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## FUIB Secures Position as Key Financial Partner for Ukrainian Agribusiness



In a recent feature by Forbes Ukraine, **Artur Zahorodnykov**, Deputy Chairman of the Board at SCM's bank [FUIB](#), detailed the bank's strategic expansion in financial leasing and agricultural lending. As the agricultural sector continues to

ensure over half of Ukraine's commodity exports during the war with Russia, FUIB has positioned itself as an essential partner in sustaining and growing this vital industry.

FUIB's financial leasing portfolio has seen substantial growth, now exceeding UAH 4 billion (\$96 million). This places the bank second among all Ukrainian banks for financial leasing volumes. Beyond leasing, the broader agricultural lending portfolio has reached UAH 14 billion (\$337 million), representing nearly a fifth of the bank's total credit portfolio and approximately 10% of the entire banking system's agricultural lending.

This capital deployment reflects the strategic vision of our shareholder Rinat Akhmetov. SCM prioritises the continuous support of Ukrainian exporters and domestic producers, ensuring they have the liquidity and resources necessary to navigate the complexities of a wartime economy.

Currently, the demand from agricultural clients is heavily concentrated on working capital, largely facilitated by the state programme Affordable Financial Leasing 5-7-9%. FUIB is a top-tier participant in this programme, managing a client debt portfolio of approximately UAH 24 billion (\$578 million).

However, FUIB is also addressing critical structural challenges facing the sector. The bank is actively financing investments in energy independence, such as generators and cogeneration plants, to mitigate power disruptions. Additionally, FUIB is responding to logistical bottlenecks by financing railway grain cars and freight vehicles, and is evaluating the financing of specialised demining equipment to reclaim agricultural land.

To meet these needs efficiently, FUIB has modernised its internal operations. By implementing automated scoring models, the bank now processes financing decisions within one to three working days. This operational efficiency provides farmers with rapid access to the machinery and equipment they need, without the delays often associated with traditional credit applications.

SCM views the agricultural sector with strong optimism. The resilience demonstrated by Ukrainian agribusinesses indicates a highly positive trajectory for

post-war recovery. FUIB will continue to scale its financial instruments, ensuring that Ukrainian agriculture remains robust, competitive, and fully capitalised for future expansion.