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SUSTAINABILITY PROGRESS REPORT

CONTENTS

MESSAGE FROM THE CHAIRMAN OF THE MANAGEMENT BOARD OF JSC "FUIB"

GRI 2-22

By joining the UN Global Compact in 2013, FUIB set itself a clear goal — to conduct business responsibly, adhering to principles in the areas of human rights, labour relations, environmental protection and anti-corruption. Since then, sustainable development has become an integral part of our daily operations and strategic management.

Today, FUIB is one of Ukraine's leading banks and a responsible corporate citizen that systematically invests in the development of the economy and society. In 2025, the Bank continued to implement its Sustainable Development Strategy, focusing on supporting customers, employees and the state amid a full-scale war.

We have achieved significant results in both financial and non-financial terms. In particular, FUIB **invested over UAH 495 million** (UAH 346 million in 2024) in social initiatives aimed at supporting the Armed Forces of Ukraine, assisting the wounded military personnel, promoting blood donation, and integrating veterans into civilian life. At the same time, the Bank made a significant contribution to public finances, paying UAH 7 billion in taxes and duties.

Our efforts have been recognised by the professional community: FUIB has received a number of awards for the development of digital solutions, customer service and innovation. We are consistently developing the Bank's technological capabilities — the proportion of customers using digital channels has reached 75%, and over 80% of retail customers actively use the mobile app.

At the same time, we recognise that the true value of a business is determined by its impact on society. That is why we invest in long-term social projects. In particular, the "Live towards" platform has already brought together around 197,000 veterans and their families, supporting their integration into economic and social life in Ukraine.

Our approach to sustainable development is based on clear priorities: employee development, improving the quality of products and services, supporting the business environment, and minimising our environmental impact. We create safe and comfortable working conditions, invest in team development, and consistently raise the level of financial literacy among the population.

Even in the most challenging conditions, FUIB remains a reliable partner for customers, businesses and the state. We fulfil our commitments, support our stakeholders and continue to work towards the recovery and development of Ukraine.

We believe that sustainability is embedded in all areas of the Bank's operations and is the foundation of the Bank's long-term stability. That is why FUIB will continue to ensure a balance between the development of the business, the team and society, creating value for all stakeholders.

SERHII CHERNENKO,
Chairman
of the Management Board of JSC "FUIB"

FUIB'S CONTRIBUTION TO ACHIEVING THE UN SUSTAINABLE DEVELOPMENT GOALS (SDGs)

GRI 2-23, GRI 3-3

Since 2013, JSC "FUIB" has supported the principles of the UN Global Compact and implemented sustainable development approaches in its operations. The Bank focuses on human rights, responsible labour practices, environmental responsibility and anti-corruption, integrating ESG principles into its business processes, management system and engagement with stakeholders.

In 2025, the Bank updated the "Sustainable Development Declaration of JSC "FUIB", which was approved by a resolution of the Supervisory Board and sets out the strategic objectives, principles and organisational model for managing the Bank's sustainable development. During the year, the "FUIB's Sustainable Development Strategy 2024–2028" was also implemented, setting out the Bank's three key areas of sustainable development, strategic objectives, ten priority tasks for 2025 and qualitative indicators for assessing progress towards achieving them.

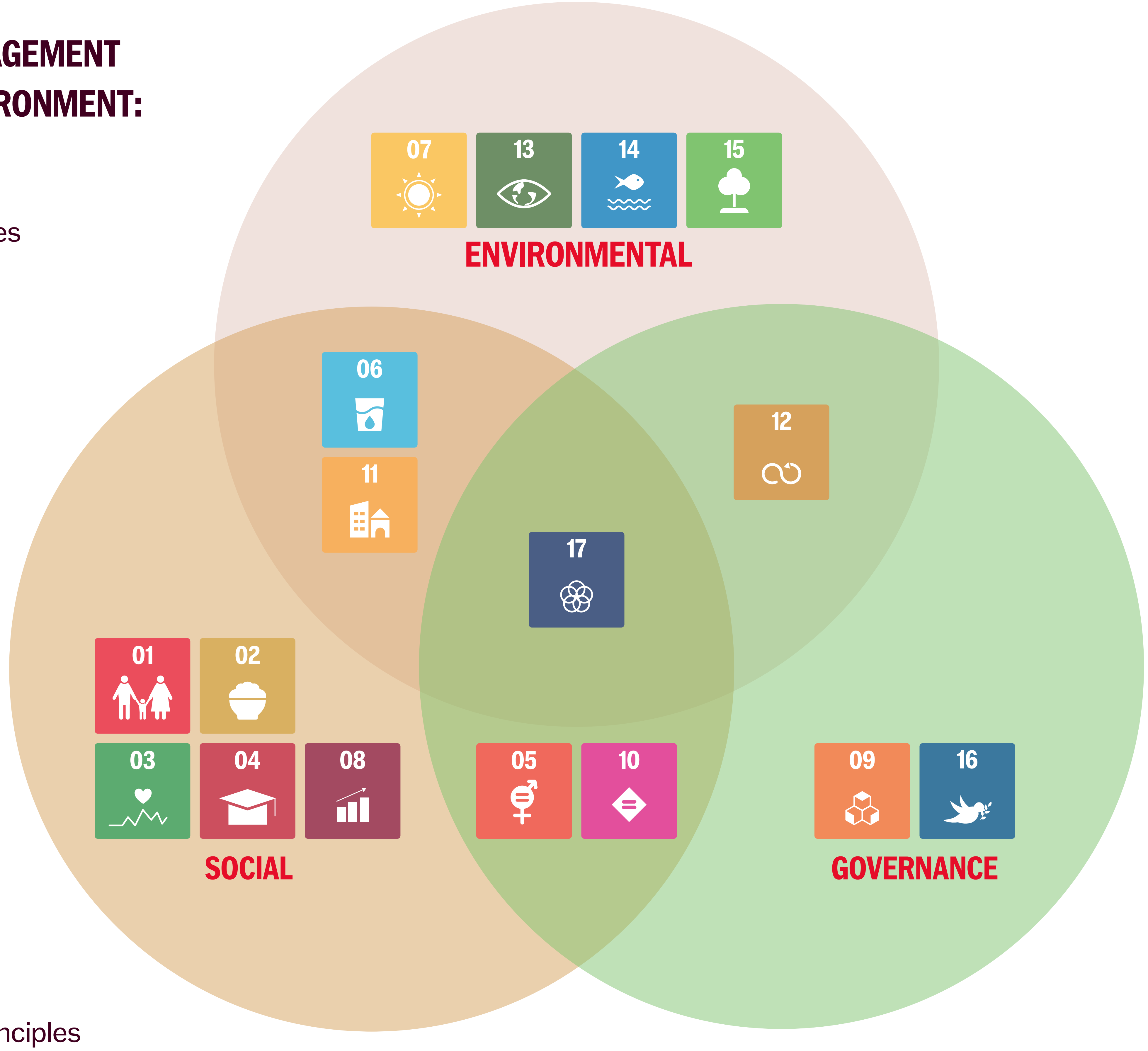
The Sustainable Development Strategy is aligned with the United Nations Sustainable Development Goals (SDGs). The Bank uses the SDGs as a framework for integrating sustainability principles into its financial activities, operational processes and partnerships, with the aim of creating long-term value and promoting positive social change.

ENVIRONMENTAL RISK MANAGEMENT AND PRESERVATION OF ENVIRONMENT:

- Effect of climate change
- Environmental pollution
- Depletion of natural resources

STANDARDS OF CORPORATE SOCIAL RESPONSIBILITY:

- Work safety
- Gender equality
- Working conditions
- Investment in social projects
- Support of education



STANDARDS OF CORPORATE GOVERNANCE:

- Anti-corruption
- Disclosure of information
- Corporate culture
- Business ethics

The Sustainable Development Strategy is aimed at achieving strategic goals in the field of sustainable development, in particular:

- Promoting the comprehensive development of the Bank as a sustainable business that recognises its responsibility to all stakeholders and assesses the impact of its activities, products and services on the state, the business environment, the environment and society;
- Compliance with the requirements of Ukrainian legislation in the field of sustainable development;
- Ensuring a unified approach to the management of the environmental and social management system;
- Preventing and minimising negative impacts on the environment, in particular by implementing responsible resource consumption practices;
- Ensuring open and transparent communication on sustainable development issues for all stakeholders;
- Developing cooperation with suppliers, customers, contractors and business partners with the aim of promoting shared commitments to environmental protection, human rights and anti-corruption standards.

THE KEY SUSTAINABILITY PRIORITIES OF JSC "FUIB" ARE:

E – ENVIRONMENTAL
(Environmental Responsibility)

- minimising the negative impact on the environment within the scope of our own business activities;
- implementing responsible resource consumption practices;
- effective management of ESG risks to prevent and mitigate potential negative impacts;
- assessing and selecting projects for financing, taking into account their environmental impact, energy efficiency and the sustainability of economic activities;
- raising staff awareness of their own impact on the environment.

S – SOCIAL
(Social Responsibility)

- ensuring the well-being, professional development and engagement of employees;
- providing high-quality and responsible financial products and services to customers;
- supporting local communities and developing financial literacy among the population;
- promoting the development of the business environment in the Bank's operating regions through advising and financing small and medium-sized enterprises, as well as supporting private customers;
- supporting employees' voluntary initiatives, as well as social and environmental projects.

G – GOVERNANCE
(Corporate Governance and Responsible Business Conduct)

- compliance with Ukrainian legislation and the implementation of best international practices in the field of sustainable development;
- ensuring an effective system of corporate governance and responsible business conduct;
- adherence to the principles of transparency and openness, ensuring the availability of information on responsible financing;
- supporting open dialogue and developing engagement with stakeholders;
- adhering to high standards of ethics, compliance and anti-corruption policy;
- strengthening engagement with third parties (suppliers, contractors, agents) to ensure compliance with environmental, social and ethical standards.

AWARDS

AWARD PARTNERS
injobe
SalesDoubler
finance.ua
пумб
BRONZE PARTNERS

AWARDS

GRI 2-6, GRI 2-29, GRI 3-3

In 2025, FUIB received a number of professional, industry and social awards, reflecting the Bank's performance in key areas — product and service development, digitalisation, customer experience, business support and the implementation of social initiatives.

MARKET RECOGNITION AND FINANCIAL PRODUCTS

GRI 2-6, GRI 3-3

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As part of the TOP Finance 2025 ranking (Delo.ua and "TOP-100"), FUIB received five awards and was named a leader in the "Best Privately Owned Banks" category. The Bank took:

FIRST PLACE	SECOND PLACE	THIRD PLACE
"Leader in consumer lending"	"Bank for Individual Entrepreneurs"	"Bank of the Year for Large Businesses"
"Leader in the card business"	"Bank for Savings"	

In the "25 Leading Banks of Ukraine" ranking (Financial Club Awards), FUIB:

FIRST PLACE	SECOND PLACE	THIRD PLACE
"Overdraft"	"Bank Guarantees"	"Savings Deposits"
"Credit Cards"	"Leasing"	"Salary Projects"
"Retail Banking Services at Branches"		

DIGITALISATION AND INNOVATION

GRI 2-6, GRI 3-3

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FUIB received recognition for the development of digital services and innovative solutions:

FinAwards25

ВСЕУКРАЇНСЬКА ПРЕМІЯ ВИЗНАННЯ НАЙКРАЩИХ У ФІНАНСОВІЙ СФЕРІ

FIRST PLACE

"Best Bank for Legal Entities"

"Best Credit Card"

"Card No. 1 in Your Wallet"

SECOND PLACE

"Leading Technologies and Innovations"

"Best Mobile App"

"Best Bank for Individual Entrepreneurs"

PAYSPACE MAGAZINE AWARDS 2025

FIRST PLACE

"Best Credit Product for Business"

SECOND PLACE

"Best Bank for Individual Entrepreneurs" (digital solutions)

THIRD PLACE

"Best Acquiring Bank"

"Best Online Identification Service"

"Best Processing"

UKRAINIAN FINTECH AWARDS 2025

Кращі серед незламних

FIRST PLACE

"Best Mobile Banking"

"Best SME Banking Digitalization"

"Best Corporate Banking Digitalization"

"Best Veteran's Support Product"

banker AWARDS 2025

"An award for the mobile app with the best UX/UI design"

"Recognition of the Bank as one of the leaders in the SME banking segment"

SOCIAL INITIATIVES AND SUSTAINABLE DEVELOPMENT

GRI 2-28, GRI 3-3, GRI 413-1

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FUIB received recognition for the implementation of social and humanitarian initiatives:

Відповідальна країна 3.0

FIRST PLACE

“Project to Support Defence”

“Support for Veterans”

Національний конкурс Благодійна УКРАЇНА

THIRD PLACE

“Charity by Big Business”

fin marketing

“For integrating veterans, humanitarian and social initiatives into the Bank’s unified ecosystem”

PARTNERSHIP FOR SUSTAINABILITY AWARD 2025

“Finalist with the “Live towards” platform, which reached 197,000 veterans and their loved ones”

“Strong Together” award

CSR UKRAINE Create Sustainable Results “БІЗНЕС, ЩО ЗМІНЮЄ КРАЇНУ” (2025)”

GRAND PRIX for the projects “Live towards”, “We Are of the Same Blood” and “Support for the Armed Forces of Ukraine”

effie Ukraine

SECOND PLACE

“Live towards” platform

THIRD PLACE

bronze for the social photography project “Beauty with a Scar”

E ENVIRONMENTAL

SUPPORTING ENERGY SUSTAINABILITY AND THE "GREEN" TRANSITION

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GRI 203-2

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In 2025, FUIB actively joined efforts to support the energy independence of businesses — one of the key factors in Ukraine's economic resilience amid the war. The Bank helped ensure the continuity of business operations by financing projects aimed at developing autonomous energy sources, energy efficiency and backup energy infrastructure.

As part of the updated state programme "Affordable Loans 5-7-9", new objectives were introduced to finance projects supporting energy independence. This enables businesses to ensure business continuity even under energy constraints.

In addition to state support programmes, FUIB is an active participant in the sectoral Memorandum on supporting the energy resilience of businesses and provides preferential loans to ensure the stability of enterprises' operations in the event of power shortages.

Funding is directed, in particular, towards:

- solar power plants (SPPs);
- generators and cogeneration units;
- uninterruptible power supply systems;
- battery energy storage systems;
- equipment for electricity generation and storage.

The Bank pays particular attention to supporting small and medium-sized enterprises, which are most in need of affordable financing to ensure energy self-sufficiency during wartime.

The implementation of energy support programmes helps to ensure the continuity of Ukrainian businesses' operations, preserve jobs and sustain economic activity across Ukraine's regions.

FUIB is also developing digital lending tools and simplifying customers' access to project financing through remote service channels and online applications. At the same time, the Bank has continued to develop its own energy resilience infrastructure, ensuring the availability of financial services even during prolonged blackouts.

The Bank regards support for energy-efficient and autonomous energy solutions as an integral part of its climate and operational risk management. Financing projects in the fields of renewable energy and energy efficiency contributes to a gradual transition to a lower-carbon economy and the development of environmentally responsible business.

In this way, FUIB combines support for its customers' energy sustainability with the development of its own resilient infrastructure, helping to strengthen Ukraine's economic resilience, develop energy-efficient solutions and facilitate the economy's gradual "green" transition, even under martial law.

RESOURCE EFFICIENCY AND REDUCED ENVIRONMENTAL IMPACT

GRI 302-1, GRI 302-4, GRI 306-1

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The efficient use of natural resources and the reduction of environmental impact are essential for sustainable business development and ensuring a decent quality of life. FUIB strives to use electricity, water and paper efficiently, as well as to minimise the environmental impact of its operations.

The Bank complies with national environmental legislation and focuses on fostering an environmental culture among its employees, partners and customers.

By introducing innovative technologies into business processes and customer service, FUIB supports "green" standards and helps reduce the use of natural resources. The Bank is actively developing remote service channels, self-service systems and mobile banking, which helps to reduce the consumption of resources required to operate a physical branch network.

In 2025, 2.4 million customers were actively using FUIB's online banking

The Bank's employees apply the principles of the "Green Office", in particular:

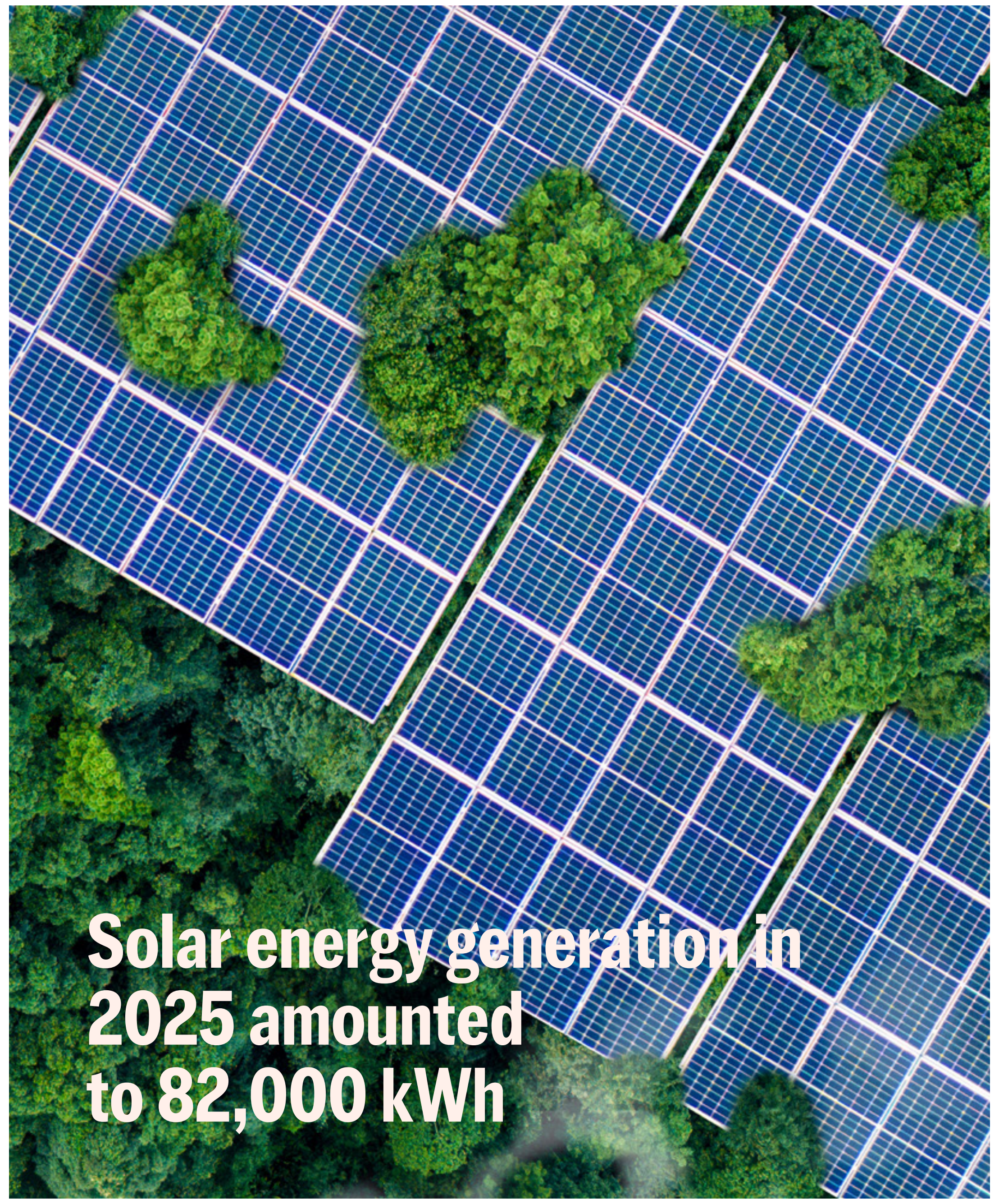
- using energy and paper sparingly;
- optimising the use of equipment;
- using electronic document management;
- collecting waste paper;
- participating in environmental initiatives.

In 2025, FUIB continued to implement measures to improve energy efficiency:

- replaced traditional lighting with LED technology;
- installed systems for automatically switching lights on and off in customer service areas and communal spaces;
- introduced electricity consumption monitoring systems to control and optimise costs.

In 2025, FUIB expanded the use of renewable energy sources in its operations. Solar power stations have been installed at two of the Bank's offices — in Kyiv and Vinnytsia.

Reducing greenhouse gas emissions is FUIB's tangible contribution to achieving climate goals and reducing its carbon footprint. Solar generation partially meets electricity needs, enhancing the energy efficiency and energy resilience of the offices. The project demonstrates the consistent implementation of FUIB's climate strategy and the integration of sustainable development principles into the Bank's operations. In 2025, electricity consumption across FUIB's network decreased compared to the previous year, in particular thanks to the use of solar power generation.



Solar energy generation in 2025 amounted to 82,000 kWh

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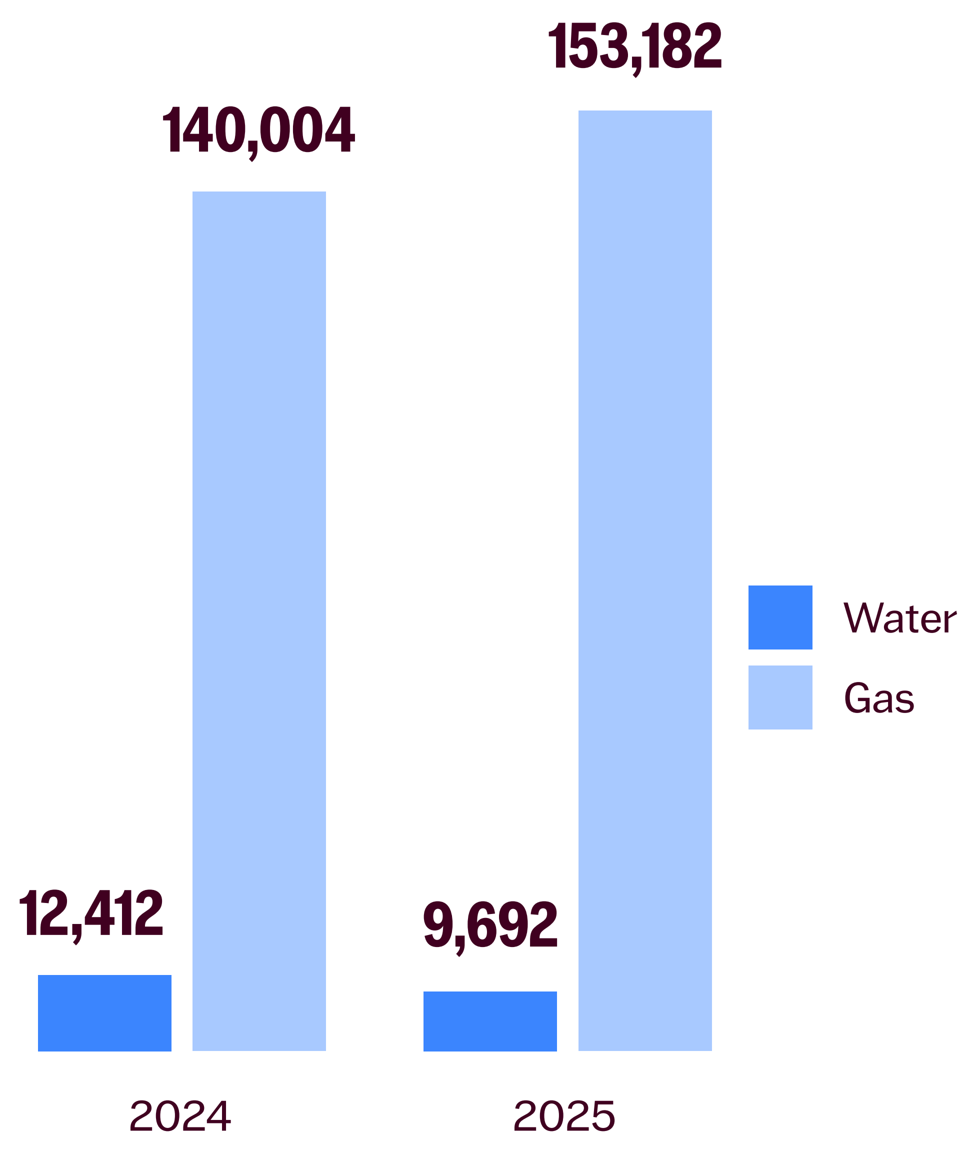
VOLUME OF GAS AND WATER CONSUMED BY THE BANK, M³



The increase in gas consumption compared to the previous year was due to lower air temperatures at the end of the year.

AS PART OF ITS WASTE MANAGEMENT AND RESOURCE REUSE INITIATIVES, THE BANK:

4.68 tonnes paper sent for recycling

25% reduced paper consumption by 25% compared to 2024

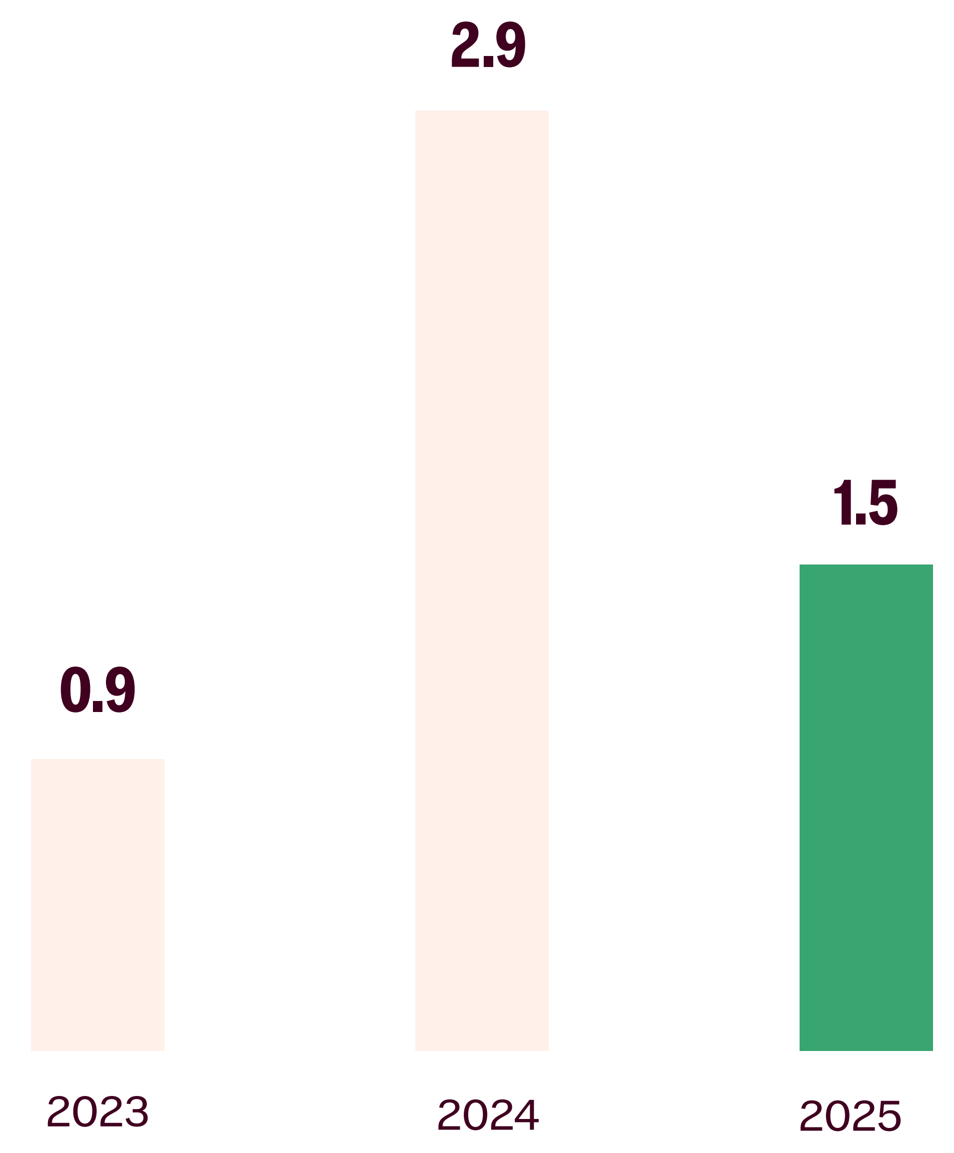
48 kg batteries collected separately and sent for safe disposal

1.37 tonnes hazardous waste sent for safe disposal

423 kg plastic sent for recycling

THE BANK`S INVESTMENTS IN ENVIRONMENTAL PROTECTION,

UAH MILLION



In 2025, the Bank's investments in household waste collection and hazardous waste disposal amounted to UAH 751,917.

ENERGY SUSTAINABILITY OF INFRASTRUCTURE

GRI 302-1

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In 2025, FUIB continued to adapt its infrastructure and operational processes to the conditions of energy instability caused by the consequences of the war and damage to Ukraine's energy infrastructure.

To ensure the continuity of critical processes, the Bank implemented a set of measures for backup power supply and infrastructure resilience. In particular, branches, head offices and critical staff were provided with:

- generators;
- Starlink satellite communication systems;
- uninterruptible power supplies;
- alternative communication channels.

In 2025, FUIB continued to develop the infrastructure for the uninterrupted operation of its branches within the national POWER BANKING network, established on the initiative of the National Bank of Ukraine.

The Bank has also ensured that staff can work continuously from secure locations and offices with guaranteed power supply and access to satellite internet.

The measures implemented contribute to:

- enhancing the energy resilience of the Bank's infrastructure;
- ensuring the continuity of operational activities;
- reducing the risk of downtime for critical services;
- maintaining the availability of financial services for customers even during blackouts;
- adapting to long-term infrastructure and climate risks under martial law.

FUIB views the development of energy resilience as an integral part of its operational risk management and business continuity framework, as well as a key element in ensuring the stability of Ukraine's financial system during wartime.

FUIB'S SUSTAINABLE INFRASTRUCTURE

89 branches operate even during prolonged power outages

77 branches are equipped with Starlink

207 branches are equipped with generators and backup communication channels

23 branches are equipped with inverter-based UPS systems


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superhumans LVIV
STRONGER
FASTER and
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SOCIAL

BUSINESS ENVIRONMENT DEVELOPMENT AND ECONOMIC CONTRIBUTION

GRI 201-1, GRI 203-2, GRI 207-1, GRI 3-3

In 2025, First Ukrainian International Bank actively implemented projects aimed at developing the business environment and supporting businesses.

TAX PAYMENTS

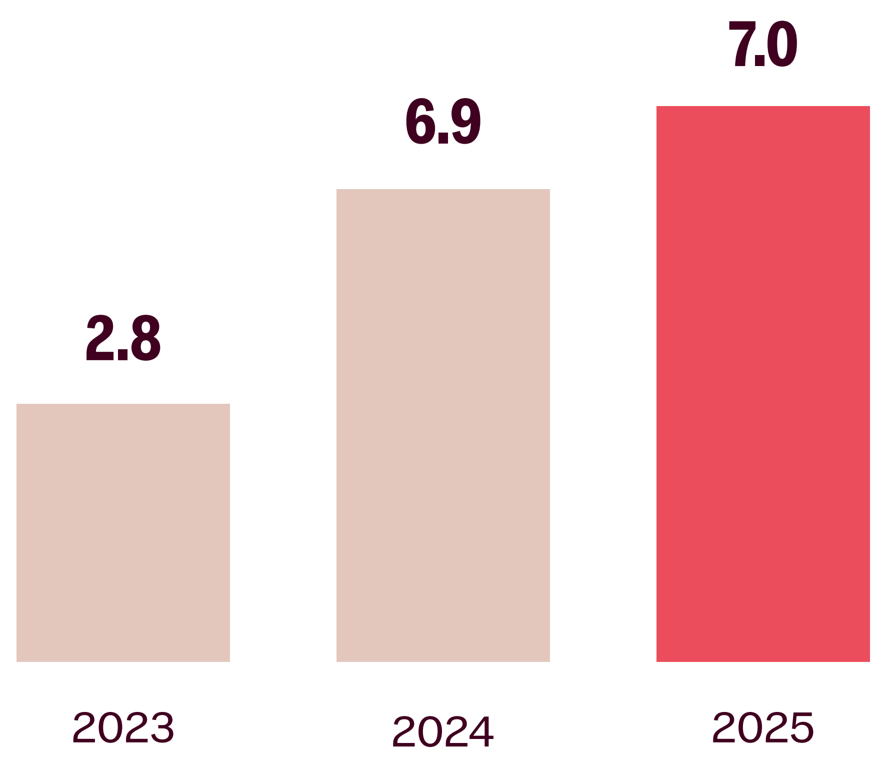
GRI 201-1

FUIB adheres to the principles of transparency, accountability and the conscientious fulfilment of its tax obligations to the state and society.

Despite the challenges of war and economic losses, the Bank continues to pay taxes and duties to Ukraine's state and local budgets in full and on time, supporting the state's financial stability during wartime.

In 2025, FUIB paid UAH 7 billion in taxes and duties to budgets at all levels and was included in the list of the largest taxpayers in Ukraine's banking sector.

TAXES AND DUTIES PAID, UAH BILLION



BUSINESS SUPPORT

GRI 203-1, GRI 203-2, GRI 201-1, GRI 413-1

FUIB constantly monitors developments in the country and analyses the situation of its customers in order to provide timely support to Ukrainian businesses under any circumstances.

Financing Ukrainian businesses

FUIB continues to play a pivotal role in supporting Ukraine's economic resilience, ensuring uninterrupted access to finance for businesses amid the war. Since the start of the full-scale war, the Bank has provided over UAH 205 billion in financing to Ukrainian businesses, helping to preserve jobs, restore companies' operations and develop key sectors of the economy.

In 2025, FUIB maintained its leading position in financing small businesses, which form the backbone of the country's economic activity. The Bank supports entrepreneurs across various sectors — from trade and manufacturing to the agricultural sector and services — building a diversified portfolio and promoting equal opportunities for business development.

By the end of 2025, the number of small, medium and large business customers and state-owned enterprises served by FUIB stood at 166,700. Over the year, the increase in customers was 24,000 (+16.8%). This growth was driven by personalised products, particularly loans, tailored to business needs, state funding programmes, favourable interest rates, a flexible approach and the speed with which customer issues are resolved.

Innovations that expand access to finance

In 2025, FUIB took a significant step towards expanding access to financing through digital solutions.

The technology for pre-approved loan offers was scaled up, allowing businesses to access financing without additional administrative burden. The total volume of such limits amounted to UAH 1.7 billion.

The Bank also launched its first fully digital lending product for corporate customers featuring an end-to-end process — from proposal generation to funding disbursement. Automated risk assessment without manual intervention significantly reduces decision-making time and makes financing more accessible to a wider range of entrepreneurs.

The development of digital financing channels is part of FUIB's strategy to enhance financial inclusion and the accessibility of banking services for small and medium-sized businesses across all regions of Ukraine.

Solutions that meet the real needs of business

In 2025, FUIB focused on developing products that provide flexibility and stability for customers:

- a general credit limit as a universal tool for accessing finance;
- short-term solutions to support business liquidity;
- government support programmes;
- trade finance instruments, factoring and leasing.

This approach enables businesses not only to respond to current challenges but also to pursue long-term growth.

Equal access and responsible lending

FUIB is committed to ensuring equal access to finance for entrepreneurs, regardless of their industry, the size of their business, or the gender of their owners or managers.

This approach helps to foster a fair and transparent environment for the development of entrepreneurship. At the same time, in the context of wartime, the Bank recognises the changes taking place in business management structures—in particular, the growing role of women in entrepreneurship—and continues to ensure access to finance, thereby supporting the sustainability and continuity of small businesses in Ukraine.

Additional opportunities for business development

In 2025, FUIB continued to provide systematic support for small businesses amid the ongoing war, expanding the range of financial and non-financial assistance tools aimed at reducing costs and enhancing the resilience of entrepreneurs.

In 2025, "Invite a Partner" referral programme was in operation, under which small business customers can receive free banking services for up

to 24 months provided they bring in new customers. The programme promotes mutual support among entrepreneurs, helps optimise operating costs and, at the same time, expands the Bank's business community of customers.

Furthermore, in 2025, as part of its support for small businesses, FUIB launched partnership programmes and promotional offers that give entrepreneurs the opportunity to save on daily business expenses and receive favourable terms from the Bank's partners. In particular, small business customers are offered discounts and special terms at the OKKO and WOG fuel companies, the "Epicentre" retail chain, as well as the Bolt and Bolt Food services.

We continue to introduce various promotional offers and expand the programme by attracting new partners whose offers are relevant and valuable to our customers.

The introduction of partner promotions complements the Bank's financial products and forms a comprehensive ecosystem of support for small businesses, which is particularly important for maintaining economic activity and developing entrepreneurship in Ukraine.

Support for veteran entrepreneurs

In 2024, the Bank launched several initiatives to support socially vulnerable groups. One of them was the "Unbreakable Business" tariff package, aimed at supporting war veterans and military personnel. This package remained available to customers in 2025 as well.

This package is designed for new and existing customers — individual entrepreneurs who have the status of persons with a war-related disability or are participants in military operations in connection with Russia's military aggression against Ukraine.

The package is also available to war veterans who have won the Bank's educational grant programme "Live towards".

Under this tariff package, the cost of monthly maintenance is only UAH 1. In addition, the package includes 1 SSPT/POS terminal, 15 free payments outside the FUIB network, as well as free transfers of funds between accounts up to UAH 60,000. This allows veteran entrepreneurs to significantly reduce their banking costs and focus on developing their business.

LOOKING AHEAD TO 2026

In 2026, the Bank will continue to actively support entrepreneurs through government programmes and its own preferential initiatives, focusing on financing priority sectors of the economy, supporting businesses and developing lending to "green" businesses.

At the same time, FUIB will focus on developing digital channels, introducing new automated lending tools in the "FUIB Digital Business" internet banking platform to provide customers with instant access to financing without the hassle of paperwork and to move key operational processes to a convenient remote format.

PARTNERSHIP DEVELOPMENT

GRI 203-1, GRI 203-2, GRI 413-1, GRI 201-1

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FUIB views partnership as a vital tool for supporting national resilience, community development, strengthening the country's defence capabilities and ensuring social inclusion. In 2025, the Bank continued to develop cooperation with government bodies, the banking sector, charitable foundations, civil society organisations and international partners, pooling resources to support Ukraine during the war.

Partnership with banks and the NBU

In 2025, the NBU, together with banks, continued its cooperation to support the country during the war. FUIB partnered with the NBU's #PowerCoins charity campaign, organised by the National Bank of Ukraine and UAnimals, which raised over UAH 2 million in coins.

Participants in the campaign donated coins via partner banks FUIB and Oschadbank. The funds raised will help animals affected by the war. The #PowerCoins coin collection campaign ran across Ukraine for almost three months — from 15 September to 5 December 2025. The main driving force behind the charity campaign was children and young people, who collected coins in educational institutions. Over 115,000 children, students and educators from across Ukraine took part in the initiative.

As a primary dealer, FUIB launched a service back in 2022 to sell military government bonds, the issue of which was initiated by the Ministry of Finance of Ukraine to support the state budget through investment.

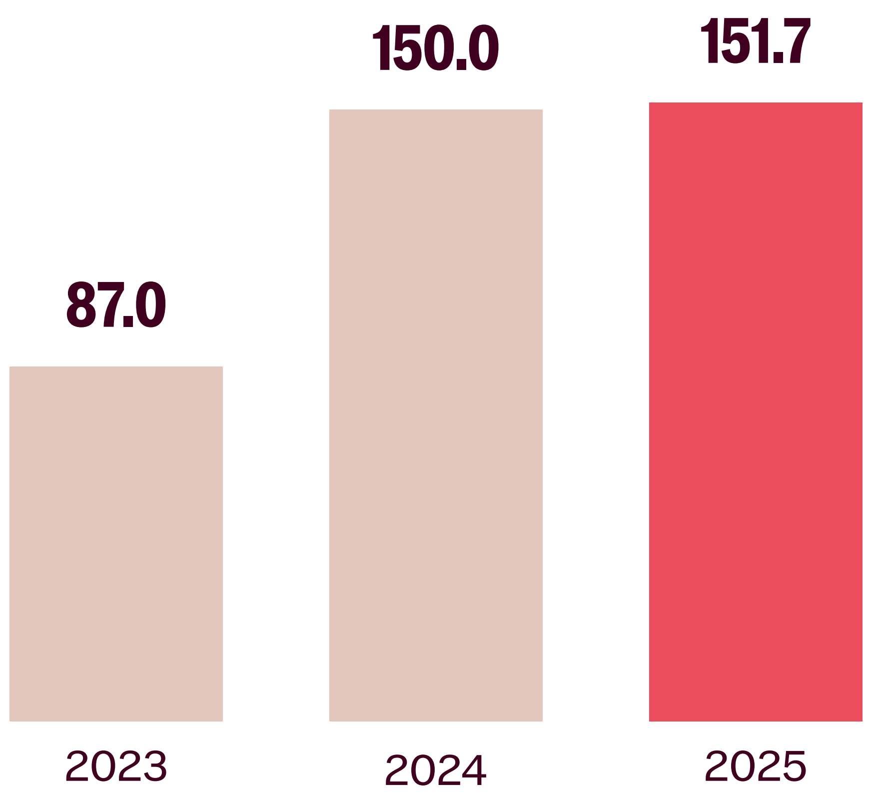
As of the end of 2025, over 3,065 of the Bank's customers — both individuals and legal entities — had invested over UAH 3.93 billion.

Partnerships with charitable foundations and civil society organisations

From the very first days of the full-scale war, FUIB has supported Ukrainian defenders.

SYSTEMATIC SUPPORT FOR THE ARMED FORCES OF UKRAINE,

UAH MILLION



During 2025, the following were purchased for various units of the Armed Forces of Ukraine with funding from the Bank:

34	vehicles
343	reconnaissance drones and interceptor drones
41	thermal imaging devices
931	units of communications and surveillance equipment
119	electronic warfare systems
436	units of computer equipment
2 022	units of equipment and tools for repairing machinery
1 984	items of tactical clothing and equipment
1 407	units of charging stations, generators, batteries and portable power stations

In 2025, FUIB collaborated with major foundations, including the Serhiy Prytula Foundation, “Khartiia”, “Kolo”, Azov.One, and “Steel House”, as well as with dozens of smaller charitable organisations. EWs, interceptor drones, charging stations, communications and surveillance equipment, and medical supplies were purchased for the defenders.

Thanks to a donation of UAH 1.2 million from FUIB, the Serhiy Prytula Foundation team purchased and handed over six “Vovkulaky” interceptor drones to the military for the 3rd Separate Special Operations Forces Regiment named after Prince Sviatoslav the Brave.

Also in 2025, the FUIB team, together with the foundation, provided units of the National Guard of Ukraine and the “Kholodny Yar” Brigade with 16 modern electronic warfare systems worth UAH 3.9 million.

FUIB maintains ongoing cooperation with the “Azov” Brigade, funding the unit’s critical needs: communications equipment, power supplies and computer hardware. In 2025, the Bank’s contribution of over UAH 1.2 million provided the unit with 13 charging stations, 14 Starlink satellite terminals and 18 diesel generators.

The Bank’s customers also helped bring victory closer. Since the start of the war, FUIB has organised the ability to make quick, commission-free transfers of any amount in support of the Armed Forces of Ukraine through all the Bank’s channels. In total, Ukrainians have transferred over UAH 960 million through FUIB to support the army and humanitarian needs.

Partnerships with government bodies and the promotion of inclusivity

FUIB is consistently developing partnerships with state institutions, sector-specific organisations and the expert community to create a barrier-free, inclusive and accessible financial environment in Ukraine.

In October 2021, FUIB joined the “Without Barriers” initiative launched by the First Lady of Ukraine, Olena Zelenska. The initiative aims to create a society in Ukraine that offers equal opportunities and removes barriers to self-fulfilment, employment, mobility, access to services, education, and leisure.

In April 2024, FUIB signed the Charter on Financial Inclusion and Reintegration of Veterans, initiated by the National Bank of Ukraine and the European Bank for Reconstruction and Development. The Charter promotes the implementation of inclusive standards, the development of accessible financial services, and support for the reintegration of war veterans in Ukraine as both customers and employees of the financial sector.

In August 2024, FUIB began collaborating with Superhumans, a modern centre for prosthetics, reconstructive surgery and rehabilitation for people affected by the war.

In 2025, FUIB continued its systematic work on developing inclusivity and accessibility in physical and digital service channels, as well as within the corporate environment.

EDUCATIONAL PROJECTS

GRI 203-1, GRI 203-2, GRI 413-1

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In 2025, FUIB remained a strategic partner of the Kyiv School of Economics, one of the leading educational institutions in Central and Eastern Europe. Our partnership is now in its ninth year. Over this period, more than 90 students have received grant support from the Bank. These talented young Ukrainians are already contributing to positive change in Ukraine.

In 2025, ten KSE students received scholarships to study economics and big data thanks to a USD 100,000 investment from FUIB. Their knowledge and skills will contribute to the development of business, public administration, the investment sector, and the country's post-war recovery. Scholarship support was provided to talented children of military personnel, injured servicemembers, young people affected by the war, and students demonstrating outstanding academic achievement.

FUIB has also invested in the creation of new educational spaces at the Kyiv School of Economics, including modern areas for learning, collaboration, and recreation. These facilities include spaces for individual and group study, leisure areas, and relaxation pods. Such investments help create a modern educational environment and support the development of Ukraine's human capital.

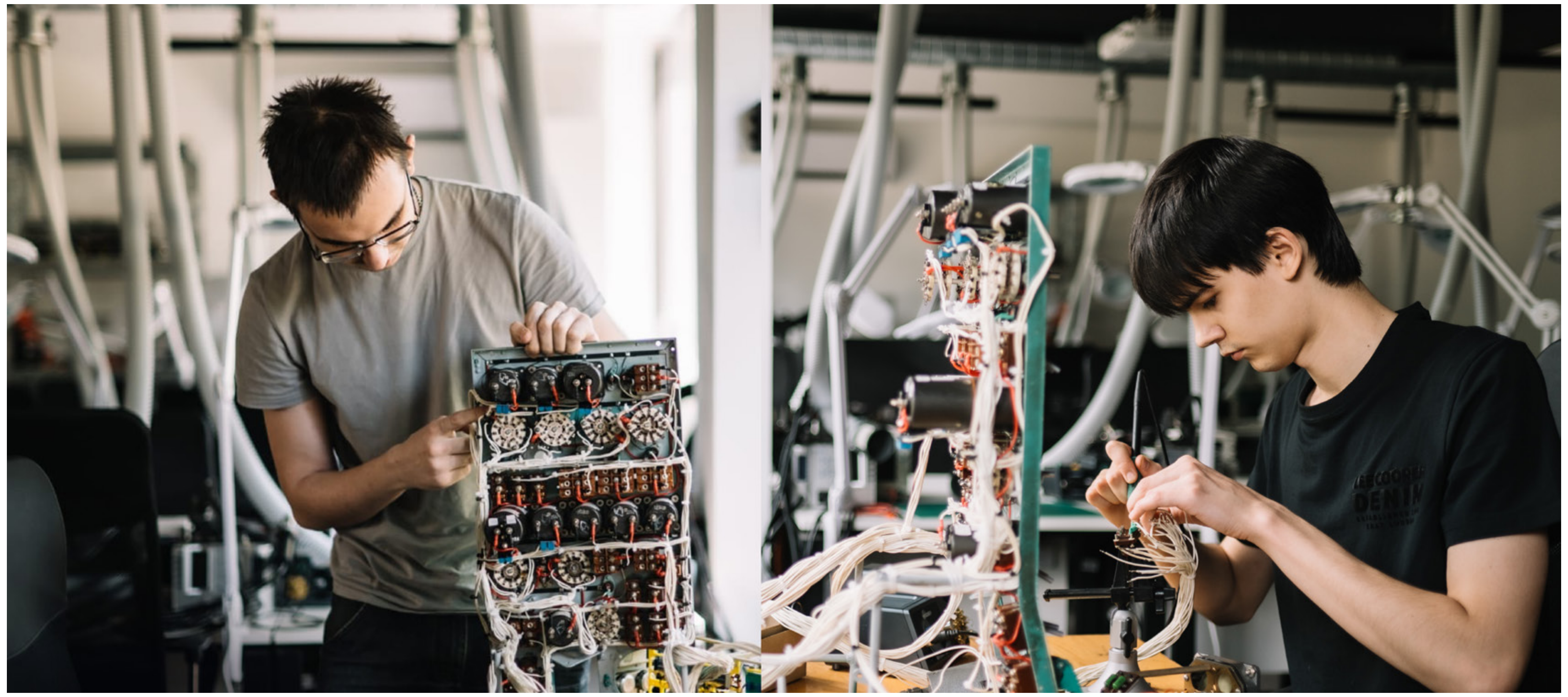
In 2025, FUIB acted as a financial partner supporting innovative projects developed by 16 undergraduate and 4 postgraduate students from the Kyiv Aviation Institute (KAI) and the Kyiv Polytechnic Institute (KPI), aimed at strengthening Ukraine's defence capabilities. As part of the initiative, the Bank invested in the most promising student engineering solutions, helping to develop the country's future pool of engineering talent. The total investment amounted to UAH 1.6 million.

Among the 20 innovative projects supported were:

- a digital flight simulator;
- a drone detection system;
- a drone interceptor;
- a robotic ground-based evacuation system;
- an intelligent runway condition monitoring system, etc.

Education and employment opportunities for talented young people are key drivers of positive change in the country. That is why FUIB supports students and young developers, helping them to focus on self-development, research and the implementation of innovative ideas, so that they can confidently plan their future in Ukraine.

The Bank views investment in education, science and youth development as a contribution to the long-term sustainability of the economy, the development of an innovative environment and the shaping of Ukraine's future generation of leaders.



INTEGRATION OF WAR VETERANS

GRI 203-1, GRI 203-2, GRI 413-1, GRI 404-2, GRI 405-1

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In the summer of 2024, FUIB, in partnership with Superhumans, Veteran Hub, Invictus Games, Uklon and "Heart of Azovstal", launched the social platform "Live towards", which helps war veterans, particularly those with disabilities and the after-effects of serious injuries, to integrate comprehensively into financial processes, employment, entrepreneurship and society as a whole.

As part of the platform, a Telegram channel for veterans called "Live towards" was set up, co-created by the veterans themselves. By the end of 2025, the channel had brought together over 9,000 veterans and their friends.

In total, 213,000 veterans were involved in the platform's projects, and the communication campaign on the importance of supporting veterans reached over 20 million Ukrainians.

Financial literacy and support for veteran entrepreneurship

By the end of 2025, 9,550 participants had completed the "Financial Restart" chatbot course. This is a six-week educational programme featuring daily advice and practical tasks, aimed at improving the financial literacy of veterans and any interested civilians.

The training covers topics ranging from analysing one's own financial situation and using financial tools to developing a business plan for starting a veteran-led business. All content is adapted for people with hearing and visual impairments: materials are subtitled and accompanied by an audio format.

Over 210,000 participants have visited the platform's offline and online financial hubs. The centres operated in Kyiv, Lviv, Odesa, Vinnytsia, Dnipro, Poltava and Ivano-Frankivsk. Educational events were held here for veterans and their family members, focusing on budget management, investments, loans and opportunities for starting their own business.

Teams of two people, led by a veteran or a serving military officer with combatant status, took part in the educational and grant programme for the development of veteran-led businesses.

The programme included:

- modern business training;
- mentoring support;
- expert support after starting a business;
- special terms for individual entrepreneurs at FUIB;
- support for business promotion via the "Live towards" platform.

1 000 applications were submitted across the programme's three seasons

70 selected teams underwent training at KSE Graduate Business School

35 winning teams received grants from FUIB ranging from UAH 0.5 mln to UAH 1 mln

40 veteran teams graduated by the end of 2025

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Psychological support and social integration

In 2025, FUIB launched the podcast “Live towards” — a project featuring real-life stories of veterans, their families and friends, who are overcoming the challenges of returning to civilian life together.

By the end of the year, eight episodes had been released on the following topics:

- informing the family about injuries;
- coming to terms with oneself after trauma;
- returning from captivity;
- post-traumatic growth;
- finding employment and starting a business.

THE PODCAST HAS RECEIVED:

over **1 mln** views on YouTube

over **8 mln** impressions across media and social networks

Accessibility and adaptive sport

“Accessibility Check” is a joint initiative by FUIB and the urban bureau Big City Lab, aimed at creating a physically accessible environment for small businesses in Ukraine.

The programme provides financial assistance, with FUIB covering 50% of the costs, as well as expert support from Big City Lab for the installation of accessible entrances and toilets. The initiative helps overcome key barriers for small businesses — a lack of experience and financial resources in the field of accessibility.

On 28 September 2025, the “Equality Match” basketball game took place at the Veneto-Sport sports complex in Kyiv. For the first time in Ukraine, a professional basketball team played in wheelchairs alongside participants from the Invictus Games community. The event took place as part of a collaboration between the Invictus Games project and the “Live towards” platform.

In October 2025, FUIB, together with U+ System, Yanko and Invictus Games Ukraine, launched the Extraordinary Project. The programme provides veterans with free adaptive training sessions at partner sports centres under the guidance of specially trained coaches.

In 2025, 510 adaptive training sessions were held as part of the project. For veterans, adaptive sport has become an opportunity to resume physical activity, form new social connections and regain confidence in their own abilities.

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Supporting culture and preserving historical memory

For the second year running, FUIB has been supporting "Cultural Forces of Ukraine". The partnership's shared goal is to preserve the country's history, develop Ukrainian culture during the war, and support the defenders.

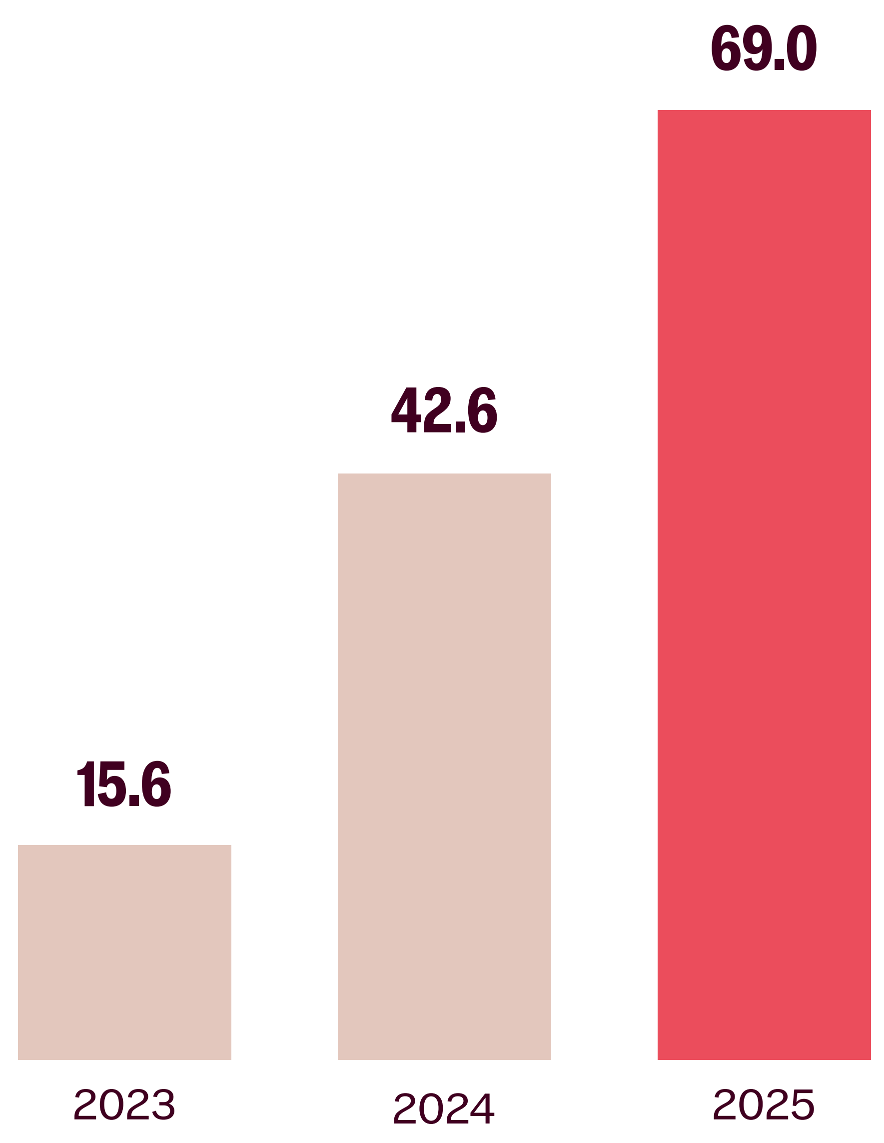
One of the key projects has been "Frontline Studio" — a musical military project in which artists visit combat brigades of the Armed Forces of Ukraine and create musical works that reflect the stories, people and culture of specific units.

Project participants include: MONATIK, Oleksandr Chemerov, KOZAK SIROMAHA, Yulia Yurina, PROBASS ∆ HARDI, Lely45, Misha Krupin and other Ukrainian artists.

The project plans to produce 16 episodes and songs about 16 brigades. Following the release of several episodes in 2025, the project has already received over 1.2 million views on YouTube.

The Bank views support for veterans, accessible environments, education, culture and entrepreneurship as vital components of Ukraine's social resilience and post-war societal recovery.

INVESTMENTS IN SOCIAL AND CULTURAL INITIATIVES, UAH MILLION



ASSISTANCE TO THE WOUNDED MILITARY PERSONNEL

GRI 203-1, GRI 203-2, GRI 413-1

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Tactical medical haemostatic agents and blood components remain a constant need for Ukrainian soldiers in frontline areas. At the same time, the war is draining not only people but also the country's economy. That is why FUIB initiated the social project "We Are of the Same Blood", which combines support for Ukrainian small businesses and the arts, the development of the donor movement, and aid for the wounded military personnel.

"We Are of the Same Blood" is a large-scale partnership project that has already attracted over 50 partners: civil society organisations, illustrators, brands, shops, and organisers of exhibitions and cultural events. Fifty per cent of the cost of every order of patriotic merchandise created by Ukrainian manufacturers is transferred by FUIB to the non-governmental organisations DonorUA, "Blood Agents", "Hospitaliers" and "Solomyanskyi Kotyky".

The funds raised are used to meet the need for donated blood, deliver blood components to frontline areas, and purchase tactical medical supplies and equipment for paramedics. Ukrainians support the project not only by purchasing patriotic clothing and accessories, but also by donating blood at blood donation centres. As a token of gratitude, every donor receives a 25% discount on the project's merchandise.

In 2025, the "We Are of the Same Blood" project, together with its partners, provided systematic assistance to military personnel, medics and civilians affected by the war. Thanks to these joint efforts, thousands of items of adaptive clothing, tactical medical supplies and blood transfusion equipment were delivered, blood components were transported to frontline areas, and the wounded military personnel were helped to begin treatment and rehabilitation.

Thanks to this support, 78,267 lives were potentially saved in 2025

Together with our partners — DonorUA, "Hospitaliers", "Solomyanskiy Kotyky", "Neopalimy" and "Blood Agents" — over the course of the year:

3 469 tactical medical kits were delivered to provide emergency care

12 deliveries of blood components were made to frontline areas

218 items of equipment were provided to paramedics

3 013 items of pharmacy medication were purchased and delivered

5 198 items of adaptive clothing for the wounded military personnel were sewn and delivered

12 military personnel and civilians were helped to begin treatment for burns and scars

2 461 blood donors were recruited

Since its launch in 2022, the "We Are of the Same Blood" initiative has raised UAH 14.8 million.

The funds were used for:

- 104 blood deliveries to frontline areas;
- the purchase of 15 low-temperature freezers for storing blood plasma;
- the provision of 11,224 items of tactical medical equipment;
- the purchase of 3,013 units of medication;
- the delivery of 241 items of equipment for paramedics.

All in all, this amounts to over 241,000 lives potentially saved

Since the project began, 6,364 Ukrainians have become blood donors, giving nearly 19,000 people a chance to recover. Over 27,000 Ukrainians have taken part in the project, and Ukrainian businesses and the arts have received over UAH 48 million in support.

Cultural and charitable collaborations

In 2025, the “We Are of the Same Blood” project continued to develop partnerships with Ukrainian brands, artists and charitable initiatives.

The summer of 2025 began with the “Vsi Svoi × We Are of the Same Blood × FUIB” charity terrace, which brought together 20 charitable brands, foundations and initiatives. The event became a space for unity and mutual support, where visitors could purchase special collections of merchandise, jewellery and other items, joining in to support those affected by the war.

In September, the FUIB & Moskin fashion show took place, during which the charity jewellery piece “Beauty That Remembers”, created in collaboration with the brand Tsvite Teren, was presented. The piece is made of ceramic using the Japanese kintsugi restoration technique, where cracks are joined with gold or silver as a symbol of recovery and inner strength following trauma.

50% of the proceeds from the sale of the piece went towards supporting the “Neopalimy” project, which helps people affected by the war. Thanks to this initiative, 12 military personnel and civilians were able to begin treatment and rehabilitation in 2025.

At the end of the year, the project collaborated with the “You Are the Universe” campaign. As part of the drop, 75 “You Are the Universe” hoodies and 267 “Cat” T-shirts were ordered. All funds raised were donated to purchase a portable blood warmer for the Liut Joint Assault Brigade of the National Police of Ukraine.

In total, in 2025, merchandise from the “We Are of the Same Blood” project was featured at 67 events and formed part of 19 blood donation drives.

FUIB regards support for the donor movement, assistance to the wounded military personnel and the development of partner humanitarian initiatives as an important component of social responsibility and a contribution to supporting the resilience of Ukrainian society in wartime.

CUSTOMER-CENTRICITY AND ACCESSIBILITY OF SERVICES

CUSTOMER-CENTRIC BUSINESS MODEL

GRI 203-1, GRI 203-2, GRI 404-2, GRI 413-1, GRI 416-1, GRI 417-1, GRI 418-1

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The customer is a key value for FUIB. The Bank is constantly working to develop accessible, secure and convenient financial services, ensuring continuity of service, the development of digital channels, financial inclusion and customer support even in wartime.

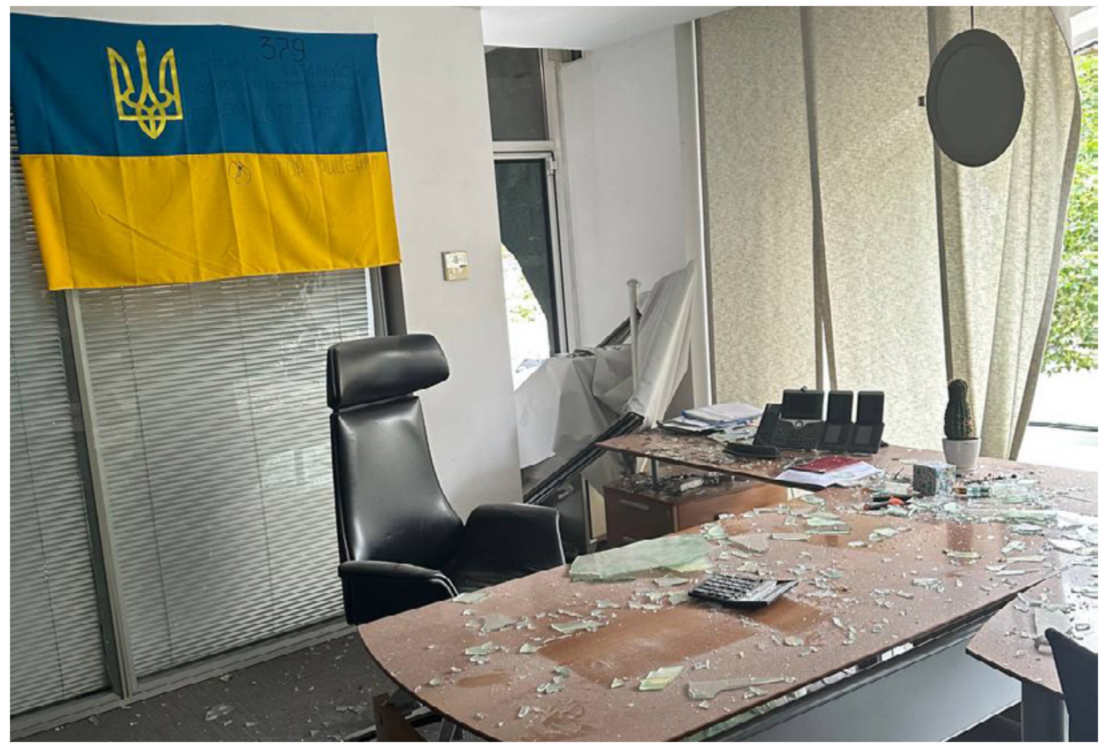
Accessibility and continuity of banking services

To enhance the accessibility and convenience of banking services, FUIB equipped all 207 operating branches with self-service areas featuring payment terminals, allowing customers to perform banking transactions independently. At the Bank's counters, customers can withdraw cash using contactless PayPass and PayWave technologies. Free Wi-Fi access is provided to customers in every branch.

To provide additional convenience for business customers, the Bank is also setting up remote cash desks and advisory service points on their premises. In addition, 24/7 zones are being created in branches, providing round-the-clock access to banking services. As of the end of the year, such zones were operational in 111 of the Bank's branches.

Due to military operations and regular missile strikes in the context of full-scale war, the Bank was forced to temporarily close certain branches. During 2025, operations at 5 branches were suspended. Branches in a number of regions were damaged, including in Kyiv, Zaporizhzhia, Dnipropetrovsk, Ivano-Frankivsk, Vinnytsia and other regions. For its part, the Bank ensured a rapid response, carried out restoration work and resumed the operation of branches.

To meet customer needs, FUIB branches are present in all regions within Ukraine's controlled territory (excluding Luhansk Oblast). Branches are currently operating in Kherson, Sloviansk, Kramatorsk and Nikopol, which are close to the front line. To ensure the safety of staff and customers, additional work is being carried out at these branches to reinforce the premises, including the installation of gabions and the boarding up of windows with metal plates or OSB boards.



In particular, to ensure accessibility for all categories of customers, in 2025 the Bank actively continued to implement inclusive solutions across its physical and digital channels.

Development of customer service and digital solutions

Despite the development of digital channels, branches remain an important channel for attracting new customers and supporting existing ones.

IN 2025, THE BRANCH NETWORK SERVED:

≈1.2 mln
active retail customers

≈144k
corporate business customers

>9.7 mln
customers visited FUIB branches

Branches have varying customer footfall depending on their geographical location: in small towns, the average daily footfall was 50–60 people, whilst in large cities it reached up to 360 customers per day.

The main transactions for which customers visit remain:

- opening accounts and signing up for services;
- complex financial transactions and advice;
- cash transactions;
- financial monitoring and verification issues;
- servicing micro and small businesses;
- servicing high-net-worth customers;
- face-to-face communication and advisory support

In addition, the network's staff are actively onboarding customers and attracting retail and corporate customers, including payroll projects. In 2025, branch staff were actively involved in serving military units, travelling to training grounds to issue cards and provide banking services to service personnel.

During the difficult times the country is currently facing, particularly during prolonged blackouts and regular power cuts, the use of corporate smartphones for customer service has significantly reduced the time taken to process loans and made the process faster and more convenient.

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Financial inclusion and access to finance

In 2025, FUIB continued to work on expanding access to financial services in small towns and villages to improve the well-being of the population.

At the Bank's 425 express sales outlets, customers could receive financial advice, apply for a loan against goods, a cash loan and a credit card.

The Bank served:

≈111k customers in 286 small towns and villages

29.5k new customers were attracted through the express sales channel

The presence of express points in small towns and villages is important for people who do not use online banking, particularly the elderly. Furthermore, each such point creates additional jobs within the local communities.

The express sales outlets were connected to a partnership programme with Naftogaz, allowing customers to switch gas suppliers and pay bills via the FUIB mobile app without commission.

In 2025, FUIB ran several promotional campaigns with partners, including Apple and Samsung, allowing customers to take out loans with an extended grace period and reduced monthly payments. The Bank also increased the maximum loan amount from UAH 200,000 to UAH 300,000.

The "Partner Cashback" loyalty programme was actively developed. By the end of the year, the number of active offers from partners had increased to 203, and over 300 partners had joined the programme. In 2025, the Bank's customers made 1.4 million purchases, on which UAH 46 million in cashback was accrued, whilst partners received additional turnover of UAH 1.2 billion.

A service was created for partners to quickly connect to the "Pay in Instalments" programme via FUIB Business internet banking, and online support via a chatbot was also introduced.

Development of digital services and products

In 2025, the structure of customer demand remained largely stable, whilst certain areas saw significant growth. The FUIB mobile app, debit card accounts and payroll services remained the most popular products and services among customers.

At the same time, 2025 proved to be a breakthrough year for the development of credit products. A significant increase in customer interest was observed in credit cards and the Single Credit Limit. By the end of 2025, 613,000 Single Credit Limits had been established, totalling UAH 17.6 billion.

The "Pay in Instalments" and "Money in Instalments" products also continued to gain popularity and became an important part of customers' daily financial routines.

In 2025, customers continued to actively use the Bank's financial services. The total number of transactions increased by 5%, and their volume by 20%. The largest growth was recorded in transactions via POS terminals (+22%).

The Bank also introduced a number of solutions to improve the convenience and security of its services:

- remote video verification;
- the option to increase credit limits for customers abroad;
- Click to Pay;
- development of the Digital Prime premium package;
- a new card design;
- development of the ManiBox service — a product for savings and joint collections. New features include: adding a link to a dream to visualise a goal, managing push notifications, and making direct payments via GPay / Apple Pay

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Social and government programmes

In 2025, FUIB continued to support the government's "National Cashback" programme, under which customers received 10% cashback on purchases of Ukrainian-made goods. Over the course of the year, the Bank paid out UAH 254 million to 269,000 accounts.

національний кешбек

Under the "Winter Support" programme, FUIB customers received UAH 426 million in state aid, with 367,000 of the Bank's customers participating in the scheme.

The Bank also continued to work with the "eRenewal" programme. In 2025, UAH 167 million was paid into the accounts of 1,496 customers for the restoration of housing damaged or destroyed as a result of the war.

єВідновлення

FUIB continued to expand financial inclusion by adapting its approaches to assessing customers' creditworthiness. The list of income sources taken into account when deciding on credit limits was expanded, including social benefits, support from relatives and student status. This made it possible to assess the financial capacity of customers who previously could not accurately declare their income on the application form and, consequently, gain access to credit products.

In this way, the Bank has increased the accessibility of financial services for a wider range of customers, including young people and those with non-traditional or irregular sources of income.

Salary, social and pension schemes

In 2025, FUIB collaborated with over 11,000 payroll companies, serving nearly 406,000 of their employees. The Bank paid particular attention to military personnel — over 43,000 servicemen chose FUIB to receive their salaries.

For employers, the Bank offers the option to pay salaries to employees' accounts at various banks within a single register, as well as the timely collection of cash from ATMs installed at companies.

During the period of martial law, FUIB also implemented loan repayment holiday and debt restructuring programmes to support its customers.

For its payroll customers, FUIB offers a range of financial services and digital solutions designed to ensure convenience, accessibility and continuity of service. In particular, customers have access to:

- free issuance and maintenance of payment cards;
- free cash withdrawals at ATMs of any bank in Ukraine;
- free transfers in hryvnia to cards of other banks via the FUIB mobile app;
- free card top-ups by any method;
- the option to activate cashback, including on utility bills;
- online currency purchase and conversion;
- remote account opening using Diia and Bank ID;
- delivery of payment cards within Ukraine and abroad;
- an alternative channel for contacting customer support via chat in the mobile app.

The Bank also continued its cooperation with educational institutions. Over the course of the year, 30 memoranda of cooperation were signed with higher and secondary vocational educational institutions in Ukraine. Around 12,000 employees and students from 120 educational institutions receive their salaries and scholarships through FUIB.

By the end of 2025, over 190,600 pensioners had chosen FUIB to manage their pension accounts. For recipients of social benefits, the Bank provides:

- free card issuance and maintenance;
- free payment of utility bills, commission-free mobile top-ups via the FUIB mobile app.

According to the latest data from the National Bank of Ukraine, FUIB has entered the top four banks in Ukraine by the volume of its retail deposit portfolio in hryvnia and ranks among the ten largest banks in Ukraine by key financial indicators.

The Bank demonstrates steady growth in customer trust and financial stability. According to official NBU statistics, balances in the accounts of individual FUIB customers grew by 23% during 2025, exceeding the average growth rate of the Ukrainian banking market (+18%).

In 2025, over 38,100 new customers chose FUIB to receive their social benefits

As at 31 December 2025, 122,000 individuals held deposits with the Bank; on average, such customers have two open deposits with FUIB. These figures demonstrate the exceptional trust Ukrainian citizens place in FUIB. According to the Bank's data, 94% of individual customers renew their deposits with FUIB, which is one of the highest rates of existing deposit renewal in Ukraine.

These results demonstrate a high level of customer trust in FUIB, the effectiveness of the Bank's business model, and a prudent financial stability management policy during wartime.

Financial literacy and payment security

FUIB is actively involved in promoting financial literacy among the public. As part of the NBU's educational project "Choose reliable (unbiased) financial information, take care of your financial future", the Bank regularly conducts training sessions on financial literacy and payment security.

250+
financial literacy lessons were held

11k+
reaching participants

4 years old
youngest participant

80+ years old
oldest participant

150 km
The most remote training location

Bank representatives also delivered lectures on payment security and cybersecurity, ran workshops on soft skills development, and hosted webinars for students at over 20 higher education institutions across Ukraine

ACCESSIBILITY AND THE DEVELOPMENT OF A CULTURE OF INCLUSIVITY AT FUIB

GRI 2-7, GRI 2-23, GRI 3-3, GRI 405-1, GRI 406-1, GRI 413-1

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JSC "FUIB" implements a comprehensive approach to the development of financial inclusion and an accessible environment, ensuring equal access to banking services for people with disabilities, veterans, older people and other groups with reduced mobility.

In 2025, the Bank launched the two-year FUIB Inclusion and Accessibility Programme, covering six key areas:

- management and compliance;
- physical service channels;
- digital channels;
- culture and training;
- brand and communications;
- customer experience.

The programme involves the systematic adaptation of physical infrastructure, digital services and internal processes in line with the requirements of the NBU and modern accessibility standards.

Development of physical accessibility of branches

In 2025, FUIB completed the accessibility refurbishment of its entire branch network. All 207 of the Bank's operational branches have accessible entrances, including:

- ramps;
- lifts;
- level entry;
- navigation and warning signs;
- signs in Braille.

Barrier-free indoor spaces have been installed in 97 Bank branches in accordance with the NBU's requirements to ensure that at least 50% of branches in every region of Ukraine (excluding frontline regions) are accessible.

The premises have been adapted to meet the diverse needs of customers, including:

- lowered counters and waiting areas;
- adapted or modified toilets;
- handrails and holders for crutches and walking sticks;

- waiting areas for people in wheelchairs;
- low-level screens at 23 branches.

For people with visual impairments, tactile navigation elements and information signs in Braille have been installed in the branches.

Voice assistants have been introduced at ATMs in 88 branches, allowing customers with visual impairments to carry out cash withdrawal transactions independently. The Bank is also continuing to develop a voice assistant for self-service payment terminals (SSPT).

For people with hearing or speech impairments, a QR code is available in all standard branches to call a professional sign language interpreter. Additionally, 13 branches have been fitted with special devices featuring keyboards and monitors for text-based communication with customers.

All 207 FUIB branches are also marked on the LUN Accessibility Map, allowing customers to familiarise themselves with accessibility conditions in advance and choose the most convenient branch to visit.

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Development of digital accessibility

FUIB continues to modernise its digital channels in accordance with the requirements of DSTU EN 301 549:2022 regarding digital accessibility.

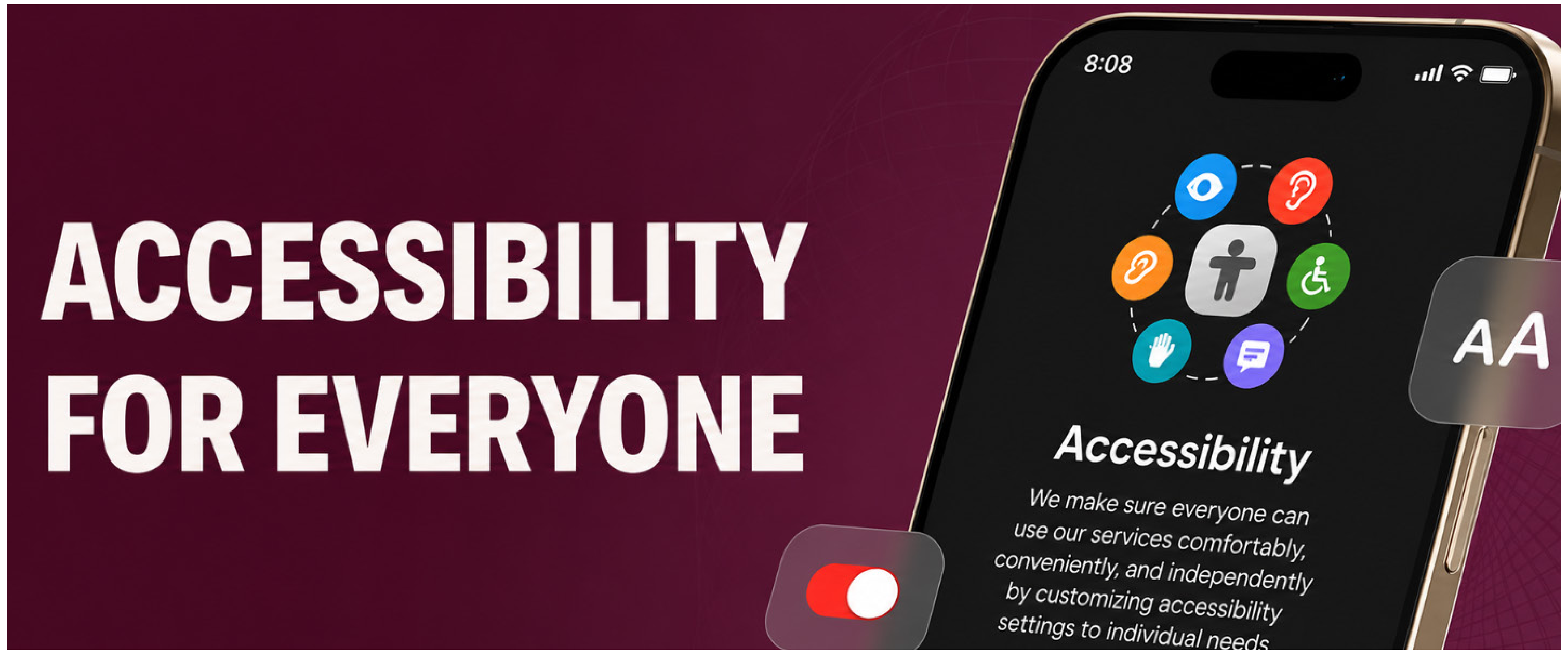
The Bank is implementing solutions for users with impairments related to:

- vision;
- hearing;
- speech;
- mobility;
- intellectual development;
- as well as for people with multiple disabilities.

The following features have already been implemented in the Bank's digital channels:

- screen reader compatibility;
- text zoom functionality;
- standard interface contrast;
- a video pause function;
- improved navigation and accessibility of information.

The Bank is also modernising its digital services based on an external accessibility audit and is implementing an approved plan for the further adaptation of digital channels.



Staff training and the development of an inclusive culture

FUIB pays significant attention to fostering a culture of inclusivity among its staff. Staff across the branch network undergo specialised training on interacting with and assisting people with disabilities and other groups with reduced mobility.

Bank staff regularly participate in:

- in-house training sessions;
- briefings;
- professional development programmes;
- training sessions on inclusive communication.

In 2025, the following were held:

7 webinars on interacting with people with various types of disabilities

2 specialised training sessions for branch staff

In addition, interactive inclusivity simulators were introduced via internal communication channels — short video quizzes simulating real-life situations and demonstrating appropriate ways to interact with customers.

These initiatives are aimed at creating an inclusive environment, improving service quality and ensuring equal access to banking services for customers.

Investment in creating inclusive spaces and services: UAH 24.5 million

CUSTOMER EXPERIENCE

GRI 2-29, GRI 3-3, GRI 404-2, GRI 416-1, GRI 417-1, GRI 418-1

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FUIB is systematically developing a customer-centric business model, focusing on gaining a deep understanding of customer needs, improving service quality, digitising services, promoting financial inclusion and ensuring transparent interactions. The Bank assesses customer satisfaction using various tools: external research, the "Mystery Shopper" programme, internal specialised surveys, and analysis of enquiries, complaints, suggestions and thank-you notes. This enables the Bank to obtain the most comprehensive information regarding the customer experience and to respond promptly to the expectations and needs of financial services users.

In 2025, the Customer Experience Department initiated and participated in **numerous initiatives to improve the customer experience,** taking into account customers' needs, pain points and expectations. A deep understanding of its customers and effective collaboration between business teams and **the Customer Experience Competence Centre enabled the implementation of a number of innovations.**

In the retail business:

- Insights gained from customer feedback enabled the credit product teams to refine their value propositions, enhancing customer loyalty and experience. As a result, additional income sources, such as scholarships, social benefits and financial support from relatives, were taken into account when assessing customers for the Unified Credit Limit. In addition, customers were provided with the option to repay instalment plans from a positive credit card balance.
- Identifying blind spots and manual processes in the financial monitoring workflow under Resolution 110 enabled us to improve the process, leading to a reduction in customer complaints and a clearer understanding of areas for future development.
- Within the "Persona" segment, a new value proposition for customers was developed. Testing a pilot scheme involving personal managers and regular monitoring of implementation through surveys enabled us to keep the process under control in order to maintain and increase customer loyalty within the segment.

In corporate business (small and micro segment):

- through a deeper study of the customer experience, the teams were able to adopt a broader perspective on customer experience design. The individual entrepreneur customer journey, on which the team worked, incorporating customer feedback from various sources, became a benchmark for working with products and the segment as a whole. The customer profiles of individual entrepreneurs, compiled based on the studied motivations, needs, pain points and their behaviour, shifted the focus of customer acquisition towards a more effective approach.
- The customer experience research also identified a critical barrier in the authorisation process. As a result, the login logic was simplified.

Across the Bank:

The Bank's Inclusion and Accessibility initiative advanced significantly in 2025, bringing together all key functions to improve the experience of customers with disabilities. A dedicated study conducted by the Bank's working group provided valuable insights into the needs, challenges and everyday experiences of these customers. The findings informed a range of initiatives, including the introduction of accessibility markers on Google Maps, employee training on inclusive communication and service delivery, and further improvements to the accessibility of digital channels, particularly the retail and corporate banking applications.

These innovations, among other things, enabled FUIB to significantly **improve a number of metrics relating to the assessment of the customer experience.**

Thus, according to the results of CBR research among the Mass Active audience for December 2025 and among the business audience (individual entrepreneurs and legal entities) for May–December 2025, we see a systematic increase in both trust and loyalty towards FUIB, as confirmed by several key indicators:

Growth in trust in the Bank

THE LEVEL OF TRUST

16%

The level of trust in FUIB shows positive dynamics and reaches 16% in 2025 among the Mass Active audience, which is an increase compared to previous waves.

Building the rational-emotional value of the brand

Customers are increasingly choosing FUIB as their main bank due to (among the Mass Active audience):

- a convenient mobile app,
- long-standing relationship – this indicator shows significant growth compared to the previous period,
- active use of the account,
- competitive rates.

At the same time, key associations include “I trust this bank” and “a reliable bank”, which directly reinforce trust. And on this metric, FUIB scores higher even when compared to state-owned banks. FUIB’s reliability rating among businesses (individual entrepreneurs and legal entities) is growing year on year.

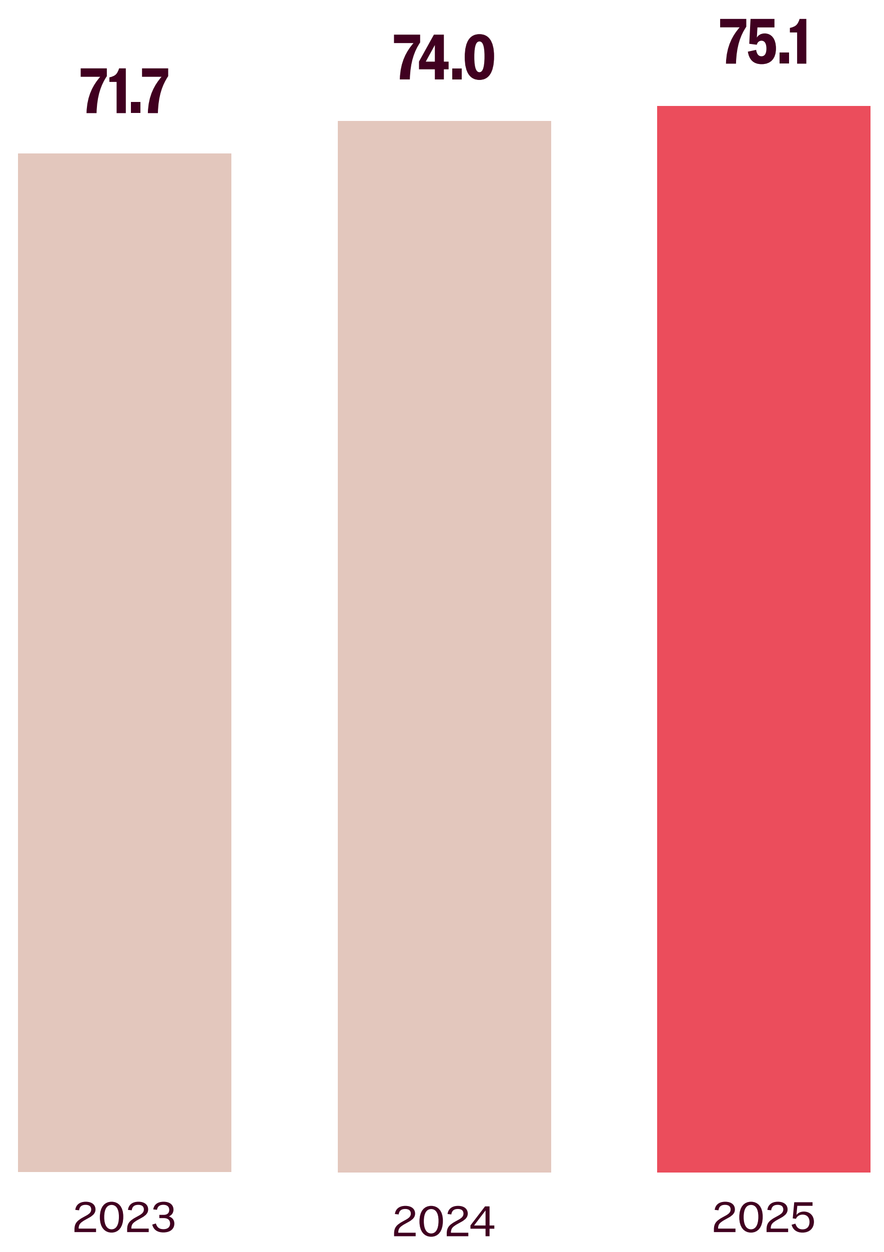
Customer satisfaction growth as a driver of loyalty

The level of high satisfaction with the partnership among the Mass Active audience reached 84% in December 2025 among those who consider FUIB their primary bank, 68% among individual entrepreneurs and 64% among legal entities, which are among the highest figures among competitors, and the highest figure among legal entities. This creates a solid foundation for further customer retention and referrals.

Furthermore, according to the results of an external customer loyalty survey conducted by CBR, FUIB ranks among the top three market leaders in terms of NPS, occupying second place among market leaders. The FUIB mobile app was also the main driver in the external survey, confirming the findings of internal research. Customers also highlight the role of branches and card account fees in building loyalty.

Furthermore, according to the results of internal customer loyalty surveys, the Bank’s NPS rose by 1.1 p.p. compared to 2024, reaching 75.1 p.p.

CUSTOMER NPS SCORE, P.P.



The main drivers of growth in 2025 were:

- an increased focus on credit products (reinforced by the “Adult Life” campaign) and loyalty programmes;
- the app;
- the growing influence of the Bank’s image (its presence in the media).

The Bank’s customers pay particular attention to improvements to the FUIB mobile app, whose NPS rose by 4 percentage points in 2025. The main drivers of growth were:

- convenience, clarity and ease of use (including in comparison with competitors);
- convenience and cost-effectiveness of transfers to cards/accounts;
- positive feedback regarding utility bill payments and mobile top-ups;
- convenient management and informative display of data on cards, loans, deposits, etc.

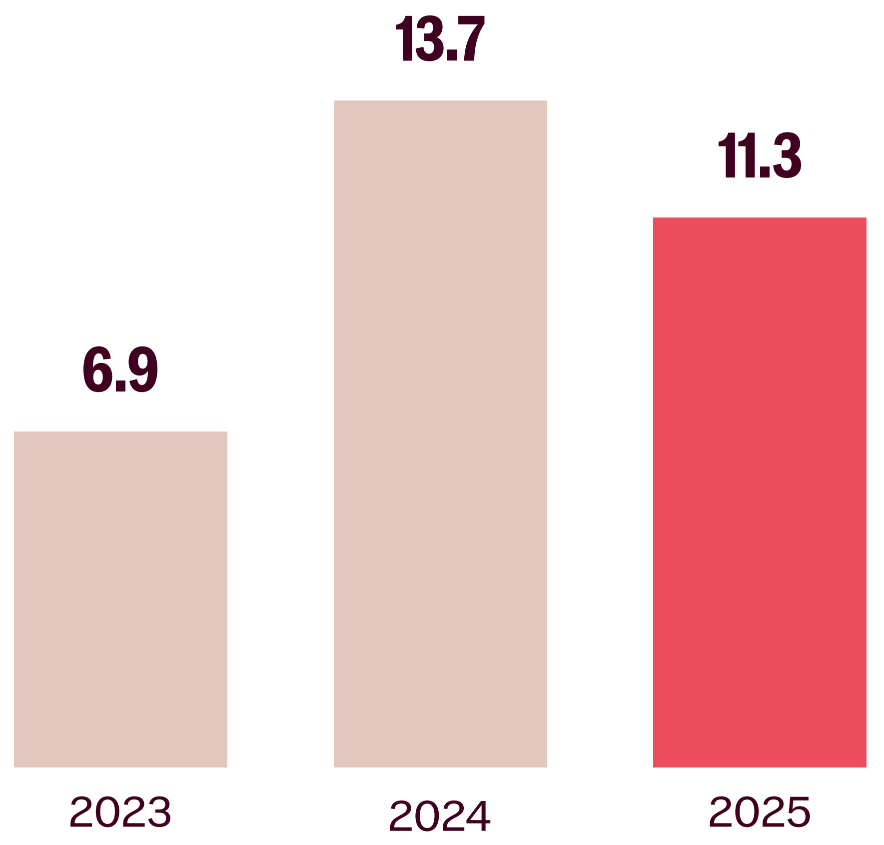
Furthermore, in 2025, a neuro-study of the FUIB mobile app was conducted using non-traditional methods (in particular, analysis of users’ cognitive load). The study revealed that certain screens were overloaded and caused increased cognitive load, which complicated customers’ interaction with the app. Based on the insights gained, changes were implemented in 2025 to the UX/UI and the logic of user scenarios, aimed at simplifying interaction and enhancing convenience. These improvements became a key factor in enhancing the customer experience and increasing customer satisfaction.

Alongside this, a set of systemic measures was also implemented in 2025, aimed at improving the customer experience in terms of increasing the transparency of procedures, strengthening the protection of financial services consumers’ rights, and establishing a customer-centric daily focus. The key approach was to transform individual complex cases into a source of systemic change and updated processes.

FUIB measures customer satisfaction using various tools: external research, internal specialised surveys aimed at identifying customer loyalty and the experience of interacting across the Bank’s various channels, service quality, and the system for collecting complaints, suggestions and thank-you notes. In this way, the Bank has at its disposal the most comprehensive information regarding customer feedback and behaviour when interacting with the Bank.

THE BANK’S INVESTMENTS IN IMPROVING THE CUSTOMER EXPERIENCE

UAH MILLION



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MAIN AREAS OF CHANGE AND RESULTS OF THEIR EFFECTIVENESS

1. PROCESS TRANSFORMATION AND A UNIFIED APPROACH TO SERVICE

- updating regulations, business process logic and interaction standards;
- elimination of systemic causes of errors based on in-depth analysis of complex customer cases;
- improvement of mechanisms and processes in the areas of financial monitoring, handling of enquiries and dealing with complex situations;
- creation of standardised processes and an updated knowledge base;
- introducing transparency tools for staff and customers.

2. DEVELOPING A CULTURE OF NON-DISCRIMINATORY SERVICE

- launching the “Service without Labels” initiative to prevent bias in customer service;
- a particular focus on supporting vulnerable groups, including military personnel and the families of those killed or missing in action.

3. DIGITALISATION AND SERVICE DEVELOPMENT

To ensure speed, transparency and convenience, digital services have been expanded:

- a centralised Customer Enquiry Centre (CEC) for handling all types of customer enquiries;
- automated registration of customer transaction disputes via the Contact Centre’s front-end systems;
- digital tools for SLA monitoring and online trend analytics have been created.

4. CONSUMER PROTECTION MECHANISMS AND FEEDBACK MANAGEMENT

The enquiry handling system is based on the principles of transparency and efficiency.

The following have been implemented:

- a standardised registration form and transparent monitoring of processing times;
- centralised processing of complaints, suggestions and expressions of gratitude with the ability to respond promptly;
- a mechanism for in-depth analysis of systemic errors and prevention of their recurrence.

5. RESULTS DEMONSTRATING THE EFFECTIVENESS OF THE CHANGES

In 2025, significant improvements were achieved in key indicators:

- a reduction in the number of complaints in complex areas;
- over 90% of customer complaints are resolved within 3 days;
- a significant improvement in SLAs and an increase in the number of enquiries resolved without escalation to specialist departments.

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HUMAN RIGHTS PRINCIPLES AND LABOUR RELATIONS

GRI 2-7, GRI 2-23, GRI 2-24, GRI 2-30, GRI 3-3, GRI 401-1, GRI 401-2, GRI 401-3, GRI 403-1, GRI 403-2, GRI 403-5,GRI 404-1, GRI 404-2, GRI 405-1, GRI 406-1

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First Ukrainian International Bank supports and respects human rights as proclaimed in international documents, in particular the UN Universal Declaration of Human Rights, and complies with the requirements of Ukrainian legislation in the field of the protection of human rights and freedoms.

The principles of respect for human dignity, ethical conduct, non-discrimination and equal opportunities are enshrined in FUIB's Code of Corporate Ethics and integrated into the Bank's day-to-day activities, including interactions with employees, customers, partners, suppliers and other stakeholders.

FUIB adheres to the principles of:

- respect for human rights and freedoms;
- equal rights and opportunities;
- non-discrimination and inclusivity;
- a safe and dignified working environment;
- responsible business conduct;
- fair labour practices.

The Bank does not permit the use of child or forced labour and ensures equal treatment regardless of gender, age, race, nationality, language, place of residence, health status, disability, religious or political beliefs, or any other characteristics.

FUIB is a responsible employer and regards its employees as the Bank's key asset and the foundation of its sustainability and long-term development. There were no staff reductions or retraining of employees due to the closure or suspension of business lines. FUIB places significant emphasis on developing professional competencies, supporting the team's intellectual potential and creating a stable and safe working environment.

1 490 new jobs were created for Ukrainians by the Bank in 2025

6 844 people were employed by FUIB as of the end of the year

In the field of labour relations, FUIB adheres to the Constitution of Ukraine, current labour legislation and the provisions of the International Labour Organisation's Declaration on Fundamental Principles and Rights at Work.

The Bank has a Collective Bargaining Agreement in place, which sets out working conditions, the remuneration system, social guarantees and benefits for staff. The document guarantees the protection of employees' rights and interests, and all amendments to it are discussed with the Labour Council and adopted at a meeting of the labour collective. In 2025, no amendments were made to the Collective Bargaining Agreement — the 2021 version remained in force.

FUIB is also consistently developing an inclusive environment and accessibility, implementing adapted solutions in physical and digital service channels, as well as ensuring the accessibility of financial services for people with disabilities, veterans and other groups with reduced mobility.

The Bank supports social, charitable, educational and humanitarian initiatives aimed at societal development, supporting those affected by war and creating equal opportunities for all.

No confirmed incidents of child labour, forced labour or human rights violations were identified during the reporting period.

The Bank ensures:

- decent working conditions;
- competitive salaries;
- social protection for employees;
- professional development and career opportunities;
- equal access to training and development;
- prevention of discrimination and violations of labour rights.

AS AT THE END OF 2025:

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Bank employees

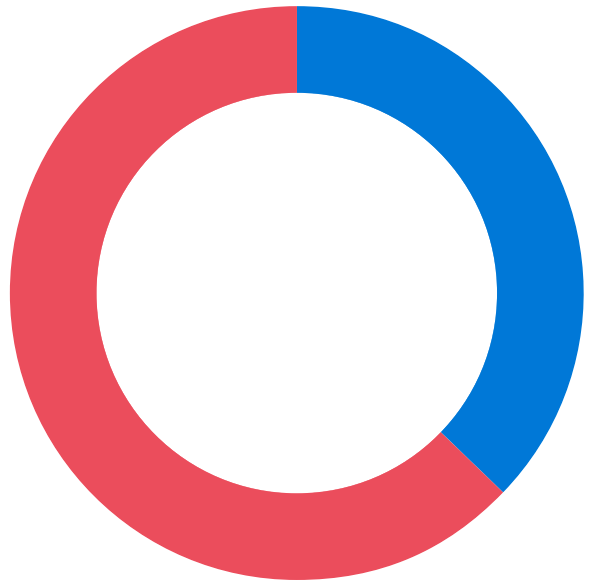
6,844

5,165
women
75%

1,679
men
25%

Among heads of business units

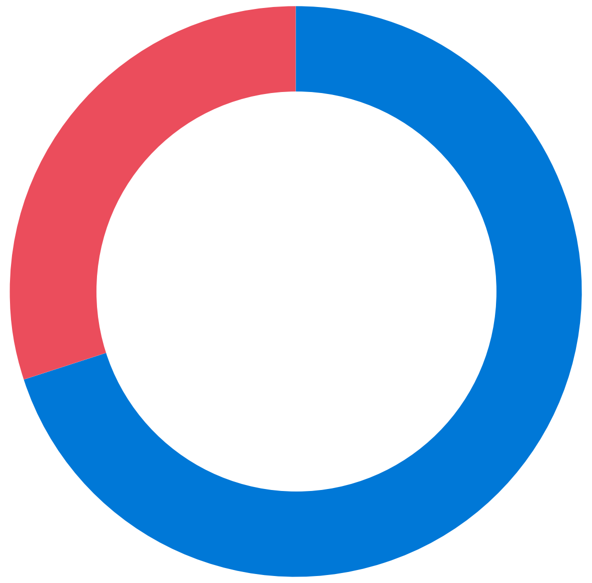
63%
women
713 people



37%
men
311 people

The Bank's Management Board

30%
3 women



70%
7 men

318
employees with disabilities

934
employees on parental leave

932
mothers

2
fathers

In terms of the age structure of the workforce:

2,120
employees under 35
31%

3,460
employees between 35 and 50
51%

1,264
employees over 50
18%

The Bank's youngest employees in 2025 were aged
18-19

FUIB WORKFORCE 2023-2025

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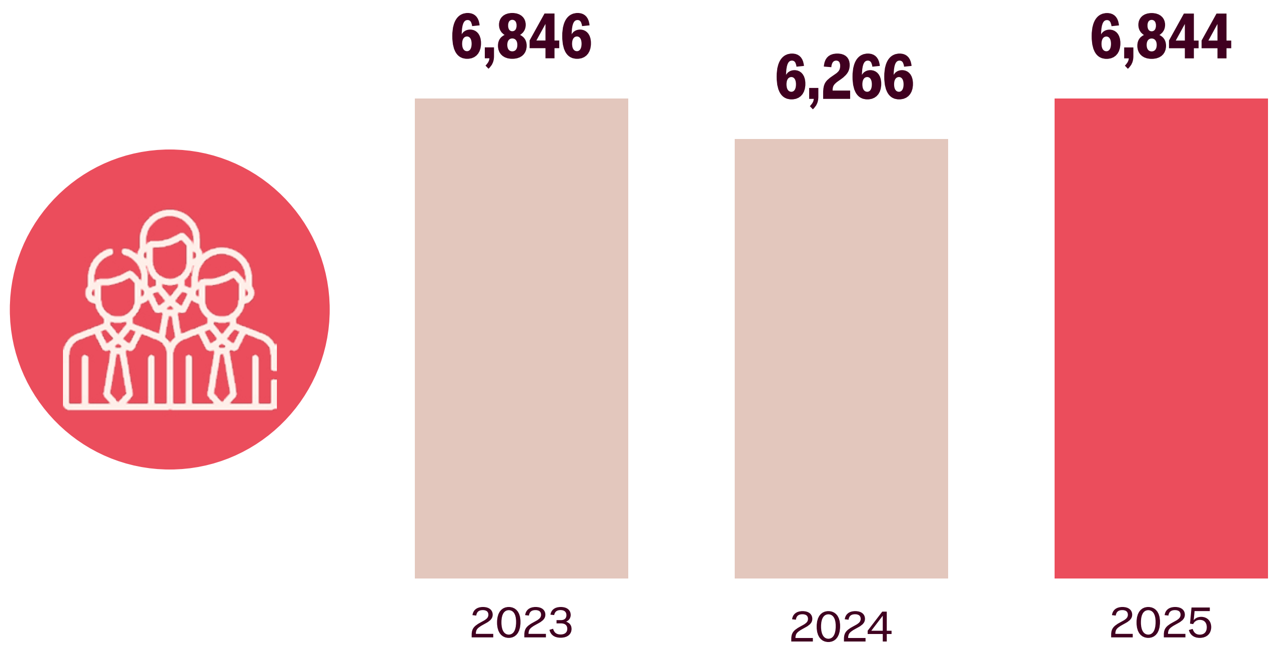
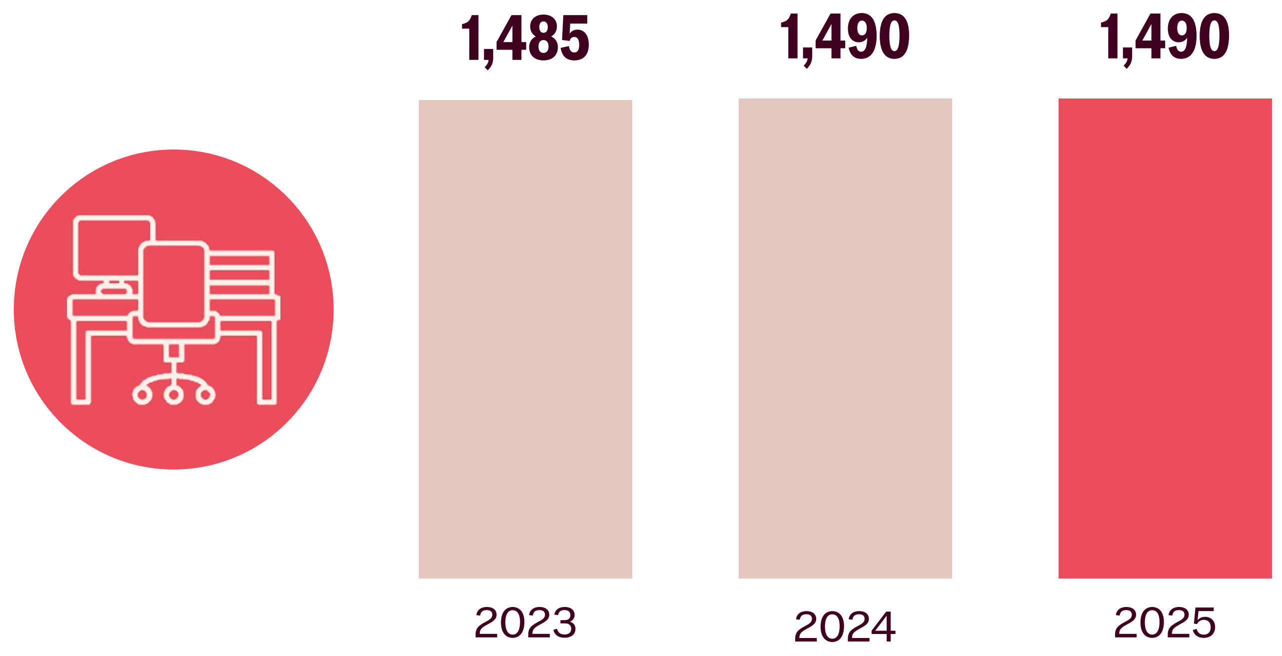
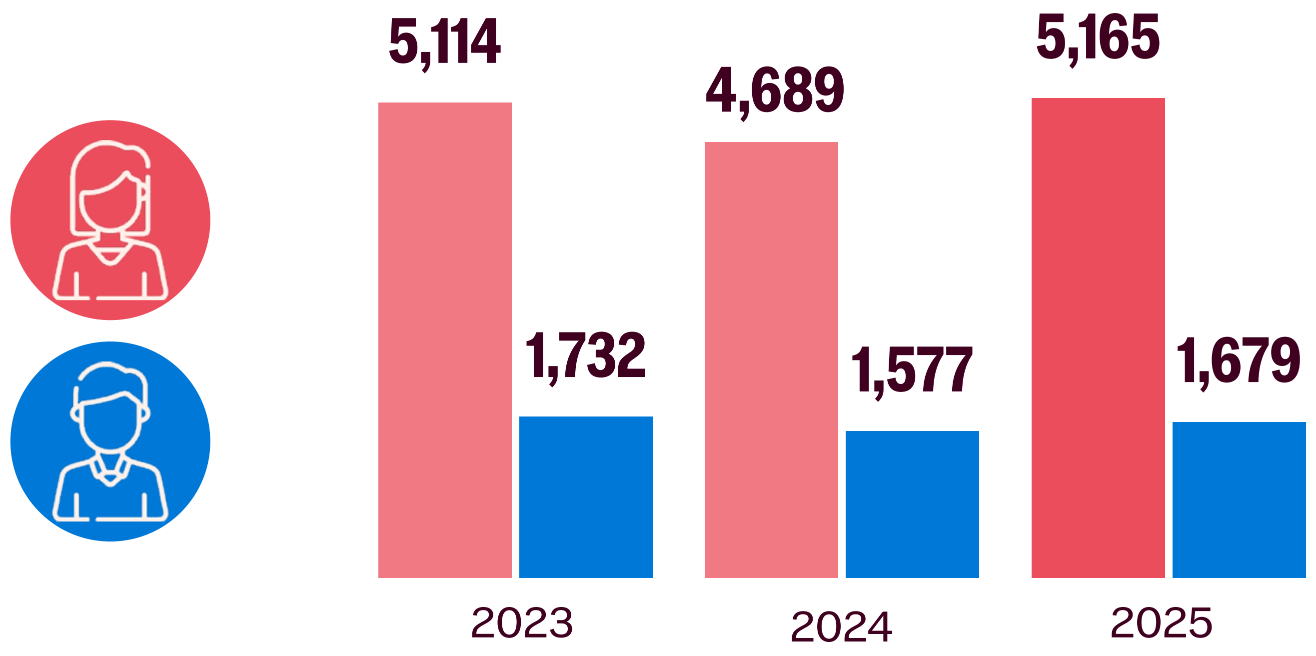
THE BANK EMPLOYEES



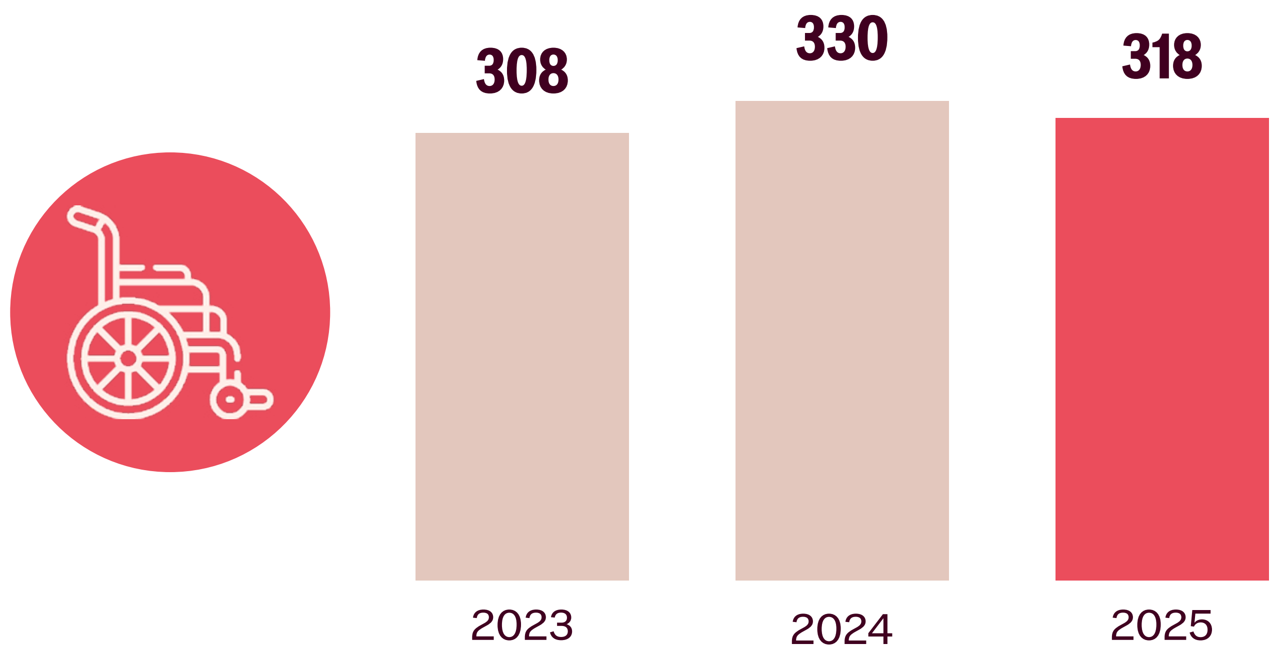
NEW JOBS CREATED



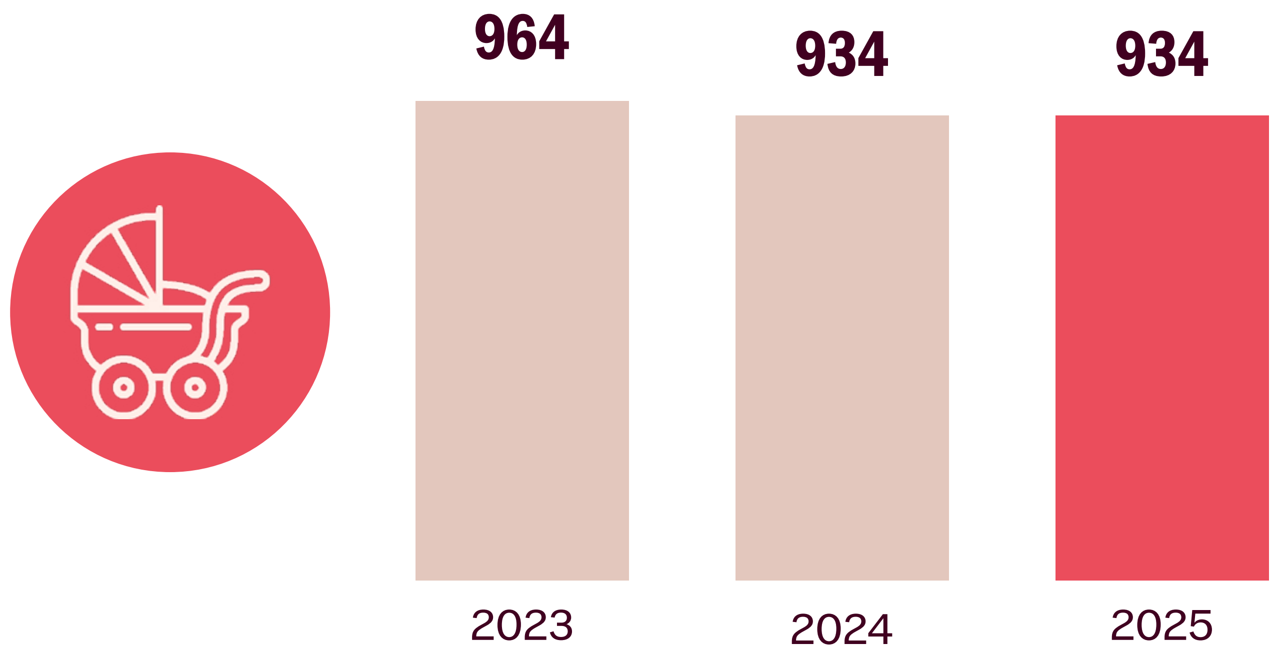
NUMBER OF EMPLOYEES BY GENDER



EMPLOYEES WITH DISABILITIES

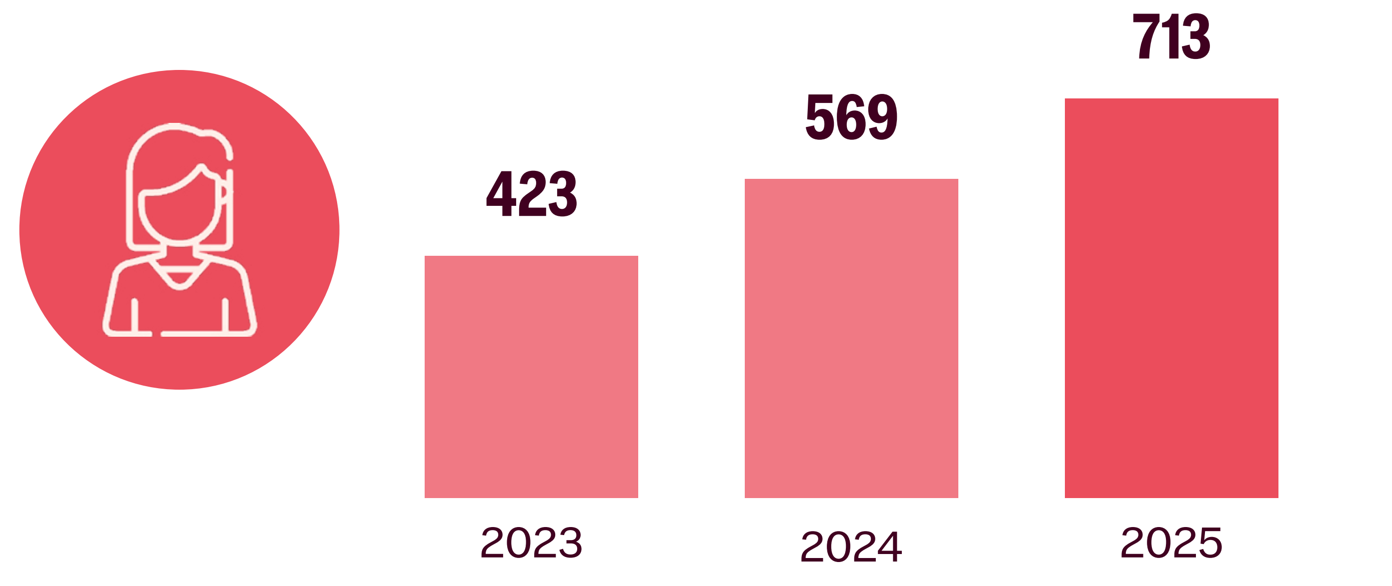


EMPLOYEES ON PARENTAL LEAVE

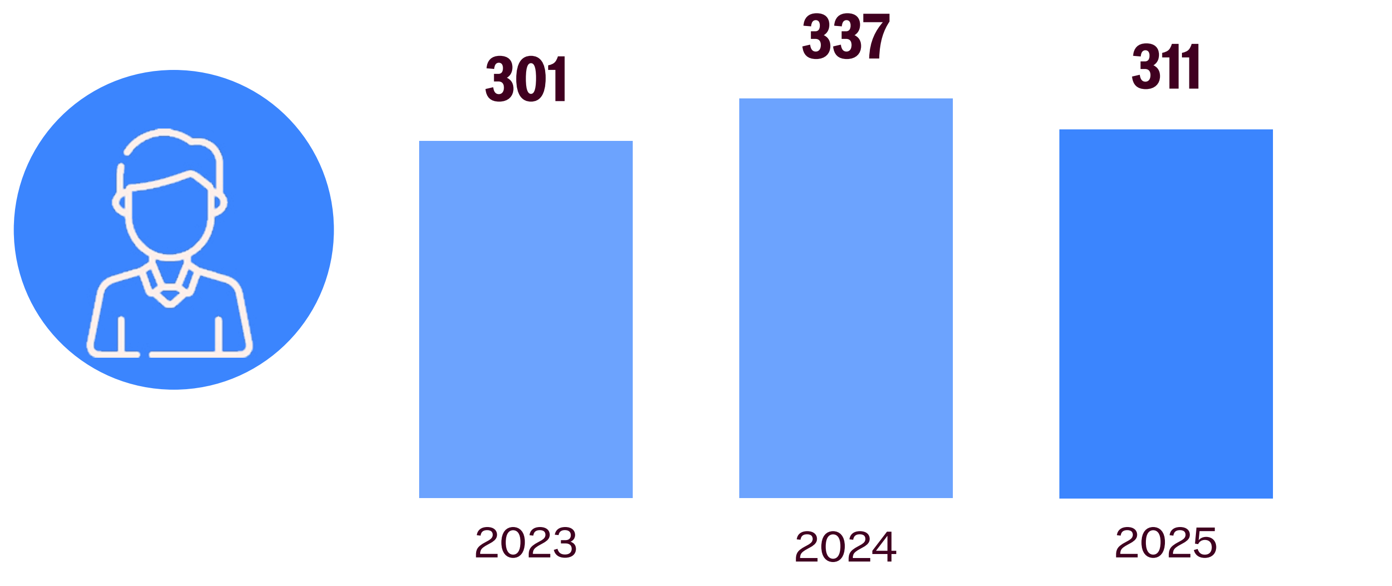


FUIB WORKFORCE 2023-2025

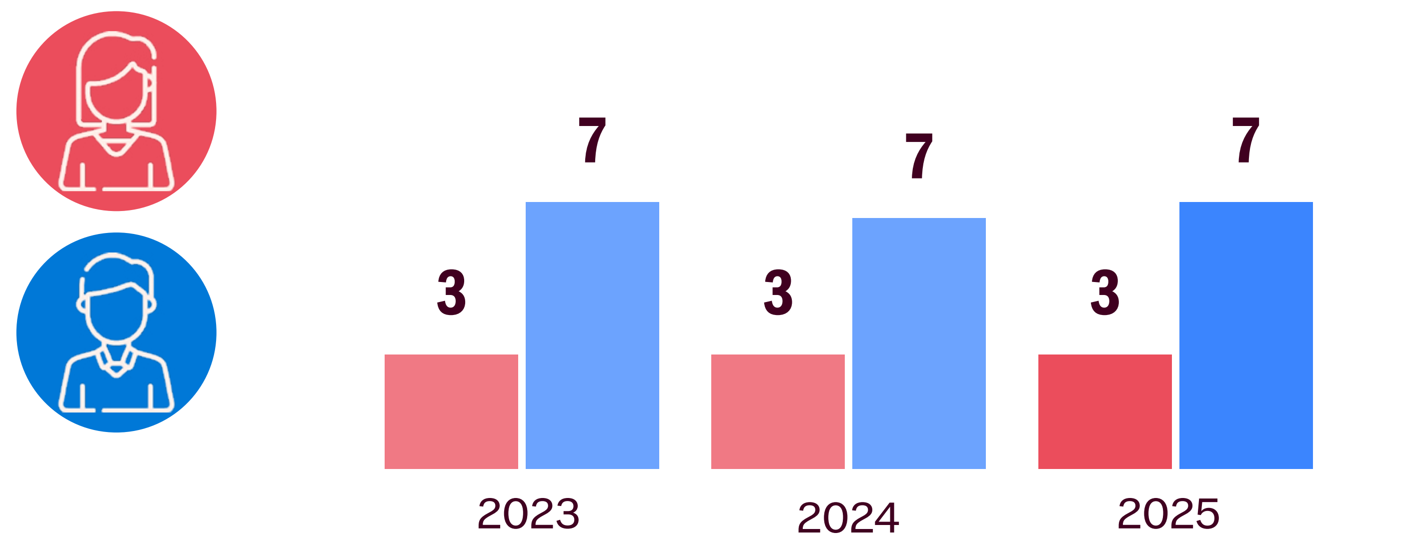
WOMEN IN MANAGERIAL POSITIONS



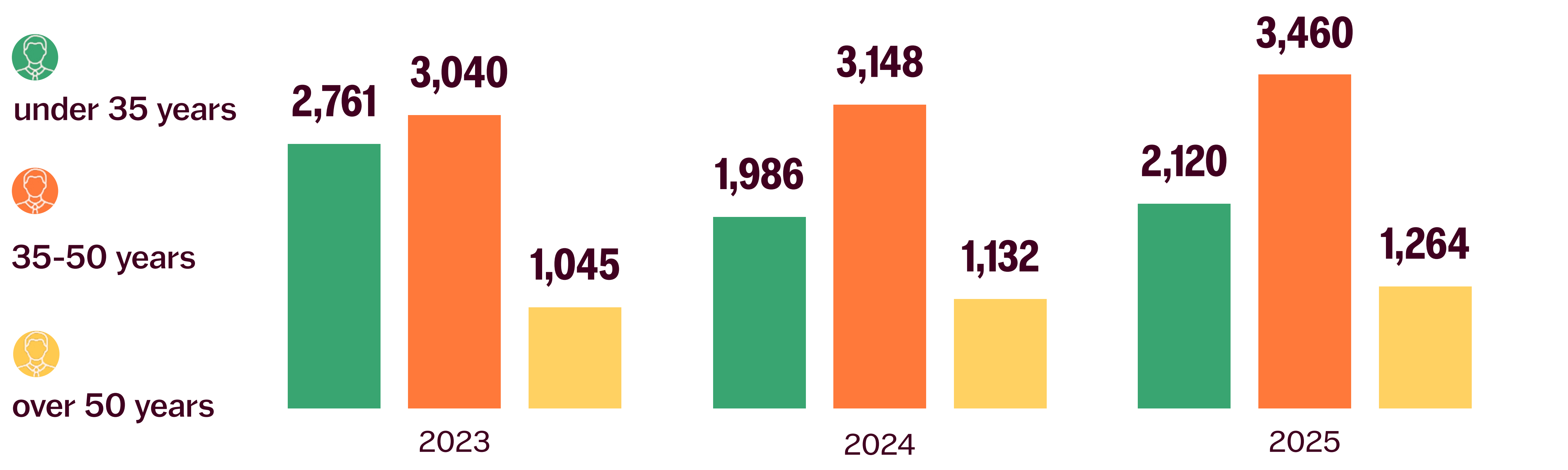
MEN IN MANAGERIAL POSITIONS



MANAGEMENT BOARD MEMBERS



EMPLOYEE AGE DISTRIBUTION



Support for mobilised employees and veterans

Since the start of the full-scale war, FUIB has systematically supported mobilised employees, veterans and their families, ensuring job security, financial support, social guarantees and assistance with reintegration upon return from military service.

In 2025, 12 mobilised veteran colleagues returned from the war, 10 of whom continued to work at the Bank. Jobs are retained for mobilised employees and their full salary is paid. Since 2024, the Bank has also introduced a one-off payment of UAH 50,000 million for equipment during mobilisation.

Upon returning to civilian life, veterans receive comprehensive support, including:

- free psychological counselling;
- legal support;
- health insurance;
- financial assistance;
- assistance in accessing medical care through the Superhumans Centre.

Employee benefits and financial support

FUIB provides its employees with a comprehensive benefits package, which includes:

- medical and insurance cover;
- financial assistance;
- training and development programmes;
- corporate events;
- staff loyalty and recognition schemes.

Financial assistance

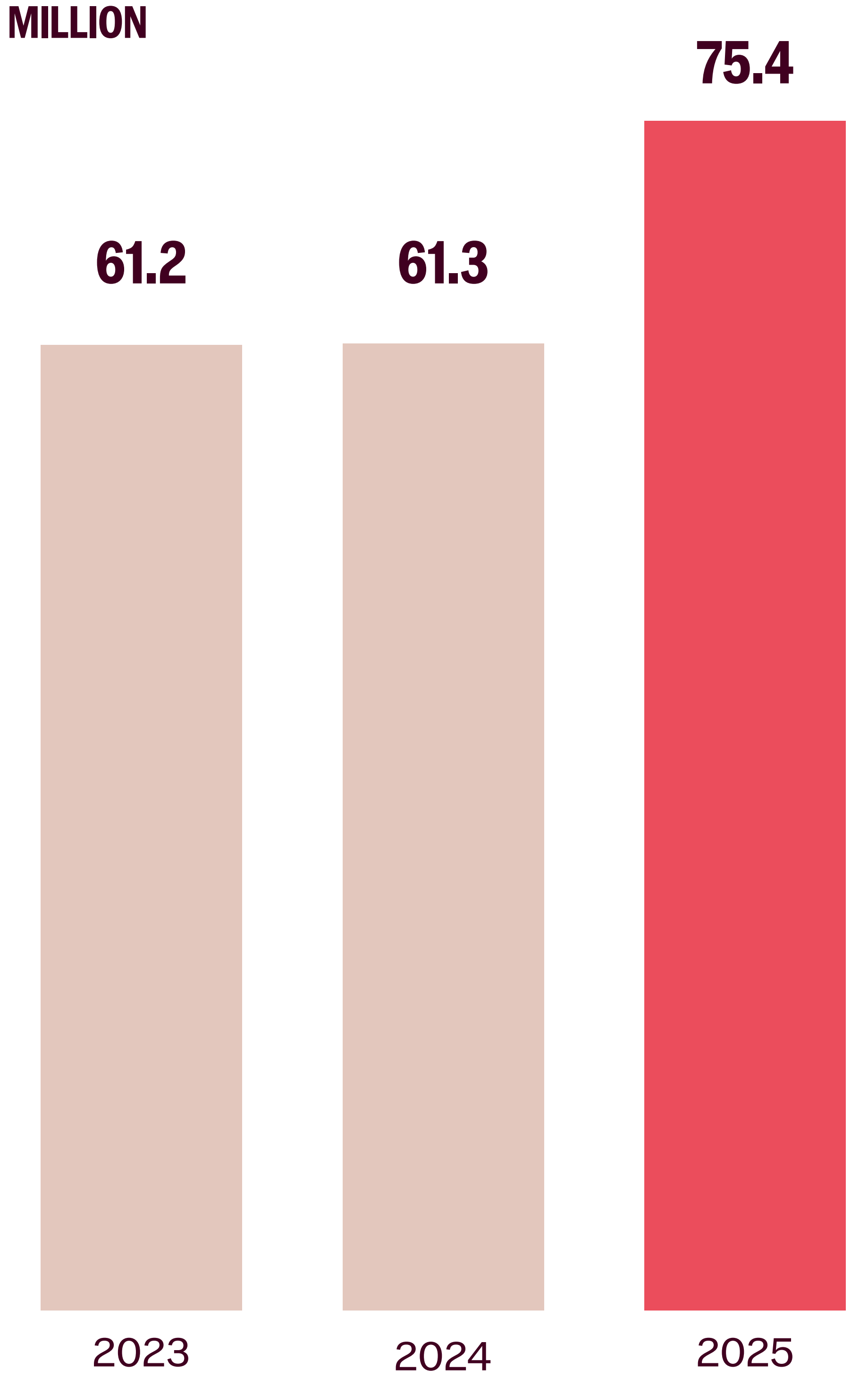
In 2025, FUIB's total expenditure on financial assistance to employees amounted to UAH 75.4 million, specifically:

- **UAH 3.6 million** was received by 269 employees for inpatient treatment, surgical procedures, cancer treatment, treatment of children, as well as in connection with the death of an employee or their close relatives;
- **UAH 4.2 million** was allocated to 90 employees affected by the full-scale war, specifically due to the loss or damage of their homes, injuries to employees, the death of family members as a result of hostilities, as well as injuries or the death of mobilised employees whilst carrying out combat duties;
- **159 employees received UAH 2.3 million** in connection with the birth of children;
- **UAH 65.3 million** was paid to mobilised employees as part of monthly support equal to their base salary.

Employees working in hazardous regions also receive additional salary supplements.

To support staff in 2025, FUIB transferred UAH 1.8 million to the "Mutual Aid Fund", which is used to provide additional support to employees facing difficult life circumstances.

FUIB'S INVESTMENT IN EMPLOYEE FINANCIAL SUPPORT,
UAH MILLION



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Employee insurance

In 2025, FUIB provided employee insurance under several schemes:

- 4,955 employees were insured under voluntary health insurance policies;
- 338 employees were covered under accident insurance policies for cash collectors;
- 146 mobilised employees were covered under accident insurance policies.

The Bank's total expenditure on staff insurance in 2025 amounted to UAH 53.9 million.

FUIB continues to develop its staff social support system, paying particular attention to the well-being of employees, support for mobilised colleagues and veterans, as well as the creation of a safe and stable working environment during wartime.

Occupational health and safety

FUIB operates an occupational health and safety management system in accordance with Ukrainian legislation. The Bank has approved internal regulatory documents on occupational health and safety and designated responsible persons at the head office and regional centres.

In 2025, the Bank's occupational health and safety department inspected the head office, regional centres, and departments where motor vehicles and equipment are operated and high-risk work is carried out to ensure compliance with occupational health and safety and fire safety requirements. Measures were implemented to improve employee safety, fire safety, and the prevention of accidents and emergencies, and their implementation was monitored.

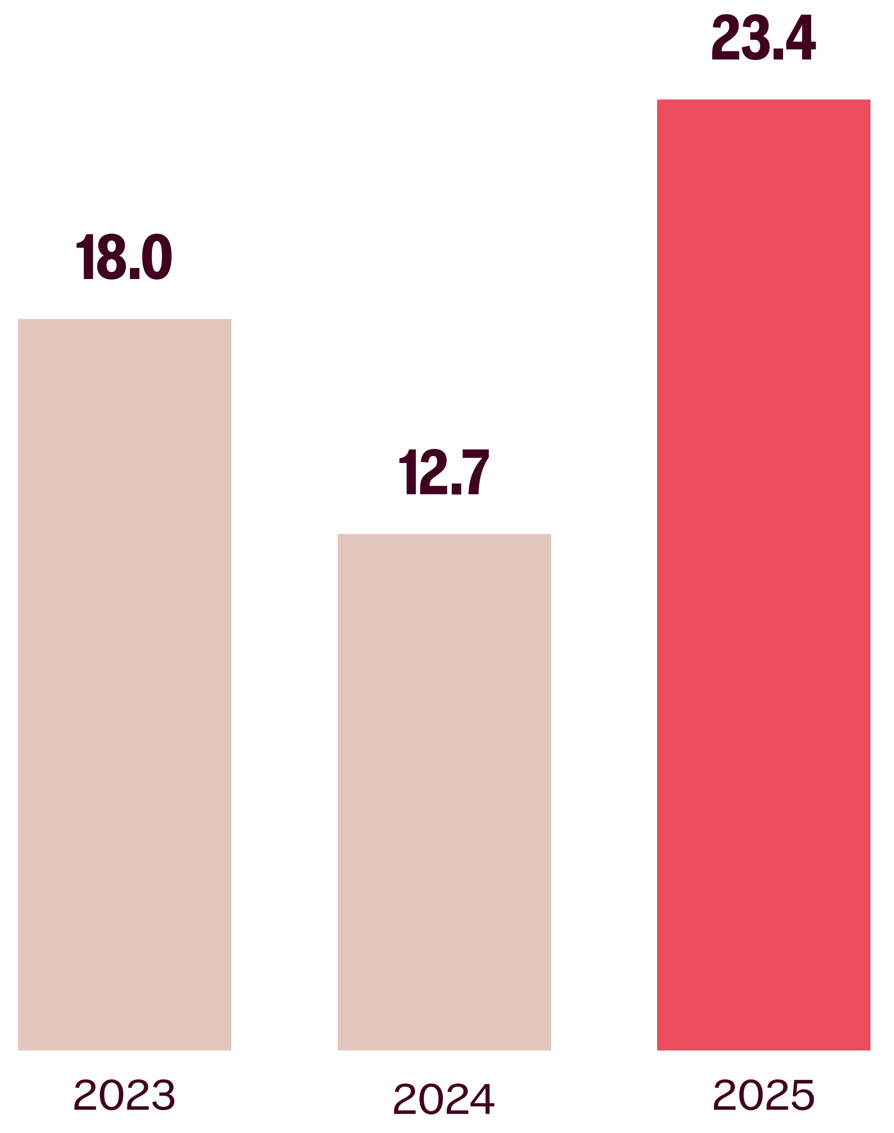
In 2025, laboratory tests were carried out on employees' workplaces to ensure compliance with legislation. Occupational health and safety and fire safety instructions were updated. Briefings on occupational health and safety and fire safety were held, along with training and knowledge assessments for employees.

In medical facilities, preliminary and periodic medical examinations of drivers were carried out. Premises and buildings were equipped with fire extinguishers, and their maintenance, as well as the servicing of fire hydrants and fire hoses, was carried out. The compliance of evacuation routes and exits, as well as emergency warning systems, was checked. Medicines were procured and supplied to the Bank's offices to provide medical assistance to employees.

In 2025, one work-related accident was recorded, caused by a breach of safety requirements whilst using public transport. Occupational health and safety staff carry out ongoing work and liaise with state regulatory bodies in the fields of occupational health and safety and fire safety.

FUIB's investments in occupational health and safety in 2025: UAH 23.4 million

FUIB'S INVESTMENT IN OCCUPATIONAL HEALTH AND EMPLOYEE SAFETY,
UAH MILLION



STAFF MOTIVATION AND SUPPORT

GRI 2-7, GRI 2-19, GRI 2-20, GRI 3-3, GRI 401-1, GRI 401-2, GRI 404-3, GRI 405-1

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FIUB systematically develops a culture of support, motivation and professional growth for its employees. The Bank strives to create a stable, safe and inclusive working environment in which employees have equal opportunities for career development, fair remuneration, access to training and psychological support.

Remuneration and incentive scheme

FUIB reviews staff remuneration levels annually in line with market conditions, performance results and inflation rates.

In 2025, the bank-wide salary review covered 97% of staff. The average pay rise was 15%.

To support employee performance and engagement, the following were in place throughout the year:

- 34 quarterly bonus schemes;
- 16 monthly bonus schemes;
- 10 additional incentive programmes and campaigns aimed at supporting sales and business development.

The staff turnover rate in 2025 was 16.5% (for comparison: 13.5% in 2024 and 13.6% in 2023).

Career development and internal mobility

FUIB operates career development programmes for various categories of staff. The Bank has implemented a systematic approach to internal mobility, which provides opportunities for both vertical and horizontal professional development of employees across departments and business lines.

Information on development opportunities is available to staff on the dedicated "Career Growth" page.

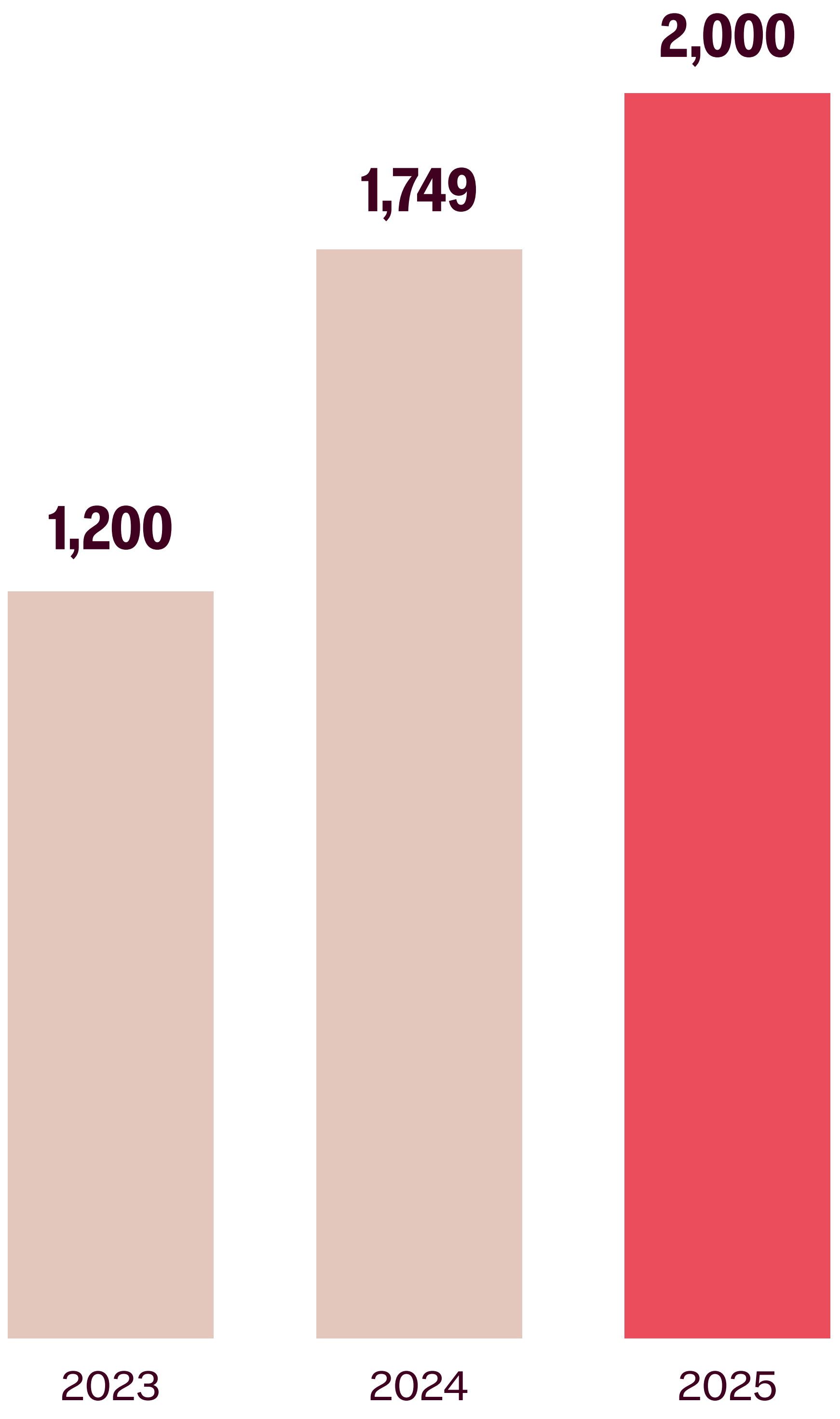
Bank employees are entitled to participate in internal competitions for all open vacancies on an equal footing with external candidates. At the same time, internal candidates are given priority provided they meet the job requirements.

After six months of employment at the Bank, employees may apply for new roles provided they have performed their current duties satisfactorily. The internal transfer process is transparent and involves standard selection stages.

In 2025:

- around 2,000 employees made a career move within the Bank;
- 22% of vacancies were filled by internal candidates.

CAREER DEVELOPMENT,
EMPLOYEES



Internal communications and employee recognition

FUIB is developing modern internal communications to support open dialogue with employees.

The bank regularly keeps staff informed via:

- the “PUMB in touch” Telegram channel;
- the corporate portal;
- the weekly newsletter “PUMB Life”;
- an HR chatbot for quick advice.

In 2025, four video podcasts were produced featuring the Bank’s senior management. The FUIB podcast received the award for “Best Corporate Media in Ukraine 2025”. Also in 2025, the Bank’s careers website was recognised as the best corporate media platform.

Every year, FUIB holds a competition for the “Best Employee of the Year”.

In 2025:

378 NOMINEES	quarterly	208 WINNERS
144 NOMINEES	annual	60 WINNERS

A motivational project called “The Customer is My Inspiration” is also being implemented for employees.

Support for young people and the development of young professionals

FUIB pays significant attention to supporting young professionals and helping young people gain their first professional experience.

In 2021, the Bank joined the “Pact for Youth – 2025” initiative, aimed at creating opportunities for internships, employment and mentoring support for students and graduates.

By 2025, the Bank:

- provided jobs for 103 young professionals;
- registered 186 students;
- hired 88 staff members with no prior work experience.

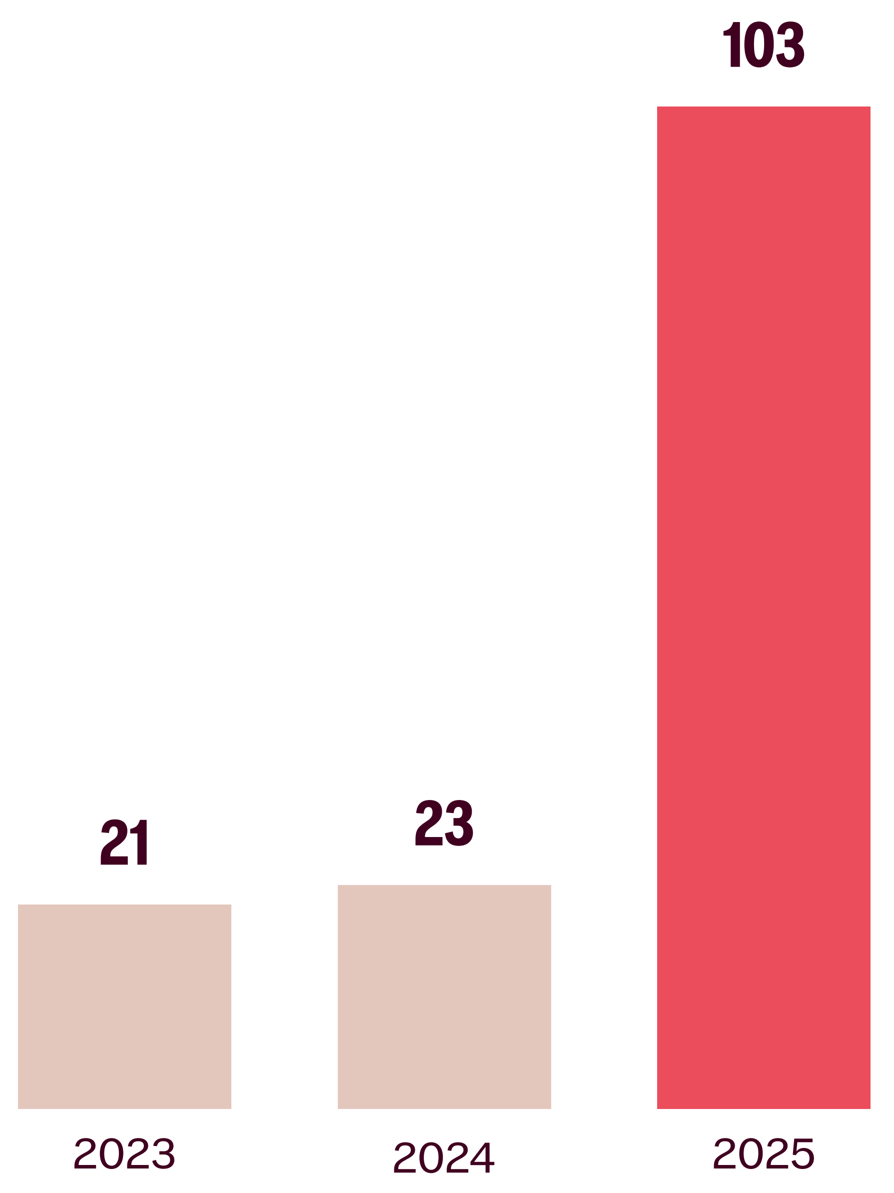
Mentoring, training and personal branding programmes have been introduced for young people as part of employer branding initiatives.

The Bank’s team is also developing a special platform for students, StudentHub PUMB, which features entry-level vacancies, advice from recruiters and tools to support the start of a career.

In 2025:

- over 600 students registered for the online internship;
- more than 200 students successfully completed the internship programme.

FUIB PROVIDED JOBS TO YOUNG PROFESSIONALS



Psychological support and employee wellbeing

In the context of the war, FUIB pays particular attention to the psychological wellbeing of its employees.

The Bank operates a Psychological Support Service in partnership with Wellbeing. In 2025, staff received 1,127 individual psychological consultations.

There is also a support programme called “FUIB, keep going!”, which includes:

- the Telegram channel Wewillsurvive_fuib;
- webinars and training sessions with external experts;
- psychological and developmental resources;
- analytical information and recommendations on adapting to crisis conditions.

1,104 employees have joined the channel.

Employee experience and HR reputation

FUIB regularly surveys staff satisfaction and engagement levels.

In 2025, the eNPS (Employee Net Promoter Score) stood at 64%. Employees left over 2,000 positive comments, in which they highlighted:

- the Bank’s stability;
- reliability;
- a people-oriented culture;
- social initiatives;
- care for customers and staff.

At the same time, around 700 comments contained suggestions for further improving processes and working conditions.

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In 2025, FUIB received a number of accolades in employer rankings, including:

TOP 50 best employers in Ukraine according to Forbes Ukraine, robota.ua

TOP 50 best employers in Ukraine according to NV, ODGERS

TOP 100 employers in Ukraine according to HR Wisdom Summit, delo.UA

TOP 30 employers for veterans according to Forbes Ukraine

The Bank has also received HR awards in the categories of:

Equality Diversity Inclusion

DIVERSITY & INCLUSION

CEO OF THE YEAR

STAFF DEVELOPMENT AND TRAINING

GRI 2-7, GRI 3-3, GRI 404-1, GRI 404-2, GRI 404-3, GRI 405-1

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FUIB systematically invests in the professional development of its staff, the development of modern management competencies, the development of digital skills and the creation of a culture of continuous learning. The Bank regards staff development as one of the key conditions for the organisation's sustainable development, improving business efficiency and ensuring high-quality customer service.

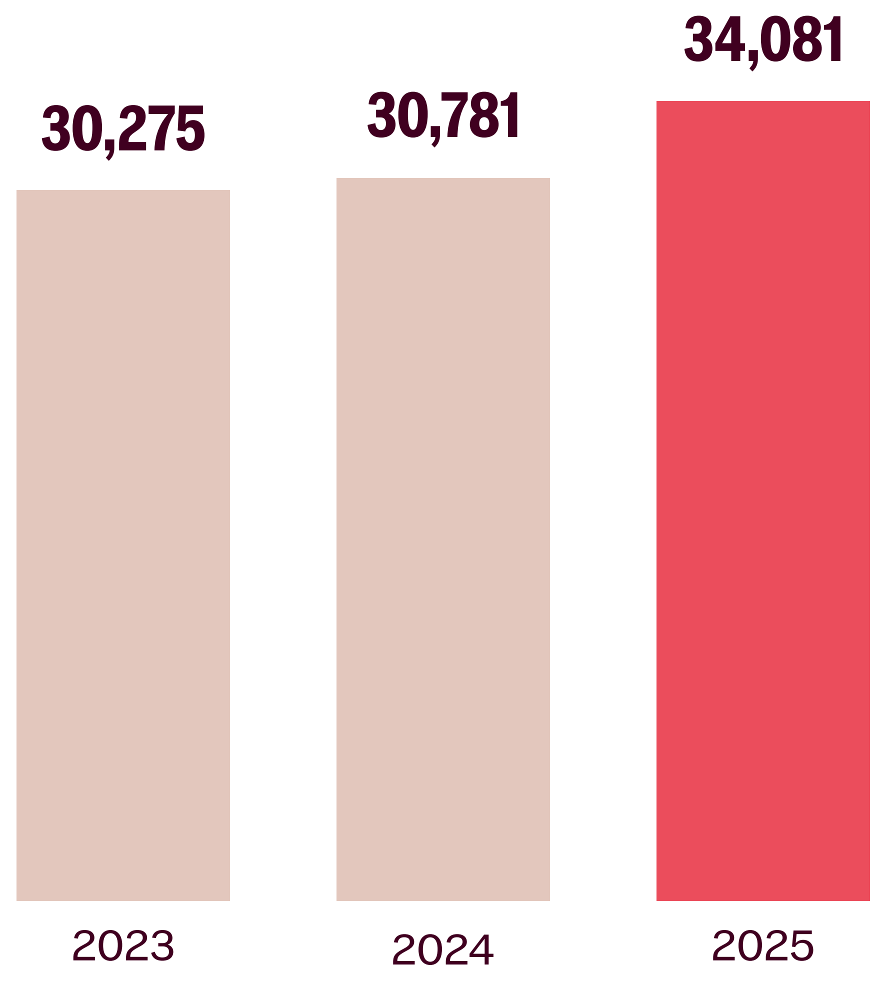
In 2025, FUIB conducted training sessions on 538 unique topics.

Of these:

- **436 topics were delivered online;**
- **115 topics were delivered in an offline format.**

In total, 34,081 employees took part in training programmes during the year. 5,961 employees completed one or more training courses, representing 77% of the Bank's total workforce.

PARTICIPATION IN TRAINING,
EMPLOYEES



Professional development and in-house training

Throughout the year, FUIB actively developed the format of professional schools for employees across various areas of activity. In particular, the following were implemented:

- The Product Thinking School;
- The Project Manager School;
- The Management School for Executive Development;
- The SQL School for staff;
- The Future Leader School for employees planning to develop in a managerial direction.

The training programmes were aimed at developing managerial, analytical, digital and communication skills, as well as building the Bank's talent pool.

A culture of knowledge sharing

The internal knowledge-sharing programme "From colleague to colleague" remains a key component of corporate training.

In 2025, the Bank's in-house experts delivered 11 webinars to over 5,900 participants. The programme helps to spread professional expertise within the organisation, foster a culture of collaboration and boost staff engagement.

Employee wellbeing and psychological resilience

In 2025, FUIB continued to develop its "Be Well" employee wellbeing initiative, which aims to support staff's psychological resilience, emotional balance and healthy lifestyle amid prolonged wartime stress.

With the participation of external experts, four webinars were held for over 1,100 participants. The topics covered included:

- stress management;
- developing emotional resilience;
- mental health support;
- developing healthy habits and work-life balance.

Leadership and management skills development

In 2025, the Bank continued to implement programmes for the development of managers and leadership skills.

As part of the leadership development programme, five meetings were held on the following topics:

- trust;
- effective communication;
- managing complexity;
- developing teamwork.

A total of 199 employees took part in the programme.

The "Management School" programme was also continued, with six training sessions on management skills development held as part of it.

For branch managers, the Bank implemented a specialised programme entitled "Skills for Developing Cooperation with Bank Customers", which included 10 offline training sessions. Over 200 branch managers took part in the programme.

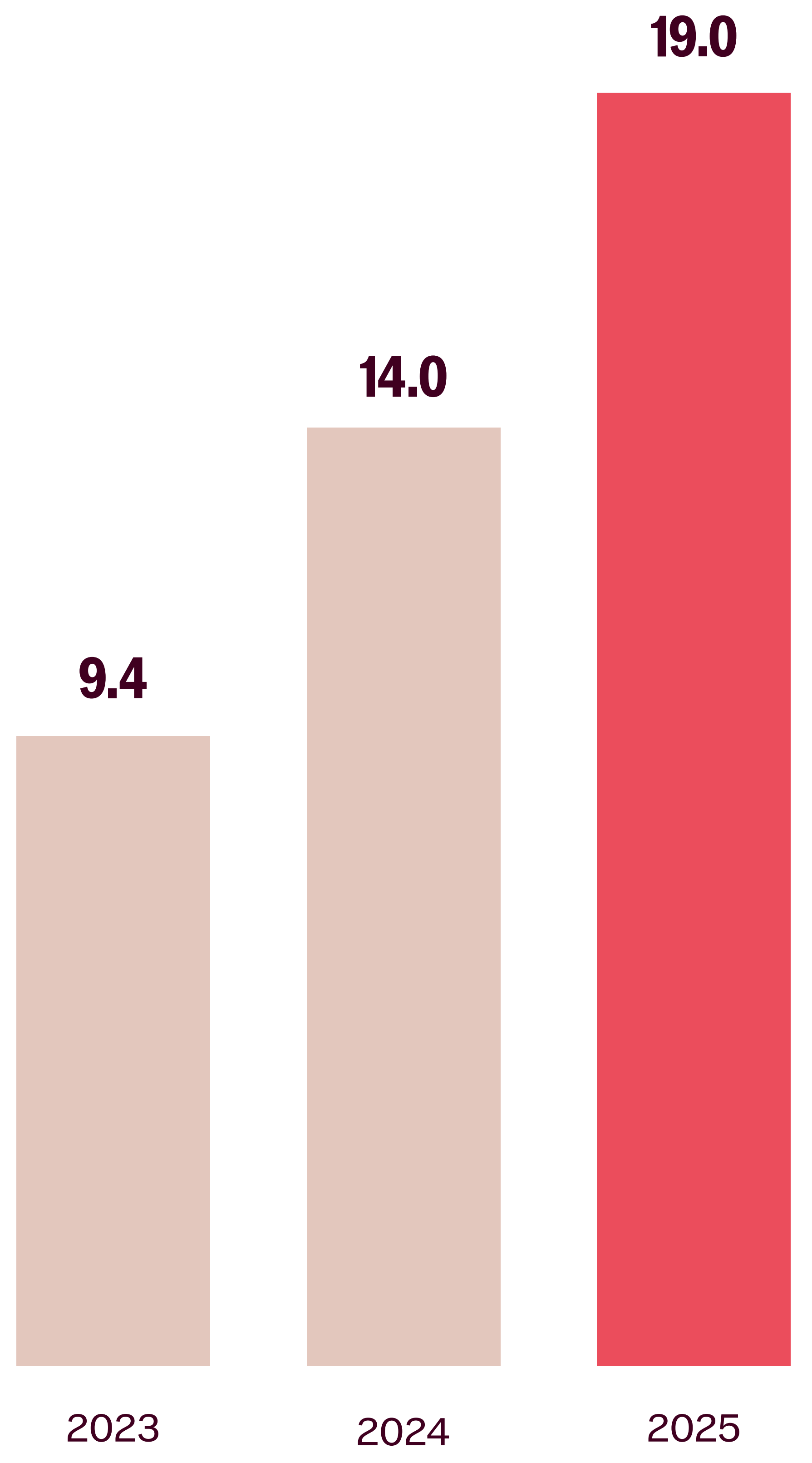
In addition, programmes on relevant topics were organised for managers:

- tools for enhancing competence;
- leadership styles;
- psychological safety in the workplace;
- influential communication;
- generational theory.

In total, **15 events were held for 960 participants** as part of these programmes.

FUIB's investment in staff development and training in 2025 exceeded **UAH 19 million.**

FUIB'S INVESTMENT IN EMPLOYEE DEVELOPMENT AND TRAINING,
UAH MILLION



CORPORATE VOLUNTEERING

GRI 2-13, GRI 2-23, GRI 3-3, GRI 203-1, GRI 401-1, GRI 403-6, GRI 413-1

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FUIB consistently fosters a culture of corporate volunteering and mutual support among its employees, backing initiatives aimed at assisting colleagues who have been called up for military service, developing the donor movement, and supporting children, military personnel and those affected by the war.

The Bank's management supports employees' volunteering initiatives by funding organisational measures for their implementation, including the provision of premises, transport, the purchase of necessary materials and coordination support.

Support fund for mobilised employees

In 2022, FUIB established the Support Fund for Mobilised Employees, an internal initiative aimed at supporting employees and their family members serving in Ukraine's Defence Forces. The Fund is financed through voluntary employee contributions, which are matched by the Bank.

The Fund provides support in the following areas:

- procurement of protective equipment, including body armour, helmets, plate carriers, tactical clothing, footwear and first-aid kits;
- purchase of thermal imaging devices, drones and other equipment required by military personnel;
- funding of vehicle purchases and repairs for frontline use;
- rehabilitation support for defenders and assistance to their families.

During 2022–2025, support was provided to 379 defenders, including Bank employees and members of their families. The total amount of assistance exceeded UAH 10.1 million.

In 2025, the Fund continued to focus on providing military personnel with protective equipment, tactical gear, clothing, footwear, first-aid kits and other essential supplies. In addition, UAH 4.2 million was allocated to support 90 employees affected by the war.

The Fund is also supported through corporate initiatives, including the PUMB RUN running club. Under this initiative, the Bank converts every run of 3 kilometres or more completed by club members into a charitable contribution to the Fund. Running activity is tracked through the Strava application.

During 2025, 283 club members completed over 6,000 runs, raising UAH 350,000 to support mobilised colleagues. Club members also participated in charitable sporting events, including the Run Ukraine Kyiv Half Marathon of Resilience and the corporate "Run of Unity" organized by PUMB RUN.

In 2025, the Bank also transferred UAH 1.8 million to the Mutual Aid Fund, doubling employees' voluntary contributions, and invested UAH 1.5 million in organizing summer holidays for 43 children of employees from high-risk regions.

Developing a culture of giving

For over 10 years, FUIB has been supporting the development of the blood donation movement in Ukraine and encouraging its employees to donate blood regularly.

In 2025, the Bank, in partnership with DonorUA, Mastercard and the Blood Agents, implemented a series of large-scale blood donation initiatives.

14 May 2025 — a corporate Donor Day

- **30** employees donated
- **13.5** litres of blood
- **90** potentially saved lives

28–29 June 2025 — open blood donation event

- **101** donors

August 2025 — launched the mobile blood donation hub

- **172** donors
- **77.4** litres of blood
- **516** potentially saved lives

September 2025 — mobile blood donation event

- **53** donors
- **23.85** litres of blood
- **159** potentially saved lives

RESULTS OF THE "WARMBLOODED/TEPLOKROVNI" PROJECT

- **19** blood donation sessions were held
- **344** litres of blood were collected
- **765** donors
- **2 295** potentially saved lives

In November 2025, FUIB also launched a Blood Donor Appreciation Programme within the Bank's mobile app. Blood donors who hold FUIB Mastercard cards gained access to special cashback offers from the Bank and its partner businesses.

Charity initiatives and support for children

To mark St Nicholas' Day, FUIB, together with the Tabletochki Fund, implemented the "Gifts for Health" charity initiative.

The Bank's employees, customers and partners raised UAH 500,200, and FUIB doubled the contribution. As a result, UAH 1 million was raised to purchase medicines and consumables for children battling cancer.

Thanks to this joint support, the Tabletochki Fund was able to provide essential medicines to around 100 children over a two-month period.

FUIB continues to support the development of corporate volunteering as an important component of corporate culture, which helps to strengthen teamwork, social responsibility and support for society in wartime.

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GOVERNANCE

GRI 2-29, GRI 308-1, GRI 414-1

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FUIB engages with stakeholders on an ongoing basis and provides complete, reliable and timely information regarding its activities, products and services, maintains a high level of transparency in its business operations and ensures the timely disclosure of information on its financial position and performance. This approach helps to increase transparency, build trust and ensure the Bank's sustainable development.

STAKEHOLDER GROUPS	INTERACTION WITH THE BANK	KEY EXPECTATIONS	MUTUAL INFLUENCE
SHAREHOLDERS	Corporate governance, reporting, strategic decisions	Stable financial results, transparency, business value growth	The Bank ensures profitability and transparency; shareholders determine the strategic direction of development
CUSTOMERS	Banking products, digital services, financing	Access to finance, quality of service, reliability	The Bank supports its customers' economic activities; customers shape demand and areas of development
EMPLOYEES	Employment relations, development, corporate culture	Safe working conditions, development, social guarantees	The Bank provides opportunities for development and favourable working conditions
COUNTERPARTIES AND PARTNERS	Contractual relationships, joint projects	Transparency, reliability, long-term cooperation	The Bank establishes responsible business practices; partners influence the quality of services
THE STATE AND THE REGULATOR	Regulatory interaction, taxes, government programmes	Compliance with legislation, stability of the financial system	The Bank supports the economy through taxes and financing; the regulator sets the rules for operations
INTERNATIONAL ORGANISATIONS	Cooperation programmes, reporting, funding	Transparency, implementation of standards, sustainable development	The Bank implements international best practices; partners influence ESG approaches and financing

In 2024, FUIB updated its Stakeholder Engagement Policy in accordance with the AA1000SES Stakeholder Engagement Standard and best international practices. The Policy aims to ensure effective, consistent and transparent dialogue with key stakeholders to achieve the Bank's strategic goals and strengthen trust.

The aim of the Policy is to build mutually beneficial and long-term relationships with all stakeholder groups (customers, employees, shareholders, regulators, partners and communities) to ensure sustainable development and achieve outcomes that serve shared interests.

FUIB regards engagement with stakeholders as one of the key tools for implementing Sustainable Development Goal 17, "Partnerships for the Goals", as well as the practical implementation of the principles of the UN Global Compact.

The Bank focuses on checking the business reputation of suppliers and counterparties. The checks are carried out by the Security Department using public registers and specialised information systems.

In 2025, the Bank screened 3,826 participants in procurement procedures. Adverse information was identified in relation to 21 participants, and appropriate measures were taken in accordance with the Bank's internal procedures.

The Bank has supplier selection criteria in place, which require the absence of ties with the aggressor country and compliance with counterparty risk management requirements. This is an important component of ensuring the security, reliability and accountability of business relationships.

RISK MANAGEMENT

GRI 2-12, GRI 2-13, GRI 2-23, GRI 2-24, GRI 2-25, GRI 2-26, GRI 2-27, GRI 3-3, GRI 201-2, GRI 205-2, GRI 206-1, GRI 418-1

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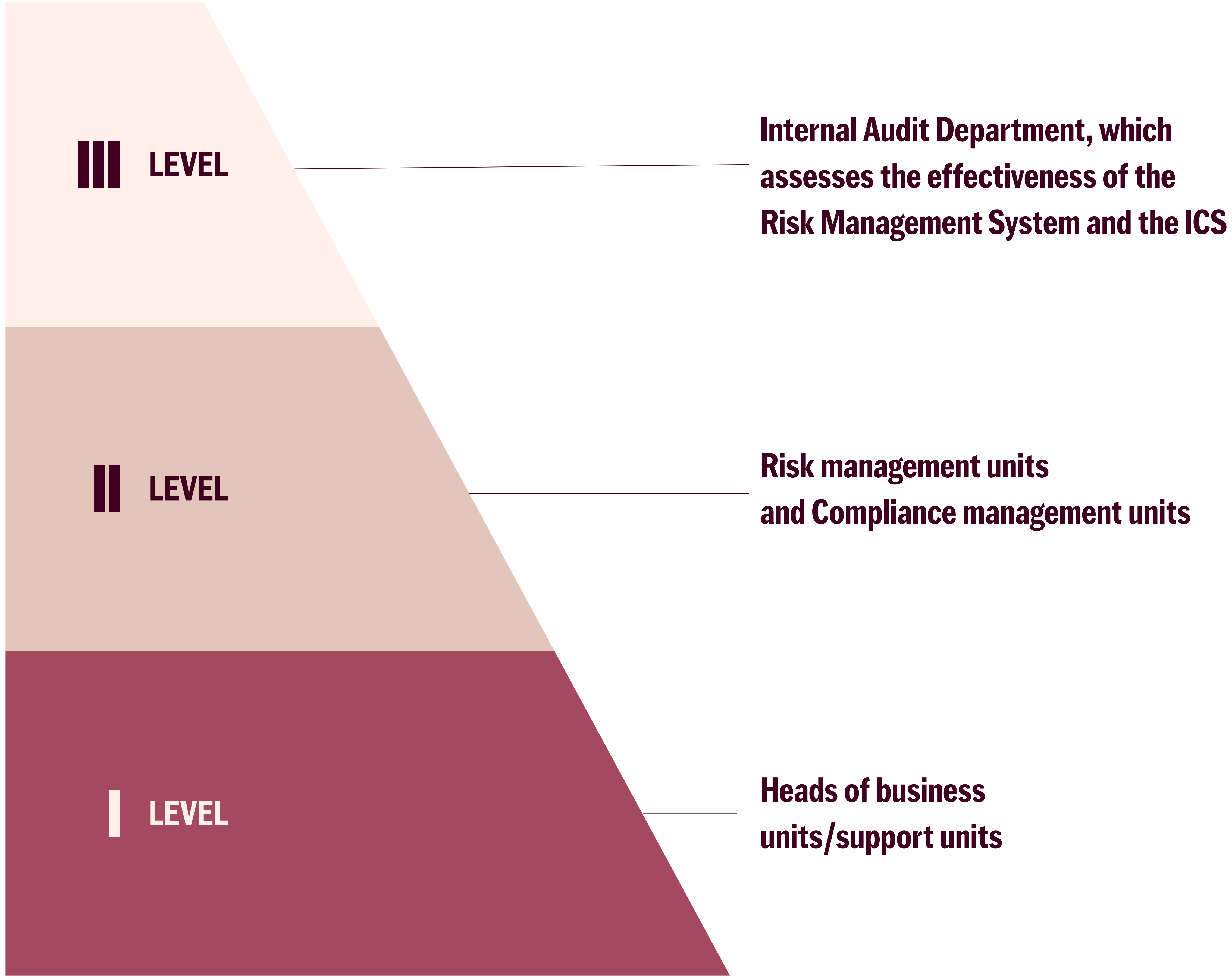
FUIB has an effective risk management system (RMS) that meets the requirements of the National Bank of Ukraine, is part of the Bank's overall corporate governance system, and ensures the stable development of the Bank.

Internal regulatory documents have been developed to implement the NBU's requirements:

- **Declaration of Risk Exposure** — defines the list of material risks, the aggregate maximum level of risk appetite permissible for the Bank, quantitative and qualitative indicators for all types of material risks, the individual level of risk appetite for each type of material risk, and the types of risks that the Bank should avoid.
- **The Risk Management Policy and the Risk Management Strategy** regulate the organisation of a clear process for effective risk management by setting limits and thresholds for each type of risk, which aims to implement a systematic process of identifying, measuring, monitoring, controlling, reporting and mitigating all types of risks at all organisational levels of the Bank. Together with the Risk Management System, the Internal Control System (ICS) has been implemented, which is regulated by the internal regulatory document "Policy on the Organisation of the Internal Control System" and meets the requirements of the NBU.

The ICS is based on a three-level control model:



The Bank maintains a high standard of risk management culture, ensuring informed risk-taking, resilience to external adverse factors, and an understanding of its responsibilities towards customers, shareholders and the regulator. The Bank's management demonstrates that risk management is a priority rather than a formality, and creates an environment where reporting issues and risks is encouraged rather than penalised.

To ensure that both the Bank's management and other staff adhere to the risk management culture, the Bank's management fosters the necessary atmosphere ("tone at the top") by:

- defining and adhering to corporate values, as well as overseeing compliance with such values;
- ensuring that both management and other staff understand their roles in risk management to achieve the Bank's objectives, as well as their accountability for breaching the established risk appetite;
- promoting risk awareness by ensuring that all Bank departments are systematically informed about the strategy, policies and approaches to risk management, and by encouraging the free exchange of information and critical assessment of the Bank's risk-taking;
- managers and staff are informed of the disciplinary sanctions or other measures that will be applied to them in the event of unacceptable conduct or breaches in the Bank's operations.

A high standard of risk management culture is ensured through regular training for all Bank employees (including new recruits), as well as ongoing communication campaigns (meetings, gatherings, etc.).

In 2025, FUIB continued to develop its environmental and social risk management system.

The process is governed by the "Policy on Environmental and Social Risk Management at FUIB", which is reviewed and approved annually by the Supervisory Board and:

- reflects the Bank's position on responsible financing, which aims to achieve the Bank's sustainable development, strong financial performance, environmental protection and respect for human rights.
- introduces environmental and social standards that contribute to improving environmental performance, minimising environmental impact and ensuring the health and safety of the Ukrainian population.

Environmental and social risk management is integrated into the Bank's existing Risk Management System, taking into account their manifestation through material risks (corporate customer credit risk and operational risk), and is based on global best practices and the International Finance Corporation's (IFC Performance Standards on Environmental and Social Sustainability).

At FUIB, environmental and social risks of lending projects are assessed as part of the National Development Agency's "Affordable Loans 5-7-9" programme. The assessment is carried out in accordance with the World Bank's 10 Environmental and Social Standards (ESS). The Bank assesses the quality of its loan portfolio against established environmental and social criteria, focusing on types of economic activity that may pose a potential threat to the environment. The Bank seeks to promote the development of economic activities that are as environmentally balanced as possible.

To monitor and respond promptly to any events that may affect the Bank's sustainable development, monthly, quarterly and annual risk reports are prepared and reviewed by the Bank's Management Board and Supervisory Board.

In the Declaration of Risk Exposure, the Bank has declared that it takes into account the impact of climate risks on the credit risks of corporate customers in relation to the loss of collateral, borrower default, and the inability to insure collateralised assets; operational risks relating to the loss of property and/or the suspension of the Bank's operations (the direct impact of natural factors on business continuity is assessed) as a result of natural disasters.

In addition, the Bank has a Business Recovery Plan, which provides for a rapid response to significant risks, including military action. As early as January 2022, a response plan was drawn up to address all types of significant risks in the event of a threat of military action. These plans are reviewed and adapted to new challenges.

As part of these measures:

- algorithms for suspending lending to customers and debt restructuring scenarios have been implemented;
- emergency evacuation plans for staff and assets have been implemented;
- the continuous operation of critical processes and systems has been ensured.

Thanks to these measures, the Bank maintains a high level of resilience and continues to provide financial services to customers without interruption even under difficult conditions, demonstrating effective adaptation to crisis conditions.

To manage compliance risks and resolve social issues, FUIB has the following regulatory documents in place:

- Code of Corporate Ethics
- Anti-Corruption Programme
- Corporate Governance Code
- Regulations on the Settlement of Conflicts of Interest
- Procedure for Organizing the Work of the SCM Hotline
- Financial Monitoring Rules
- Procedure for Giving and Receiving Gifts and Invitations
- Staff Training Procedure
- Procedure for Staffing

THE BUSINESS CONTINUITY PLAN

GRI 2-13, GRI 2-16

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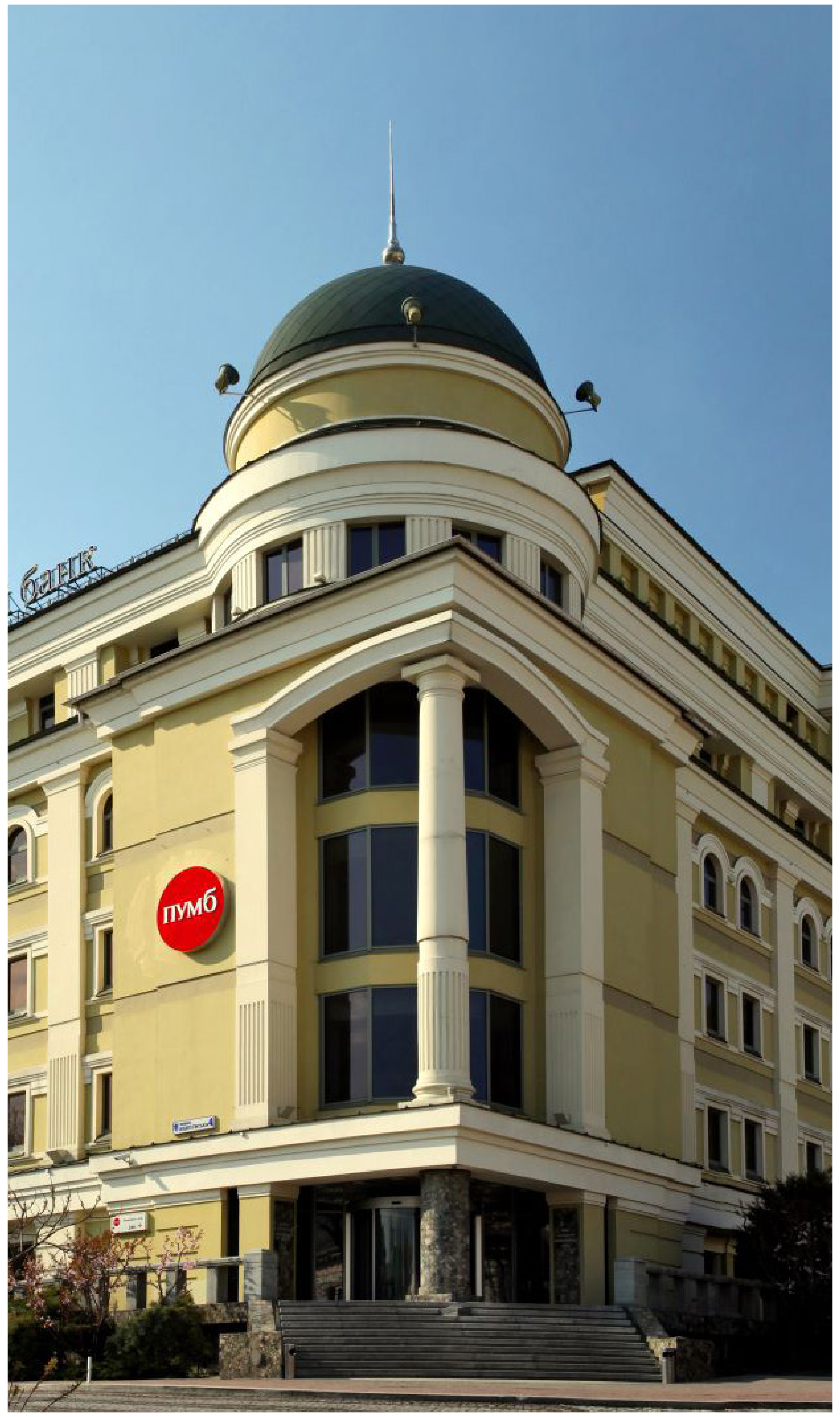
The Business Continuity Plan at FUIB has been in place since 2011, when the Bank established its Business Continuity Management System (BCMS). Business Continuity Plans (BCPs) are reviewed annually and form part of the Bank's operational risk management system.



The Business Continuity Management System defines the Bank's approaches to responding to emergencies and ensures coordinated interaction with stakeholders in the event of a crisis.

Key priorities:

- to protect the lives and health of employees and customers, including potential customers, during an emergency;
- identify critical processes and ensure their continued operation during an emergency;
- maintain a high standard of bank management, enabling the conditions for sound and optimal management decisions to be met;
- ensure the ability to meet financial obligations in accordance with commitments undertaken.

In 2025, FUIB continued to adapt its business continuity approaches, drawing on the experience gained during the full-scale war. The Bank has established approaches to managing critical staff to ensure the uninterrupted performance of critical functions and processes.

Throughout the year, the Bank responded promptly to current risks and threats, including cyber threats, communication disruptions, risks to staff and other factors that could affect the stability of operational activities.

The measures implemented enable FUIB to ensure the continuity of critical processes, maintain the stable provision of financial services, and fulfil its obligations to customers, partners and the state.

PROVIDING THE STATE WITH CASH DURING WARTIME

GRI 203-1, GRI 203-2

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From 2023 onwards, the situation regarding the transport of cash and valuables was largely stabilised. Precise management of cash collection routes was maintained mainly on routes close to the front line.

At the same time, key challenges for cash-in-transit units remained relevant in 2025.

These included:

- evacuating the Bank's valuables and staff from combat zones amid constant shelling, bombing and mined transport routes;
- ensuring cash replenishment of ATMs and Bank branches, particularly in high-risk regions;
- adapting logistics schemes for the supply of foreign cash;
- implementing additional security measures for staff while travelling and passing through checkpoints;
- ensuring sufficient cash volumes for uninterrupted customer service;
- accelerating the transition to electronic document management, and the creation, signing and storage of electronic documents to protect customers' personal data.

FUIB continued to ensure the continuity of cash collection operations and the availability of cash even in conditions of heightened security risks and unstable infrastructure.

Since 2024, the Bank has been stepping up efforts to improve the efficiency of its cash collection units, in particular by using automation tools and artificial intelligence technologies to optimise logistics processes and enhance security.

GRI 2-23, GRI 3-3, GRI 205-2, GRI 206-1, GRI 403-2, GRI 418-1

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FUIB gives priority to the safety of people, funds, valuables, property and information. Under martial law, the Bank has consistently strengthened its physical, information and cyber security systems, ensuring the continuity of services and protecting customers from fraud and cyber threats.

In 2025, particular attention was paid to countering fraudulent schemes involving:

- social engineering;
- ake fundraising for the military;
- fraud in the rental of housing for internally displaced persons;
- digital financial crimes.

The Bank strengthened its defences against DDoS attacks and regularly conducted checks on customer services for vulnerabilities and cyber risks.

In 2025, no cyber incidents were recorded that would have affected:

- data confidentiality;
- the integrity of information systems;
- the availability of banking services to customers.

Thanks to the work of the Anti-Fraud Team in 2025, fraudulent transactions were prevented and approximately UAH 350 million of customers' funds, which malicious actors had attempted to steal, were safeguarded.

Safety of staff and customers during wartime

In 2025, the Security Service of FUIB implemented a series of additional measures to enhance the protection of employees, customers and the Bank's assets under martial law.

Specifically:

- an automated system has been introduced to alert staff and customers to military risks in offices and branches;
- additional security protocols have been implemented to enhance the personal safety of staff and customers;
- security controls in the Bank's operational processes have been strengthened.

Also in 2025, the Bank improved the speed and accuracy of counterparty checks within procurement procedures, enhancing its risk management and compliance control systems.

Cooperation in the field of cybersecurity

FUIB's Security Service actively cooperates with the Ukrainian Cyber Police to identify and counter criminal groups involved in cybercrime.

The Bank's experts also participate in professional initiatives of the Ukrainian Interbank Association of Payment System Members EMA, aimed at:

- combating financial fraud;
- enhancing cybersecurity;
- developing secure cashless payments in Ukraine.

FUIB will continue to develop a comprehensive system for the protection of data, people and property, ensuring a high level of security for the Bank's customers, employees and partners.

PARTNERSHIP WITH THE DEPOSIT GUARANTEE FUND

GRI 2-6, GRI 2-23, GRI 3-3, GRI 201-1, GRI 203-1, GRI 417-1

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In 2025, FUIB continued its active cooperation with the Deposit Guarantee Fund (DGF), ensuring the stability of the financial system and the protection of depositors' rights under martial law.

The Bank acts as an agent bank for the DGF, making state-guaranteed compensation payments to customers of insolvent banks. Such cooperation helps maintain public confidence in Ukraine's banking system and ensures citizens have uninterrupted access to their own funds.

After receiving compensation, 21 people decided to continue their relationship with FUIB and became customers of the Bank, which demonstrates a high level of trust in the Bank and the quality of its service.

During 2025, FUIB, using funds received from the DGF, made payments:

- **to 382 depositors of insolvent banks**
- **totalling over UAH 14.7 million**

FUIB also faithfully fulfils its obligations to the deposit guarantee scheme. In 2025, the Bank paid regular contributions to the DGF amounting to UAH 364.2 million.

Cooperation with the Deposit Guarantee Fund is an important component of responsible business conduct and support for the country's financial stability. The Bank will continue to promote the protection of depositors' interests, ensure the transparency of the banking system and strengthen customer confidence in Ukraine's financial sector.

ETHICS, COMPLIANCE AND ANTI-CORRUPTION

GRI 2-23, GRI 2-24, GRI 2-25, GRI 2-26, GRI 2-27, GRI 205-1, GRI 205-2, GRI 205-3, GRI 419-1

FUIB adheres to high standards of corporate ethics, integrity, transparency and responsible business conduct in its interactions with customers, employees, partners, suppliers and society. The principles of ethical conduct, legality, respect for human rights, zero tolerance for corruption and responsible corporate governance are enshrined in FUIB's Code of Corporate Ethics, which is binding on all Bank employees. In 2025, the Bank updated its Code of Corporate Ethics to reflect best practices in corporate governance and the requirements of the National Bank of Ukraine.

FUIB adheres to a zero-tolerance policy towards corruption, bribery and any form of unethical conduct. The Bank operates a comprehensive system for managing compliance risks and preventing corruption, which includes:

- The Anti-Corruption Programme of JSC "FUIB";
- Antitrust Compliance Policy;
- Mechanisms for managing conflicts of interest;
- procedures for declaring staff's external activities;
- Rules for giving and receiving gifts and invitations;
- Compliance control and internal monitoring system;
- procedures for checking the business reputation of counterparties and suppliers.

The Bank's Anti-Corruption Programme sets out the rules and procedures for identifying, preventing and combating corruption in all areas of the Bank's operations and has been developed in accordance with the requirements of Ukrainian legislation, NBU regulations and the Bank's internal documents. In

2025, the Antitrust Compliance Policy and internal procedures for controlling the use of proprietary information were also updated to ensure fair competition and protect confidential data.

The Bank operates an independent compliance function within its internal control system, which monitors compliance risks, risks of legal violations, conflicts of interest, and non-compliance with internal policies and corporate ethics requirements. The Compliance Control Department reports to the Bank's Management Board and Supervisory Board.

Oversight of the implementation of the Anti-Corruption Programme is carried out by the Anti-Corruption Programme Officer — the Deputy Chairman of the Bank's Management Board, to whom the Security Department reports. The Officer ensures the development, updating and implementation of the Anti-Corruption Programme, coordinates the implementation of anti-corruption measures and reports annually to the Bank's Management Board and Supervisory Board on the results of its implementation.

The Bank's management upholds the principles of integrity and participates in the development of internal policies and procedures in the field of corporate ethics and compliance. The Ethics and Business Conduct Committee has been established and is operational at FUIB, comprising the Bank's senior managers. The Committee is chaired by the Director of Human Resources. In 2025, the Regulations on the Ethics and Business Conduct Committee were updated. The main objective of the Committee is to ensure the implementation at FUIB of the uniform standards and principles of SCM businesses in the field of corporate ethics and business conduct.

In March 2014, FUIB joined the Trust project, which aims to promote and strengthen norms and standards of business ethics within SCM companies. The project includes a Hotline — a direct feedback channel through which employees can report breaches of the Code of Corporate Ethics, internal policies or other instances of misconduct.

In 2025, the Hotline received 21 reports, of which 14 were found to be unfounded. The majority of reports concerned potential breaches in the area of human resources management — 11 reports, of which 8 were found to be unfounded. All cases were promptly investigated and resolved in accordance with the Bank's internal procedures; no repeat reports were recorded.

Separately, in 2025, the Hotline received one report regarding potential corrupt practices by Bank employees. Following an investigation, the information was not substantiated.

To ensure transparency in procurement, FUIB has a Tender Commission and regulated procedures for selecting suppliers and contractors. The Bank conducts checks on counterparties using public registers and specialised business reputation verification systems. Since the start of the full-scale war, FUIB has ceased cooperation with counterparties linked to the aggressor state. Should links to russia or belarus be identified, counterparties are barred from participating in the Bank's tender procedures.

FUIB places significant emphasis on training staff in compliance and anti-corruption. All employees regularly undergo mandatory training on compliance requirements, corporate ethics and anti-corruption legislation. In 2025, over 85% of the Bank's staff completed the updated online compliance course.

The Compliance Control Department also monitors adherence to the principles of integrity in customer service, the protection of banking secrecy, and the alignment of products and services with customer expectations, whilst ensuring the accuracy, completeness and timeliness of information disclosure in accordance with legal requirements.

In 2025, the Bank continued to implement the requirements of Ukrainian legislation in the field of open banking in accordance with the EU's PSD2 Directive. Open banking involves the secure and structured exchange of data between payment service providers via specialised interfaces (APIs), carried out exclusively with the user's consent.

FUIB ensures the functioning of internal control systems, operational risk management and mechanisms for investigating potential violations, regardless of the position or status of the individuals involved.

In 2025, FUIB recorded no confirmed cases of corruption offences or instances of criminal prosecution of Bank employees in connection with corrupt practices.

GRI STANDARD	DISCLOSURE NO.	DISCLOSURE TITLE	LOCATION IN THE REPORT
GRI 2: GENERAL DISCLOSURES 2021	2-1	Organizational details	JSC “First Ukrainian International Bank” (FUIB) 4 Andriivska Street, Kyiv, 04070, Ukraine
	2-2	Entities included in the organization’s sustainability reporting	This report covers the activities of JSC “First Ukrainian International Bank” (FUIB)
	2-3	Reporting period, frequency and contact point	Reporting period: January 1, 2025 – December 31, 2025 Reporting frequency: Annual
	2-5	External assurance	No independent external assurance (verification) of this report was conducted
	2-6	Activities, value chain and other business relationships	Market recognition and financial products, p. 7 Digitalisation and innovation, p. 8 Business support, p. 16–18 Partnership development, p. 19–20 Partnership with the Deposit Guarantee Fund, p. 62
	2-7	Employees	Accessibility and the development of a culture of inclusivity at FUIB, p. 32-33 Human rights principles and labour relations, p. 38-44 Staff motivation and support, p. 45-47 Staff development and training, p. 48-49
	2-12	Role of the highest governance body in overseeing the management of impacts	Risk management, p. 56-58

GRI STANDARD	DISCLOSURE NO.	DISCLOSURE TITLE	LOCATION IN THE REPORT
	2-13	Delegation of responsibility for managing impacts	Risk management, p. 56–58 The Business Continuity Plan, p. 59 Ethics, compliance and anti-corruption, p. 63–64
	2-16	Communication of critical concerns	The Business Continuity Plan, p. 59 Risk management, p. 56–58
	2-19	Remuneration policies	Staff motivation and support, p. 45-47
	2-20	Process to determine remuneration	Staff motivation and support, p. 45-47
	2-22	Statement on sustainable development strategy	Message from the Chairman of the Management Board of JSC "FUIB", p. 3
	2-23	Policy commitments	FUIB's contribution to achieving the UN Sustainable Development Goals, p. 4 Accessibility and the development of a culture of inclusivity at FUIB, p. 32-33 Human rights principles and labour relations, p. 38-44 Corporate volunteering, p. 50-52 Risk management, p. 56-58 Safety of data, people and property, p. 61 Partnership with the Deposit Guarantee Fund, p. 62 Ethics, compliance and anti-corruption, p. 63-64
	2-24	Embedding policy commitments	Human rights principles and labour relations, p. 38-44 Risk management, p. 56-58 Ethics, compliance and anti-corruption, p. 63-64

GRI STANDARD	DISCLOSURE NO.	DISCLOSURE TITLE	LOCATION IN THE REPORT
	2-25	Processes to remediate negative impacts	Risk management, p. 56-58 Ethics, compliance and anti-corruption, p. 63-64
	2-26	Mechanisms for seeking advice and raising concerns	Risk management, p. 56-58 Ethics, compliance and anti-corruption, p. 63-64
	2-27	Compliance with laws and regulations	Risk management, p. 56-58 Ethics, compliance and anti-corruption, p. 63-64
	2-28	Membership associations	Social initiatives and sustainable development, p. 9
	2-29	Approach to stakeholder engagement	Awards, p. 7-9 Customer experience, p. 34-37 Engagement with stakeholders and responsible supply chain, p. 54-55
	2-30	Collective bargaining agreements	Human rights principles and labour relations, p. 38-44

GRI STANDARD	DISCLOSURE NO.	DISCLOSURE TITLE	LOCATION IN THE REPORT
GRI 3: MATERIAL TOPICS 2021	3-3	Management of material topics	FUIB's contribution to achieving the UN Sustainable Development Goals, p. 4 Awards, p. 7-9 Market recognition and financial products, p. 7 Digitalisation and innovation, p. 8 Social initiatives and sustainable development, p. 9 Business support, p. 16-18 Accessibility and the development of a culture of inclusivity at FUIB, p. 32-33 Customer experience, p. 34-37 Human rights principles and labour relations, p. 38-44 Staff motivation and support, p. 45-47 Staff development and training, p. 48-49 Corporate volunteering, p. 50-52 Risk management, p. 56-58 Safety of data, people and property, p. 61 Partnership with the Deposit Guarantee Fund, p. 62
GRI 201: ECONOMIC PERFORMANCE 2016	201-1	Direct economic value generated and distributed	Tax payments, p. 16 Business support, p. 16-18 Partnership development, p. 19–20 Partnership with the Deposit Guarantee Fund, p. 62
	201-2	Financial implications and other risks and opportunities due to climate change	Energy sustainability of infrastructure, p. 14 Risk management, p. 56-58

GRI STANDARD	DISCLOSURE NO.	DISCLOSURE TITLE	LOCATION IN THE REPORT
GRI 203: INDIRECT ECONOMIC IMPACTS 2016	203-1	Infrastructure investments and services supported	Business support, p. 16-18 Partnership development, p. 19–20 Educational projects, p. 21 Integration of war veterans, p. 22-24 Assistance to the wounded military personnel, p. 25-26 Corporate volunteering, p. 50-52 Providing the state with cash during wartime, p. 60 Partnership with the Deposit Guarantee Fund, p. 62
	203-2	Significant indirect economic impacts	Supporting energy sustainability and the “green” transition, p. 11 Tax payments, p. 16 Business support, p. 16-18 Partnership development, p. 19–20 Educational projects, p. 21 Integration of war veterans, p. 22-24 Assistance to the wounded military personnel, p. 25-26 Providing the state with cash during wartime, p. 60
GRI 205: ANTI-CORRUPTION 2016	205-1	Operations assessed for risks related to corruption	Ethics, compliance and anti-corruption, p. 63-64
	205-2	Communication and training about anti-corruption policies and procedures	Risk management, p. 56-58 Ethics, compliance and anti-corruption, p. 63-64
	205-3	Confirmed incidents of corruption and actions taken	Ethics, compliance and anti-corruption, p. 63-64

GRI STANDARD	DISCLOSURE NO.	DISCLOSURE TITLE	LOCATION IN THE REPORT
GRI 206: ANTI-COMPETITIVE BEHAVIOR 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Ethics, compliance and anti-corruption, p. 63-64
GRI 207: TAX 2019	207-1	Approach to tax	Tax payments, p. 16
GRI 302: ENERGY 2016	302-1	Energy consumption within the organization	Resource efficiency and reduced environmental impact, p. 12-13 Energy sustainability of infrastructure, p. 14
	302-4	Reduction of energy consumption	Resource efficiency and reduced environmental impact, p. 12-13
GRI 306: WASTE 2020	306-1	Waste generation and significant waste-related impacts	Resource efficiency and reduced environmental impact, p. 12-13
GRI 401: EMPLOYMENT 2016	401-1	New employee hires and employee turnover	Human rights principles and labour relations, p. 38-44 Staff motivation and support, p. 45-47 Corporate volunteering, p. 50-52
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Human rights principles and labour relations, p. 38-44 Staff motivation and support, p. 45-47
	401-3	Parental leave	Staff motivation and support, p. 45-47

GRI STANDARD	DISCLOSURE NO.	DISCLOSURE TITLE	LOCATION IN THE REPORT
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403-1	Occupational health and safety management system	Human rights principles and labour relations, p. 38-44
	403-2	Hazard identification, risk assessment, and incident investigation	Occupational health and safety, p. 44 Safety of data, people and property, p. 61
	403-5	Worker training on occupational health and safety	Occupational health and safety, p. 44
	403-6	Promotion of worker health	Staff motivation and support, p. 45-47 Corporate volunteering, p. 50-52
GRI 404: TRAINING AND EDUCATION 2016	404-1	Average hours of training per year per employee	Human rights principles and labour relations, p. 38-44 Staff development and training, p. 48-49
	404-2	Programs for upgrading employee skills and transition assistance programs	Integration of war veterans, p. 22-24 Customer experience, p. 34-37 Staff development and training, p. 48-49
	404-3	Percentage of employees receiving regular performance and career development reviews	Staff motivation and support, p. 45-47 Staff development and training, p. 48-49
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016	405-1	Diversity of governance bodies and employees	Integration of war veterans, p. 22-24 Accessibility and the development of a culture of inclusivity at FUIB, p. 32-33 Human rights principles and labour relations, p. 38-44 Staff motivation and support, p. 45-47 Staff development and training, p. 48-49
GRI 406: NON-DISCRIMINATION 2016	406-1	Incidents of discrimination and corrective actions taken	Accessibility and the development of a culture of inclusivity at FUIB, p. 32-33 Human rights principles and labour relations, p. 38-44

GRI STANDARD	DISCLOSURE NO.	DISCLOSURE TITLE	LOCATION IN THE REPORT
GRI 413: LOCAL COMMUNITIES 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Social initiatives and sustainable development, p. 9 Business support, p. 16-18 Partnership development, p. 19–20 Educational projects, p. 21 Integration of war veterans, p. 22-24 Assistance to the wounded military personnel, p. 25-26 Accessibility and the development of a culture of inclusivity at FUIB, p. 32-33 Corporate volunteering, p. 50-52
GRI 414: SUPPLIER SOCIAL ASSESSMENT 2016	414-1	New suppliers that were screened using social criteria	Engagement with stakeholders and responsible supply chain, p. 54-55
GRI 416: CUSTOMER HEALTH AND SAFETY 2016	416-1	Assessment of the health and safety impacts of product and service categories	Customer experience, p. 34-37
GRI 417: MARKETING AND LABELING 2016	417-1	Requirements for product and service information and labeling	Customer experience, p. 34-37 Partnership with the Deposit Guarantee Fund, p. 62
GRI 418: CUSTOMER PRIVACY 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Customer experience, p. 34-37 Risk management, p. 56-58 Safety of data, people and property, p. 61
GRI 419: SOCIOECONOMIC COMPLIANCE 2016	419-1	Non-compliance with laws and regulations in the social and economic area	Ethics, compliance and anti-corruption, p. 63-64

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