

Progress Report

of JOINT STOCK COMPANY

“FIRST UKRAINIAN INTERNATIONAL BANK”

for 2024

**To the Executive Director
of the United Nations Global Compact
Ms. Sanda Ojiambo
10017 New York
USA**

Dear Ms. Ojiambo,

By joining the UN Global Compact in April 2013, JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK” (FUIB) declared its commitment to the 10 principles of the UN Global Compact in the areas of human rights, labour, environment and anti-corruption, and started implementing the sustainable development principles in its daily activities.

FUIB has been publishing a Progress Report for all stakeholders since 2015. 2024 was a period of stable improvement in FUIB's financial results. The bank showed growth of about 20% in all key areas. FUIB digitalized all the bank's services and products. The share of customers coming from Digital channels has increased to 75%. FUIB's mobile app is actively used by more than 80% of individual customers. The bank also uses AI to optimize and improve the bank's business processes and services.

According to the results of an external study of customer loyalty by InMind, FUIB is among the TOP 3 market leaders in terms of NPS. The increase in the indicator for 2024 is +3.0 percentage points. The main driver of growth was the FUIB mobile application due to its focus on system stability, expanding functionality, implementing up-to-date solutions for service operations, redesign and maximum intuitiveness.

FUIB's net profit for 2024 amounted to UAH 3.95 billion, which allowed the bank to become one of the leaders in the country's banking market. The bank's assets grew by 22% in 2024, and the bank's equity increased by almost 28%. FUIB is one of the top 10 Ukrainian banks in terms of assets.

For 34 years, FUIB has been doing business responsibly, investing in the harmonious development of the financial institution – realization of business opportunities, obtaining high financial results and strengthening positive social impact. In 2024, funding for social initiatives reached over UAH 346 million. The main efforts were made to support employees and customers, defenders, business and the state, help the wounded and promote blood donation, integration of war veterans into civilian life. In 2024, FUIB paid taxes and fees to the budget in the amount of UAH 6.9 billion, and became one of the leaders in taxes paid among banks. In the Progress Report, you will learn about our specific actions during 2024.

FUIB is a systemically important bank of Ukraine, authorized to store cash of the National Bank of Ukraine, a reliable partner for customers, individuals and companies. Even in times of war, the bank fully fulfils its obligations to partners, customers, employees and the state; it supports its stakeholders in difficult times. FUIB maintains a balance of sustainable development of business, team and society.

Serhii Chernenko,
Chairman of the Management Board of JSC “FUIB”

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ABOUT FUIB

First Ukrainian International Bank is a large and reliable private bank, the same age as independent Ukraine, which has been operating in the Ukrainian financial market for 34 years, providing high-quality banking services to its customers and constantly improving its service. FUIB is among the ten largest banks in Ukraine by key financial indicators. FUIB is a universal bank, whose activities are focused on commercial, retail and investment banking operations. FUIB strives to become the bank of first choice for both private individuals and corporate customers: a financial advisor and assistant that understands the needs and objectives of the customers, anticipates their expectations, and offers effective solutions. The dominant controlling stake in JSC "FUIB" is owned by the investment company SCM Holdings Limited Company. 100% of the shares of SCM Holdings Limited are owned by the sole shareholder – R.L. Akhmetov.

In 2024, FUIB received 3 awards of the TOP Finance-2024 rating, organized by Delo.ua and the magazine "TOP-100: Ratings of the best". FUIB became one of the leaders in the category "Best Banks with private capital". The bank took first places in the categories "Best Online Banking" for the FUIB Online mobile application and "Bank with the Best Deposit Conditions". The bank also received the second place in the category "Bank with the Best Card Product".

Experts of the FinAwards 2024 award recognized FUIB in the "Best Credit Card" category for its convenience and attractive terms of use.

FUIB took leading positions in six nominations of the rating PaySpace Magazine Awards 2024. The bank won gold in the category "Best Credit Product for Business" with a loan "vseBUSINESS" up to UAH 1.5 million for individual entrepreneurs. The bank was awarded silver as "Best Bank for Individual Entrepreneurs" for fully digital solutions, "Best Acquiring Bank" with a complex of payment solutions for any needs of accepting payments from customers, "Best Online Identification Service in the Bank" for easy entry for legal entities to web and mobile FUIB Business. The bank also won bronze in the categories "Best Operator in the field of international payments" and "Best Digital Bank".

The bank received 2 awards in the annual rating "25 Leading Banks of Ukraine". FUIB was recognized as the best in the categories "Servicing Individuals in Branches" and "Salary Projects".

FUIB was awarded for "Innovative mobile banking application" at the Banker Awards 2024. This recognition is the result of the bank's continued investment in improving its digital platforms.

FUIB became the winner of the annual professional award Ukrainian Fintech Awards 2024 in 5 categories – Best mobile banking, Banking marketing campaign of the year – social project "We Are of the Same Blood", Best corporate banking digitalization, Best SME banking digitalization and Best veteran's support product for the best social project to support veterans – the "Live towards" platform.

FUIB won in three categories of the "Banks of the year – 2024" award according to the Financial club Awards in the category "Large Private Banks": "Best Corporate Bank" (absolute growth of the loan portfolio of legal entities), "Best Settlement Bank for Business" (absolute growth of hryvnia current

accounts of businesses) and "Best Savings Bank for Population " (absolute increase in hryvnia deposits of the population).



In 2024, FUIB was recognized as the winner in the "Social Marketing" nomination for the social project "We Are of the Same Blood" at the X-RAY marketing project competition. The best projects were selected by the online reader community and an expert jury.

FUIB became a finalist of the international award "Partnership for Sustainability Award 2024" from the UN Global Compact in Ukraine in the category "Society". FUIB bank's partner platform for integration of veterans "Live towards" is highly appreciated by experts.

The Bank won in 2 nominations of the PR-case competition of MMR.UA publication. The MMR jury and reading community highly appreciated the bank's social projects – the "Live towards" veterans integration platform and the national donation promotion campaign in Ukraine "Independence is in our blood".

The project "We Are of the Same Blood" from FUIB became the bronze medalist of Effie Awards Ukraine. The project is recognized as the most effective campaign in the field of marketing communications in Ukraine in 2024.

Furthermore, FUIB's "Live towards" integration platform won the Grand Prix at the "Best Corporate Media of Ukraine" contest. The bank's team was awarded for the comprehensive ecosystem of projects for veterans integration "Live towards", important values and strong support for veterans. Also, "Live towards" received an award from the expert Community "Business Without Barriers". FUIB was awarded an honorary award from the First Lady of Ukraine for the results of its sustainable work.

RESPONSIBILITY OF FUIB

First Ukrainian International Bank is part of SCM's business and operates as a responsible business. Through its activities, FUIB not only ensures sustainable financial results, but also contributes to the social and economic growth of Ukraine.

In 2013, the bank implemented its Corporate Social Responsibility Policy and became a member of the UN Global Compact. In February 2018, FUIB adopted the Sustainable Development Strategy, which replaced the Corporate Social Responsibility Policy. In December 2023, the bank adopted the "Sustainable Development Declaration of JSC "FUIB", which defined the strategic goals, principles and organizational structure of the bank's sustainable development for 2024-2028. The key priorities of the bank are the welfare and development of employees, quality of products and services, development of local communities and business environment, minimization of negative impact on the environment, and financial literacy of the population.

In 2024, due to the full-scale war, the bank also focused on supporting Ukrainian defenders, helping the wounded and blood donation, integration of war veterans into society, and safe and quality education.

FUIB's corporate values reflect the principles of doing business and interaction within the bank's team: responsibility, customer focus, teamwork, ambition and efficiency.

FUIB has created safe and comfortable work environment for its employees, and has professional and career development programs in place. FUIB is constantly improving the quality of its customer service. The bank is an active participant in projects aimed at solving social problems of Ukrainian society. By developing the business environment and partnerships, fighting corruption and improving the financial literacy of the population, we invest in the future of our country.

**FUIB's investments
in sustainable development
in 2024:**

over UAH 346 million

SUSTAINABLE DEVELOPMENT OF FUIB

In December 2023, the Bank adopted the “Sustainable Development Declaration of JSC “FUIB”, which defined the strategic goals, principles and organizational structure of the bank’s sustainable development. The key priorities of FUIB are the welfare and development of employees, quality of products and services, development of local communities and business environment, minimization of negative impact on the environment, and financial literacy of the population.

FUIB’s Sustainable Development Declaration is in line with the common principles and approaches to sustainability for all SCM companies declared in the Principles of Business Ethics “This is How We Work” and the Sustainable Development Policy of SCM businesses. All SCM companies follow these approaches in all aspects of their operations: in strategic planning, project implementation, and at all levels of management.

The Bank supports the 17 UN Sustainable Development Goals and implements them in its operations by integrating these goals into three main components: environmental, social and governance (ESG).



FUIB’s key objectives in the field of sustainable development:

Act systematically. The concept of sustainable development is integrated into the business strategy and is taken into account in the planning and implementation of all bank projects.

Work effectively. We apply modern approaches to doing business, constantly improve processes and methods of doing business, use resources efficiently and look for new opportunities for business development, minimizing the use of exhaustible resources.

Respect the interests of partners, customers and society as a whole. We respect the interests of our partners, customers and society as a whole and build relationships with them based on the principles of decency, honesty, openness and mutual trust.

Ensure decent and safe working environment. We recognize our employees as our most important asset and provide them with safe working environment, decent salaries and social benefits.

Respect human rights. We respect and observe human rights and freedoms and do not tolerate discrimination.

Improve the quality of life in the regions where we operate. The Bank is a responsible financial institution that invests in improving the quality of life in the regions where it operates and contributes to the sustainable development of Ukraine.

Strive to prevent and reduce negative environmental impact. We strive to continuously reduce our negative impact on the environment and carry out responsible financing.

In December 2023, FUIB approved the “FUIB’s Sustainable Development Strategy for 5 years”, which is aimed at:

- promoting the comprehensive development of the bank as a sustainable business that is fully aware of its responsibility to all stakeholders;
- complying with the legislation of Ukraine in the field of sustainable development;
- ensuring a unified approach to the management of the environmental and social management system;
- preventing and minimizing negative impact on the environment in terms of responsible consumption;
- ensuring open and transparent communication on sustainable development issues.

In its Strategy, FUIB has consolidated its aspirations to support the UN Sustainable Development Goals by setting 10 main objectives and 31 qualitative indicators for measuring the achievement of these objectives for 2024.

Since 2024, FUIB started to measure the achievement of the goals through regular monitoring of ESG indicators.

FUIB has appointed members of the Management Board responsible for the areas of sustainable development: human rights; labour law/decent work; environment; combating corruption.

IMPLEMENTATION OF THE TEN PRINCIPLES OF THE UN GLOBAL COMPACT IN THE STRATEGY AND ACTIVITIES OF FUIB

PRINCIPLES OF HUMAN RIGHTS

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights.

Principle 2: Businesses should not be complicit in human rights abuses.

Policy

First Ukrainian International Bank supports and respects the protection of human rights proclaimed at the international level and enshrined in the Universal Declaration of Human Rights adopted by the UN General Assembly. FUIB respects and observes human rights and freedoms without any discrimination, regardless of gender, race, nationality, language, age, place of residence, religion or political beliefs.

In 2022, we updated FUIB's Code of Corporate Ethics, in particular, we made changes to reject collaborationism and any actions or inactions that contribute to or may be regarded as cooperation with the aggressor state. In 2023, the Code was updated and the basic principles of sustainable development were added. FUIB is committed to promoting environmentally healthy and sustainable development of society. The Bank recognizes that environmental and social sustainability is a key aspect for achieving high performance. In its activities, the Bank adheres to the principles of sustainable development ESG: responsible attitude to the environment (E – environment); social responsibility (S – social); high quality corporate governance (G – governance). In 2024, the Code was amended, in particular, FUIB's corporate values were updated.

The Code is the basis for building relationships with each other, our partners, competitors, customers and Ukrainian society as a whole. The Code, among other things, contains provisions on respect for the individual and observance of human rights.

FUIB's principles of corporate ethics	
1.	Honesty and integrity in relations within the bank and preserving the bank's reputation
2.	Honesty and integrity in relations with colleagues
3.	Honesty and integrity in relations with shareholders and investors
4.	Integrity in relations with customers, business partners and other stakeholders
5.	Integrity in relations with competitors
6.	Respect for the individual and observance of human rights
7.	Transparency and openness
8.	Rejection of bribery and combating corruption
9.	Rejection of collaborationism
10.	Sustainable development and social responsibility
11.	Legality and the rule of law

- | | |
|-----|---|
| 12. | Compliance with the risk management culture |
| 13. | Corporate style |

The Bank refrains from implementing any decisions and projects that may lead to a violation of the current legislation of Ukraine, violate the principles of public morality and ethics. The Bank strives to ensure that the local communities in which it operates and contributes to their social and economic development perceive it as a partner. FUIB actively develops corporate volunteering.

Implementation

Corporate ethics



All employees of the bank adhere to the principles of FUIB's corporate ethics. In addition, we encourage our contractors, partners, and customers to adhere to the principles we have proposed.

Since March 2014, FUIB has joined the Trust project, which aims to promote and strengthen the norms and standards of business ethics in all SCM companies. The hotline is the only direct feedback channel where every employee can report violations of the Code of Corporate Ethics of SCM companies, including FUIB.

In case of detection of violations of corporate ethics in our bank, employees contact the Bank's Compliance Control Department or contact the Hotline.

In 2024, the Hotline received 17 requests (as of 01.01.2025, the full-time number of FUIB employees is 6,260), of which 10 messages were not confirmed. The vast majority of cases are related to possible violations of HR policies and procedures – 10 reports, of which 4 were not confirmed. All cases were reviewed and resolved in a timely manner, and no repeat complaints or appeals were received.

SCM's hotline:

0800-60-0777

(all calls are free within Ukraine)

trustline@scm.com.ua

FUIB's Compliance Control Department monitors compliance with the principles of integrity in customer service, observance of bank secrecy, compliance of products and services offered by the bank with customer expectations. In addition, the Compliance Control Department ensures control over the accuracy, completeness, objectivity and timeliness of information provided by the bank in accordance with the regulations to public authorities, partners, customers and the public.

The bank provides its customers and the public with true and accurate information about its processes, products and services. FUIB constantly maintains and improves the transparency of its business. The Bank complies with all legal requirements, timely discloses complete and accurate information,

including its financial position and economic performance. This allows shareholders and investors to make informed decisions and customers to have the necessary information about their financial partner.

In 2024, FUIB updated its Policy of interaction with stakeholders, which meets the requirements of the AA11000SES Stakeholder Engagement Standard and the best international practices of sustainable development. The Policy aims to ensure an effective, consistent and transparent dialogue with key stakeholders to achieve the bank's strategic goals and build trust. The goal of the Policy is to build mutually beneficial and long-term relationships with all groups of stakeholders: customers, employees, shareholders, regulators, partners, and communities, in order to ensure sustainable development and achieve results that are in the common interest. FUIB considers interaction with stakeholders as one of the key tools for implementing the Sustainable Development Goal No. 17 "Partnership for sustainable development", as well as the practical implementation of Principles 1 and 10 of the UN Global Compact. This is the basis for building trust in business on the part of society and the global community.

In 2024, the bank implemented the following major innovations in Ukrainian legislation: On 20.12.2024, the bank, together with other system banks, signed a Memorandum on ensuring transparency of the functioning of the banking payment services market (including increased control over one-time transactions of individuals in the amount of UAH 50 thousand or more, if they are carried out with cash deposits to individuals' accounts); the bank introduced requirements for inclusivity of financial services provision, in particular regarding the physical accessibility of bank branches for persons with disabilities (currently the implementation of requirements for information accessibility of banking services for these categories of the population is still ongoing); requirements for working with vulnerable categories of the population (veterans, military personnel and members of their families) on interaction with these categories of borrowers; requirements have been introduced to increase tax rates (up to 5% military duty and 50% bank income tax).

FUIB pays considerable attention to checking the business reputation of suppliers, identifying those who may have a negative impact on society. Reputation checks are carried out by the Security Department using open state registers and the YouControl system. The Security Department has also automated the process of checking the business reputation of the bank's counterparties by implementing API integration with the SmartTender platform and OpendataBot for automatic data retrieval. In 2024, the business reputation of 2,831 participants in procurement procedures was checked, and negative information was found in relation to 356 participants, and the relevant work was carried out in accordance with the bank's procedures.

Since the beginning of Russia's military aggression, FUIB has decided to refuse to cooperate with counterparties associated with the aggressor country. In case the security check reveals the facts of connection with russia and belarus of the counterparty itself, its ultimate beneficiary, founder or director, such a participant is not allowed to participate in tender procedures. Since 2022, FUIB has checked all its suppliers and refused to cooperate with some of them. In 2023, new criteria for selecting suppliers in procurement were introduced. One of them is that the supplier or counterparty should not have any connection with the russian federation or the republic of belarus. In addition, another criterion is the absence of markers in the approved matrix of stop factors for the bank's counterparty risks. This is important to ensure the safety and reliability of transactions with parties that do not have potential problems or risks. In addition, when the facts of customer involvement in collaborationism are confirmed (activities in the temporarily occupied territory, connection with russia/belarus), the information is transferred to the Financial Monitoring Department for blocking accounts.

Development of the business environment



In 2024, First Ukrainian International Bank actively implemented projects aimed at developing the business environment and supporting businesses.

Payment of taxes

Despite the losses caused by the war, FUIB still **pays all taxes on time**. For 2024 the bank **transferred to the state budget UAH 6.9 billion of taxes and fees**. This is 2.5 times more than last year. FUIB joined **the list of the largest taxpayers** in the banking sector.

Business continuity plan

FUIB has had a business continuity plan since 2011, when the bank created the Business Continuity Management System (hereinafter referred to as the BCMS). BCP (business continuity planning) plans are reviewed annually and are a Strategic Response Plan within the framework of Operational Risk Management, which defines a systematic approach of the bank's behavior in building relationships with all stakeholders in the event of an emergency.

Main BCP priorities:

- save the lives and health of employees and customers at the time of an emergency;
- identify critical processes and ensure their functioning in the event of an emergency;
- maintain a high level of bank management, which allows to provide conditions for making informed and optimal management decisions;
- ensure the ability to make settlements in accordance with the obligations assumed.

In 2024, the bank continued to adapt its BCMS approaches, taking into account the experience gained during the full-scale war. The bank clearly defines approaches to managing critical personnel for the continuous performance of critical functions and processes. During the war period, the bank promptly responded to other emerging threats: blackouts and Internet outages (providing head office, branches and critical staff with generators and starlinks), cyber threats, threats to staff (the ability to work online from safe locations, the ability to work in an office with guaranteed power supply and satellite Internet, assistance in evacuation, etc.) FUIB guarantees the continuity of its critical processes.

Business support



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

Financing of Ukrainian business

FUIB actively provides loans to finance the development of all business sectors in Ukraine. Since the beginning of the war, the bank has financed its business in the amount of UAH 81.4 billion.

In 2024, the bank retained its leading position in terms of lending to small businesses and it is a support for the development of small businesses in Ukraine. FUIB works with various small business sectors and has a diversified loan portfolio by industry and type of activity.

In 2024, the bank actively developed innovative lending technologies based on the use of large amounts of public information. For small business customers FUIB has implemented the technology of pre-approval of loan offers even before the customer applies to the bank with the need for lending. This technology allows existing and potential customers of the bank to receive a loan offer without providing packages of documents. In 2024, small business customers were granted more than UAH 2 billion in new financing limits based on decisions previously approved by the bank. The bank also provided more than UAH 1 billion of increased financing limits to existing borrowers of the bank on the basis of absentee decisions.

In 2024, the bank implemented an opportunity for participants of the state support program 5-7-9 to interact through the FUIB Digital Business website to submit regular reports provided for in the terms of the program. This functionality reduces customers' time spent on document management with the bank and allows them to submit reports in a remote format.

The main product for financing small businesses was and still is the general lending limit. It allows to have constant access to a wide range of financing forms of the customers' choice when they need it: loans, credit lines, overdrafts, guarantees, bill availing, state support program 5-7-9, state portfolio guarantees program. FUIB offers its customers not just meeting their current financing needs, but a long-term financial partnership aimed at developing the customer's business. The bank also retains its leading position in factoring financing and leasing.

In the reporting year, medium-sized corporate customers were financed in the amount of UAH 4.6 billion. FUIB actively provided medium-sized businesses with free advice, support and assistance in solving financial issues.

In 2024, FUIB also continued to implement socially oriented programs for large corporate customers. The 5-7-9 concessional lending program allowed businesses to be financed in the amount of UAH 915 million, and concessional financing for energy-efficient projects in the amount of UAH 53 million was also provided. In 2024, the bank financed (extended) loans to large business customers for a total amount of UAH 21.87 billion. Growth in 2024 is + UAH 4.48 billion. Of these, financing for the needs of the agricultural industry is UAH 6.27 billion (growth in 2024 is + UAH 0.35 billion), for light industry it is UAH 6.94 billion (growth in 2024 is + UAH 1.08 billion), for heavy industry it is UAH 8.38 billion (growth in 2024 is + UAH 3.49 billion).

One of the priority areas for the development of large corporate business in 2024 was the "Defense Tech" industry, whose customers the bank actively attracted, provided advice, financing and support on all issues and provided loans in the amount of UAH 270 million.

Loans to renewable energy and sustainable businesses

In 2024, FUIB actively supported the renewable energy businesses, in particular solar power plants, which accounted for 3% of the total commercial portfolio of medium-sized businesses. The bank established special conditions for such customers, contributing to the development of environmentally sustainable and energy-saving projects.

FUIB plans to continue financing renewable energy sources in 2025 and participate in the program for financing the military-industrial complex in accordance with Resolution of the Cabinet of Ministers of Ukraine No. 1288. The bank will continue to actively support sustainable business development and work on implementing inclusive and responsible financial solutions.

Additional business development opportunities

In 2024, FUIB continued to support small businesses in the context of ongoing war, providing additional opportunities for development and stability. One of these initiatives was the possibility of free service to small business customers for up to 24 months under the terms of the "Invite a partner" referral program. This program allows entrepreneurs to get free service in exchange for attracting new customers. This approach helped not only save money for entrepreneurs, but also expand the customer base through mutual support between partners.

In the reporting year, the bank launched several initiatives to support socially vulnerable groups of the population. One of them was the "Unbreakable Business" tariff package, aimed at supporting war veterans and military personnel. This package is designed for new and existing customers-individual entrepreneurs who have the status of persons with disabilities due to the war or are participants in military operations in connection with Russia's military aggression against Ukraine. The package is also available for war veterans who won the bank's educational grant program "Live towards". Under this tariff package, the cost of monthly maintenance is only UAH 1. In addition, the package includes 1 POS terminal, 15 free payments outside FUIB, 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.

As of the end of 2024, the number of **small, medium and large businesses and state-owned enterprises** serviced by FUIB amounted to **142.7 thousand**. Over the year, the increase in customers was +22.1 thousand (+18.3%). The increase was due to personalized products, in particular lending products, in accordance with business needs, government financing programs, favorable interest rates, flexible approach and speed of solving customer tasks.

Educational and cultural projects



In 2024, FUIB remained a **strategic partner of the Kyiv School of Economics (KSE)**, which is one of the best schools in Central and Eastern Europe. Our partnership is already 8 years old. This is more than 70 recipients of grants from the bank. This is a community of talented young Ukrainians who are already implementing changes.

10 KSE University students received scholarships to study economics and big data thanks to FUIB's investment of \$100,000. Their skills will work to win tomorrow: in business, public administration, and investment. Scholarship support is provided to talented military children, wounded soldiers, young people affected by military operations and young people who demonstrate high academic abilities.

15 students of technical specialties and 3 postgraduates **of Kyiv Aviation Institute received 6-month scholarships for the development of their projects from FUIB bank**. These are students of the Faculty of Aerospace, the Faculty of Computer Science and Technology, and the Faculty of Aeronautics, Electronics, and Telecommunications. All scientific developments of talented young people relate to defense technologies that are currently relevant for the country. In total, within six

months, each graduate student received a total of UAH 136.6 thousand, and students – UAH 111.8 thousand and UAH 74.5 thousand, depending on the complexity of the project.

Training and employment of capable young people is an important component of qualitative changes in the country. Therefore, we help developers-students focus on self-development and research, so that they may confidently plan their future in Ukraine.

Integration of war veterans



In the summer of 2024, FUIB, in partnership with Superhumans, Veteran Hub, InvictusGames, Ukron, and Heart of Azovstal, launched social platform **"Live towards"**, that helps war veterans, in particular those with disabilities and disorders after serious injuries, to integrate comprehensively into financial processes, labour relations, entrepreneurship and society as a whole. The social platform creates a large supportive community of veterans and civilians. The first projects of the platform were: **Financial restart chatbot** is a 5-week educational program with daily advices and tasks that increase the level of financial literacy; **inclusive Financial hub** is a space where educational events are held for veterans and their families with economic experts who help them understand how to effectively manage their own budget, understand the psychology of spending and various opportunities for earning, investing, lending, etc.; **Photo project with Central Store** - portraits of veterans in the main windows of the country, the author of the photo is Kostiantyn Liberov, whose photos from the front have spread all over the world. Each photo is a personal story about the hero's path to a full life, which was overcome thanks to the support of those who are nearby. We also created **Manifesto of equality of various** – a special installation (the first mannequins with prosthetics and on a wheeled chair in Ukraine), which symbolizes the power of unity. We started **veteran TG Channel "Live towards"**, in which the co-authors are veterans. The TG-channel brought together 7 thousand veterans and their friends.

In total, we have attracted 12 thousand veterans and female veterans to the platform's projects. We covered 16 million Ukrainians with communication about the importance of supporting them.

In October 2024, FUIB, in cooperation with Future Development Agency and KSE Business School, launched **educational and grant program for the development of veteran business "Live towards"**. The program provides an opportunity to receive a grant from UAH 500 thousand to 1 million for launching or developing your own business. Out of 297 applications received for participation, 30 teams were selected for a training course with business experts and business mentors. Upon completion of their training at KSE Business School, 24 teams submitted their business plans to the jury for consideration. Based on the results of the defense, 14 winners were selected. They started developing their business with the grants they received and have expert and mentoring support for three months.



In April 2024 FUIB became **title partner of the training and participation of a Ukrainian team of 35 military personnel and war veterans in the Invictus Games Vancouver Whistler 2025**. The international competition was attended by 35 military personnel and veterans who were wounded,

injured or ill during or as a result of performing their official duties in the war zone in the Russian-Ukrainian war since 2014.

With the financing of FUIB Bank, "Cultural Forces" launched "Frontline Studio" in May 2024 – a project to promote military musical culture, to record and promote songs created or performed by military personnel, direct participants in the war. As part of the "Frontline Studio", a season of 14 video episodes was released on the Cultural Forces Music YouTube channel, as well as a music album recorded at the front in a mobile recording studio.

The presenters were Mykolai Sierha, a serviceman and head of the "Cultural Forces", and Oleksandr Chemerov, a musician and music producer of the "Cultural Forces". The audience of "Frontline Studio" saw the process of creating the song from A to Z, learned the life stories of the military, their path in the war and creativity, which they did not leave even during fierce battles. About a hundred musicians took part in the recording of the songs, in particular, the Heroes of Ukraine, the Honoured Academic Song and Dance Ensemble of the Armed Forces of Ukraine, Orchestra 59, the Children's choir "Zlatnytsia" from Pokrovsk, opera singers, poets, chaplains, as well as the leader of the group "Queens of the Stone Age" Josh Homme. The songs are recorded in a wide variety of styles — from romances to rock ballads, from lullabies to punk, from opera to rap.

FUIB has invested more than UAH 42 million in educational and cultural projects, which is more than twice as much as in 2023.

The bank's investments
in educational and cultural projects
in 2024:

UAH 42.6 million

Help for the wounded



Ukrainian soldiers are in constant need of **haemostatic agents for tactical medicine and blood components in hot spots**. In addition, the economy is depleted during the war. Therefore, FUIB initiated the social **project “We Are of the Same Blood”** to support Ukrainian small businesses and art, promote donor initiatives and help the wounded. This is a large-scale partnership project with more than 45 partners, including NGOs, illustrators, brands, shops, exhibition organizers. FUIB transfers half of the cost of each order of patriotic merchandise created by Ukrainian manufacturers to the NGOs DonorUA, Blood Agents and Hospitallers.

The funds raised are used to meet the need for donated blood, deliver blood components to hot spots, and purchase tactical medicine for Ukrainian soldiers and equipment for paramedics. Ukrainians support the project not only by ordering patriotic clothing and accessories, but also by donating blood at donor centers. As a token of gratitude, each donor receives a 25% discount on the merch.



For more than 2 years of its operation, the "We Are of the Same Blood" initiative has raised UAH 10.3 million. The funds were used for: 92 blood delivery to hot spots; 2 low-temperature freezers for storing blood plasma; more than 6,700 tactical medicine products (blood stoppage bandages, occlusive stickers, hemostatic tourniquets, compression bandages, hemostatic bandages, nodal turnstiles, nasopharyngeal tubes, intraosseous accesses); more than 2.5 thousand packages of medicines and 61 units of equipment for paramedic ambulances (patient monitors, wireless ultrasound scanner, infusion heaters, etc.). Altogether, this is more than 160 thousands of lives saved.

2,903 Ukrainians became donors, and this is the hope for recovery for almost 9 thousand people. More than 17,000 Ukrainians took part in the project. Ukrainian business and art were supported by more than UAH 25 million.

Project pages in social networks www.facebook.com/lifesavingmerch and <https://www.instagram.com/lifesavingmerch>. Website <https://lifesavingmerch.com.ua/>.



In April 2024, at the initiative of FUIB, the project "We Are of the Same Blood" **launched a new clothing collection "Live towards"** (<https://lifesavingmerch.com.ua/zhyty-nazustrich>), which has two product lines: for wounded soldiers – **adaptive clothing** with motivational prints; for every Ukrainian – hoodies, shirts, T-shirts with laconic embroidery and lines from poems by the poet Serhii Zhadan. Many wounded soldiers need adaptive clothing – with velcro and buttons, additional slits and sewn according to special patterns so that the wounded can dress without difficulty. For each

order from the new collection, one adaptive item is delivered to war-wounded defenders through the "Kolo" Charity Foundation and their volunteer curators to evacuation trains and hospitals. Also, on the website of the project "We Are of the Same Blood", everyone may pay for one or more pieces of clothing for the wounded. Each item was tested at the National Military Medical Clinical Centre "Main Military Clinical Hospital". During the project's existence, 2,368 units of decent adaptive clothing for the wounded have already been transferred to evacuation trains and hospitals.

Partnership development



Partnership with banks and the NBU

In 2024, during the war, the NBU and banks continued collaboration to support the Armed Forces of Ukraine. FUIB became **a partner of the NBU's charity event #SuperCoins**. Participants of the #SuperCoins charity event organized by the National Bank of Ukraine and Superhumans Center with the support of partner banks FUIB, PrivatBank and Oschadbank collected almost UAH 3.6 million in coins in three months of 2024 (from September 9 to December 6). The funds raised during the campaign are used for surgical treatment (complex reconstructive operations on the face, neck and limbs) of Ukrainians affected by the war. Among the patients are both civilians and military personnel who were seriously injured at the front.



As a primary dealer, in 2022 FUIB **launched a service for the sale of military domestic government bonds**, which were initiated by the Ministry of Finance of Ukraine to support the budget of Ukraine through investment. Since the beginning of the war, by the end of 2024, the total amount

of investments in military bonds by more than 2455 bank customers, individuals and legal entities, amounted to over UAH 2016 million, over USD 63.6 million and over EUR 13.73 million.

Partnership with Charitable Foundations and NGOs



From the first days of the war **FUIB supports Ukrainian defenders**. In 2024, the bank invested more than UAH 150 million to help units of the Armed Forces of Ukraine, the National Guard, and the Main Intelligence Directorate. This is almost twice more than last year. Since the beginning of the full-scale invasion, the total amount of this support by the bank has amounted to more than UAH 313 million.

The defenders most needed electronic warfare systems and communication equipment, reconnaissance drones and charging stations with generators, vehicles and equipment for their repair in 2024. Everything that allows them to hold positions, move mobile and provide protection.

In 2024, the bank financed the procurement of the following items at the request of the units: 31 vehicles, 191 reconnaissance drones and equipment for their control, more than 777 camouflage nets, 76 charging stations and generators, 92 units of equipment for communication and surveillance, 5,235 equipment for sapper operations, 157 electronic warfare equipment, 45 units of computer equipment, 222 units of equipment for arranging the positions of defenders, etc.

In 2024 FUIB joined the national assembly with funds: Serhii Prytula, "Come back alive", "Steel Front", KSE Foundation. Electronic warfare, reconnaissance drones, communications equipment, charging stations, and pickups were purchased for the defenders.

This year, together with Hospitallers, we have converted 10 evacuation vehicles to save even more lives in the most difficult conditions in the Donetsk, Zaporizhzhia and Kharkiv directions: with electronic warfare, starlinks, refrigerators, additional batteries, headlights, repair kits.

FUIB allocated UAH 3 million for **overcoming the consequences of a devastating missile attack on the Okhmatdit children's hospital** in July 2024. The bank transferred funds to the account of the Charity Foundation "Tabletochki", which are aimed at helping children with cancer who are being treated in the Okhmatdit.



Before the start of the new 2024-2025 academic year, FUIB provided 300 schoolchildren across Ukraine, from the families of fallen defenders and prisoners of war, with backpacks with school supplies. The goal of the charity purchase is equal learning opportunities for all Ukrainian children.

Our customers have been helping FUIB to bring the victory closer. Since the beginning of the war, FUIB has arranged for **a quick transfer of any amount without commission to support our army** through all channels of the bank. Since the beginning of the war, Ukrainians have transferred **over UAH 658 million** through FUIB for the needs of the Armed Forces of Ukraine and humanitarian support.

Partnership with government agencies

In October 2021, FUIB joined the **“No Barriers” initiative of the First Lady of Ukraine Olena Zelenska**. The initiative aims to create a society without restrictions in Ukraine, where equal rights and opportunities for all people in self-realization, employment, movement, services, education, communication, leisure, and development are ensured. The bank employs many people who at some point in their lives become vulnerable – after giving birth to a child and caring for it or suffering from a long-term illness, immediately after graduation or when they reach an advanced age. The bank creates comfortable and flexible working, communication, training and career development conditions for everyone.

In April 2024 FUIB joined the **Charter on financial inclusion and reintegration of veterans**, the conclusion of that was initiated by the National Bank and the European Bank for Reconstruction and Development within the framework of a common Memorandum of understanding. The Memorandum between the NBU and the EBRD provides for cooperation between the institutions to ensure the cohesion of the financial sector in implementing standards of inclusive activities and services, support and re-socialization of war veterans in Ukraine. The standards set out in the Charter are designed to make banks more accessible to hundreds of thousands of veterans – both customers and employees.



In August 2024, FUIB visited the Superhumans Centre and gained experience in developing an inclusive space and provided 11 prosthetics for superhumans. The FUIB team is developing a large bank-wide project to develop an inclusive business, so that every employee, customer and partner feels worthy and has equal opportunities for cooperation and service in all available channels of the bank. Therefore, the bank attracts the strongest market experts to cooperate, such as the team of the ultra-modern

Superhumans Centre, which works with severe war injuries.

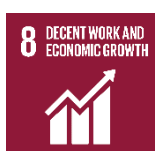
FUIB already has 96% of branches that are physically accessible and have convenient entrance groups for people with various types of violations. As of the end of 2024, 203 FUIB branches met the requirements for accessibility of entrance areas for people with limited mobility. Internal accessibility for people with various types of violations is organized in 26 branches of the bank. The branches have built low cash registers, organized waiting areas equipped with handrails for customers with musculo-skeletal disorders, and holders for crutches and sticks are placed. For customers with visual impairments, the departments have signs with certain operating modes, service areas, waiting areas, duplicated in Braille, there are general mnemonic diagrams of the department, also with Braille, navigation and tactile warning elements are placed. To serve customers with hearing impairments, 12 branches of the bank have implemented the function of a voice assistant at ATMs, and 27 branches have the function of calling a sign language translator.

Fulfilling the requirements of Ukrainian legislation, FUIB plans to equip 50% of branches in each region for customers, taking into account the needs of people with disabilities and low-mobility groups of the population. In 2025, we want to equip internal accessibility additionally in 73 branches, expand the function of the voice assistant in the ATM to all inclusive branches, equip the POSs with an additional screen for the ability to serve people on a wheeled chair, and also add a voice assistant for the POSs. It is planned to expand the function of calling a sign language translator to all branches. The bank follows modern technologies in order to equip its branches with optimal technological

solutions. There is a change in the service model and training of personnel for a comfortable process of servicing people with various types of impairments.

Customer-centric business model

Improving and simplifying cooperation with the bank



The customer is FUIB's key value. Each employee does everything possible to make it easy and simple for customers to cooperate with the bank.

For the convenience of customers, all operating branches of the FUIB network, which **numbered** 211 at the end of 2024, have **self-service areas** with payment terminals where customers can carry out banking transactions themselves. The bank's cash desks offer cash withdrawals using PayPass and PayWave contactless technologies. **Free Wi-Fi** is available in all branches. Also, for the comfort of customers-entrepreneurs, the bank equips geographically remote cash desks and counselling services points within their premises. In addition, the bank creates **24/7 zones in its branches with round-the-clock access to banking services**. By the end of the year, these zones were operating in 111 branches.

Due to the ongoing hostilities and rocket attacks caused by the full-scale war, the bank is sometimes forced to close branches. In 2024, 5 branches were closed. Some branches in Donetsk, Ivano-Frankivsk, Vinnytsia regions, Kharkiv, Zaporizhzhia, Kyiv, Kryvyi Rih, as well as in other cities were damaged as a result of enemy attacks. The bank responded promptly, carried out recovery measures and resumed operations where possible.

In 2024, 3 new FUIB branches were opened. In particular, for the possibility of providing banking services to the military, a branch was opened in the village of Desna, Chernihiv region. The operation of the branch in Kramatorsk, Donetsk region, has been resumed.

In 2024, in some branches in small towns, the bank expanded the list of operations provided to customers, namely: cash registers were built in 6 branches, and additional cash registers were built in 2 branches. New cash registers in the branches were built taking into account accessibility for low-mobility groups of the population.

In the autumn of 2022, due to the intensification of Russia's attacks on the country's critical infrastructure, **all systemically important banks, including FUIB, united to create POWER BANKING at the initiative of the National Bank of Ukraine**. This is a joint network of bank branches across Ukraine that operate and provide banking services to customers even in a critical situation during a blackout. The branches of the joint network are provided with alternative energy sources and backup communication channels, have enhanced cash collection and additional staff. Currently, 89 FUIB branches are part of the general banking network of Power Banking.

In 2024, the bank continued to equip its branches with generators, starlinks and uninterruptible power supplies to ensure continuous operations and provide financial services to customers under any conditions. All 211 branches of the bank were provided with the possibility of using generators in the event of a power outage. Also, all branches have two communication channels. Currently, Starlink satellite terminals are installed in 76



(including 71 on-duty) branches, which makes it possible to provide communication to almost the entire list of on-duty branches.

In 2024, FUIB continued to work on expanding the possibilities of obtaining **consumer lending in small towns and villages** to improve the well-being of the population. In 2024, at **550 bank's express sale points**, it was possible to receive financial advice, as well as to apply for a loan for goods, a cash loan and a credit card. About 115 thousand customers used the bank's services in small towns. Customers could receive up to UAH 150 thousand.

The use of smartphones for servicing helped to significantly reduce the time required to process loans and make the process more convenient for customers. In 2024, it became possible to design a new product **"Pay in installments" via smart phone**. During the year, more than 800 new partner stores were attracted to this program, which made it possible to make customer purchases even more accessible. In 2024, the cash loan processing process was switched to a paperless process.

In 2024, FUIB provided an opportunity to receive **consumer loan for the purchase of goods and services in 5261 partner stores** (year-on-year growth +204), including in online stores, **in 351 (growth +24) localities of Ukraine**. The bank's employees not only offered to apply for the bank's products, but also actively taught the customers how to manage their finances remotely.

FUIB, together with its partners, ensured the availability of customer purchases through interesting promotions and provided opportunities for receiving installments when paying for goods with a credit card. An important achievement was the introduction of new digital solutions that significantly reduced the loan processing time and made the process even more convenient for customers.

In 2024, several promotional companies were implemented with partners, in particular with the Apple and Samsung brands, which allowed customers to apply for loans with an extended grace period and reduced monthly payments. The bank also increased the maximum loan amount from UAH 150 thousand to UAH 200 thousand.

We actively developed **Partner Cashback loyalty program**, encouraged the bank's customers to spend money in the networks of our partners and receive an additional bonus in the form of cashback from them. More than 100 partners offered cashback for purchases in online stores through the FUIB mobile application. In 2024, the program was used by 234 thousand customers, who received UAH 25 million in cashback, and partners received an additional turnover of UAH 644 million.

In early 2024, FUIB was the first bank to launch **"Cashback Stores" service**, which allows customers to receive cashback for purchases in online stores through the FUIB mobile application. The service brought together more than 100 partners and attracted more than 500 thousand customers who had the opportunity to refund up to 22% of the purchase for payment by card or cash.

"Pay in Installments" banking program during this year was expanded to more than 150 partners (at the beginning of 2024 there were 66). A convenient service for easy login via "FUIB Business" Internet banking has been created for partners to connect to the consumer lending program.

At the end of 2024, FUIB served more than 1.8 million active private customers. During the year, the active customer base increased by more than 300 thousand customers (+21%), of which 63% were attracted through remote channels. The number of new customers of the bank in 2024 was 765 thousand compared to 470 thousand in 2023. The increase was 295 thousand customers, or 63%.

New customers were attracted by updating digital onboarding, that is a simplified questionnaire for quick registration of products and reading NFC for ID-card, upgrading the "ICANall Online" card, as well as remote control of a Single lending limit.

The most popular products among customers in 2024 were the following:

- FUIB mobile application, due to active development and expansion of its functionality;
- debit card accounts, due to favorable terms of service, introduction of new methods of remote identification, the possibility of opening a debit package of services "National Cashback" under the state program of support for citizens;
- salary card accounts, through active product promotion, implementation of salary and card projects;
- credit cards and a Single lending limit, due to the update of digital onboarding, modernization of the "ICANall Online" card – now it is for own and lending funds.

In 2024, the **Single lending limit and Credit card** were most popular. At the end of 2024, 754 thousand Single lending limits were set for a total amount of UAH 28.1 billion. These products have become available to Ukrainians abroad with phone numbers of Ukrainian and foreign operators. Also, the implementation of remote control of a Single lending limit has become very popular due to the ability to independently increase and decrease the lending limit in the mobile application.

In 2024, **debit card allCARD** also did not leave its position among popular products. This product is used both for personal funds in various currencies, and for receiving wages from employers and social benefits from the state. Due to its simplicity and clarity for the customer, as well as the absence or minimum fee on transactions, allCARD has become a reliable assistant for customers in solving their daily financial issues.

Customers are increasingly taking advantage of new opportunities. During the year, **the number of customers making financial transactions increased by 22%**: utility bills and money transfers. Transaction activity of customers in POS terminals also increased by 41%. The number of customers who started using services increased (by 18%), in particular, the choice of cashback categories and the use of service operations (statements, templates, etc.).

In 2024, the bank launched **new simplified process for attracting customers via the FUIB mobile application**. Now the process has become even more convenient, with the possibility of identification through the Diia app or through self-photographing an identification document (passport book or ID card) and request identification data and financial phone number in UBCH. It is also possible to register customers with foreign phone numbers, which allows attracting Ukrainians who are abroad. For convenience and additional security, the bank has introduced a modern way to sign a contract using Diia.Signature (for customers who choose the appropriate identification method using the Diia). After completing this process and receiving approval from the bank, customers may receive a Single lending limit that they may use for credit cards, buying goods in installments, or receiving additional funds through "Money in Installments".

In 2024, FUIB offered its customers **new debt restructuring programs** such as "Loan holidays", which are available in the mobile application, and refinancing, to help those who have experienced temporary difficulties in performing their loan obligations.

FUIB mobile application continued to develop actively in 2024. The number of active users at the end of 2024 was more than 1.6 million, an increase of more than 300 thousand people over the year. Users started using more services in the application, and on average, activity increased by 15%.

The bank added new **services for Ukrainians abroad**: health insurance, low fee (0.9%) on currency transfers, SWIFT transfers from a hryvnia account and a special support group for requests, 8 international payment systems in the application, unlimited and free currency transfers between relatives and delivery of cards to any country over the world.

In 2024, **card delivery service abroad** gained popularity, which was ordered by 1,460 customers, of whom 27% became active users of the bank.

We have provided **unique opportunities for currency transactions**: customers may automatically buy/sell currency at the desired exchange rate, receive discounts on the currency exchange rate for regular purchases, subscribe to exchange rate changes, and transfer currency transfers in installments.

The bank **improved remote customer experience**: it is possible to order any information online, access to transfer limits or restrictions from the NBU, display the necessary products on the main screen, access to the balance of hryvnia cards in the selected currency, re-identification via video calls without visiting a branch.

In 2024, the bank introduced a new **social initiative "National Cashback"** in which customers receive 10% cashback from the state for purchases of Ukrainian-made goods. Also, an additional impetus to the opening of the package was the start of payment of assistance under the "Winter Support" program to the accounts of "National cashback" service packages.

To ensure the opportunity to use the "Winter Support" program for certain categories of citizens (the elderly, parents with many children, etc.), the bank additionally implemented the process of applying for payment under the program through a physical service channel – a bank branch. From September to the end of 2024, more than 397 thousand packages of National Cashback services were opened and UAH 254 million was credited to the accounts of these packages.

In addition, FUIB continues to actively work with state support programs. In 2024, 22 thousand service packages **"eSupport"** were opened, for those assistance was received from the state in the amount of more than UAH 39 million. Customers also received payments under the program **"eRenewal"** for housing restoration: in 2024, UAH 93 million was paid for 954 customers.

According to the current NBU data, FUIB entered the TOP 3 banks of Ukraine in terms of the amount of the term deposit portfolio of individual customers in UAH and the top 10 largest banks in Ukraine in terms of other key indicators. As a result of a balanced policy, the bank is trusted by its customers. According to official NBU statistics, FUIB ranked 2nd among all Ukrainian banks in terms of growth of term deposits in UAH and foreign currency, as well as the growth of all retail business liabilities in the first half of 2024. Individual account balances – FUIB's customers are growing faster than the overall indicators of the country's banking market. Growth for 12 months of 2024 was 12%.

As of December 31, 2024, **more than 121 thousand individuals kept their deposits in the bank**, on average, such customers have 2 open deposits in FUIB. Such indicators specify the exceptional trust of Ukrainian citizens in FUIB. According to the bank, 92% of individual customers continue their deposits with FUIB, which is one of the highest prolongation rates of existing deposits in Ukraine.

In 2024, more than **130.8 thousand pensioners chose FUIB to service their pension accounts**. For recipients of social benefits, FUIB offers free opening and servicing of cards; recipients of social aid can choose cashback categories on a monthly basis; pay for utilities and top up their mobile phones without fees in the FUIB mobile application. Customers can withdraw funds free of charge from ATMs of any bank in Ukraine and replenish their cards without fees.

FUIB customers continued to receive financial aid from the Ukrainian government and international organizations, including the International Committee of the Red Cross in Ukraine and the Ukrainian Red Cross Society, UNICEF, the UN, etc. Due to the increase in unemployment, customers chose FUIB to pay monetary unemployment benefits. More than 35.5 thousand new customers chose FUIB to receive social payments in 2024.

In 2024, FUIB cooperated with **more than 14 thousand salary enterprises**, serving **more than 376 thousand of their employees** (an increase of +27.9%). The bank paid considerable attention to military personnel – more than 42 thousand military personnel chose FUIB to receive wages (an increase of 17.3 thousand). Also in 2024, the bank focused on cooperation with educational institutions. 15 Memoranda of cooperation were signed with higher educational institutions of Ukraine. Employees and students of about 90 educational institutions of higher and secondary special education receive scholarships and salaries through our bank.

For salary customers we offer: free issuance and servicing of cards with free cash withdrawals at ATMs of any bank in Ukraine; free transfers to cards of any bank, provided that the transfer is made in hryvnia in the PUMB mobile application, free replenishment of cards by any way; the possibility of connecting cashback, including for utility payments; online currency purchase and conversion; remote channels for opening accounts using Diia and Bank ID; the ability to make salary payments to employees to accounts in different banks within one statement; delivery of payment cards in Ukraine and abroad; timely cash collection of ATMs installed at payroll companies; repayment holidays and loan restructuring programs; an alternative channel for contacting the support service via chat in the mobile application.

FUIB is recognized as **the most active participant of the educational project from the NBU "Desired profession is Banker"**. FUIB became the leader among 27 banks. Salary customers are regularly provided with financial literacy training, as well as information on new opportunities, products and services, "bank days at enterprises" have been introduced. During 2024, **more than 150 financial literacy lessons were held**, lectures on payment security, workshops, lectures for students by representatives of the bank.

In 2025, the bank plans to work to increase customer opportunities and creates special lending conditions for salary customers. FUIB jointly with the Ministry of Social Policy implements **centralization of all social payments** to unify and speed up this process.

Providing cash to the state in time of war



Starting in 2023, **the situation with the transportation of cash and valuables was largely stabilized**, with point-to-point control of collection routes remaining only on routes close to the frontline. At the same time, the main challenges facing the collection units remained the same as in 2022: evacuation of the bank's valuables and its employees from the combat zones amid constant shelling, bombing and mined transport routes; cash replenishment of ATMs and bank branches under constant shelling; change of the

logistics schemes for the supply of foreign cash; providing additional security measures for employees to ensure safe travel and identification at checkpoints; providing the necessary amount of cash to meet all customer needs; accelerated transition to electronic documents, their formation, signature and storage in order to preserve customer personal data. In 2024, work has been further strengthened to improve the efficiency of collection units, including through the use of artificial intelligence.

Partnership with the DGF

In 2024, FUIB continued to **actively cooperate with the Deposit Guarantee Fund**. In 2024, FUIB paid compensation to 396 customers of insolvent banks for a total amount of over UAH 21.5 million using funds received from the DGF. Of these, 39 people decided to continue cooperation with FUIB and became its customers.

In 2024, FUIB paid UAH 310.7 million in fees to the DGF.

Security of data, people and property

FUIB **prefers the security of people, funds, valuables, and data**. FUIB paid special attention to fraudulent schemes related to social engineering, fundraising for defenders, and rental of housing by displaced persons. In 2024, the bank implemented a new DDOS protection solution for all remote customer service, which made it possible to successfully counteract attempts at attacks from russian hacker groups. Over the past year, we have saved **UAH 62 million on the accounts of 4,475 customers** of FUIB thanks to continuous improvement of anti-fraud monitoring.

In 2024, the Security Service implemented the following **initiatives to ensure the safety of people and property**:

- new modules of the automated physical security risk management system PSIM "Nimbus" of the situation centre "CITADEL" were introduced, which made it possible to increase the level of physical security of customers and employees;
- security protocols were updated, and their application has been expanded for operations in the de-occupied territory of Ukraine to ensure the safety of employees and customers in difficult conditions;
- deepening the process of verification of counterparties and partners to prevent interaction with companies associated with the russian federation and the republic of belarus, to reduce the risk of internal fraud and staff safety.

FUIB's security service actively cooperates with the Cyber Police to identify criminal groups. FUIB's security experts are actively involved in anti-fraud and cybercrime activities carried out by the

Risk management

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.

To implement the requirements of the NBU, the internal regulatory documents have been developed:

- **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 organization 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 organizational 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 organization of the internal control system" and meets the requirements of the NBU.

The ICS is based on **the model of three levels of control**:

- I. First level: Heads of business units/support units;
- II. Second level: Risk management units and Compliance Management Units;
- III. Third level: Internal Audit Department, which evaluates the effectiveness of the Risk Management System and ICS.

FUIB started developing a new direction in 2024: **management of environmental and social risks**. **The ES risk management process is regulated by** "FUIB's environmental and social risk management policy" (approved by the Supervisory Board on 24.07.2024), which:

- Reflects the Bank's position on responsible funding, which aims to achieve sustainable development of the Bank and high financial results, preserving the environment and respecting human rights.
- Introduces environmental and social standards that contribute to improving environmental indicators, minimizing the impact on the environment and ensuring the health and safety of the population of Ukraine.

Environmental and social risk management is integrated into the current Risk Management System in the bank, taking into account their manifestation through significant risks (credit risk of corporate customers and operational risk) and is based on the best international practices and IFC Performance Standards on Environmental and Social Sustainability.

FUIB assesses the environmental and social risks of lending projects under the "Affordable loans 5-7-9" program of the Entrepreneurship Development Fund. The assessment is conducted in accordance with the World Bank's 10 Environmental and Social Standards (ESS). The bank assesses the quality of the loan portfolio by types of economic activities that may pose a potential threat to the environment based on established environmental and social criteria. The bank seeks to encourage the development of economic activities that are as balanced as possible from an environmental point of view.

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

- Code of Corporate Ethics
- Anti-Corruption Program
- 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

To monitor and respond in a timely manner 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.



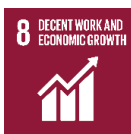
In the Declaration of Risk Exposure, the bank declares **that it takes into account the impact of climate risks on corporate customers'** credit risks in terms of loss of collateral, borrower default, lack of insurance of collateral; **operational risks** of loss of property and/or suspension of the bank's operations (direct impact of natural factors on business continuity is assessed) as a result of natural disasters.

In addition, the bank has a Plan to resume operations, which provides for prompt response to significant risks, in particular military operations. Back in January 2022, FUIB developed and approved a response plan for all types of material risks in the event of a threat of hostilities. Plans are reviewed and adapted to new challenges.

Within the framework of events:

- Algorithms for stopping customer lending and debt restructuring scenarios have been implemented;
- Emergency evacuation plans for personnel and valuables were implemented;
- Continuous operation of critical processes and systems was ensured.

Due to these measures, the bank remains highly stable and continues to uninterruptedly provide financial services to its customers even in difficult conditions, demonstrating effective adaptation to crisis conditions.



FUIB **studies customer satisfaction** using various tools: external surveys, the “Mystery Shopper” program, internal specialized surveys aimed at identifying customer loyalty and experience of interaction in various channels of the bank. Thus, the bank has the most complete information on customer feedback and behavior when interacting with the bank.

In 2024, FUIB continued and expanded its customer experience research, taking into account the experience and needs of both those customers who remained in Ukraine and those who moved abroad.

The FUIB team's deep understanding of the needs and pains of customers located abroad allowed us to implement the following **additional benefits for customers, such as "Cashback on transactions abroad", as well as faster access to service by the operator in the call centre**. The latter innovation significantly reduced the waiting time and allowed customers to quickly get the necessary information without additional roaming charges. Also, during the year, research and service design projects were conducted, which were able to make the customer path with current and new international transfer systems (Transfer Go, Intel Express) even more understandable and easy. Additionally, in response to the needs of mobile application users who use the currency exchange service, the project "Application for currency exchange at the desired exchange rate" was implemented, which allows customers to have access to the exchange at the desired exchange rate. Along with this opportunity, the customer may now set up notifications about currency exchange rate changes in the application.

In 2024 FUIB **updated the "Benefits" section** in the FUIB mobile application, expanding the opportunity for the customers to save on purchases and earn additional income. One of the key innovations is the integrated platform, where customers can see all offers from partners in one place – from free installments to a full list of cashback promotions. This makes it easy to compare options and choose the most profitable financial solution. This approach solved one of the key problems of the customers, i.e. the difficulty in finding cashback offers in the application, making the selection process easier and more convenient.

As to the customers **who are individual entrepreneurs, in-depth and systematic work to study their pain and needs was carried out**, as well as understanding all the "service gaps" that the customer may potentially experience when interacting with the bank. The focus on improving the customer experience has become part of the strategy in this area.

In 2024, the customer experience team with FUIB conducted **a series of studies by our own and external resources on the development of an inclusive bank**. The study helped to better understand people who have both partial and complete health problems, their needs, difficulties, experience both in interacting with banks, and in general. Research and testing of channels of interaction between customers with disabilities and the bank was also conducted to identify development zones to further improve the experience of such customers.

The bank pays special attention to handling customer complaints and suggestions. FUIB has implemented the project **Single Call Centre** with maximum automation of processes, quick resolution of customer issues, and prompt customer feedback. The process of receiving a notification of fixing an application with a specified review period and a notification in case of extension of the deadline has been set up. Due to the introduction of a unified system for processing requests, more than 85% of customer complaints are resolved in three business days and more than 50% of complaints are resolved in 1 business day.

According to the results of an external study of customer loyalty by InMind, **FUIB is among the TOP 3 market leaders in terms of NPS**. The increase in the indicator for 2024 is +3.0 percentage points (in 2023 – 60%). The main driver was the FUIB mobile application, because it is the main reason to consider the bank as the main one and recommend it. The growth was due to the focus on system stability, expanding functionality, implementing up-to-date solutions for service operations, redesign and maximum intuitiveness of the application.

Based on the results of an external study of the main indicators of brand health from InMind, FUIB shows a noticeable positive trend in 2024. FUIB ranks 3rd in terms of the first named bank and 4th in terms of spontaneous and general knowledge. In 2024, FUIB will also significantly increase the level of use and consideration of the bank, as well as loyalty to it. FUIB ranks 4th in terms of using the bank, 3rd in terms of considering the bank for cooperation, and also ranks 3rd in terms of customer loyalty to the bank. In addition, FUIB has a strong position on the indicator of the main bank – it occupies the 2nd position among all banks (35% of FUIB's customers consider FUIB to be the main bank). Also in 2024, FUIB significantly strengthened its image profile, significantly increasing its indicators for almost every attribute.

The bank's investments
in improving the customer experience
in 2024:

UAH 13.7 million

PRINCIPLES OF EMPLOYMENT RELATIONS

Principle 3: Businesses should support freedom of association and the effective recognition of the right to collective bargaining.

Principle 4: Businesses should support the elimination of all forms of forced or compulsory labour.

Principle 5: Businesses should support the total elimination of child labour.

Principle 6: Businesses should promote the elimination of discrimination in respect of employment and occupation.

Policy

FUIB is a responsible employer. During 2024, FUIB **provided new jobs for 1490 Ukrainians**. At the end of 2024, the bank **employed 6,266 people**. There were no staff cuts or retraining of employees due to the closure or suspension of work areas.

FUIB's employees include economists and financiers, IT and digital experts, people of intellectual and creative professions working in offices, branches, and points of sale. Employees are the bank's main asset and the key to the sustainable development of the financial institution.

In the field of labour relations, FUIB complies with the Constitution of Ukraine, the current legislation of Ukraine and supports the provisions of the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, adopted in 1998. FUIB adheres to high standards in ensuring decent and safe working conditions for employees and developing their professional qualities.

First Ukrainian International Bank **operates in accordance with the principles of fair labour practices and respect for human rights:**

- respect for and observance of the rights of employees;
- compliance with the current labour legislation of Ukraine;
- ensuring decent working conditions, competitive salaries and social protection of employees;
- development of the intellectual potential of employees.

FUIB's Code of Corporate Ethics states that absolutely all employees of the bank respect human rights and freedoms without any discrimination, regardless of gender, race, nationality, language, age, place of residence, religion or political beliefs. FUIB does not use child labour.

FUIB has established and operates a **labour protection management system** in accordance with the laws of Ukraine. Internal regulatory documents on labour protection have been developed and approved, and those responsible for the implementation of labour protection requirements at the head office and regional centres have been appointed by order.

The overall management of the occupational health and safety management system is carried out by the Deputy Chairman of the Management Board, who is in charge of this area of activity. To organize the implementation of legal, organizational, technical, sanitary and hygienic, medical and preventive measures aimed at preventing accidents, occupational diseases and accidents in the work process,

FUIB has established the Occupational Health and Safety Sector within the Bank's Operations Support Department.

In addition, the bank has developed and implemented: The Procedure for Recruitment and Selection of Staff, the Staff Training Policy, as well as other procedures that define approaches to recruitment, motivation, and training of employees.

Implementation

Equal rights and opportunities



The bank has a **Collective Bargaining Agreement** in place, which sets out provisions on employment terms, conditions and remuneration, social benefits and guarantees. The Collective Bargaining Agreement guarantees the protection of employees' rights and interests. All employees have equal rights and opportunities, regardless of gender, race, age, place of residence, religion or political beliefs. All amendments to the Collective Bargaining Agreement are discussed by the Labour Council with employees and adopted at a meeting of the labour collective. In 2024, no amendments were made to the Collective Bargaining Agreement, and the 2021 version is in force.

At the end of 2024, the bank employed 4,689 women and 1,577 men (total number is 6,266). Among the heads of structural units of the bank women-managers are 569 (63%, an increase of +5% over the year), men managers are 337 (37%, a decrease of -5% over the year). In the Board women are 3 (30%), men are 7 (70%).

In 2024, 330 people with disabilities worked at FUIB, and 934 employees were on maternity leave: 2 fathers and 932 mothers. There are 1,986 young people under 35 in the bank, 3,148 people over 35 working for FUIB, and 1,132 colleagues over 50. In 2024, the youngest age of FUIB employees was 18-19 years.

In 2024, 16 mobilized veteran colleagues returned from the war, 10 continue to work at FUIB, and 6 veterans left. In 2024, FUIB **provided insurance** to 5,624 people, including: 5,171 – voluntary health insurance, 323 – life insurance of collectors in the performance of official duties, 130 – life insurance of mobilized colleagues (introduced in 2024). The bank increased personnel insurance costs by 40% compared to 2023.

In addition to insurance, the bank employee's social package also includes financial assistance, training programs (both internal and external), corporate events, loyalty and recognition programs.

Financial assistance to employees is provided on the basis of an order from the bank and includes: financial support **in case of serious medical treatment of employees** (inpatient treatment, surgery, oncology), treatment of children and death of close relatives, and family support in the event of an employee's death. In 2024, 302 employees received such financial assistance at **the total amount of more than UAH 4.7 million**.

In 2024, the bank introduced **payments for the birth of children** in employee families: at the birth of the first child – UAH 12 thousand; at the birth of the second child – UAH 15 thousand; at the birth of the third child – UAH 20 thousand. During the year, such payment was made to 169 employees on the **total amount of UAH 2.4 million**.

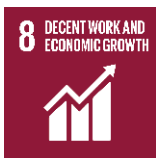
Since 2022, due to the war, the bank has been fully supporting employees and providing financial assistance in case of loss or damage to housing, injury to employees and death of their family members as a result of military operations, injury while performing a combat mission of a mobilized employee, family support in case of death of a mobilized employee. Some of the bank's employees work in dangerous regions and receive a salary supplement. Since 2024, we have added a payment of UAH 50,000 for equipment during mobilization. The mobilized employee retains his workplace and gets his salary in full on a monthly basis. **In 2024, the total amount of aid paid to employees in connection with the full-scale war was UAH 54.2 million.**

When returning, veterans receive the gratitude and support of colleagues on the way to adapting to civilian life and work processes, the opportunity to receive free psychological consultations, legal support, and health insurance. If necessary, the bank provides financial assistance, as well as facilitates the receipt of medical care through the Superhumans Center.

FUIB's investments in material support for employees in 2024 amounted to more than UAH 61.3 million.

FUIB's investments
in financial support
for employees
in 2024:
over UAH 61.3 million

Occupational health and safety



In 2024, FUIB traditionally invested in **creating safe, healthy and comfortable working environment.**

In 2024, the bank's occupational health and safety service checked for compliance with occupational health and safety requirements the main office, regional centres, units where vehicles and equipment are operated, and where high-risk work is carried out. Measures were taken to improve employee safety, fire safety, accident and emergency prevention, and their implementation was monitored.

In 2024, the e-course on occupational health and fire safety for employees was updated. Occupational health and fire safety instructions were updated. Briefings on labour protection and fire safety, training and testing of employees' knowledge were carried out.

Pre-trip, preliminary and periodic medical examinations of drivers were carried out in medical facilities. Premises and buildings were provided with fire extinguishers, their maintenance, fire hydrants and fire hoses were serviced. The compliance of evacuation routes and exits, as well as emergency warning systems, was checked. Due to the war, medical tactical kits were purchased for the bank's units to stop bleeding and provide medical care in case of injuries.

In 2024, 3 accidents related to production were registered: two as a result of a traffic accident, one as a result of missile fire. Employees of the occupational health and safety sector are constantly working

and interacting with state regulatory authorities in the field of labour protection, fire safety, ecology and the social insurance fund.

FUIB's investments
in occupational health and safety
of employees
in 2024:
over UAH 12.7 million

Staff development and training



In 2024, FUIB held training events for employees on 506 unique topics. 432 topics were reviewed online, and 84 topics were reviewed offline. A total of 30,781 employees took part in the training in 2024. **5,914 employees completed one or more training sessions, accounting for 80% of the bank's total workforce.**

During the year, **training in the format of professional schools** was actively conducted – The Product Owner School, The Project Manager School, The School of management for the development of managers, as well as the programs the School of corporate business for employees of corporate business and the School of mentoring for employees who want to develop themselves and contribute to the development of others were developed and implemented.

Knowledge sharing program "Your own to your own by your own" is in great demand. Thanks to the involvement of internal experts, 9 webinars were held for more than 2,200 participants.

In 2024, we developed **welfare direction "Be Well"** we also held webinars that help colleagues cope with stress, improve their resilience and mood, and establish a healthy lifestyle. With the involvement of external experts, 12 webinars were held for more than 2,700 participants.

In 2024, **leadership development program** was continued: 7 meetings were held on actual topics such as tools for improving team performance, employee development in the workplace, strategic thinking and thinking in polarities, which were joined by 470 participants. There were also a large number of professional training programs within business units, which were conducted by specialists in training in business verticals.

We implemented **training program for employees of the FUIB branch network on inclusivity issues**. All employees were trained on communication during service in branches of persons with various types of impairments.

In 2024, the bank invested UAH 14,050,494 in the development and training of employees, increasing investments by one third compared to the previous year.

FUIB's investments
in the development and
training of employees
in 2024:
over UAH 14 million

Staff motivation and support



FUIB annually **reviews salaries**. In the spring of 2024, a general bank review of salaries for 96% of employees by an average of 17% took place. Against the background of the deterioration of the situation on the labour market in the autumn, there was a point review for the most critical groups of personnel (19%) by an average of 10%. The average salary for the bank increased by 24% during 2024, as of 01.01.2024 it was UAH 31,255, as of 01.01.2025 – UAH 38,879.

During 2024, 35 quarterly **bonus** payment schemes were in effect, 16 monthly bonus schemes, 15 additional bonus programs (promotions) in order to increase sales, there was a project bonus scheme for 15 cross-functional teams.

FUIB has approved and implemented **career development programs** for various categories of staff. **In 2024, more than 1,749 colleagues were promoted to new positions**, including: 559 – with transfer to another unit, 1,190 – within its unit. The transfers took place under the career development program in the units with career maps and assessments of professional competencies within the unit, as well as during transfers to other units with a change in function.

FUIB employees are granted **all types of leave in accordance with the current labour legislation**. For the period of any leave, the employee retains his or her position and salary.

FUIB as an employer creates space for development and opportunities for employees of different directions and levels of positions. [FUIB's career website](#) is a **platform for communication with candidates** for various vacancies. In 2024, FUIB entered the TOP-50 best employers of Ukraine according to Forbes magazine and was ranked first among the banks.

The bank **promptly informs employees** about work and vital issues through all internal communication channels (Pumb in touch Telegram channel, corporate portal, weekly newsletter Pulse of the Bank). With the help of YouTube video streams from the bank's top managers, FUIB Live, colleagues feel the support of management and receive honest answers to their questions. In 2024, 4 broadcasts were held. The bank also has an **HR chatbot**, which helps employees get answers to pressing questions.

Every year, the bank holds a **competition for the “Best Employee of the Year”**, the winners of which go on an exciting trip abroad or receive a financial reward. The bank also implements an inspirational project for its employees called **“Customer is My Inspiration”**.

FUIB enjoys **providing development opportunities for young people without work experience**. In February 2021, FUIB **signed the Pact for Youth – 2025**. The bank has joined forces with other companies, the state and educational organizations to create internship programs and workplaces for

young people to start their careers. The document also aims to help the signatories to employ university graduates and provide mentoring support for students.

In 2024 **FUIB provided jobs for 23 young specialists**. We have implemented mentoring and training programs for young people. Introduced assistance in building a personal brand (linked to the employer's brand) through support and training in the TikTok community.

The bank's team has created a special website for young people <https://studenthub.pumb.ua> – for employment support (convenient list of vacancies for beginners, tips from recruiters, hotline with recruiters on starting a career in FUIB). Work result: 18.5% of all candidates who came to work at FUIB are students and young people without experience.

The bank has a **Psychological Support Service**. Psychological counselling for employees is provided by **Wellbeing**. In 2024, employees received 1,100 individual psychological consultations.

The "FUIB, keep going!" support program includes a Telegram channel of the same name [Wewillsurvive fuib](#), as well as webinars and trainings from external experts. The Telegram channel publishes useful information and advice from psychologists, as well as analytical information (news and forecasts from Ukrainian and foreign experts, economists, political scientists, etc.) The channel has been joined by 1,160 colleagues. During the project's existence, 31 webinars were held with a total of 6,230 participants, where they talked about current topics of psychological support, acquired information hygiene skills, and so on.

FUIB constantly studies the experience of employees in the bank. In 2024 **eNPS indicator** the level of staff loyalty, which was 74%, decreased by 1% compared to 2023. However, the survey results on employee loyalty, satisfaction, and engagement levels are the highest in recent years. The number of open comments increased by 30% – employees openly talk about what they like and care about.

FUIB received the most prestigious recognition in the field of working with human capital – the award of the HR-brand Ukraine 2024 Award for the project "FUIB values are in your hands". At the HR Wisdom Summit, DTEK Academy hosted an award ceremony for the winners of the rating "Best Employers of Ukraine 2024" according to the magazine "TOP-100. Ratings of the largest". FUIB received an award in the category "Best Corporate Culture"! The @pumb page.career won the Grand Prix of the contest "Best Corporate Media of Ukraine", and the jury noted that FUIB sets the trend in TikTok.

Building a culture of inclusivity at FUIB

In 2024, we started introducing the principle of "Live towards" into the bank's culture to promote equality of different Ukrainians and high-quality integration of war veterans. The FUIB team is developing a large bank-wide project to develop an inclusive business, so that every employee, customer and partner feels worthy and has equal opportunities for cooperation and service in all available channels of the bank. FUIB has implemented a number of initiatives to develop a culture of inclusivity. Training was conducted for the bank's employees (more than 3,000 participants), including trainings, webinars and an electronic course "How to communicate with people with disabilities". An inclusivity page has been created on the internal corporate website, which contains a glossary, communication rules, and useful materials. To support an inclusive culture, the TG channel "FUIB, keep going" works. A podcast was released with Deputy Chairman of the Management Board Tetiana Kostiuchenko and head of training Natalia Davydiuk "On inclusivity in FUIB". An interview was posted with the head of customer experience Olha Ushakova on the topic:

"How we change the environment together." We created a memo with useful recommendations for cooperation for managers whose teams war veterans return to.

In 2025, FUIB plans to implement a number of initiatives to develop inclusivity, in particular: conducting webinars for managers and recruiters on the topics of working with veterans, webinars for employees of the bank's network on interaction with people with various types of impairments, developing virtual simulators for practicing interaction with customers with impairments, introducing traditions and rituals of honouring the memory of fallen employees into the corporate culture.

Corporate volunteering

In 2024, First Ukrainian International Bank continued to develop a culture of volunteering among its employees.



The bank has been operating **PUMB Run Running Club** since 2021. The purpose of the club is to create a culture of healthy lifestyle and support Ukrainian defenders. Each run of a club member over 3 km means improved health and FUIB's contribution to the Fund for Assistance of Mobilised Employees. The Fund raises money for the needs of colleagues who are defending our independence. The training sessions are counted using the Strava application. More runs – more help provided.

For 12 months of 2024, 153 members of the PUMB RUN community ran up and collected UAH 325 thousand for the needs of their mobilized colleagues. Throughout the year, webinars were held for runners, as well as competitions. FUIB's own online race includes distances, winners, and commemorative medals. Each distance is also a transfer of funds to the Fund for Support of Mobilized Colleagues. FUIB also participates in the Kyiv half marathon of invincibility, the funds from the collection of which go to support Hospitaliers.

In 2022, the bank established **Fund for assistance to the mobilized colleagues**. In 2024, UAH 2.9 million was transferred to 107 mobilized employees and relatives of employees for the purchase of protective equipment, gear and equipment, tactical clothing and shoes, tactical first-aid kits. The bank doubles the amount collected by employees to strengthen support for defenders.

Since the beginning of the war in FUIB **there is a mutual aid cash register**. In 2024, 80 FUIB employees who found themselves in difficult life circumstances received more than UAH 3 million in assistance. Each voluntary contribution of employees was doubled by the bank – and this allowed to increase the amount of payments.

Our **blood donation tradition** is now 9 years old. 9 years of employee involvement in shaping the culture of blood donation in Ukraine. In recent years, the team has been trying to donate blood on a quarterly basis. In August 2024, on the occasion of the Independence Day of Ukraine, the FUIB initiative **Lifesavingtruck was implemented in the framework of open blood donations "Independence is in our blood"**. In Zaporizhzhia, Dnipro, Lviv, Odesa and Kyiv, 465 donors joined. More than 209 liters of blood were collected, which could potentially save 1,395 lives. This blood helped the wounded military and civilians. With such unity and results, we may safely say: independence is in our blood.



On December 6, 2024, the day of the Armed Forces of Ukraine, FUIB Bank together with its partner, Adsapience marketing and communication agency, collected donated blood for wounded soldiers. The donation was supported by the DonorUA team. The blood was donated by 41 donors, employees of the bank and agency. This is 18.45 liters of blood. Thanks to the partner donation, it will be possible to save 123 lives of defenders.



Till St. Nicholas Day 2024 **in the store "Gifts for health" from the Tabletochki Fund and FUIB** it was possible to buy gifts that bring children with cancer closer to defeating cancer: a week of fighting a tumor, protecting your bones during chemotherapy, or a month of treating bone cancer. Employees, customers, partners, and friends of FUIB and Tabletochki raised a total of UAH 450,500. FUIB Bank doubled this contribution. UAH 901,000 will make it possible to purchase the necessary medicines and supplies

for almost a hundred wards of the Tabletochki Fund for two months.

The bank's Management Board supports employee volunteer initiatives by financing organizational arrangements for their implementation: providing premises, transporting employees, purchasing auxiliary materials, etc.

ENVIRONMENTAL PRINCIPLES

Principle 7: Businesses should support a precautionary approach to environmental issues.

Principle 8: Businesses should take initiatives to increase their responsibility for the environment.

Principle 9: Businesses should promote the development and dissemination of eco-friendly technologies.

Policy

Efficient use of natural resources and reduction of environmental impact are important conditions for successful business development and a decent life for people. We strive to use electricity, water and paper rationally and minimize the environmental impact of our business.

FUIB complies with national legislation in the field of environmental protection. Much attention is paid to the development of environmental culture among the bank's employees, partners and customers.

Implementation



By implementing innovative technologies in business processes and customer service, FUIB **supports green standards** and makes its contribution to environmental protection.

The bank's self-service systems are convenient for customers and profitable for business. FUIB provides customers with the opportunity to be served remotely via mobile banking and self-service terminals. This is a significant saving of natural resources and energy that would have been required to organize the work of branches. FUIB's online banking was actively used in 2024 by 1.6 million customers.

FUIB employees make efforts to preserve the environment every day:

- apply the **principles of the "Green Office"**: save energy and paper, make optimal use of equipment, use electronic document management procedures, and collect waste paper;
- **participate in environmental initiatives.**

In 2024, FUIB continued to work on **energy conservation**: replaced the traditional lighting equipment (incandescent, halogen, fluorescent) on energy-saving (LED technologies); installed automatic lighting on/off systems in customer service 24/7 areas and public areas; electricity consumption monitoring systems were installed, which in turn helps to control costs and regulate consumption. Given the unstable operation of power grids due to the destruction of balancing generation systems by the Russian Federation, we were forced to use generator sets based on internal combustion engines. Three systems of hybrid inverter units with battery packs were installed.

In 2024: FUIB **started implementing solar generation plants**. The first installation was made in the Kyiv head office of FUIB at 4, Andriivska Street, and works successfully. FUIB plans to build 5 more similar solar generation systems in 2025. This will be a significant investment of the bank in the field of energy efficiency.

In 2024 **electricity consumption** in the FUIB network did not decrease compared to the previous year due to a decrease in the number of power outages, more employees began to work in the office, rather than remotely, and a new head office space was put into operation.

In 2024, the bank consumed 140,004 cubic meters of gas. **Saving gas** compared to 2023, was 4,581 cubic meters. The volume of water consumed by the bank in 2024 amounted to 12,412 cubic meters, no measurements were made in the previous year.

For 2024, the bank **sent for recycling 37.4 tons** of paper. There was no decrease in the use of paper in 2024 compared to 2023, as the number of currency exchange and cash transactions requiring the use of paper increased 2.5 times in cash registers; consumer lending points in small towns were fully restored; 2 additional branches were opened; 6 new cash registers were added in branches. But the bank does not stop and is now introducing new technologies to reduce the use of paper in cash registers.

During 2024 FUIB **transferred a total of 0.15 tons of hazardous waste for disposal**. Among them: fluorescent lamps – 0.053 t; batteries and accumulators – 0.098 t. In 2024, FUIB transferred 1.56 tons of plastic for recycling, which is 0.45 tons more than in 2023.

Battery recycling was not held in 2024. It is planned that in 2025 the collection and disposal of batteries will continue.

In 2024, the bank invested UAH 2,908,136 in the removal of household waste, disposal of harmful waste, conservation of energy resources and installation of solar panels.

The bank's investments
in
environmental protection
in 2024:
UAH 2.9 million

COMBATING CORRUPTION

Principle 10. Businesses should oppose all forms of corruption, including extortion and bribery.

Policy

In 2024, our bank updated **FUIB's Code of Corporate Ethics**, which takes into account the best practices in the field of corporate culture and ethics, as well as the requirements of the National Bank of Ukraine. The Code defines the basic principles of doing business. One of the declared principles is "rejection of bribery and combating corruption". All principles, requirements and standards of the Code of Conduct are binding on all employees of the bank.

In 2014, the bank approved and in 2024 updated the **Antitrust Compliance Policy**, the main purpose of which is to prevent violations of competition law by the responsible units of the bank, as well as the **Procedure for Ensuring Control over the Use of Classified Information**, which helps to preserve confidential data.

In 2016, FUIB adopted the **Anti-Corruption Program of JSC "FUIB"** and in 2023 it was revised. The Anti-Corruption Program establishes a set of rules, standards and procedures for detecting, combating and preventing corruption and is applied in all areas of the bank's activities.

In 2024, **FUIB did not record any facts of criminal prosecution of employees in connection with corruption violations**. The methodology of fighting corruption is conservative, the main measures are training, responding to requests from customers and bank staff, and verifying the validity of charitable aid.

Implementation



Following the recommendation of the UN Global Compact, which provides for reporting on actions and initiatives taken to combat corruption in accordance with two levels of responsibility (core reporting elements and targeted reporting elements), FUIB chose to report on the core elements (B1-B7).

Reporting element B1: Public statements to combat corruption

Rejection of bribery and combating corruption is one of the fundamental principles of doing business in FUIB, which is enshrined in the bank's Code of Corporate Ethics. FUIB opposes any attempts of corruption and bribery to gain additional competitive advantages. The bank strictly adheres to the rules of selecting suppliers without unreasonably favouring any of them.

Reporting element B2: Striving to comply with the current laws

One of the principles of FUIB's Code of Corporate Ethics is **legality and the rule of law**. The bank carries out its professional activities on the basis of strict compliance with the Constitution of Ukraine, current legislation of Ukraine, international legal norms, regulations of the National Bank of Ukraine and internal documents of the bank.

FUIB's anti-corruption program was developed in accordance with the Constitution of Ukraine, the Law of Ukraine "On Combating Corruption" and other anti-corruption legislation. In accordance with the order No. 171 dated 22/04/2016, the Deputy Chairman of the Management Board of the bank, to whom the Security Department is subordinated, was appointed as the Authorized Officer for the implementation of the Anti-Corruption Program. He develops and keeps the bank's Anti-Corruption Program up-to-date and annually reports to the Management Board and the Supervisory Board on the results of its implementation.

Our bank has **a compliance function**, which is an independent activity within the internal control system that ensures control over the risk of regulatory sanctions, financial losses, reputational losses arising from non-compliance with the law, provisions of internal documents, fair competition standards, conflicts of interest, and non-compliance with corporate ethics.

Since 2022, the National Bank of Ukraine, from the first day of Russia's large-scale invasion, has introduced a number of restrictions aimed at preserving the economy, curbing the rapidity of inflation, preventing the depreciation of the national currency and the outflow of funds abroad, and inadmissibility of cooperation with the aggressor in any way. In particular, the following was established:

- a ban on the circulation of Russian and Belarusian rubles;
- a ban on servicing and establishing business relations with individuals – citizens of Russia and Belarus, legal entities where the ultimate beneficial owners are citizens of Russia and Belarus;
- limits on cash withdrawals, cross-border transactions, restrictions on early termination of deposit agreements for certain categories of depositors;
- restrictions on the purchase and sale of foreign currency by both individuals and legal entities;
- requirements to organize the work of branches and to strengthen the continuity of processes (availability of generators and additional communication channels).

The Bank ensures compliance with all NBU requirements introduced during the martial law period. In the field of consumer protection, FUIB has a mechanism for assessing customer and employee satisfaction – **NPS/eNPS**, which provides, among other things, a proactive response to negative factors in the bank's activities. Despite the war, both indicators remained at a high level.

On December 20, 2024, the bank, together with other system banks, signed a Memorandum on ensuring transparency in the functioning of the banking payment services market (including increased control over one-time transactions of individuals in the amount of UAH 50 thousand or more, if they are carried out with cash deposits to individuals' accounts). Requirements have been introduced to increase tax rates (up to 5% military duty and 50% bank income tax).

Reporting element B3: Implementation of the commitment to combat corruption

FUIB has a regulatory document aimed at preventing conflicts of interest and violations related to procurement from external suppliers – **a procedure for selecting contractors has been adopted and is kept up to date, which ensures transparency and openness of procurement**. The terms and conditions and results of tenders and competitions are published on the corporate website. FUIB has established a Tender Commission that selects suppliers based on the documentation provided by the tenderers. The bank constantly updates its internal regulations governing the work of the Tender Commission, procurement procedures and selection of suppliers. The Management Board of the bank approved the Regulation "On the Third Party Risk Management System", which operates within the scope of the overall operational risk management system.

Since 2012, the bank has had in place, and in 2024 updated, the "**Provision for Declaring External Activities of Personnel**", that stipulates that employees are required to inform the bank of their external activities (founders, owners, shareholders, top managers of other companies). This information is analyzed to determine whether or not there is a conflict of interest between the employee, the bank, its customers and counterparties.

In addition, since 2012, the bank has had in place, and in 2024 updated, the "**Procedure for Giving and Receiving Gifts and Invitations**", which is also aimed at preventing and resolving situations of conflict of interest, including the prevention of corruption and bribery.

In 2024, the Hotline received 1 call as part of the total number of calls containing information about potential corrupt practices of the bank's employees. The bank investigated the report, and the information about potential corrupt practices of employees was not confirmed.

Reporting element B4: Support of anti-corruption activities by the organization's management

FUIB's management shares the ethical principles and management approaches set out in corporate documents and participates in the improvement of internal standards.

FUIB has established and operates the **Ethics and Business Conduct Committee**, which includes top managers of the bank. The Committee is chaired by the HR Director. In 2024, the "Regulations on the collegial body of JSC FUIB, Committee on ethics and business conduct" were updated. The main purpose of the Committee is to ensure that FUIB implements the unified standards and principles of SCM businesses in the field of corporate ethics and business conduct.

The Committee's responsibilities include:

- responding to reports of violations and monitoring compliance with the Code;
- developing recommendations to improve the bank's business ethics;
- monitoring the impact of business ethics standards on FUIB's corporate culture.

FUIB has an **effective corporate governance system** based on maintaining a balance of interests of all stakeholders, relations between shareholders and third parties, openness of business and information transparency, equality and objectivity in decision-making.

The Supervisory Board and the Management Board of the bank support the policy of rejection of bribery and corruption and call on all staff to act in the interests of the bank, its owners (shareholders), customers and society, as well as to ensure the safety of entrusted resources and prevent abuse of rights and powers. Investigation of suspicions of bribery and corruption is carried out regardless of the level of risk involved, the position/job title of the employee or the relationship with FUIB.

In accordance with the recommendations of the Basel Committee on Banking Supervision, in 2011 the bank established the Compliance Control Division (since 2016 – the Compliance Control Department), which ensures the performance of the compliance function and reports to the Management Board and the Supervisory Board of the bank, which ensures a high degree of involvement of the management.

FUIB annually and on an ongoing basis implements changes in the internal control system, risk management system (including compliance risks) in accordance with the current legal requirements.

Reporting element B5: Informing and training employees on anti-corruption principles and standards of behaviour

FUIB uses **various communication tools** to inform employees about ethical principles and implemented anti-corruption tools:

- informing through internal corporate publications – intranet portal, Telegram channel;
- placing documents for public access in the electronic document management system.

All employees of the bank regularly undergo **training “Compliance and the Compliance Function at JSC “FUIB”**. This training course contains detailed information on the current procedures in the field of compliance control, including anti-corruption. In 2024, the e-course on compliance was updated, and more than 84% of the bank’s staff completed it.

In addition, in order to increase the level of knowledge of the anti-corruption legislation of Ukraine, international norms in the field of combating corruption by non-state legal entities and FUIB’s Anti-Corruption Program, an e-course for anti-corruption personnel was developed and implemented. This course is mandatory for every employee of the bank.

In 2024, an electronic training course was held to control staff awareness of the measures implemented in JSC FUIB to counteract corruption. It was passed by 3,908 employees (62% of the staff).

Reporting element B6: Internal processes that ensure consistency of actions to combat corruption

FUIB has implemented the following internal processes to ensure compliance with corporate ethics and prevent corruption:

- **Hotline.** Since 2013, FUIB, as well as all other SCM companies, has been operating a single Hotline, which helps to respond promptly and effectively to cases of violation of the principles of corporate ethics, as well as abuse, fraud and corruption. Employees, suppliers and partners can call the Hotline to report violations they encounter in their dealings with SCM companies.
- **Compliance function.** The Compliance Control Department, which is headed by the head of the Department, reports to the Chief Compliance Officer (CCO), who ensures the performance of compliance risk management functions defined by the legislation of Ukraine, internal bank regulatory documents of JSC FUIB.
- **Financial and economic security.** The Bank’s Security Department has a special unit that is involved, among other things, in detecting and combating corruption. The Deputy Chairman of the bank’s Management Board, who is the supervisor of the Security Department, is appointed as the Authorized Representative for the implementation of the Anti-Corruption Program in the bank.
- **Operational risk management system.** The bank has implemented the “Risk Management Policy” and operates the Operational Risk Management System, within which risk officers (employees appointed by the Order in each division or branch of FUIB) on a regular basis ensure the recording of information on the facts of operational and compliance risk, including the revealed facts of corruption, fraud in any of its manifestations, intentional actions of personnel or third parties. Based on the information received, the Security Department conducts investigations and develops measures to prevent the recurrence of similar facts in the future.

FUIB has implemented **a zero tolerance policy for fraud**. The Supervisory Board and the Management Board of the bank support the policy of zero tolerance to fraud and call on all staff to act in the interests of the bank, its owners (shareholders), customers and society, as well as to ensure the safety of entrusted resources, prevent abuse of rights and powers. Fraud/suspected fraud is

investigated regardless of the level of risk involved, the position/job title of the employee or the relationship of the contractors with FUIB.

Reporting element B7: Monitoring and improvement processes

FUIB pays great attention to monitoring and improvement of processes and programs aimed at combating corruption.

The Compliance Control Department and the Commissioner for the Implementation of the Anti-Corruption Program, who are involved in the process of combating corruption, regularly report to the Management Board and the Supervisory Board of the bank on the results of their work.

The effectiveness of anti-corruption processes is monitored by analyzing the statistics of reports received by the bank from various sources.

Employees of the bank involved in the process of combating corruption are constantly improving their professional skills by participating in training events and specialized conferences.