



Bank`s Presentation 1Q 2024



01 BUSINESS LINES

Corporate business

- *loans/lending*
- *trade finance*
- *settlement and cash services*
- *financial leasing*
- *deposits*
- *factoring*
- *construction financing fund*

Interbank and investment business

- *foreign currency exchange*
- *securities trading*
- *investing / attracting funds*
- *cash management*
- *international settlements*
- *serving of export / import operations*

Retail business

- *payment cards*
- *cash banking*
- *lending*
- *deposits*
- *rent of deposit boxes*
- *VIP services*
- *payroll card programs*
- *sale of banking metals and coins*



02 OUR ACHIEVEMENTS AT 01.05.2024

RADABANK has 30 years of successful experience in providing professional and qualified banking services

The amount of accrued taxes and tax fees by RADABANK for 2023 is **UAH 181 million**. It consists of:

| | | | |
|-----------------------|--------------------------|----------------------------|--------------------------|
| Income tax | UAH 78,2 million; | Personal income tax | UAH 59,6 million; |
| Military contribution | UAH 4,9 million; | Single social contribution | UAH 33,3 million. |

In 2023, **UAH 7.3 million** was allocated to charity and sponsorship programs, of which **UAH 5.4 million** was to support the Armed Forces, military personnel and their families. Also the Bank has become the main sponsor of **FC Kryvbas**

Bank with **100%** Ukrainian equity.

According to the NBU classification, it is in the **TOP 15** among banks with private capital and **№ 32** in the banking system of 63 banks of Ukraine by total assets

Having 432 employees worked at the beginning of 2023, during the year the Bank **created additional 173 jobs** and now has **621 employees**. The network of branches has grown **from 22 to 28** branches during the year, temporarily closed branches reopened and new ones opened in new regions

Authorized bank of the state business support program "**5-7-9**"

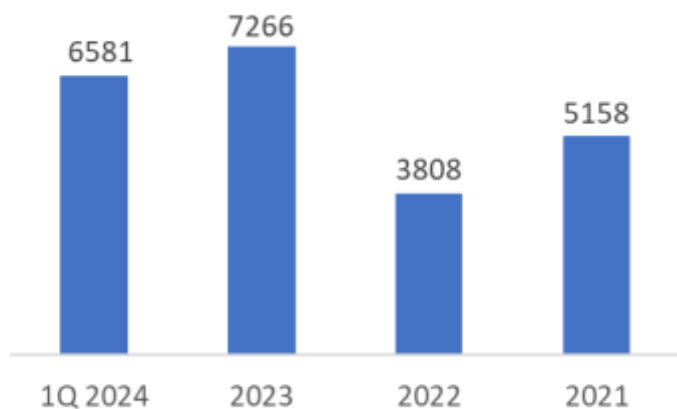
RADABANK has confirmed the long-term credit rating of **uaAAA** and the reliability rating of deposits at the level of **r5-** from NRA "Rurik" on April 30, 2024

On April 3, 2024, RADABANK **was received the winner`s award** of 2024 by the Association of Ukrainian Banks (AUB) **for the development of the network among Ukrainian banks with private capital and contribution to the financial stability of the Ukrainian economy**

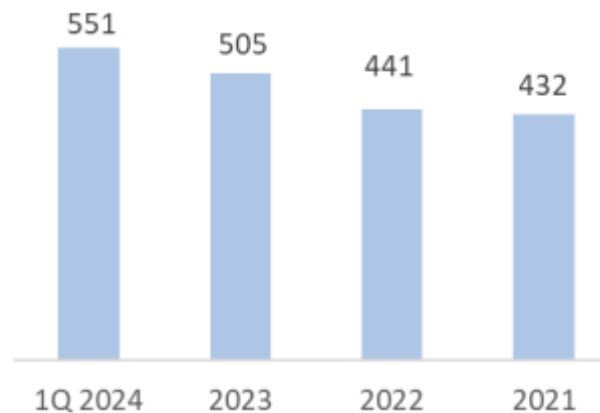
According to RA "Standard Rating", **RADABANK ranked among the TOP-16 banks** based on the results of 2023 and the level of the ratio of net commission income to net interest income (26.63%), **strengthening its position by two steps up** compared to the last report

03 KEY PERFORMANCE INDICATORS

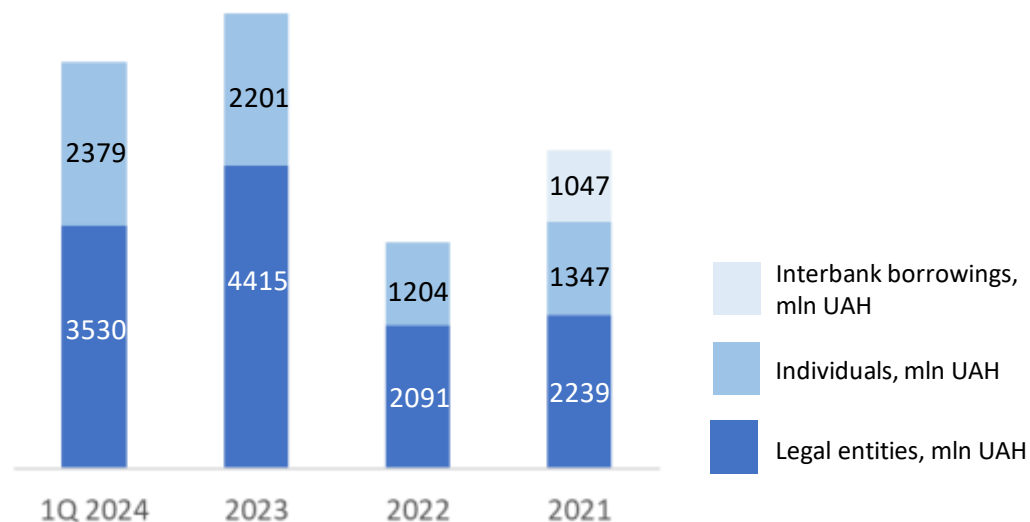
Assets for period, UAH mln



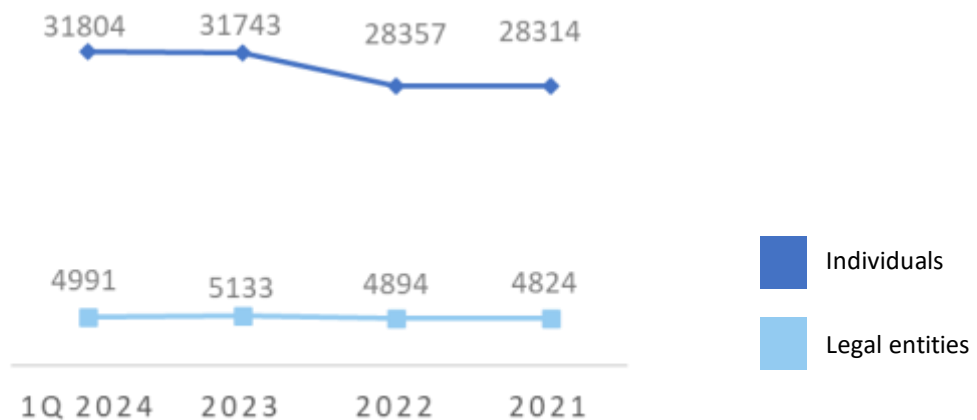
Equity for period, UAH mln



Funding structure

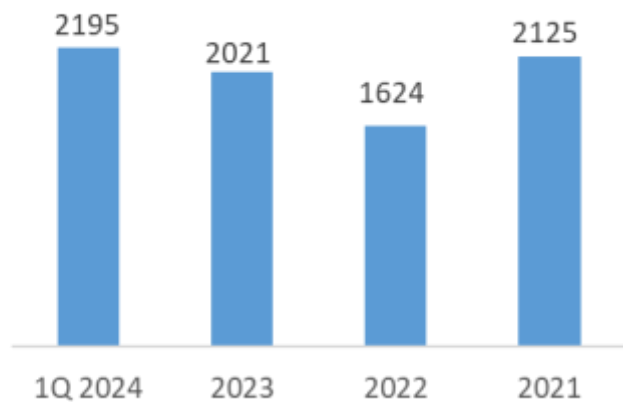


Number of customers of the end of period

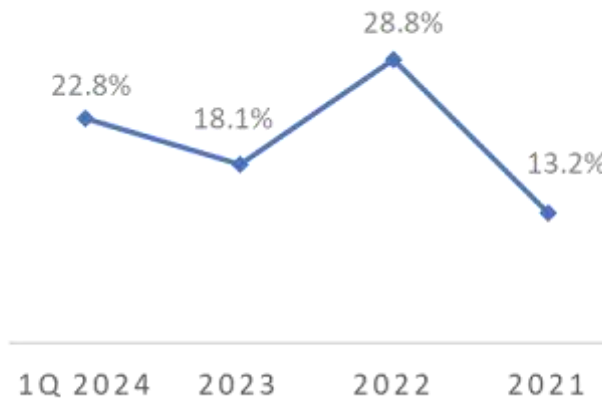


04 KEY PERFORMANCE INDICATORS

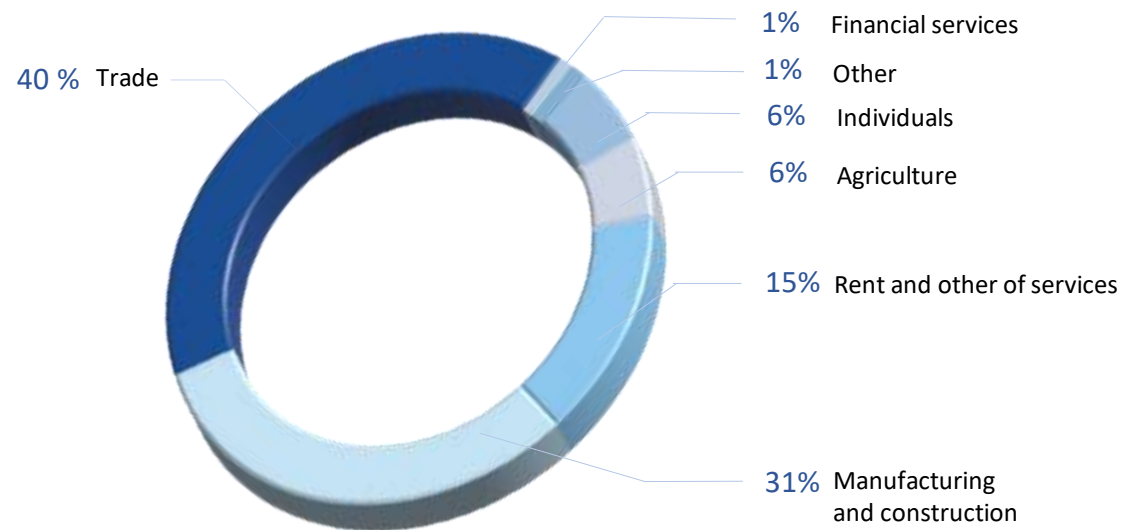
Loan portfolio of the end of period, UAH mln



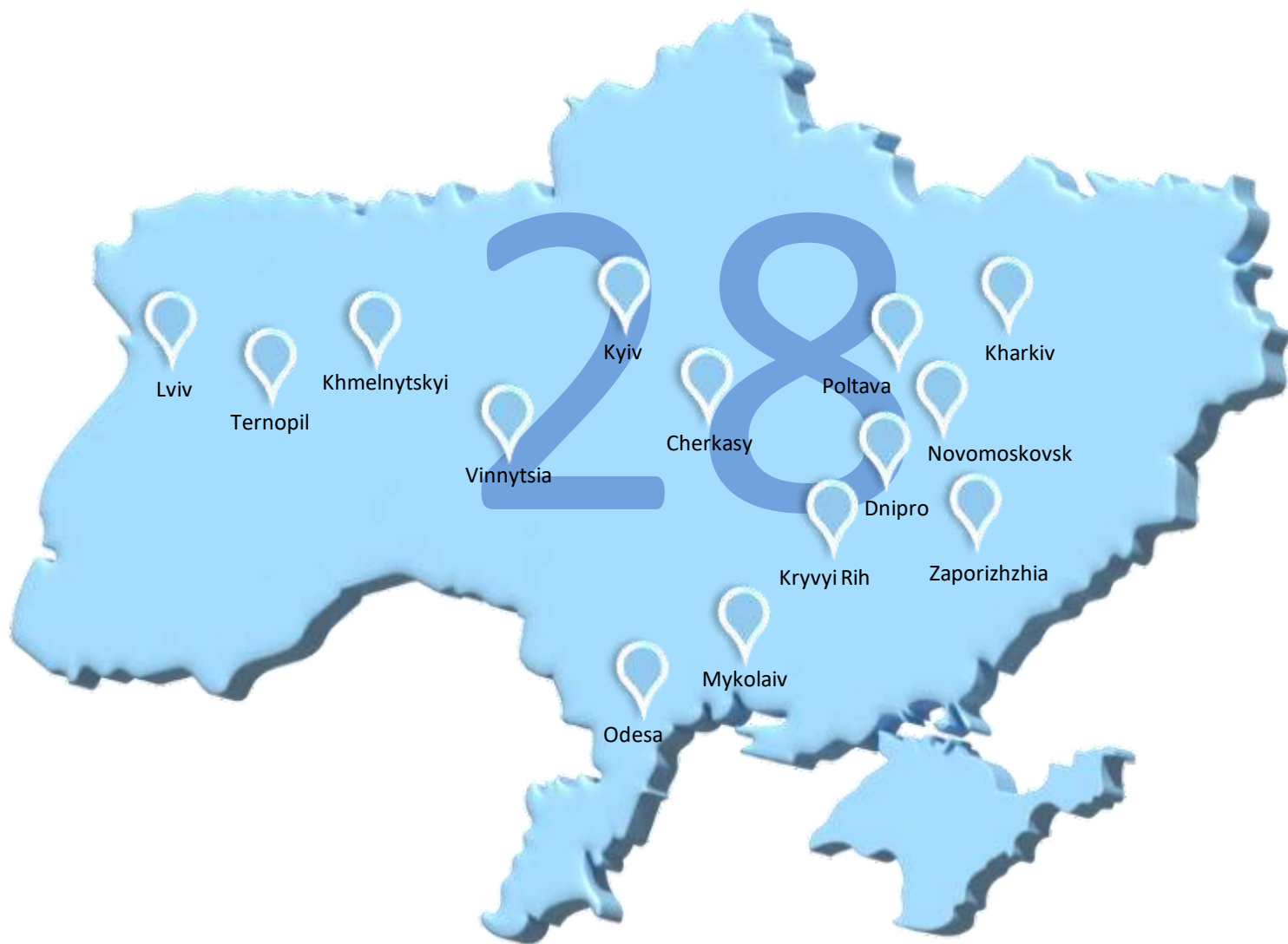
Loan portfolio provision level, UAH mln



Disclosure of the loan portfolio by type of borrowers' economic activity as at 01.04.2024



06 BANKING NETWORK



The regional network includes **28** branches in **14** cities of Ukraine: Dnipro, Kyiv, Zaporizhzhia, Novomoskovsk, Kryvyi Rih, Lviv, Khmelnytskyi, Ternopil, Vinnytsia, Odesa, Kharkiv, Cherkasy, and new branches in Poltava and Mykolaiv. As at 01. 04.2024

For more information about the branch network, please follow the link:
<https://www.radabank.com.ua/ua/maps/>



07 BANK MANAGEMENT



HORODNYTSKA TETIANA
Chairman
of the Supervisory Board



HRIHEL ANDRII
Chairman
of the Board



STOIANOV SERHII
Deputy Chairman of the Board -
responsible for Corporate Banking



TSYKALIUK VIKTOR
Deputy Chairman of the
Board - Chief Operating Officer



SERHIIENKO NATALIIA
Head of the
Department AML



HNEZDILOV SERHII
Head of the Department
for work on international
markets and cash management

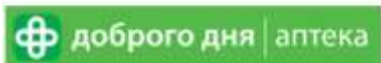


AKHE ANDRII
Chief accountant

08 BANK PARTNERS



ЕНЕРГОСЕРВІС ПМК



09

STATEMENT OF FINANCIAL POSITION
FIGURES of the end of period

| UAH mln | 1Q 2024 | 2023 | 2022 | 2021 | 2020 |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|
| ASSETS | 6 581 | 7 266 | 3 808 | 5 158 | 2 882 |
| Cash and equivalents | 3 454 | 4 145 | 1 924 | 1 172 | 679 |
| Loans (net) | 1 695 | 1 551 | 1 156 | 1 844 | 972 |
| Investments in government securities | 1 113 | 1 230 | 393 | 1 878 | 1 023 |
| Fixed and intangible assets | 241 | 226 | 202 | 224 | 127 |
| Other assets | 78 | 114 | 133 | 40 | 81 |
| LIABILITIES | 6 030 | 6 761 | 3 367 | 4 726 | 2 544 |
| Interbank borrowings | - | - | - | 1 047 | 350 |
| Due to legal entities | 3 530 | 4 415 | 2 091 | 2 239 | 1 176 |
| Due to individuals | 2 379 | 2 201 | 1 204 | 1 347 | 971 |
| Other liabilities | 121 | 145 | 72 | 93 | 47 |
| EQUITY | 551 | 505 | 441 | 432 | 338 |
| Share capital | 301 | 301 | 301 | 301 | 200 |
| Retained earnings and other reserves | 250 | 204 | 140 | 131 | 138 |
| TOTAL EQUITY AND LIABILITIES | 6 581 | 7 266 | 3 808 | 5 158 | 2 882 |



10 P&L STATEMENT

for period

| UAH mln | 1Q 2024 | 2023 | 2022 | 2021 | 2020 |
|--|------------|------------|------------|------------|------------|
| Interest income | 253 | 729 | 416 | 361 | 264 |
| Interest expenses | -136 | -357 | -189 | -131 | -93 |
| Net interest income | 117 | 372 | 227 | 230 | 171 |
| Commission income | 36 | 135 | 137 | 162 | 101 |
| Commission expenses | -15 | -36 | -30 | -34 | -27 |
| Trading result | 31 | 56 | 72 | 44 | 54 |
| Personnel expenses | -59 | -187 | -141 | -168 | -129 |
| Depreciation and amortization | -11 | -36 | -37 | -39 | -27 |
| Other administrative and operating expenses | -24 | -113 | -52 | -76 | -38 |
| Net operating profit before provisions and taxation | 75 | 191 | 176 | 119 | 105 |
| Loan loss provision | -13 | -51 | -161 | 8 | -71 |
| Profit before tax | 62 | 141 | 15 | 127 | 34 |
| Income tax expense | -16 | -77 | -6 | -23 | -6 |
| Net profit | 46 | 64 | 9 | 104 | 28 |



10 WE ARE ALWAYS IN TOUCH



0 800 500 999

Free from all phones in Ukraine

095 0500 999, 098 0500 999



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**GROWING TOGETHER –
APPROACHING THE VICTORY!**

