



Bank`s Presentation

01.10.2024



01 BUSINESS LINES

Corporate business

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

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 01.10.2024

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 9 months is **UAH 170,8 million**. It consists of:

Income tax	UAH 59,1 million;	Personal income tax	UAH 68,3 million;
Military contribution	UAH 5,7 million;	Single social contribution	UAH 33,9 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.

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 62 banks of Ukraine by total assets

Having 605 employees worked at the beginning of 2024, and as of July 1, 2024 has **664 employees**. The network of branches has grown **to 30** branches during the year. There are plans to open two new branches in the near future

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 October, 2024

In April 2024, RADABANK was included in the List of Agent Banks of the Individual Deposit Guarantee Fund (IDGF). By decision of the Executive Directorate of the Fund 04/25/2024 No. 498, an agreement was concluded on the payment of guaranteed compensation amounts through the Automated Payment System of the IDGF.

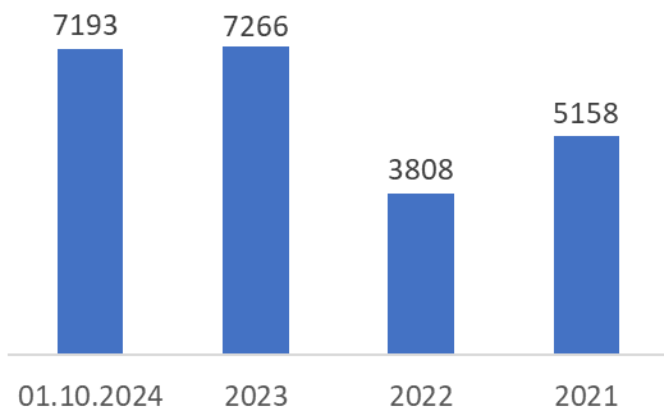
According to RA "Standard Rating", **RADABANK ranked among the TOP-16 banks** based on the results of 2023 and the level of the ratio of net commission income to net interest income (26.63%), **strengthening its position by two steps up** compared to the last report

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**

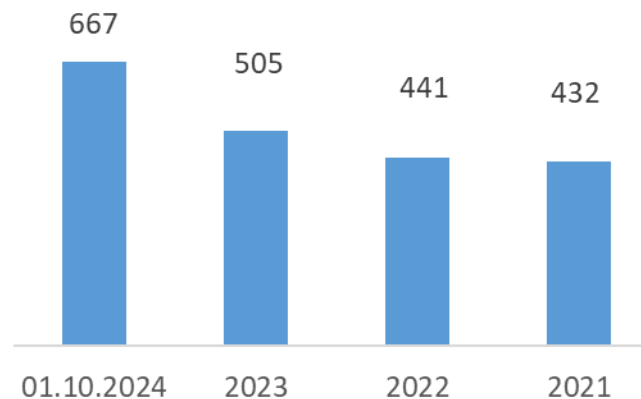
In October 2024, RADABANK was awarded the Banker Awards 2024 in the nomination "Original Investment Instrument".

03 KEY PERFORMANCE INDICATORS

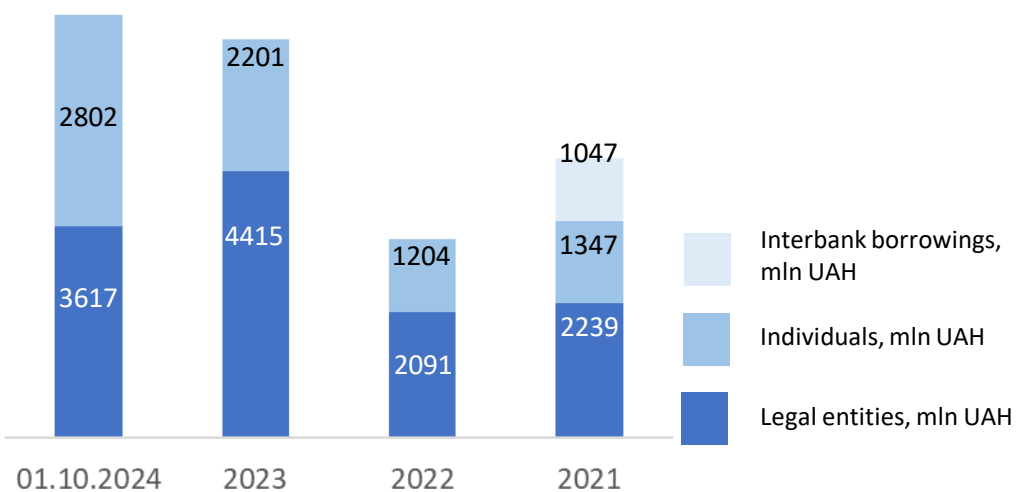
Assets for period, UAH mln



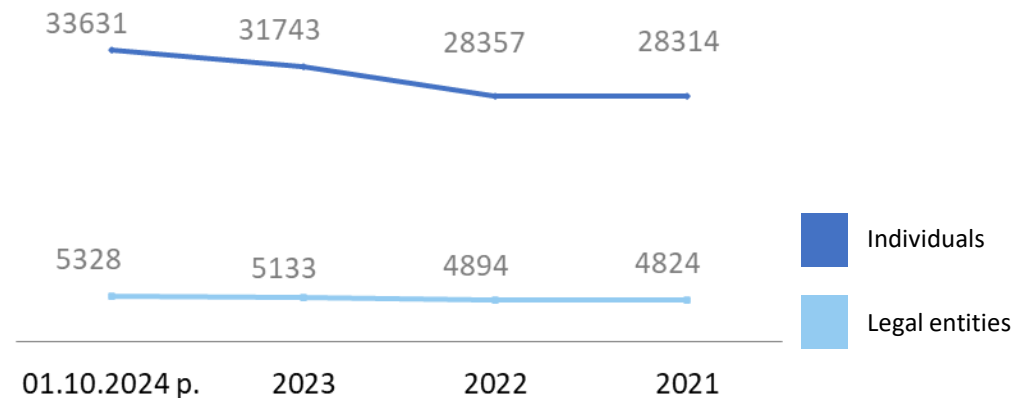
Equity for period, UAH mln



Funding structure

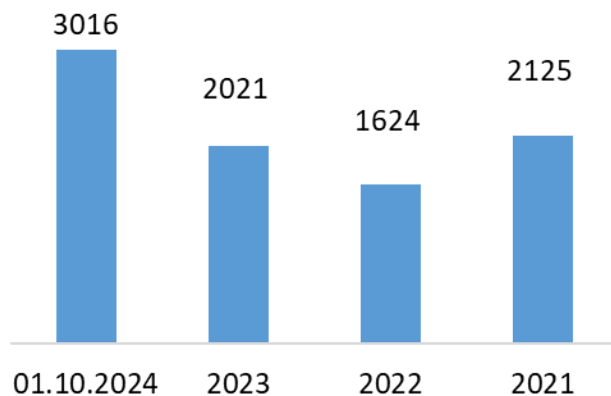


Number of customers of the end of period

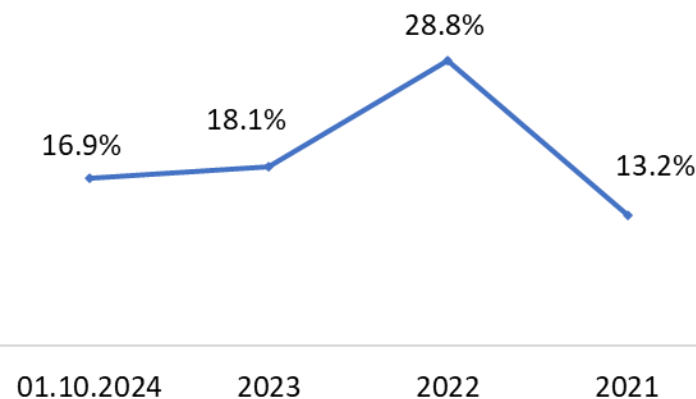


04 KEY PERFORMANCE INDICATORS

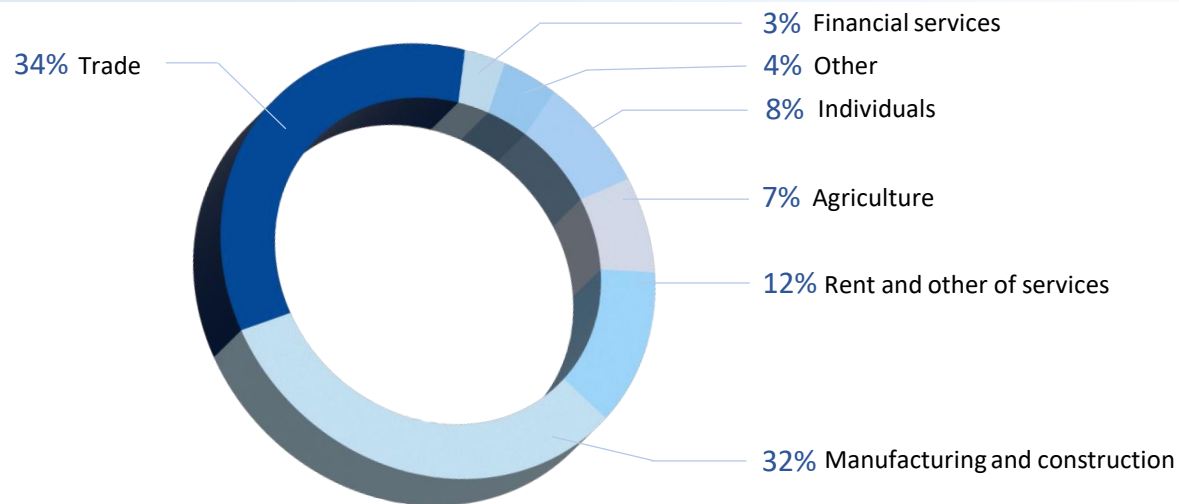
Loan portfolio of the end of period, UAH mln



Loan portfolio provision level, UAH mln



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



05 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, Poltava and Mykolaiv.
As at 01.07.2024

The first virtual branch has been opened.
As at 01.10.2024.

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



06

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



DMYTRO STAROSTENKO
Deputy Chair of the Board



SOLIANYK OLHA
Deputy Chair of the Board



SERHIIENKO NATALIIA
Head of the
Department AML



AKHE ANDRII
Chief accountant



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

07 BANK PARTNERS



08 STATEMENT OF FINANCIAL POSITION

FIGURES of the end of period

UAH mln	1.10.2024	2023	2022	2021	2020
ASSETS	7 193	7 266	3 808	5 158	2 882
Cash and equivalents	3 138	4 145	1 924	1 172	679
Loans (net)	2 506	1 551	1 156	1 844	972
Investments in government securities	1 196	1 230	393	1 878	1 023
Fixed and intangible assets	247	226	202	224	127
Other assets	106	114	133	40	81
LIABILITIES	6 526	6 761	3 367	4 726	2 544
Interbank borrowings	-	-	-	1 047	350
Due to legal entities	3 504	4 415	2 091	2 239	1 176
Due to individuals	2 888	2 201	1 204	1 347	971
Other liabilities	134	145	72	93	47
EQUITY	667	505	441	432	338
Share capital	301	301	301	301	200
Retained earnings and other reserves	366	204	140	131	138
TOTAL EQUITY AND LIABILITIES	7 193	7 266	3 808	5 158	2 882



09 P&L STATEMENT for period

UAH mln	9 m. 2024	2023	2022	2021	2020
Interest income	765	729	416	361	264
Interest expenses	-420	-357	-189	-131	-93
Net interest income	345	372	227	230	171
Commission income	127	135	137	162	101
Commission expenses	-48	-36	-30	-34	-27
Trading result	83	56	72	44	54
Personnel expenses	-195	-187	-141	-168	-129
Depreciation and amortization	-35	-36	-37	-39	-27
Other administrative and operating expenses	-39	-113	-52	-76	-38
Net operating profit before provisions and taxation	238	191	176	119	105
Loan loss provision	-18	-51	-161	8	-71
Profit before tax	220	141	15	127	34
Income tax expense	-58	-77	-6	-23	-6
Net profit	162	64	9	104	28



10 WE ARE ALWAYS IN TOUCH



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Free from all phones in Ukraine

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**GROWING TOGETHER –
APPROACHING THE VICTORY!**

