



Act! We've got
your back

2025



Address of the Chairperson of the Management Board



Dear colleagues, partners, and friends,

2025 proved to be yet another test of resilience for Ukraine's banking sector. Despite the challenging conditions of war and economic uncertainty, Globus Bank reaffirmed the soundness of its chosen strategy — financial stability, flexibility, and systematic support for clients across key segments of the economy. The Bank's mission remains unchanged: to provide broader access to financing for micro, small, and medium-sized businesses, to support economic activity, and to contribute to the country's sustainable development.

The Bank continued to develop its lending and deposit products, expand access to financing for individuals and businesses, and actively participate in state economic support programs, including the “eOselya” mortgage program. Key areas of focus remain support for micro, small, and medium-sized businesses, energy-efficient projects, veteran entrepreneurship, and internally displaced persons.

In 2025, Globus Bank also expanded its cooperation with international and state institutions in the area of energy modernisation of residential buildings and public infrastructure, including financing for condominium associations and ESCOs.

The war has also been a profound challenge for our team. Today, sixteen Bank employees are serving in the ranks of the Armed Forces of Ukraine. We are proud of their courage and look forward to their return after our shared Victory.

Despite all the challenges, the Bank closed the year with a record financial result — net profit of UAH 287 million — laying the foundation for further expansion of business lending and participation in the country's economic recovery.

We sincerely thank our clients, partners, and team for their trust and collaboration. Together — towards economic recovery and Ukraine's Victory.

Sergii Mamedov

Chairperson of the Management Board, JSC “Commercial Bank “GLOBUS”





Overview

EUR1=UAH49,8565

- Established in 2007.
- Focused on lending to micro-, small and medium sized businesses enterprises through partnership programs, primarily aimed at financing investment goals and energy efficiency projects.
- Authorized to implement state loan programs.
- Leader in mortgage loans on a primary market.
- Leader in lending to Condominium Associations.
- A significant market share in the volume of bank guarantees issued.
- Support for vulnerable groups, namely combat veterans and internally displaced people.
- Represented by inclusive branches in all regions controlled by Ukrainian government.
- Rapid growth of digital and card business.
- Use of key environmental and social risk management tools implemented in accordance with the standards, recommendations, and other relevant materials of the World Bank.



Selected figures as of 31.12.2025	mln UAH
Net assets, including:	18,410
• total loans	3,174
• securities (government bonds and NBU deposit certificates)	13,744
Total liabilities, including:	17,329
customers' funds, including:	16,684
• funds of legal entities	13,993
• funds of individuals	2,691
Equity	1,081
Profit	287
Ownership:	100% Ukrainian shareholders
Branch network:	34 branches in 22 regions of Ukraine
Clients:	legal entities – over 14k individuals – over 200k
Borrowers - MSMEs:	926
Share of women entrepreneurs:	37%
Average amount of loan to MSME:	UAH 1.5 mln
Employees:	749
Headquarters:	Kyiv, Ukraine
Rating:	RA «Expert-Rating»
Credit rating on the national scale	uaAAA
on the Agency's scale	ua2+



Structure of ownership

Globus Bank has seven individual shareholders. Shareholders with a direct significant interest are:



Olena Silniagina, a citizen of Ukraine:

- Direct Participation: **50.5%**;
- Member of the Supervisory Board of the Bank;
- 20+ years of experience in Ukrainian banking system.



Sergii Mamedov, a citizen of Ukraine:

- Direct Participation: **24.9%**;
- Chairperson of the Management Board;
- Obtained higher education and holds PhD in Economics from the top Ukrainian universities;
- 30+ years of experience in Ukrainian banking system;
- Vice-president of the Association of Ukrainian Banks;
- Vice-president of the Confederation of Builders of Ukraine.



Dmytro Polkovskyi, a citizen of Ukraine:

- Direct Participation: **11.7%**;
- 9+ years of experience in banking system and 16+ years in investment companies;
- Obtained higher education at top Ukrainian universities with a specialization in International Economics and Strategic Management.

Over the past five years, the shareholders have repeatedly supported the bank's capital. In 2020–2021, the bank's capital was increased by a total amount of over UAH 150 million, including through the provision of non-repayable financial assistance in the amount of UAH 111 million, as well as through a capital instrument amounting to USD 700,000 and EUR 580,000.



Map of regional network





Regional network of Globus Bank

To ensure maximum customer comfort, Globus Bank has opened 34 branches across 22 regions of Ukraine, 22 of which are fully inclusive. The operations of two branches, one in Kyiv and the other in Kherson, have been temporarily suspended for security reasons.



Region	Number of branches	Share in credit portfolio (%)	Inclusive branches	Inclusivity criteria
1 Vinnytsia oblast / Vinnytsia	1	1	1	
2 Volyn oblast / Lutsk	1	1	1	
3 Dnipropetrovsk oblast / Dnipro	1	2	1	
4 Zhytomyr oblast / Zhytomyr	1	4	1	
5 Zakarpattia oblast / Uzhhorod	1	1	1	
6 Zaporizhzhia oblast / Zaporizhzhia	1	1		
7 Ivano-Frankivsk oblast / Ivano-Frankivsk	1	1	1	
8 Kyiv	11	64	6	
9 Kyiv oblast	1	1	1	
10 Lviv oblast / Lviv	2	3	1	
11 Mykolaiv oblast / Mykolaiv	1	2		
12 Odesa oblast / Odesa	1	1	1	
13 Poltava oblast / Poltava	1	2	1	
14 Rivne oblast / Rivne	1	6	1	
15 Sumy oblast / Sumy	1	1		
16 Ternopil oblast / Ternopil	1	1	1	
17 Kharkiv oblast / Kharkiv	2	3		
18 Kherson oblast / Kherson	1	0		
19 Khmelnytskyi oblast / Kamianets-Podilskyi	1	2	1	
20 Cherkasy oblast / Cherkasy	1	2	1	
21 Chernihiv oblast / Chernihiv	1	1	1	
22 Chernivtsi oblast / Chernivtsi	1	0	1	



History of Globus Bank

- 2025-2026**
 - Became a member of **the Microfinance Centre**, Warsaw;
 - Became a member of **the European Microfinance Network**, Brussels
 - Implemented lending products to **support Internally Displaced Persons** with compensation mechanisms;
 - Implemented partnership **programs for transitioning to independent solar power plants and energy storage systems.**
- 2024**
 - Introduced complex combat veteran support program **“Banking for Veterans”**;
 - Became a principal member of **VISA payment system**;
 - Joined state program by **Business Development Fund (BDF) “Affordable financial lease 5-7-9%”**;
 - Joined state program by **BDF** financing of ESCO companies supported by UNDP;
 - Joined state program by **BDF “Energy Independence for Individuals – Homeowners”**.
- 2023**
 - Joined **“ENERGODIM”** state program by **Energy Efficiency Fund** regarding preferential lending to Condominium Associations;
 - Joined **BDF** state program **“Affordable factoring”**.
- 2022**
 - Joined affordable housing state program **“eOselya”** by UkrFinZhytlo.
- 2021**
 - Transition to the new processing system of **PJSC “Ukrainian Processing Center”**.
- 2020**
 - Joined **BDF** Programm on state financial support of SMEs under the **“Affordable loans 5-7-9%”**.
- 2018**
 - Commissioning of the first ATM.
- 2017**
 - Launch of credit programs for SMEs and membership in Ukrainian Network of Integrity and Compliance.
- 2016**
 - Membership in the **Confederation of Builders of Ukraine**.
- 2011**
 - Issuance of the first plastic card of international payment systems.
- 2010**
 - Opened first regional branch in Zaporizhzhia.
- 2009**
 - **Joined S.W.I.F.T.** and opened the first branch in Kyiv.
- 2008**
 - First correspondent account for foreign currency transactions.
- 2007**
 - **Globus Bank registered** with the National Bank of Ukraine.





Best Mortgage Bank
according to the International
Financial Club "BANKIR"



For successful lending
to small and
medium-sized enterprises
according to the International
Financial Club "BANKIR"

Best Partner Bank
according to the X Ukraine-wide
Construction Award



Best Bank
for Issuing Bank
Guarantees
according to the International
Financial Club "BANKIR"



Sustainability

Strong market position:

- Focused on lending to micro, small, and medium-sized enterprises, primarily for financing investment goals and energy-efficient projects—resulting in a low level of concentration and NPL.
- Leading positions in mortgage lending on a primary market.
- Leader in lending to Condominium Associations.
- Among TOP-5 banks in car loans.
- 10% market share in the volume of bank guarantees issued. Over the past three years, the bank's commission income has increased by 60%.
- Rapid growth of digital and card business. Annual increase in card payment volumes of at least 30%.

Stable business and financial resilience:

- Bank has all the technologies and resources that allow it to develop in the modern financial environment:
 - 18 years of experience in the Ukrainian banking;
 - Experienced management with gender balance in the Management Board and a predominance of independent members in the Supervisory Board;
 - 749 highly qualified employees;
 - Network of 34 modern branches, the majority of which are inclusive, covering most of Ukraine's regions;
 - Developed digital business with mobile application.
- Implementation of an environmental and social risk assessment system based on World Bank standards.
- Bank is a member to most of state loan programs allowing to attract clients for loans with preferential interest rates.
- The bank provides lending through targeted partnership programs, which offer the opportunity to additionally compensate the interest rate and make quick decisions.
- Support for vulnerable population groups, such as veterans and internally displaced persons.
- High profitability. Net profit for 2025 – UAH 287 million.
- The long-term credit rating (outlook) of the rating agency «Expert-Rating» is uaAAA, and the deposit rating (outlook) is ua2+.





Main products of Globus Bank aimed at achieving the Sustainable Development Goals



Development of micro-, small and medium sized enterprises:



In 2025, approximately 860 micro and SMEs received financial support from Globus Bank, totaling over UAH 1.2 billion.

Lending to SMEs for investment purposes, primarily for the purchase of passenger and commercial vehicles, self-propelled and mounted agricultural machinery, municipal and specialized construction equipment, medical (dental) equipment, beauty salon equipment, and elevator systems—under the state programs “Affordable Loans 5-7-9%”, “Affordable Factoring”, and “Affordable Financial Leasing 5-7-9%”, with state reimbursement of interest rates down to 5%.

Lending to Veteran businesses. Providing additional interest rate compensation of 2% for combat veteran-owned businesses under state lending programs.

Modernization of energy infrastructure through lending to energy efficiency projects



In 2025, more than 22,000 Ukrainians increased their energy independence through the financing of 81 energy-efficient projects totaling UAH 125 million under the programs outlined below, including the procurement of solar power stations, inverters, battery storage systems, boilers, individual heating units, heat pumps, and building facade insulation.



Lending to Condominium Associations (CA) for the restoration of energy infrastructure under the state programs “Energodim” and “Affordable Loans 5-7-9%” with state interest rate compensation down to 5%.

Individual homeowners for the purchase of hybrid energy supply systems under the state program “Energy Independence for Individuals – Homeowners,” with state interest rate compensation down to 0%.



Main products of Globus Bank aimed at achieving the Sustainable Development Goals



Providing guarantees to business entities



Globus bank holds a market share of 10% in this segment. In the “Bank Guarantees” category, according to the “25 Leading Banks of Ukraine” study, the Bank ranks first. In 2025, the Bank issued more than 13,000 guarantees totaling UAH 19.5 billion, which is twice the result of the previous year.

Banking guarantees are issued to business entities for organizing settlements in large infrastructure projects, such as the construction of international highways, international airports, and major engineering facilities in Ukraine, Eastern Europe, and Asia, as well as for the restoration of critical infrastructure in Ukraine.

Ensuring the transparency, security, resilience, and environmental sustainability of cities



In 2025, Globus Bank provided 153 loans totaling UAH 256 million under these programs. As a result, 149 Ukrainian families—primarily internally displaced persons, veterans, and other preferential categories—were able to acquire their own homes on affordable terms.

Lending to individuals, including vulnerable population groups such as internally displaced people and veterans, for housing acquisition with compensatory mechanisms.

Lending to energy servicing companies for energy modernization of buildings in small and medium-sized cities under the state program supported by UNDP, with state reimbursement of interest rates up to 5% and compensation of up to 20% of the cost of the energy service contract.



Digital business and fintech

The stable functioning of businesses is essential for ensuring Ukraine's survival and creating the conditions for its post-war reconstruction. One of the ways to preserve and support business activities during the war is the widespread transition to digitalization.

GlobusPlus — mobile application by Globus Bank provides clients with a comprehensive solution for effective financial management. In particular, the bank is actively developing and implementing digital services to enhance the user experience and streamline banking processes.

Mobile banking with GlobusPlus is:

- More than **270 000** active customers;
- A decision-making system that automates and simplifies business processes;
- Quick online registration;
- Convenient Card-to-card transfers (P2P);
- International transfers;
- Currency exchange;
- Payment of utility services and other payments;
- The "Installment Payment" service in leading partner networks;
- Cashback up to **20%** on selected purchase categories;
- Online deposit opening;
- Credit limit setting;
- **24/7** support service in convenient messengers.





Card business



- Card transaction processing is carried out using one of the most advanced processing platforms in Ukraine – UPC.
- Contactless technology, as well as Apple Pay and Google Pay wallets, are available for all cards.
- As of the end of 2025, the total number of issued cards amounted to **209,000**. In 2025, the number of cards issued increased by **8%**.
- The average monthly debit turnover on card accounts increased by **36%** over the reporting year, reaching UAH 550 million.
- Client card account balances as of the reporting date amounted to UAH 605 million, which is **37%** higher than a year ago.
- The credit card portfolio increased by **10%** in 2025, reaching UAH 181 million, while the total amount of approved credit limits grew by **31%** to UAH 554 million.



Dynamics of key performance indicators of the bank

EUR1=UAH49,8565
mln UAH

	31.12.21	31.12.22	31.12.23	31.12.24	31.12.25	Changes
Assets	8 849	7 197	13 293	14 869	18 410	+ 3 541
Total loans, including	2 919	2 456	2 234	2 933	3 174	+ 241
loans to micro enterprises	252	205	243	885	820	- 65
loans to SMEs	774	644	639	520	649	+ 129
loans to large companies	189	226	210	120	133	+ 13
consumption loans	1704	1381	1 142	1 408	1 572	+ 164
Loan provisions	- 234	- 418	- 621	- 646	- 585	- 61
Securities (Domestic Bonds and NBU deposit certificates)	5 255	3 901	10 311	11 286	13 744	+ 2 458
Deposits, including	7 273	6 210	12 032	13 394	16 684	+ 3 290
deposits of legal entities	5 754	4 370	9 350	10 655	13 993	+ 3 338
deposits of individuals	1 518	1 840	2 682	2 739	2 691	- 48
Equity	629	647	687	724	1 081	+ 357
Profit	101	18	40	37	287	+ 250
Cost-to-income Ratio (%)	47,3%	39,6%	40,5%	42,8%	42,2%	- 0,6%
Return on equity (%)	16,0%	2,8%	5,8%	4,9%	33,7%	+ 28,8%



Income and expense dynamics

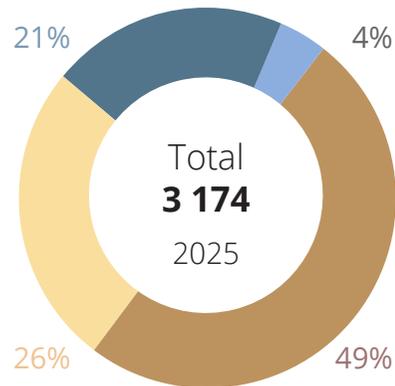
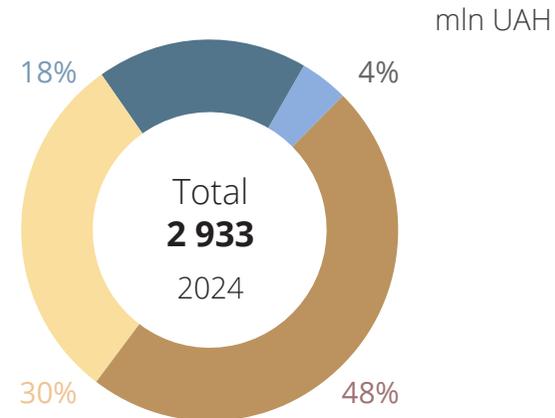
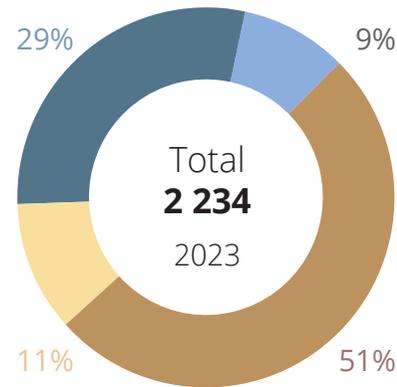
EUR1=UAH49,8565

mln UAH

	2021	2022	2023	2024	2025	Changes
Net Interest Income	457	346	547	607	747	+ 140
interest income	823	853	1 390	1 579	2 006	+ 427
interest expenses	- 366	- 507	- 843	- 972	- 1 259	- 287
Net Commission Income	184	155	227	255	343	+ 88
commission income	214	190	284	355	460	+ 105
commission expenses	- 30	- 35	- 57	- 100	- 117	- 17
Trade result	27	128	303	276	472	+ 196
Other income / expenses	107	55	79	97	128	+ 31
Total Income	775	684	1156	1235	1 690	+ 455
Administrative and Other Operating Expenses	- 554	- 486	- 832	- 983	- 1 288	- 305
personnel expenses	- 358	- 332	- 640	- 727	- 970	- 243
expenses for Maintenance of Fixed assets, Operating, and Administrative Costs	- 64	- 70	- 91	- 103	- 144	- 41
other administrative and operational expenses	- 132	- 84	- 101	- 153	- 174	- 21
Profit before provisions and taxes	221	198	324	252	402	+ 150
Provisions and other expenses	- 96	- 172	- 227	- 158	- 19	+ 139
Profit before tax	125	26	97	94	383	+ 289
Income Tax Expense	- 24	- 8	- 57	- 57	- 96	- 39
Net profit	101	18	40	37	287	+ 250

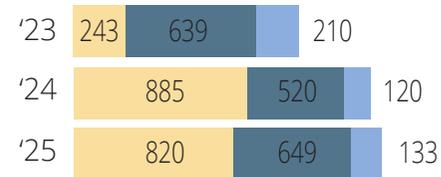


Credit portfolio by types of clients



Lending to business

mIn UAH

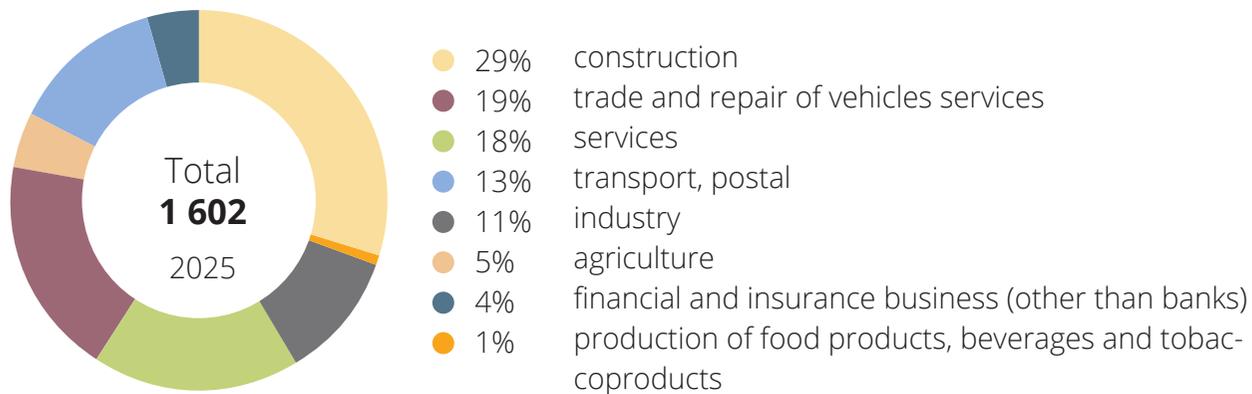
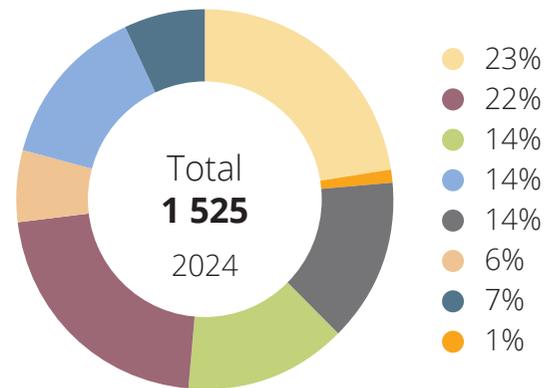
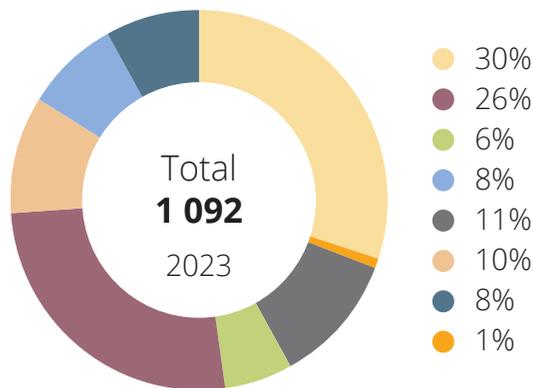


- consumption loans
- loans to small and medium-sized businesses
- loans to micro enterprises
- loans to large companies



Lending to business by sectors of economy

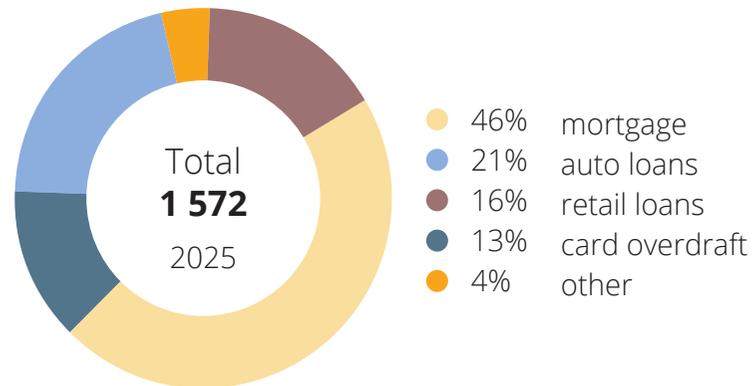
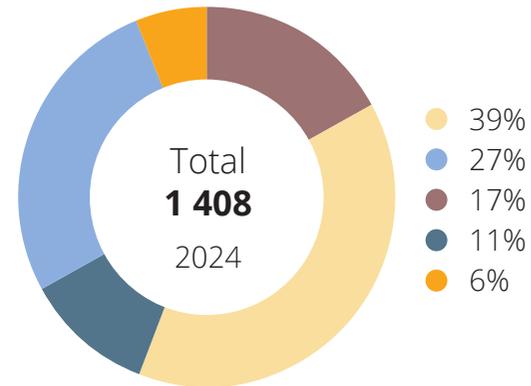
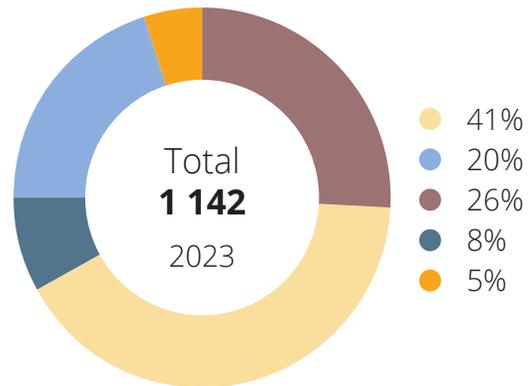
mIn UAH





Consumption loans portfolio

mIn UAH





Our partners



VISA



НУР



Our contacts

JSC "COMMERCIAL BANK "GLOBUS"

Kurenivskyi Lane, 19/5, Kyiv, 04073, Ukraine

globusbank.com.ua

Maksym Kuzmenko

Deputy Head of the International Cooperation Division

+38 095 535 56 35

MKuzmenko@globusbank.com.ua