



Bank`s Presentation 01.01.2025



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*



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 year is **UAH 285 million**. It consists of:

Income tax	UAH 122,3 million;	Personal income tax	UAH 97,8 million;
Military contribution	UAH 10,3 million;	Single social contribution	UAH 49,8 million.

In 2024, **UAH 8.3 million** was allocated to charity and sponsorship programs, of which **UAH 7,05 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 14** among banks with private capital and **№ 28** in the banking system of **61** banks of Ukraine by total assets

Having 605 employees worked at the beginning of 2024, and of the end 2024 has **694 employees**. The network of branches has grown to **31** branches during the year. There are plans to open four new branches in the near future

In November 2024, RADABANK became the winner in the nomination "**For lending during military operations**" and in the special nomination "**Leadership in documentary operations**" and received the prestigious award "**Leader of Financial Reliability**" from the International Financial Club "BANKIR".

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

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 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

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

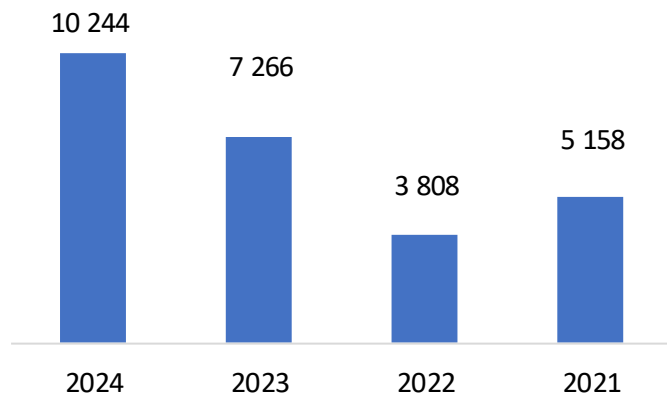
In 2024, RADABANK ranked **17th in the "25 LEADING BANKS OF UKRAINE"** rating according to the "Financial Club", improving its position by 3 points compared to 2023 and receiving awards in two nominations: **2nd position "Classic Deposit"** and **7th "Savings Deposit"**

According to the **XI Legal Banking Forum from the "Financial Club"**, **number 1 in the nomination "Savings Bank for the Population"** (absolute growth in hryvnia funds of individuals)

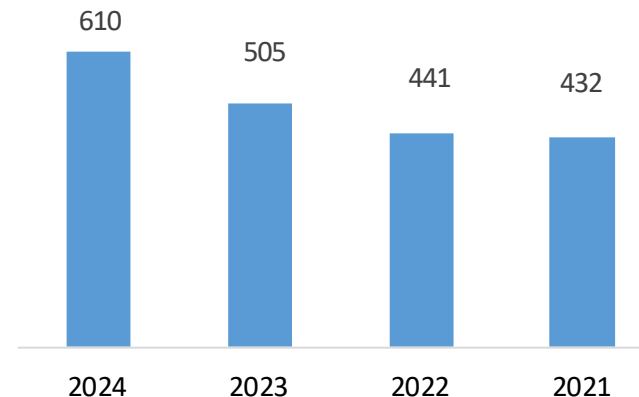


03 KEY PERFORMANCE INDICATORS

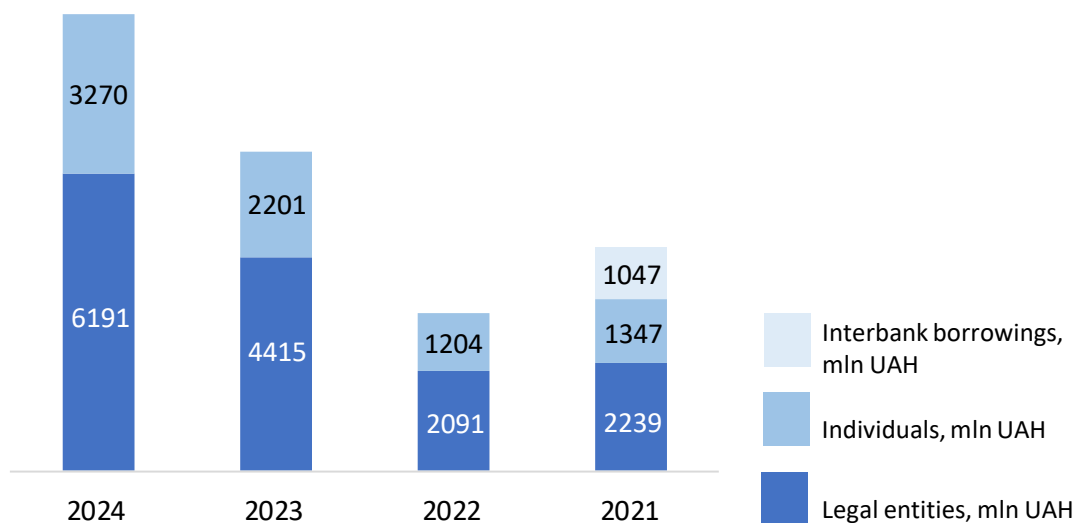
Assets for period, UAH mln



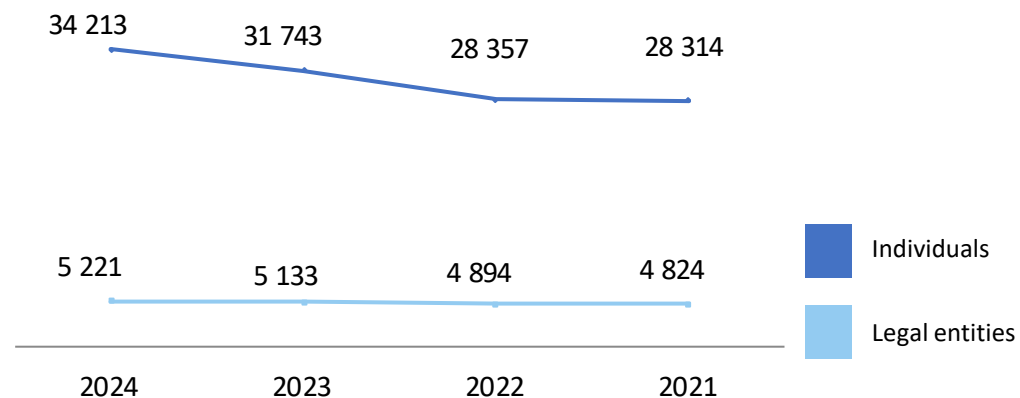
Equity for period, UAH mln



Funding structure

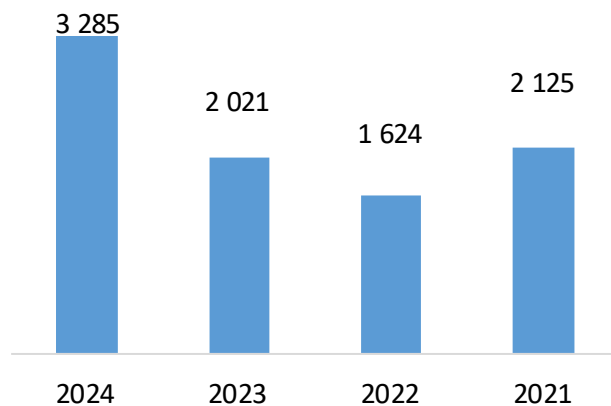


Number of customers of the end of period

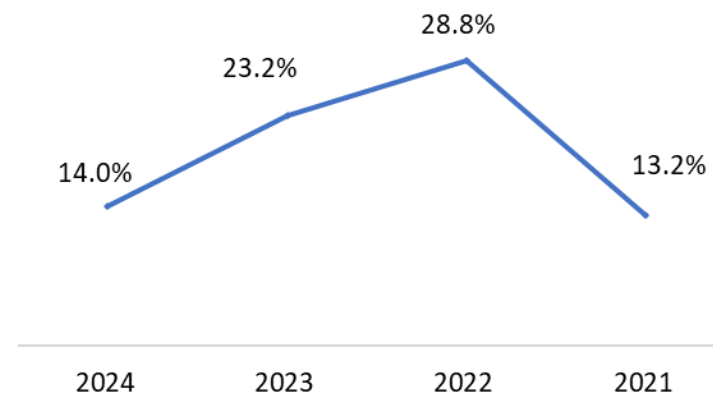


04 KEY PERFORMANCE INDICATORS

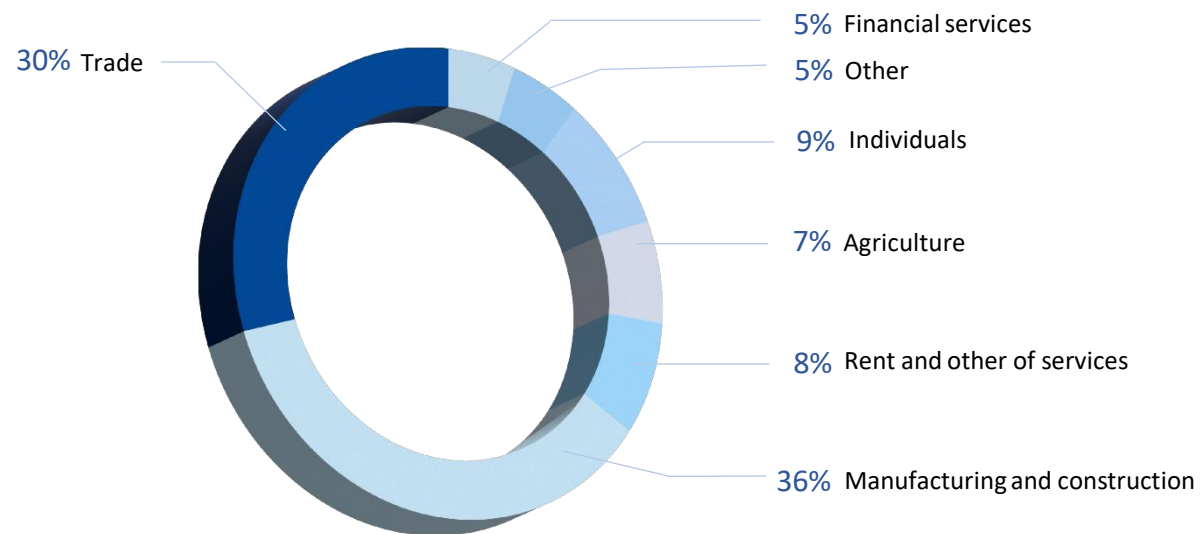
Loan portfolio of the end of period, UAH mln



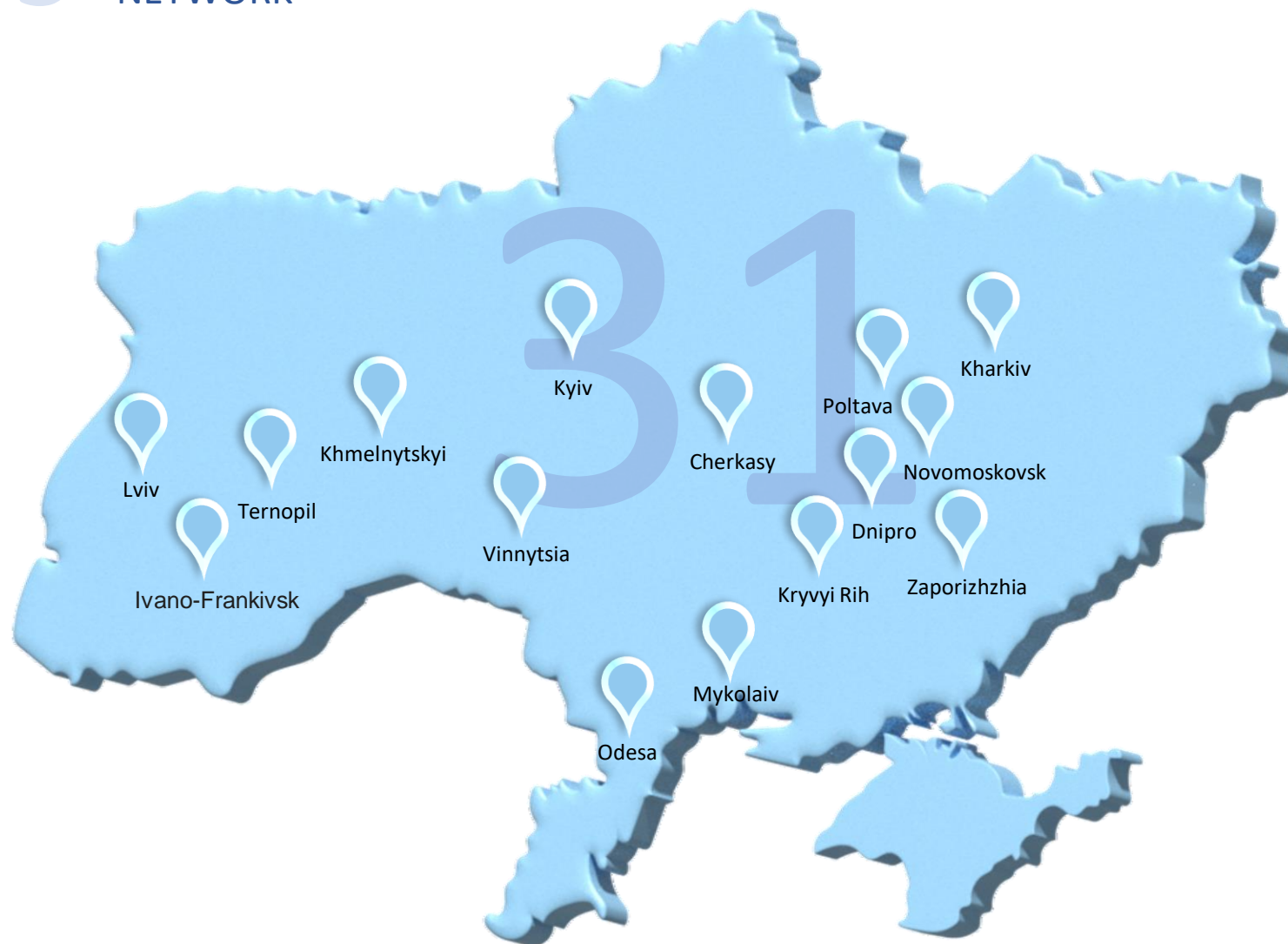
Loan portfolio provision level, UAH mln



Disclosure of the loan portfolio by type of borrowers' economic activity as at 01.01.2025



05 BANKING NETWORK



The regional network includes **31** branches in **15** cities of Ukraine: Dnipro, Kyiv, Zaporizhzhia, Samar, Kryvyi Rih, Lviv, Khmelnytskyi, Ternopil, Vinnytsia, Odesa, Kharkiv, Cherkasy, Poltava, Mykolaiv, Ivano- Frankivsk
As at 01.01.2025

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/>



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BANK MANAGEMENT



HORODNYTSKA TETIANA
Chairman
of the Supervisory Board



HRIHEL ANDRII
Chairman
of the Board



TSYKALIUK VIKTOR
Deputy Chairman of the
Board - Chief Operating Officer



DMYTRO STAROSTENKO
Deputy Chair of the Board



SOLIANYK OLHA
Deputy Chair of the Board



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	2024	2023	2022	2021	2020
ASSETS	10 244	7 266	3 808	5 158	2 882
Cash and equivalents	5 803	4 145	1 924	1 172	679
Loans (net)	2 827	1 551	1 156	1 844	972
Investments in government securities	1 230	1 230	393	1 878	1 023
Fixed and intangible assets	267	226	202	224	127
Other assets	117	114	133	40	81
LIABILITIES	9 634	6 761	3 367	4 726	2 544
Interbank borrowings	-	-	-	1 047	350
Due to legal entities	6 191	4 415	2 091	2 239	1 176
Due to individuals	3 270	2 201	1 204	1 347	971
Other liabilities	173	145	72	93	47
EQUITY	610	505	441	432	338
Share capital	301	301	301	301	200
Retained earnings and other reserves	309	204	140	131	138
TOTAL EQUITY AND LIABILITIES	10 244	7 266	3 808	5 158	2 882



09 P&L STATEMENT for period

UAH mln	2024	2023	2022	2021	2020
Interest income	1 044	729	416	361	264
Interest expenses	-579	-357	-189	-131	-93
Net interest income	465	372	227	230	171
Commission income	182	135	137	162	101
Commission expenses	-69	-36	-30	-34	-27
Trading result	114	56	72	44	54
Personnel expenses	-288	-187	-141	-168	-129
Depreciation and amortization	-49	-36	-37	-39	-27
Other administrative and operating expenses	-74	-113	-52	-76	-38
Net operating profit before provisions and taxation	281	191	176	119	105
Loan loss provision	-54	-51	-161	8	-71
Profit before tax	227	141	15	127	34
Income tax expense	-122	-77	-6	-23	-6
Net profit	105	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!**

