



Bank`s Presentation

01.01.2026



01 BUSINESS LINES

Corporate business

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

Interbank and investment business

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

Retail business

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



02 OUR ACHIEVEMENTS AT 01.01.2026

On January 14, 2025, 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: “**Savings Deposit**” and “**Classic Deposit**”.

On February 25, as part of the XI Legal Banking Forum organized by the “Financial Club” and the publishing house “Legal Practice”, within the framework of the “**Banks of the Year – 2025**” rating, RADABANK received the “**Savings Bank for the Individuals**” award in the “**Small Private Banks**” category.

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".



03 OUR ACHIEVEMENTS AT 01.01.2026

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 26, 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".

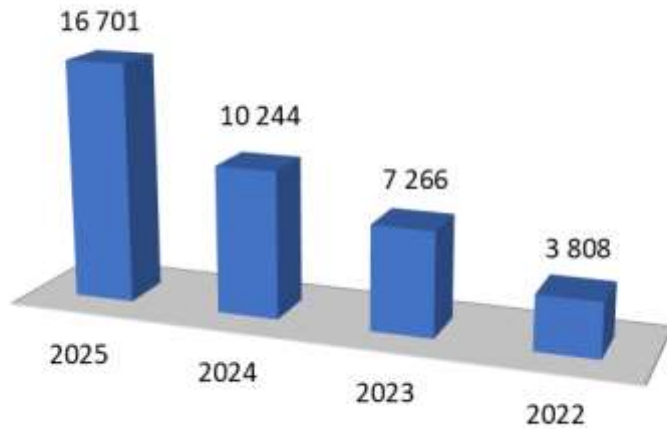
On December 2, 2025, Radabank received the award "Bank of the Year - 2025" in the nomination "**Bank with dynamic asset growth**" from the International Financial Club Bankir.

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".

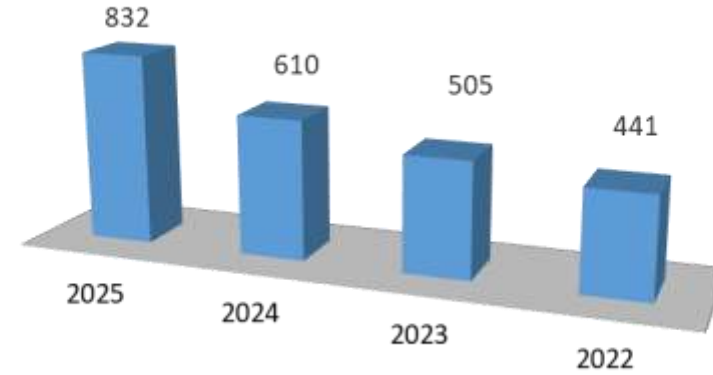


04 KEY PERFORMANCE INDICATORS

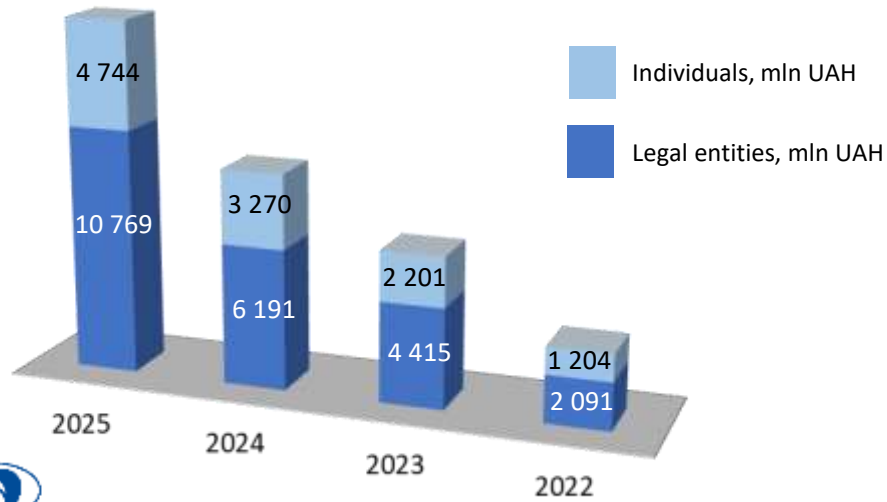
Assets for period, UAH mln



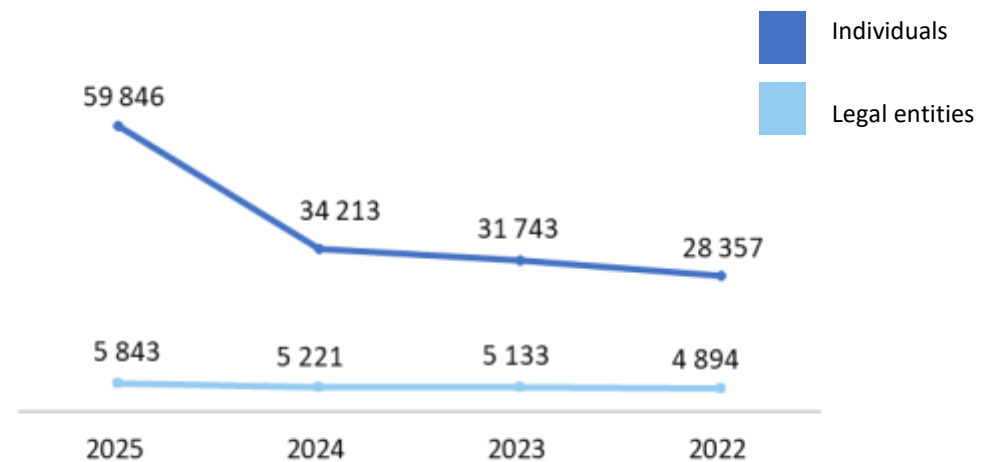
Equity for period, UAH mln



Funding structure

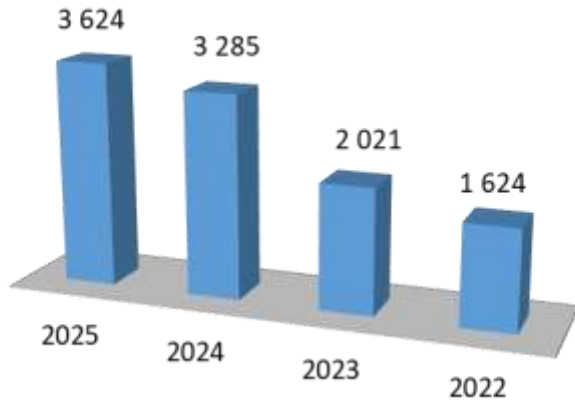


Number of customers of the end of period

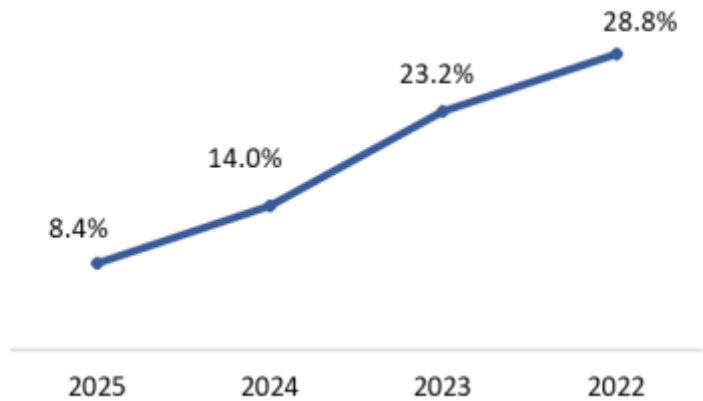


05 KEY PERFORMANCE INDICATORS

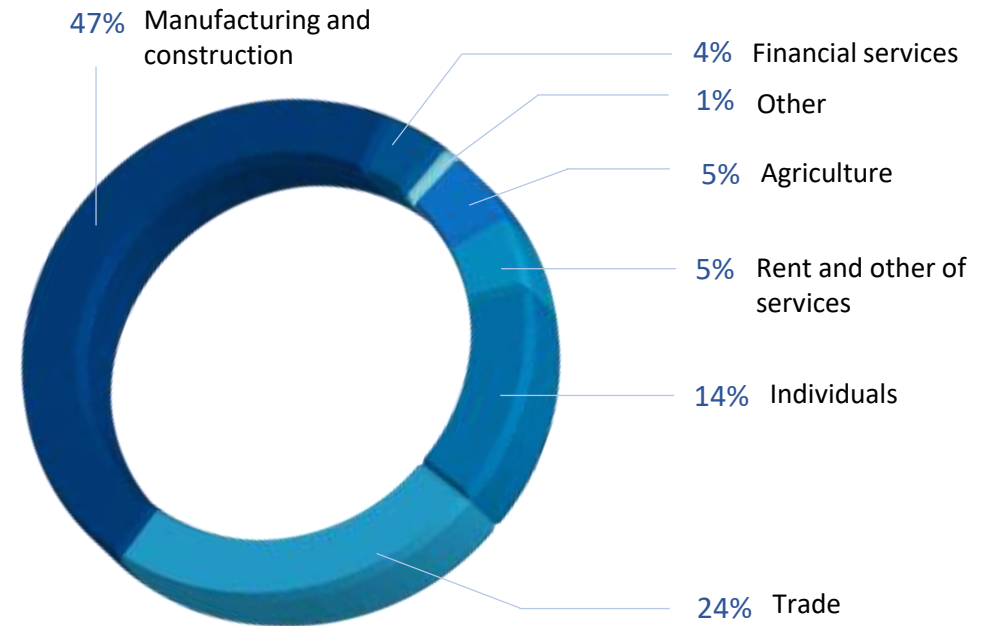
Loan portfolio of the end of period, UAH mln



Loan portfolio provision level, UAH mln



Disclosure of the loan portfolio by type of borrowers' economic activity as at 01.01.2026



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 01.01.2026

The virtual branch has been opened.

For more information about the branch network, please follow the link:

<https://www.radabank.com.ua/ua/maps/>



07 BANK MANAGEMENT



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



Andrii SELEZNOV
Deputy Chair of the Board



DMYTRO STAROSTENKO
Deputy Chair of the Board



AKHE ANDRII
Chief accountant



OLEKSANDR MOSKALENKO
Head of Financial Monitoring
Department



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

08 BANK PARTNERS



09

STATEMENT OF FINANCIAL POSITION
FIGURES of the end of period

UAH mln	2025	2024	2023	2022	2021
ASSETS	16 701	10 244	7 266	3 808	5 158
Cash and equivalents	10 055	5 803	4 145	1 924	1 172
Loans (net)	3 318	2 827	1 551	1 156	1 844
Investments in government securities	2 820	1 230	1 230	393	1 878
Fixed and intangible assets	332	267	226	202	224
Other assets	176	117	114	133	40
LIABILITIES	15 869	9 634	6 761	3 367	4 726
Interbank borrowings	-	-	-	-	1 047
Due to legal entities	10 769	6 191	4 415	2 091	2 239
Due to individuals	4 744	3 270	2 201	1 204	1 347
Other liabilities	356	173	145	72	93
EQUITY	832	610	505	441	432
Share capital	301	301	301	301	301
Retained earnings and other reserves	531	309	204	140	131
TOTAL EQUITY AND LIABILITIES	16 701	10 244	7 266	3 808	5 158



10 P&L STATEMENT

for period

UAH mln	2025	2024	2023	2022	2021
Interest income	1 628	1 044	729	416	361
Interest expenses	-1 069	-579	-357	-189	-131
Net interest income	559	465	372	227	230
Commission income	236	182	135	137	162
Commission expenses	-69	-69	-36	-30	-34
Trading result	111	114	56	72	44
Personnel expenses	-468	-288	-187	-141	-168
Depreciation and amortization	-74	-49	-36	-37	-39
Other administrative and operating expenses	-111	-74	-113	-52	-76
Net operating profit before provisions and taxation	184	281	191	176	119
Loan loss provision	112	-54	-51	-161	8
Profit before tax	296	227	141	15	127
Income tax expense	-73	-122	-77	-6	-23
Net profit	223	105	64	9	104



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WE ARE ALWAYS
IN TOUCH



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Free from all phones in Ukraine

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