

**2025**

**Status of  
implementation of  
the targets of the  
Sustainable  
Development  
Strategy**

**REPORT**



# FINANCIAL STABILITY

## FUIB RATING STABILITY 2025

ПУМБ



**9th**  
**Ministry of Finance rating**



**4th place out of 61**  
**NBU rating**



**AA+(ukr)**  
**Fitch Ratings**  
**Very high creditworthiness,**  
**Stable outlook (27.10.2025)**



**uaAAA**  
**Credit rating**  
**Highest creditworthiness,**  
**Stable outlook (14.08.2025)**



# FUIB'S LONG-TERM SUSTAINABLE DEVELOPMENT GOALS

Goal No. 1 – Reliable Financial Partner

We strive to become the bank of first choice for corporate and retail customers.

Goal No. 2 – Responsible Taxpayer

We pay taxes in full and on time.

Goal No. 3 – Responsible Financial Partner

We increase funding for social and environmental projects every year.

Goal No. 4 – Financial Educator

We develop and implement educational projects.

Goal No. 5 – Innovative Bank

We attract new customers by continuously improving our products and services.

Goal No. 6 – Responsible User of Natural Resources

We are systematically moving toward paperless processes, implementing energy-saving initiatives, and using resources responsibly.

Goal No. 7 – Best Employer

We continue to uphold the high recognition of being a “Best Employer” among banks in Ukraine.

Goal No. 8 – High-Quality Service Provider

We care about our customers. The customer is our highest value.

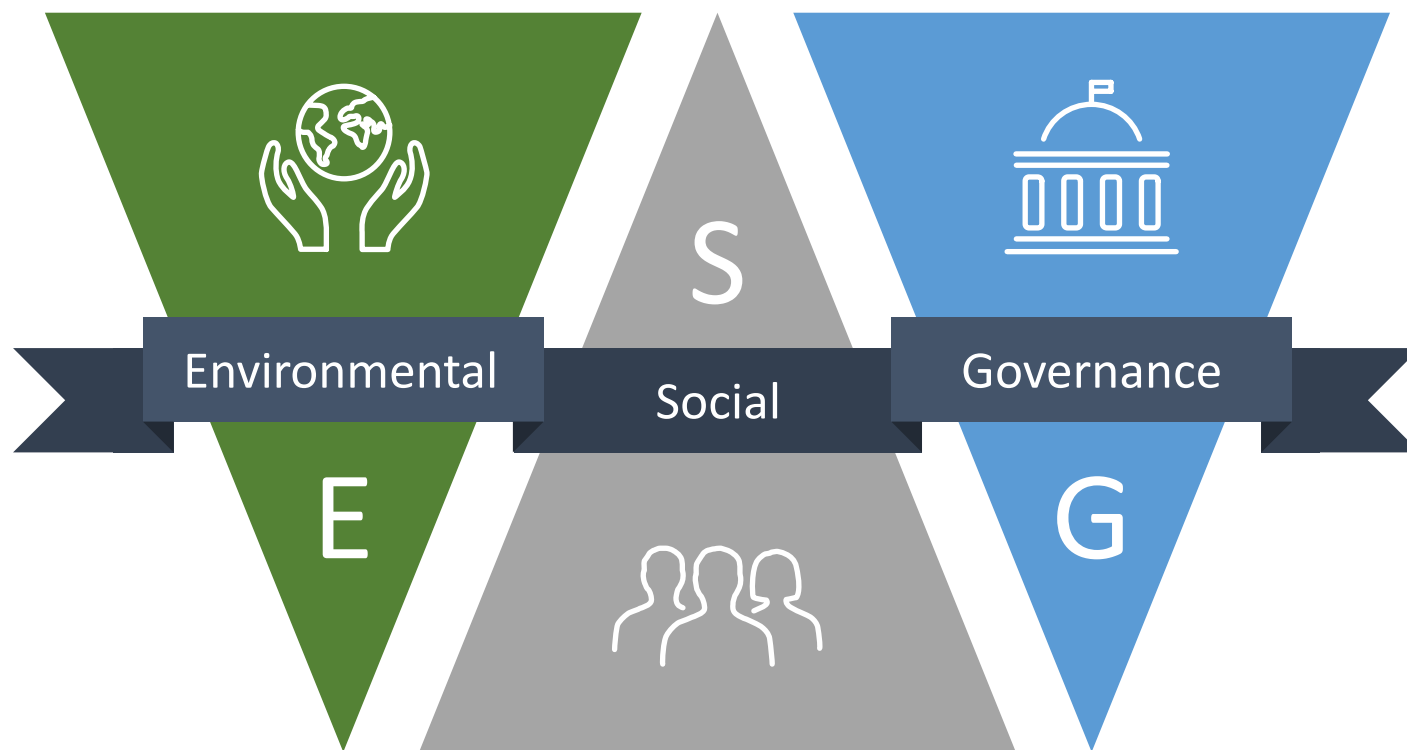
Goal No. 9 – Care

We direct our efforts toward promoting equality and economic growth for Ukrainians

# ESG FUIB 2024-2028



FUIB has been a member of the UN Global Compact since 2013 and adheres to its principles in the areas of human rights, labour standards, environmental protection, and anti-corruption



# RESPONSIBLE MANAGERS

**ESG**



## Sustainable Development

Sergey Chernenko  
The Chairman of the Management Board



## Labour Rights

Tatyana Kostyuchenko  
The Deputy Chairman of the Management Board



## Responsible Consumption

Natalia Kosenko  
The Deputy Chairman  
of the Management Board



## Responsible Financing

Fedot Eremenko  
The Deputy Chairman of the Management  
Board of Risk Management (CRO)



## Anti-Corruption

Leonid Skalozub  
The Deputy Chairman  
of the Management Board

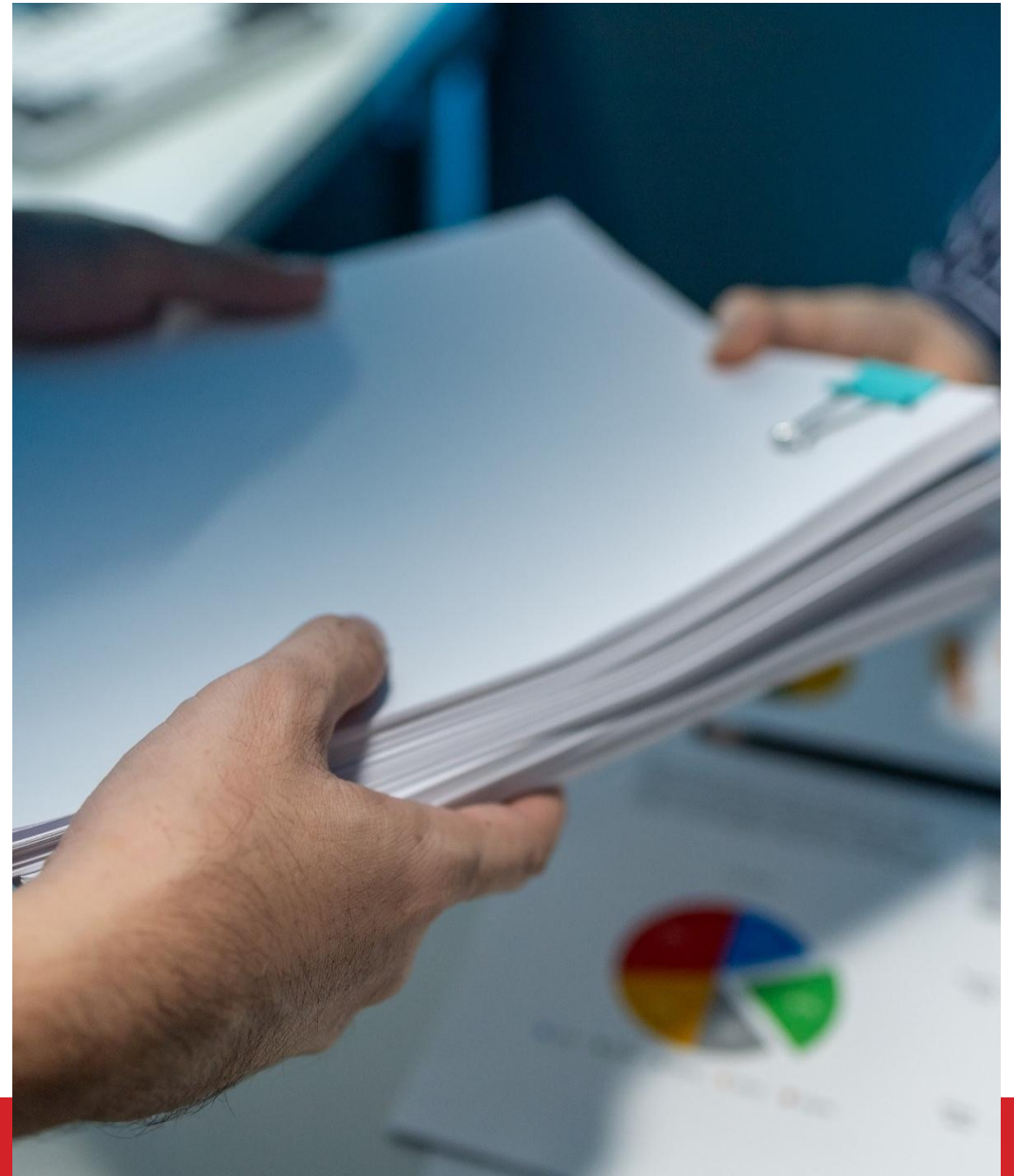


## Human Rights

Olena Pohodziaieva  
Management Board Member, CCO, Responsible  
Officer for Conducting Financial Monitoring

# KEY POLICIES

- Sustainable Development Declaration of JSC FUIB
- Sustainable Development Strategy of JSC FUIB for 2024-2028
- Environmental and Social Risk Management Policy of JSC FUIB
- Regulations on Environmental and Social Risk Management for Projects Financed under State Programmes in Cooperation with the Entrepreneurship Development Fund
- Guidelines for Assessing Environmental and Social Risks of Credit Projects Financed under State Programmes in Cooperation with the Entrepreneurship Development Fund



# ENVIRONMENTAL



ESG Risk Management When Making Credit Decisions



Financing projects with a positive environmental impact that contribute to the development of a green economy



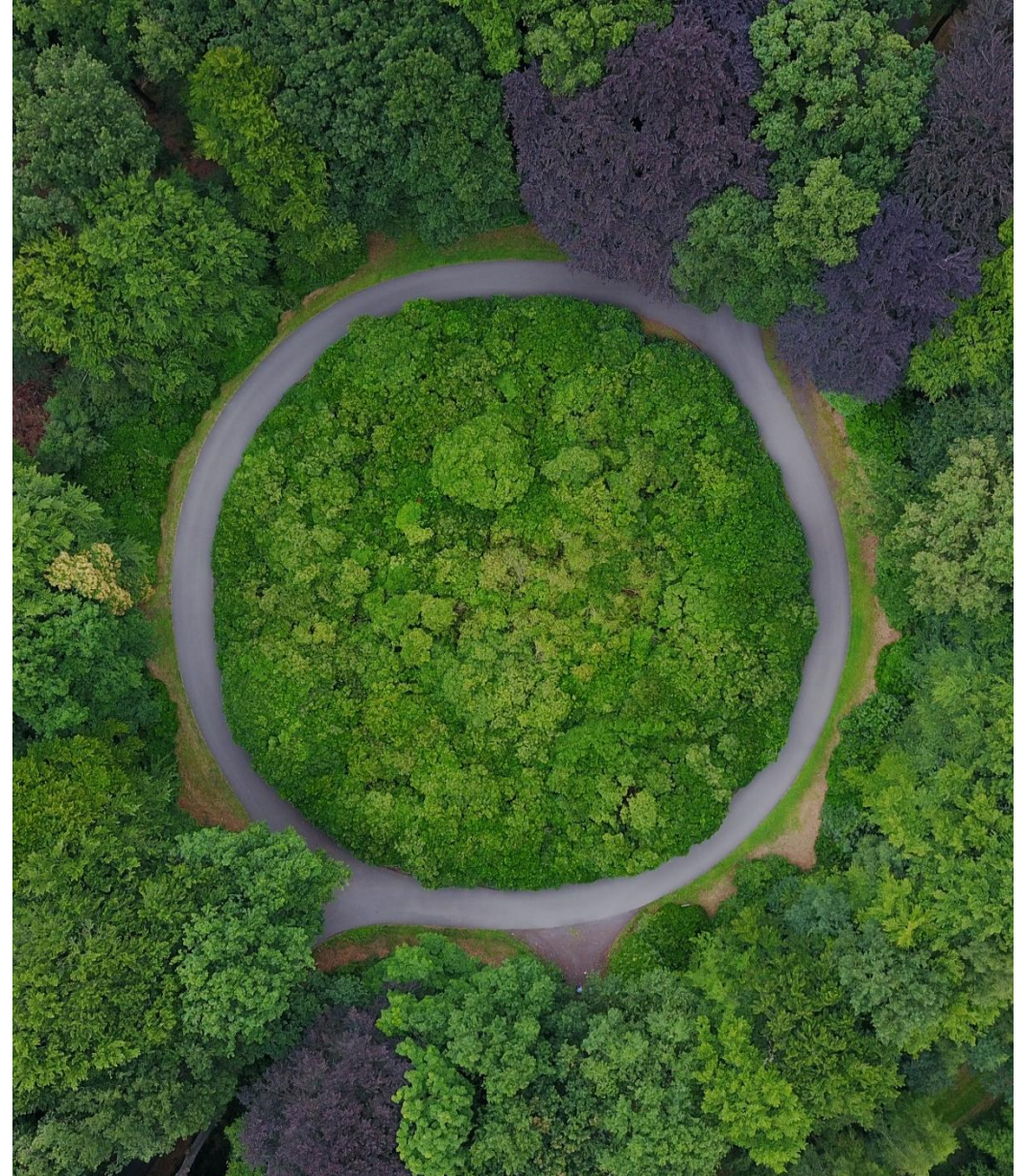
Digitisation of processes to reduce paper and resource consumption



Preferential lending to support energy independence



Introduction of energy-efficient technologies – installation of solar panels at the Head Office



# ADOPTION OF ENERGY-EFFICIENT TECHNOLOGIES



**Solar energy  
generation:**

**82,000 kW/hour  
per year**

FUIB is expanding the use of renewable energy sources in its operations through the installation of solar power stations at two offices in Kyiv and Vinnytsia.

Reducing greenhouse gas emissions is FUIB's tangible contribution to achieving climate goals and lowering its carbon footprint.

Solar power generation partially covers the offices' electricity needs, increasing their energy efficiency and energy resilience.

**This project demonstrates the consistent implementation of FUIB's climate strategy and the integration of sustainable development principles into the Bank's operations**



**CLIMATE  
AMBITION  
ACCELERATOR**



*In 2024, FUIB was among the top five finalists in a grant competition organised by the UN Global Compact in Ukraine to support initiatives aimed at reducing greenhouse gas emissions and achieving climate goals*

## ESG RISK MANAGEMENT

Since 1 December 2024, the Bank has been assessing the environmental and social risks of credit projects under the Entrepreneurship Development Fund’s “Affordable Loans 5-7-9” programme.

The Bank evaluates the quality of its loan portfolio based on established environmental and social criteria related to types of economic activities that may pose potential risks to the environment.

The determination of the ES risk category by FUIB takes into account:

**01**

KVED

**02**

Purpose of Financing

**03**

Scale of Economic Activity

The Bank’s commitment to promoting environmentally sustainable economic activities

**5 7 9**

**доступні кредити**

# ENVIRONMENTAL PROTECTION AND RESPONSIBLE FINANCING

100%

- Financing Projects Aimed at Restoring Natural Resources
- Financing Renewable Energy Projects



# ENVIRONMENTAL PROTECTION AND RESPONSIBLE RESOURCE USE

100%

1. Reducing paper consumption and promoting recycling.
2. Minimising the use of natural resources through:
  - replacing traditional lighting with energy-efficient alternatives;
  - installing automatic lighting on/off systems in customer service areas operating 24/7;
  - introducing an electricity consumption monitoring system.
3. Reducing plastic use through the introduction of e-cards.
4. Safe disposal of hazardous waste



# SOCIAL



Contribution to Ukraine's victory and the recovery of Ukraine's economy



Health, safety and well-being of employees



Unconditional respect for human rights and decent work



Support for war veterans



Inclusiveness in business





## **FUIB**

### PROJECTS

- Support for the Defenders of Ukraine
- Merch That Saves Lives
- Running Club – Helping Mobilised Colleagues



# **CONTRIBUTION TO UKRAINE'S VICTORY**

FUIB systematically supports the state, citizens, and the Security and Defence Forces of Ukraine.

In cooperation with charitable foundations, public organisations, and through direct purchases, the Bank has provided military units with thousands of items of critical equipment, including communications and power supply devices, surveillance and control systems, tactical clothing and gear, motor vehicles and reconnaissance UAVs, electronic warfare devices, and equipment for sapper operations.

In 2025, the amount of support provided to the Armed Forces of Ukraine amounted to UAH 155 million

# ЧЕК НА ДОСТУПНІСТЬ

## ЗРОБИ СВІЙ БІЗНЕС БЕЗБАР'ЄРНИМ!



# пумб

## FUIB

### PROJECTS

- Inclusive Hub
- Accessibility Check
- Screening of "Living Towards"
- Podcast "Living Towards"
- «Financial Chatbot "Living Towards»
- Building an Inclusive Brand
- Grant Programme + Video Project "Business Selfie: Living Towards"
- Beauty That Remembers

# FINANCIAL INCLUSION

FUIB is a socially responsible bank that implements the principles of equality, inclusion, and support for Ukraine's defenders.

In 2024, the Bank joined the Charter on Financial Inclusion and Reintegration of Veterans, initiated by the National Bank of Ukraine and the European Bank for Reconstruction and Development.

By joining the Charter, FUIB confirmed its readiness to create accessible financial solutions, as well as adapted products and services for veterans, and to promote their successful social and economic reintegration



## FUIB

### PROJECTS

- Cooperation with Tabletochki
- Coin Collection Campaign with the National Bank of Ukraine



# HUMANITARIAN AID

- Support for children with cancer in cooperation with the Tabletochki Charitable Foundation
- Providing Assistance in Response to Urgent Requests Related to Military Operations
- Support and Assistance to Animals Affected by the War



## FUIB PROJECTS

- Educational Partnership with KSE School, KIA, and KPI
- Creation of a Financial Product for Teenagers with KSE
- Grant Programme for Veterans



# SAFE AND HIGH-QUALITY EDUCATION

Scholarship support for talented KSE students.

Scholarship support for KIA and KPI student developers.

Financial literacy course for schoolchildren in cooperation with KSE School



## FUIB

### PROJECTS

- Warm-blooded
- We are of the same blood



# DEVELOPMENT OF A DONATION CULTURE

FUIB supports the development of a responsible attitude towards donation by creating a mobile donation hub – a space that combines open blood donation drives with an interactive educational exhibition.

The initiative aims to raise awareness and promote regular blood donation



пумб жити  назустріч

ВЕТЕРАН  
РОДІОН ТРИСТАН

**ЯК ЗНАЙТИ  
РОБОТУ,  
ЯКЩО ВІЙНА ЗАЛИШИЛА СЛІ**



**пумб**

**FUIB**

PROJECTS

- Cultural event "Eyes of War"
- Podcast "Living Towards"
- Beauty with a Scar
- Frontline Studio



## CULTURAL DIRECTION

FUIB supports cultural and socially important initiatives that reflect on the experience of war, the strength of the human spirit, and the value of life.

These initiatives aim to support public dialogue, preserve memory, provide psychological support, and promote stories of resilience

# FUIB AWARDS 2025

## FUIB is a finalist of the Partnership for Sustainability Award 2025

The veteran integration platform “Live to Meet” has reached the finals of the UN Development Programme Award in Ukraine in the “Society” category. The recognition highlights the significant social impact of the initiative and the Bank’s systematic efforts to support veterans and their reintegration



## FUIB – Winner of the National Competition “Charitable Ukraine”

The Bank took third place in the “Charity of Big Business” category for its systematic support of Ukraine’s Security and Defence Forces during the full-scale war. The award confirms the Bank’s consistent social position and its significant contribution to strengthening the country’s defence capabilities

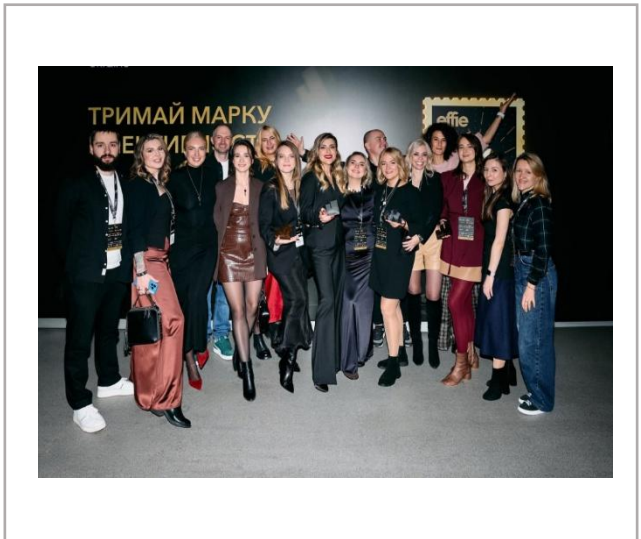


# FUIB AWARDS 2025

FUIB is a silver and bronze winner of the Effie Awards Ukraine

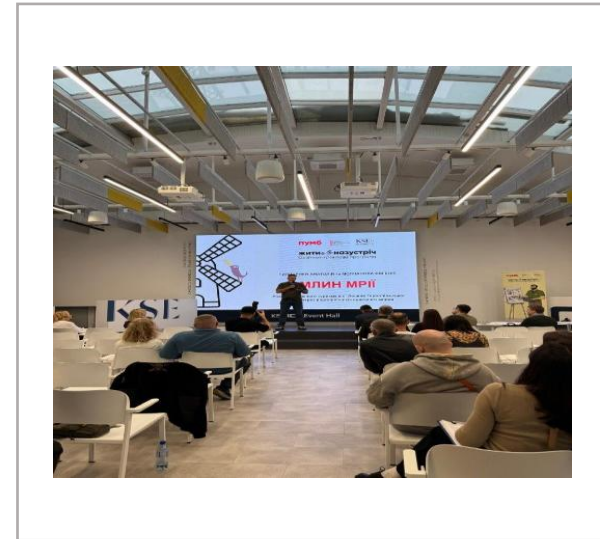
Silver – for the platform “Live to Meet: How We Are Making a Country of Veterans a Country for Veterans.

”Bronze – for the photo project “Beauty with a Scar.” These awards confirm the effectiveness of the Bank’s social initiatives and their significant social impact



FUIB won the Grand Prix of the CSR Case Competition 2025 “Business that Changes the Country”, a national award for socially responsible projects organised by CSR Ukraine.

The Bank received the highest award for three social initiatives: “Living Towards,” “We Are of the Same Blood,” and “Support for the Security and Defence Forces.”



## FUIB AWARDS 2025

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### Sustainable Finance SME Banking Agency

On 30 May 2025, an event dedicated to Sustainable Finance was held, during which the results of an industry assessment of banks were presented.

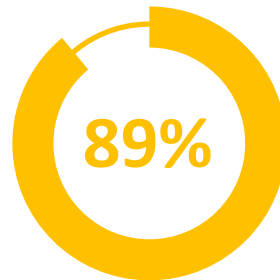
FUIB entered the **Top 5 banks in Ukraine** in the following categories:

**Sustainable Finance** – 5th place

**Agrifinance** – 4th place



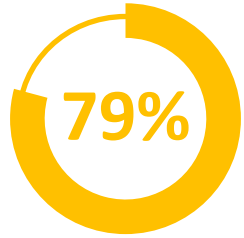
# CONTRIBUTION TO UKRAINE'S VICTORY



- Implementation of social projects
- Charitable purchases of weapons and protective equipment for the Armed Forces of Ukraine
- Fund to support mobilised employees
- Loans to defence industry manufacturers



# RECOVERY OF THE UKRAINIAN ECONOMY



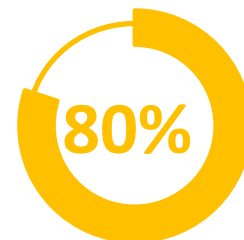
- Agricultural lending



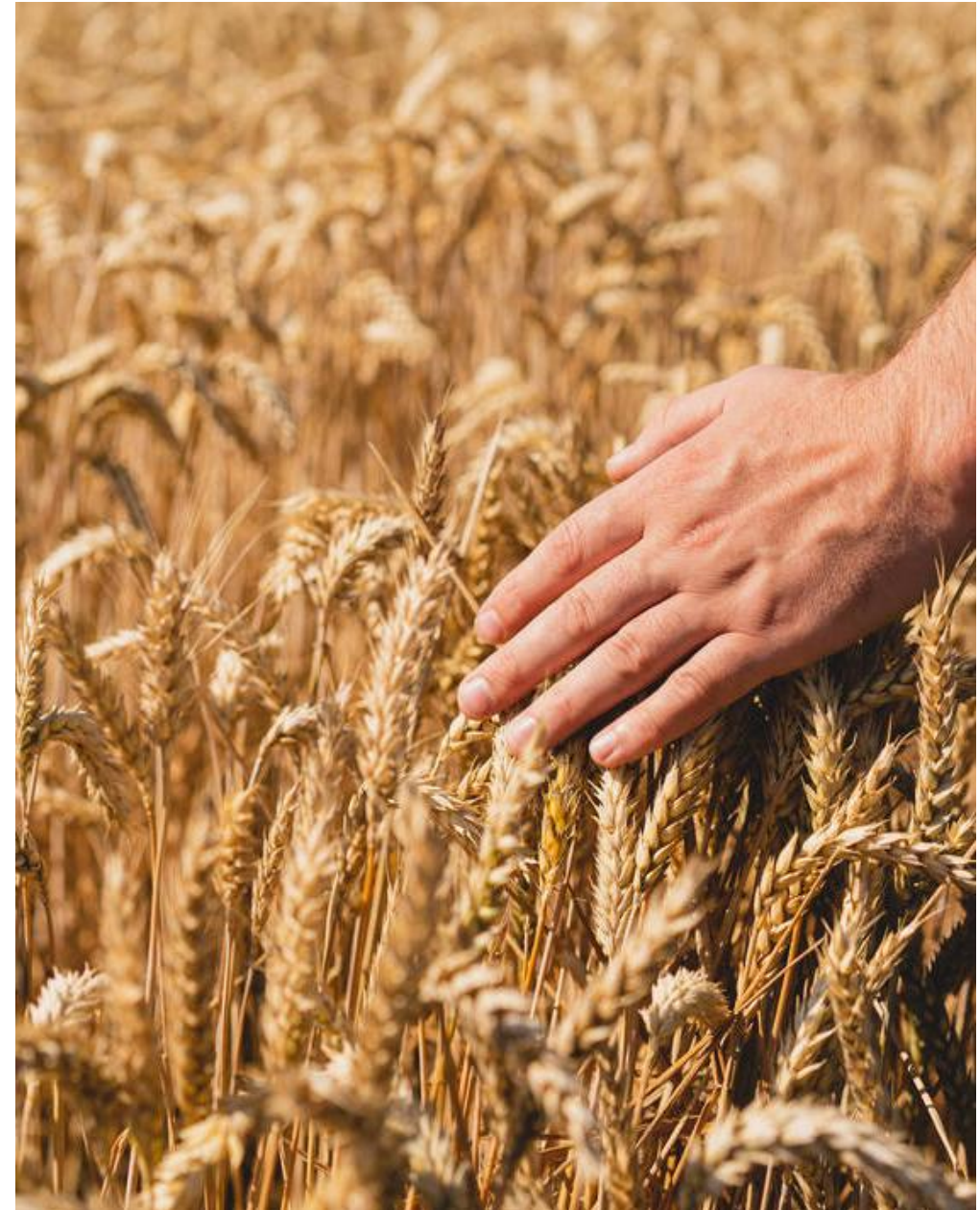
- 5-7-9 programme



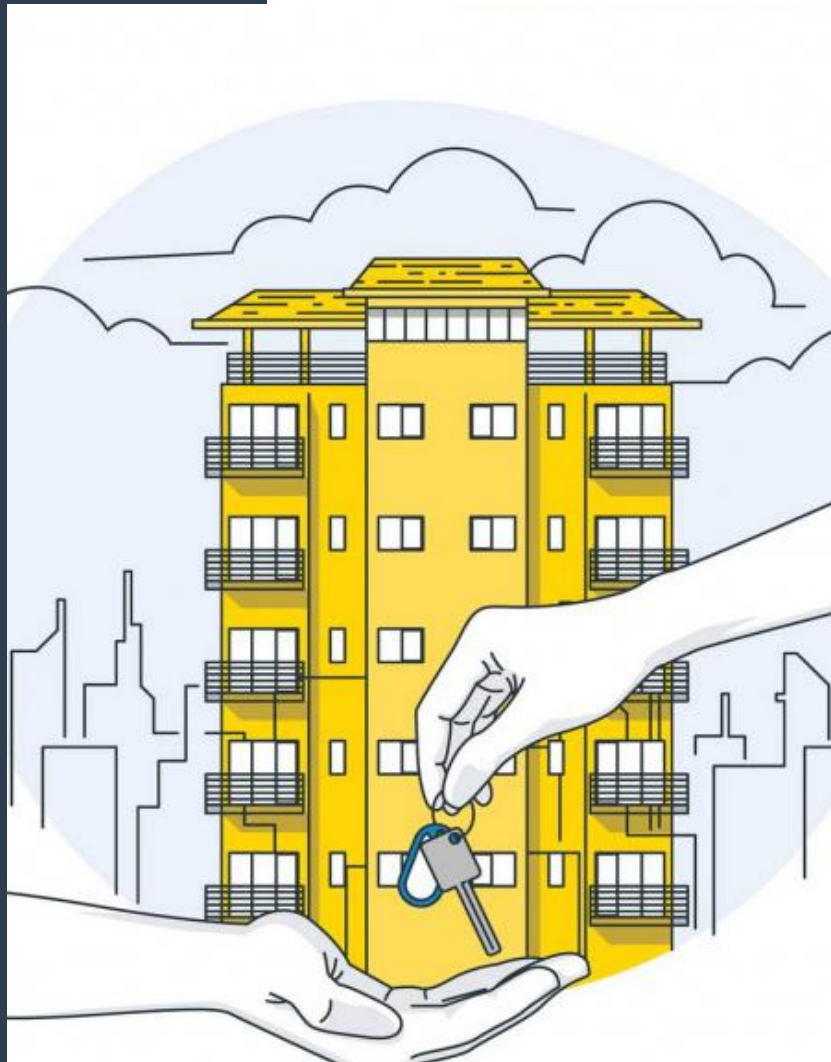
- "E-support"



- Lending to industrial projects  
(socially important)



# PROMOTING ECONOMIC GROWTH AMONG THE POPULATION



100%

- E-recovery
- Small and Medium Business Lending
- Microbusiness lending

# PROVIDING THE BEST AND MOST RELIABLE FINANCIAL SERVICES TO CUSTOMERS



- NPS level
- Fault-free operation of banking services



# UNCONDITIONAL RESPECT FOR HUMAN RIGHTS AND DECENT WORK



- Gender equality indicator
- % of women in management positions in NGOs
- Employee eNPS indicator



# INCLUSIVITY IN BUSINESS



- Number of staff with disabilities and people with reduced mobility
- % of Branches Technically Equipped for Access by People with Reduced Mobility



# DEVELOPMENT OF FUTURE GENERATIONS



- The Bank's investments in supporting educational projects
- Investments in training Bank staff
- Lending to Projects Aimed at Developing the Psychological, Cultural, and Physical Well-being of the Population



# GOVERNANCE



Responsible corporate governance through  
Transparent financial reporting



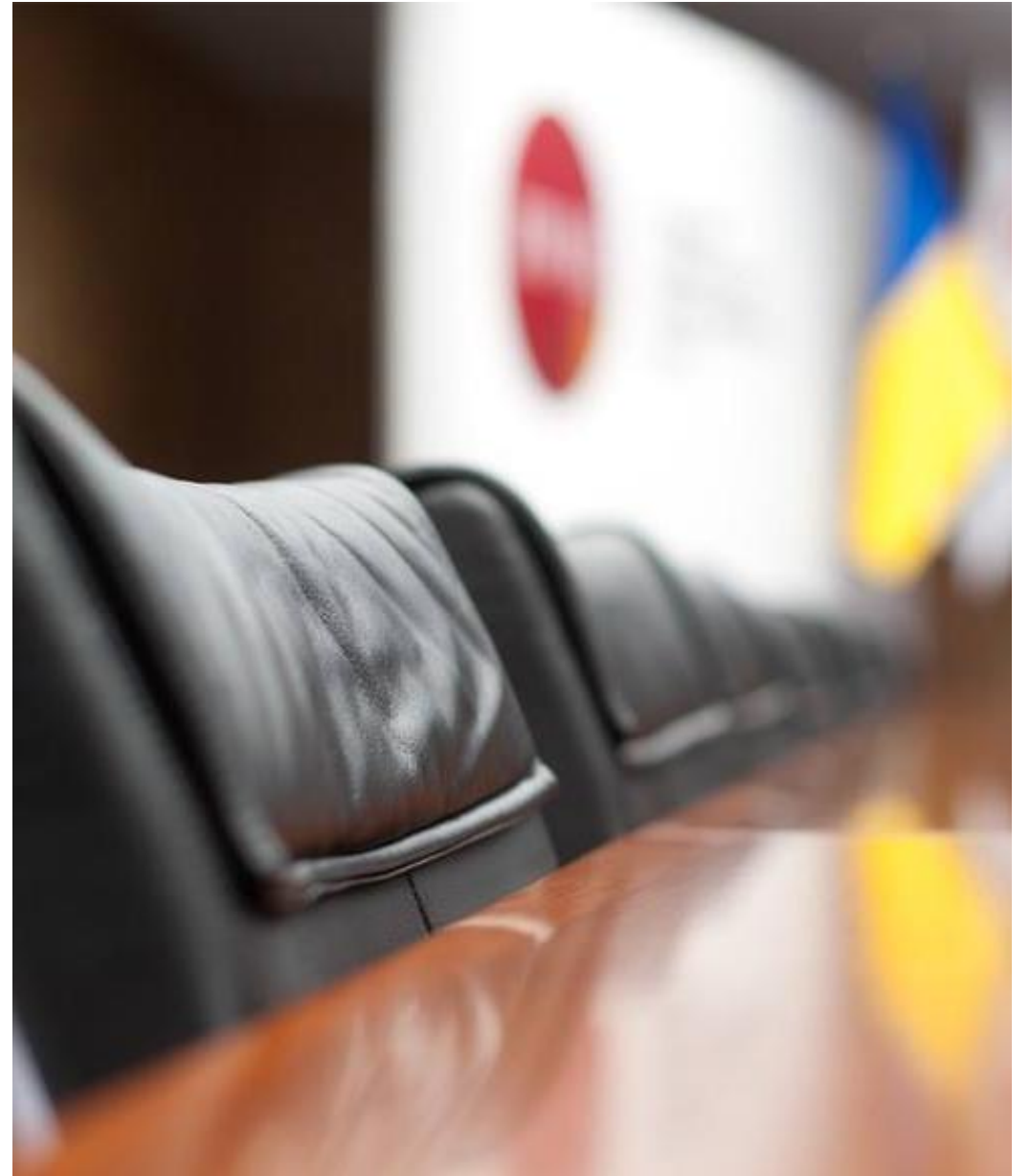
Anti-corruption programme and conflict of  
interest prevention processes



Effective risk management



Interaction with Stakeholders



# INTERACTION WITH KEY STAKEHOLDERS



Shareholders

Compliance with uniform management and reporting requirements, ensuring the disclosure of reliable and timely information on the Bank's performance



Regulator

Providing transparent information, conducting regular reviews of performance and processes, and complying with regulatory requirements. The Bank has become a partner of the State in the implementation of the "5-7-9" programme



Employees

Conducting regular research and organising training programmes to develop the professional and personal skills of employees. SCM Group Confidential Helpline



Customers

Providing high-quality products and services, improving service technologies, and ensuring sustainable access to the Bank's services

Other PUMB stakeholders: counterparties, media, financial market participants, associations, etc.

## COMBATING ECONOMIC CRIME



- Completion of distance learning courses on the Anti-Corruption Programme
- Combating economic crime

