

We turned the presentation of the annual report into a **conference for VIP customers** where financial experts delivered presentations on important trends and financial market forecasts.



What results were achieved?

3X INCREASE IN THE REPORT AUDIENCE!



Engineering Content

THAT WORKS

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