



Bank`s Presentation

01.07.2026



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 01.07.2026

On March 13, RADABANK **became the owner of six prestigious awards** from the Association of Ukrainian Banks at the “Main Financial Award of the Year” ceremony: “The Most Dynamic Growth of Assets”, “Banking Support”, “Trusted Bank”, “Client Trust”, “Banking Support of Ukrainians”, “Bank Trusted by Ukrainians”.

As part of the forty-seventh rating of reliability of bank deposits from RA “Standard Rating”, RADABANK entered the TOP-10 with the most reliable deposits, and the “Weekly” deposit received a special distinction in the personal nomination “The Most Flexible Deposit Program for a Client”.

In April 2025, RADABANK took 7th place in the top ten financial market players among Ukrainian banks with assets of less than \$1 billion according to the results of the Forbes Ukraine “Second League” rating with the status of “Leader of Dynamics”.

As of June 1, 2025, Radabank is in the TOP-25 among Ukrainian banks by the size of the loan portfolio, according to official data from the National Bank of Ukraine.

Since June 2025, Radabank has been participating in the calculation of UIRD* (Ukrainian Index of Retail Deposit Rates) - the official index of interest rates on deposits of individuals in Ukraine.

In October, at the Banker Awards 2025 ceremony, Radabank received a high distinction in the nomination "Bank with dynamic asset growth".

On October 31, 2025, the national rating agency "Rurik" at the meeting of the Rating Committee confirmed the long-term credit rating of JSC "AB "RADABANK" at the level of uaAAA investment category with a forecast of "in development" and the reliability rating of deposits at the level of r5-.

On November 25, RADABANK entered the TOP-10 banks with the most reliable (attractive) deposits according to the results of the first half of 2025 according to the assessment of RA "Standard Rating".



On December 2, 2025, Radabank received the award "Bank of the Year - 2025" in the nomination "**Bank with dynamic asset growth**" from the International Financial Club Bankir.

On December 17, 2025, Radabank became the winner in the nomination "**Classic Deposit**" in the annual rating of "25 leading banks of Ukraine" from the "Financial Club".

On February 17, at the 12th Legal Banking Forum organized by the Financial Club and the publishing house "Yuridichna Praktika," Radabank received two awards: "Savings Bank for Business" and "Savings Bank for Individuals."

In March 2026, Radabank was included in the list of Ukraine's most reliable banks in the 51st Ranking of the Attractiveness (Reliability) of Bank Deposits, compiled by the Standard-Rating Agency based on the results of 2025.D

In March 2026, Radabank received the Association of Ukrainian Banks' top financial award, winning in five categories: "The Bank Ukrainians Trust," "Banking Support for Ukrainians," "Most Dynamic Asset Growth," "Best Partner of the State," and "Bank Trusted by Business."

In April 2026, Radabank received a letter of appreciation from Ukrfinzhitlo at the First Affordable Mortgage Forum 2026 for its significant contribution to the development of Ukraine's mortgage market.

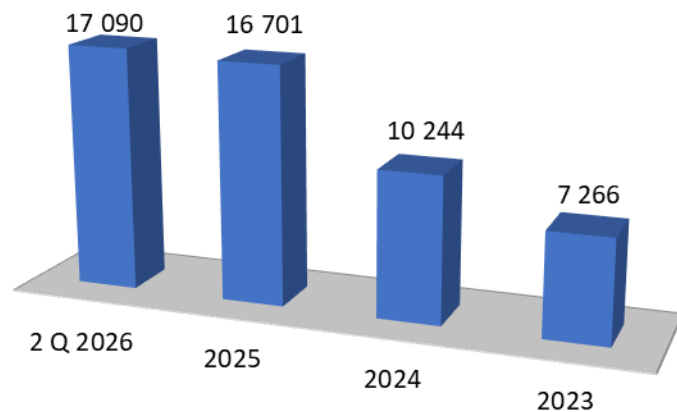
In May 2026, the the national rating agency "Rurik" affirmed the long-term credit rating of JSC "AB "RADABANK" at uaAAA (investment grade) with a "developing" outlook and the deposit reliability rating at r5-.

In June 2026, RADABANK ranked among the top 10 in the 52nd Rating of the Attractiveness (Reliability) of Bank Deposits by RA "Standard-Rating," and RADAbbox received a special distinction as a flexible savings product offering unrestricted access to funds.

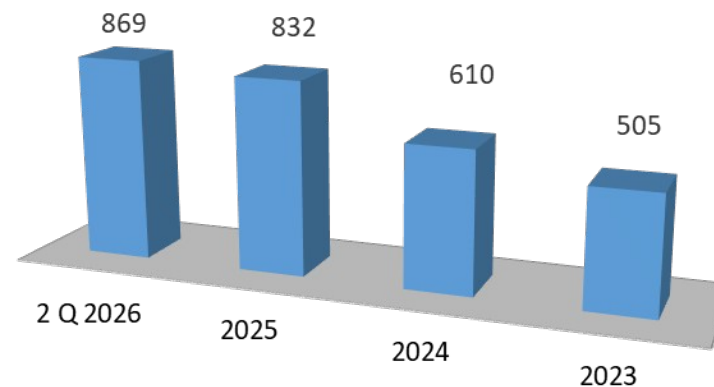


04 KEY PERFORMANCE INDICATORS

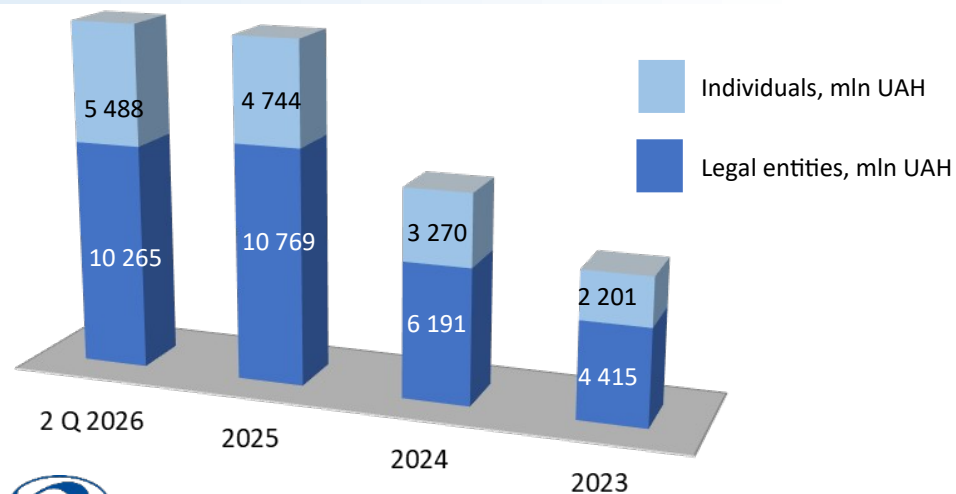
Assets for period, UAH mln



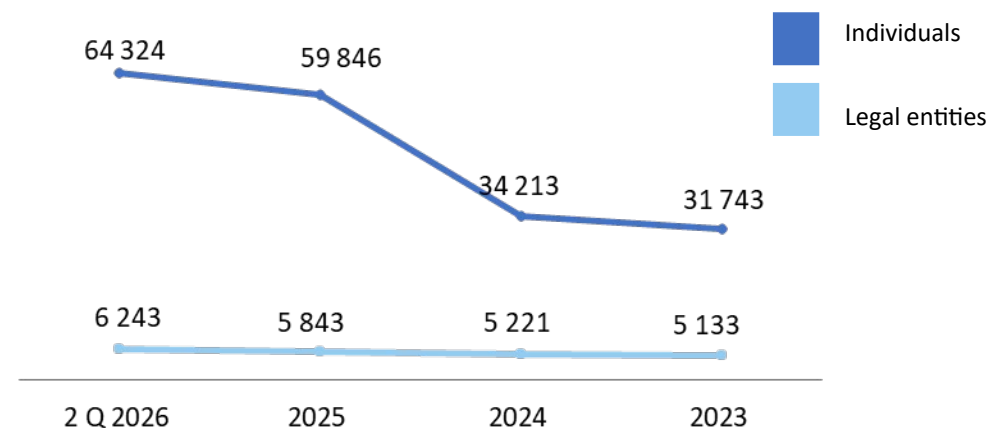
Equity for period, UAH mln



Funding structure

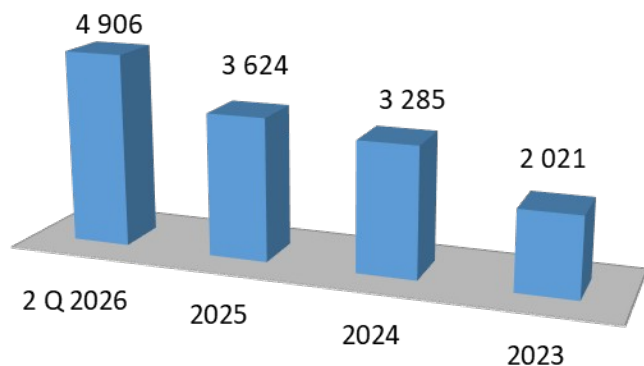


Number of customers of the end of period

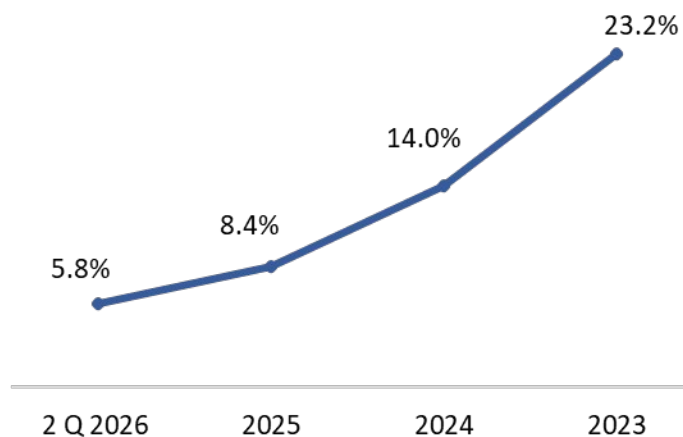


05 KEY PERFORMANCE INDICATORS

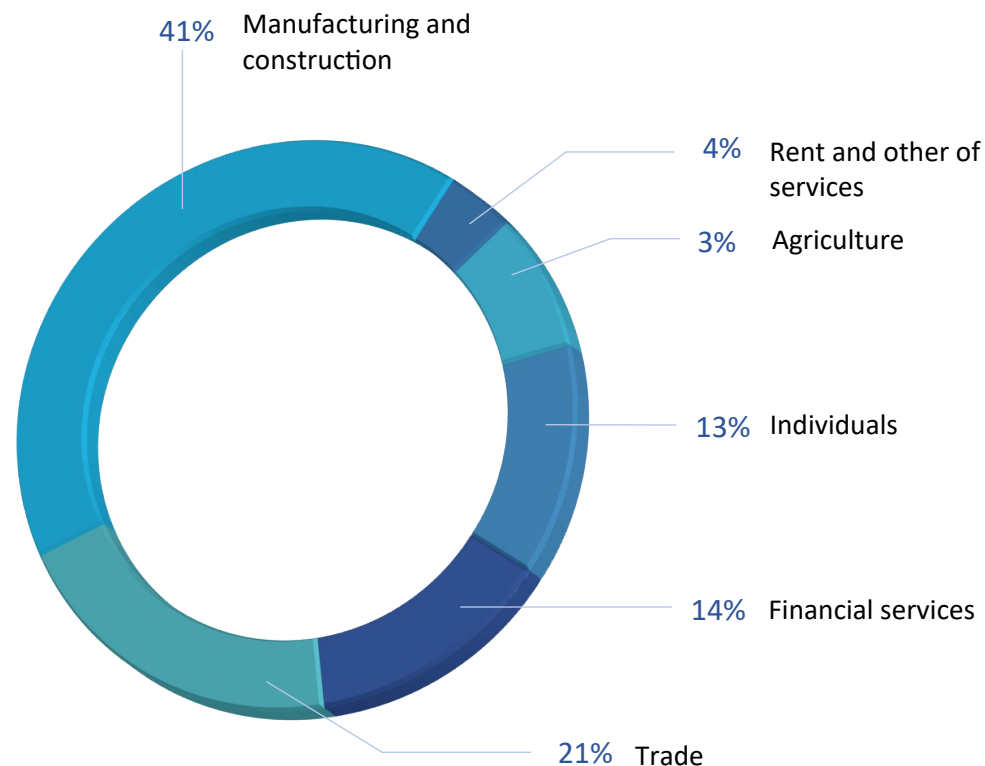
Loan portfolio of the end of period, UAH mln



Loan portfolio provision level, UAH mln



Disclosure of the loan portfolio by type of borrowers' economic activity as at 01.07.2026



06 BANKING NETWORK



The regional network includes **33** branches in **18** cities of Ukraine: Dnipro, Kyiv, Zaporizhzhia, Samar, Kryvyi Rih, Lviv, Khmelnytskyi, Ternopil, Vinnytsia, Odesa, Kharkiv, Cherkasy, Poltava, Mykolaiv, Ivano-Frankivsk, Lutsk, Uzhgorod.
As at 01.07.2026

The virtual branch has been opened.

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





HORODNYTSKA TETIANA
Chairman
of the Supervisory Board



VOLODYMYR VELYCHKO
Deputy Chair
of the Supervisory Board



HRIHEL ANDRII
Chairman
of the Board



TSYKALIUK VIKTOR
Deputy Chairman of the
Board - Chief Operating Officer



SOLIANYK OLHA
Deputy Chair of the Board



SELEZNOV ANDRII
Deputy Chair of the Board



DMYTRO STAROSTENKO
Deputy Chair of the Board



AKHE ANDRII
Chief accountant



MOSKALENKO OLEKSANDR
Head of Financial Monitoring
Department



HNEZDILOV SERHII
Head of Capital Markets

08 BANK PARTNERS

SINCE 1822
SHABO

СПЕЦМАШ
ВИРОБНИЧО-КОМЕРЦІЙНА КОМПАНІЯ

VARZ

****УК**

BIOLIK
PHARMA SINCE 1898



ГЕРКУЛЕС



аптека
доброго дня

GARVIS



Світловодські сири



Meest
ПОШТА



RIM-2000
Real Intelligent Machines



ФАРМАБЕНЕ

апельмон

ЗЛАТОГОР

PG
PELLEGREEN



GAL KAT



РУНО



UAH mln	2 Q 2026	2025	2024	2023	2022
ASSETS	17 090	16 701	10 244	7 266	3 808
Cash and equivalents	8 257	10 055	5 803	4 145	1 924
Loans (net)	4 620	3 318	2 827	1 551	1 156
Investments in government securities	3 702	2 820	1 230	1 230	393
Fixed and intangible assets	332	332	267	226	202
Other assets	179	176	117	114	133
LIABILITIES	16 221	15 869	9 634	6 761	3 367
Interbank borrowings	-	-	-	-	-
Due to legal entities	10 265	10 769	6 191	4 415	2 091
Due to individuals	5 488	4 744	3 270	2 201	1 204
Other liabilities	468	356	173	145	72
EQUITY	869	832	610	505	441
Share capital	301	301	301	301	301
Retained earnings and other reserves	568	531	309	204	140
TOTAL EQUITY AND LIABILITIES	17 090	16 701	10 244	7 266	3 808



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P&L STATEMENT for period

UAH mln	2 Q 2026	2025	2024	2023	2022
Interest income	1 053	1 628	1 044	729	416
Interest expenses	-783	-1 069	-579	-357	-189
Net interest income	270	559	465	372	227
Commission income	154	236	182	135	137
Commission expenses	-41	-69	-69	-36	-30
Trading result	107	111	114	56	72
Personnel expenses	-298	-468	-288	-187	-141
Depreciation and amortization	-47	-74	-49	-36	-37
Other administrative and operating expenses	-71	-111	-74	-113	-52
Net operating profit before provisions and taxation	74	184	281	191	176
Loan loss provision	-8	112	-54	-51	-161
Profit before tax	66	296	227	141	15
Income tax expense	-29	-73	-122	-77	-6
Net profit	37	223	105	64	9



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WE ARE ALWAYS
IN TOUCH



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Free from all phones in Ukraine

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