



Act! We've got your back
2025





Address of the Chairperson of the Management Board



Dear colleagues, partners, and friends,

In 2025, despite the challenging conditions of war and economic uncertainty, Globus Bank reaffirmed the strength of its chosen strategy: financial stability, flexibility, and systemic support for clients across key economic sectors.

Defying the current challenges, the Bank achieved a record net profit of UAH 287 million. This performance creates a strong base for scaling business loans and driving Ukraine's economic reconstruction.

The Bank's key priorities remain supporting SMEs, energy efficiency projects, veteran entrepreneurship, and internally displaced persons. Over the past year, we financed 860 SME entrepreneurs for a total of over UAH 1.2 billion, while 150 Ukrainian families secured their own homes with the Bank's assistance.

In 2025, Globus Bank also expanded its cooperations with international and state institutions in energy modernization of residential buildings and public infrastructure, including financing for condominium associations and ESCOs. By financing 81 energy efficiency projects, the Bank has helped more than 22,000 Ukrainians become more energy-independent.

The Bank also strengthened its position in the bank guarantee market, doubling its results compared to the previous year. In 2025, Globus Bank issued over 13,000 guarantees totaling UAH 19.5 billion.

The war has 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.

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 enterprises through partnership programs, primarily aimed at financing investment goals and energy efficiency projects.
- Authorized to implement state loan programs.
- Leader in lending to Condominium Associations with a market share of over 90%.
- A significant market share of over 12% in the volume of issued bank guarantees.
- One of the leading mortgage lenders on a primary market, with a market share of over 10%.
- 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:	18,409
• 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 by the Rating Agency «Expert-rating»:	
Credit rating on the national scale	uaAAA
Deposit rating 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.

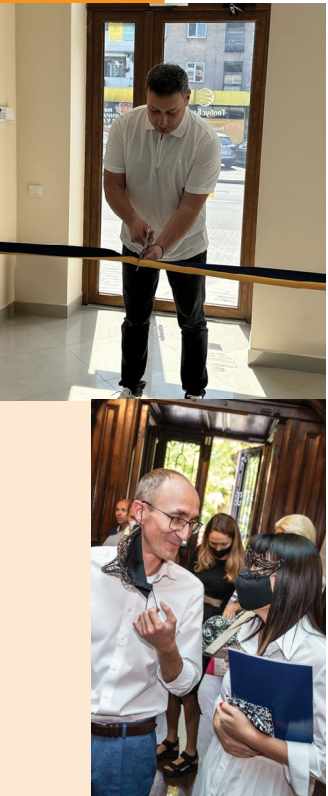
*Inclusive branches are bank spaces designed to be fully accessible, ensuring a comfortable experience for people with disabilities and other mobility-impaired groups.

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



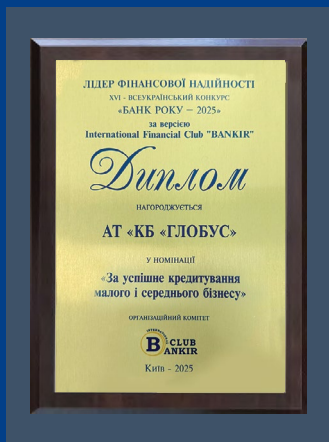
History of Globus Bank

- 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%”**.
 - Became a principal member of **MasterCard International payment system**.
- 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"



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

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



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



Resilience

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.
- Leader in lending to Condominium Associations (over 90% market share).
- Over 12% market share in the volume of issued bank guarantees. Over the past three years, the bank's commission income has increased by 60%.
- Among the leaders in primary mortgage lending (over 10% market share).
- Among TOP-5 banks in car loans.
- 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, Globus Bank financed 81 energy-efficiency projects totaling UAH 125 million under the programs listed below. These projects covered over 70 private and multi-apartment buildings, benefiting more than 20,000 Ukrainians. As a result, residents achieved average energy savings of 27.7%, improved their living conditions, and reduced their utility costs. The environmental impact amounts to a reduction of CO₂ emissions by 9,000 tonnes per year.



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 12% 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 **35%** in 2025, reaching UAH 208 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

mIn 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	18 409	+ 3 540
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
mortgage	678	557	474	553	720	+ 167
consumption loans	1026	824	668	855	852	- 3
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

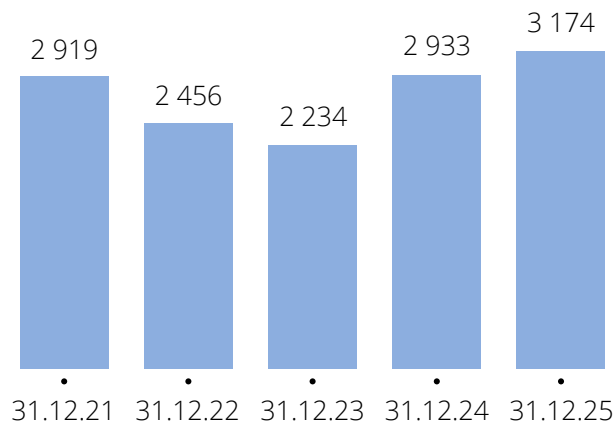
mln UAH

	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

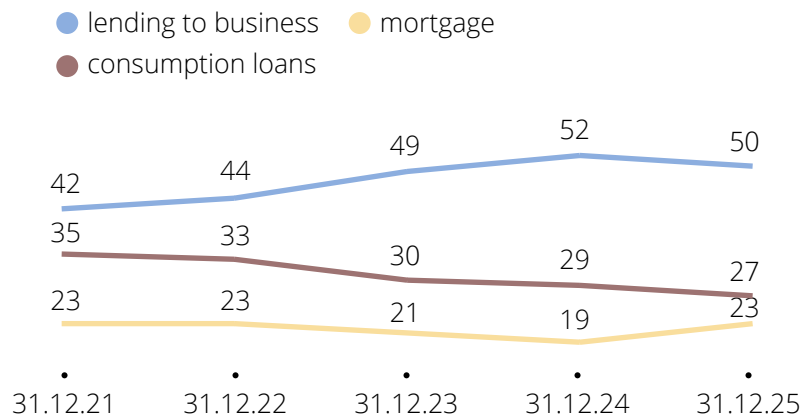


Total loans

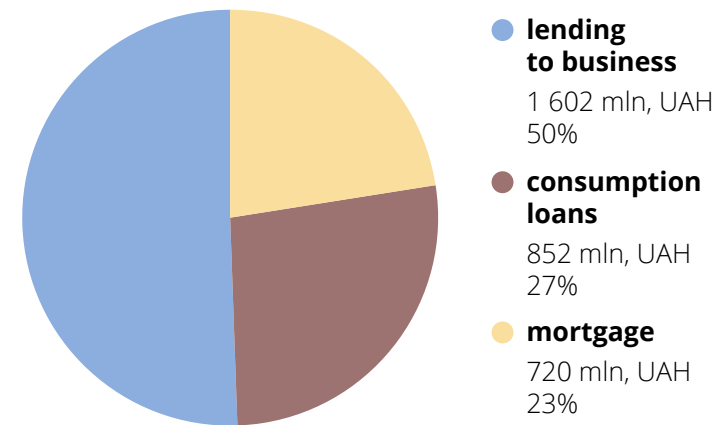
Total loan portfolio, mln UAH



Portfolio components dynamics, %



Loan portfolio by types of loans as of 31.12.2025

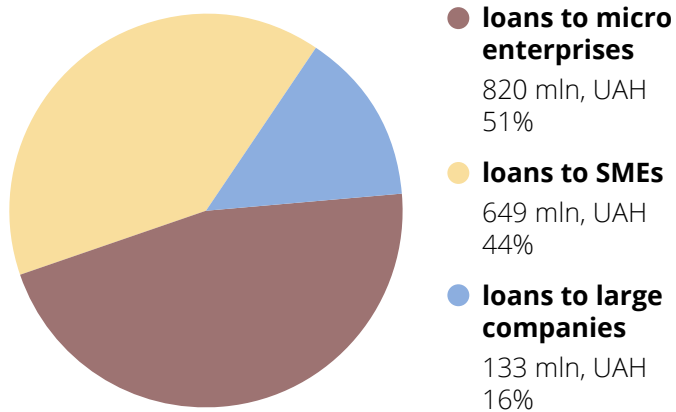


Over five years, the share of lending to businesses in the bank's total loans portfolio increased by 8 percentage points, while the share of consumption loans decreased accordingly.

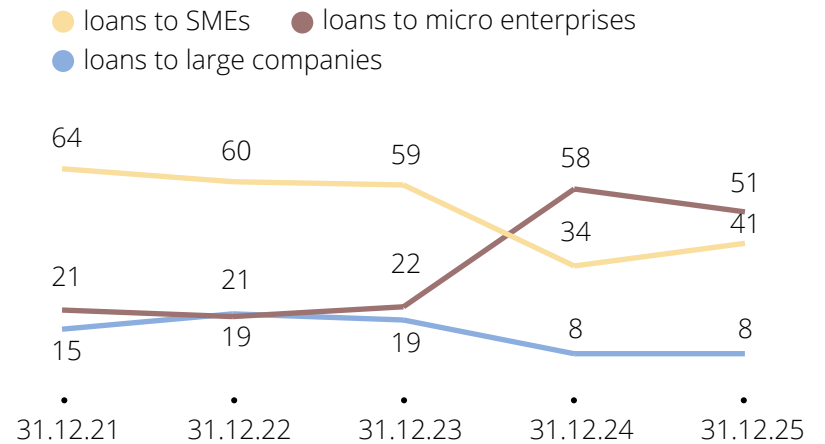


Lending to business

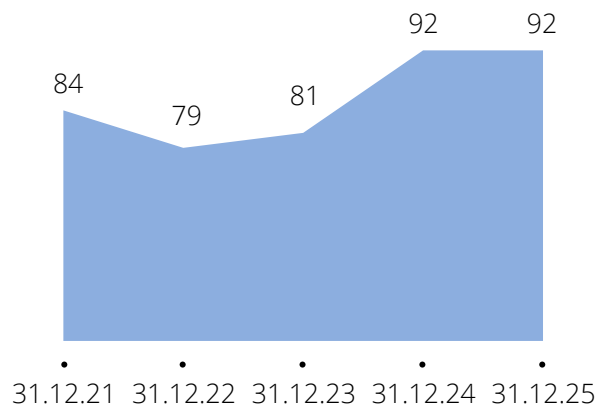
Business loans portfolio by types of clients as of 31.12.2025



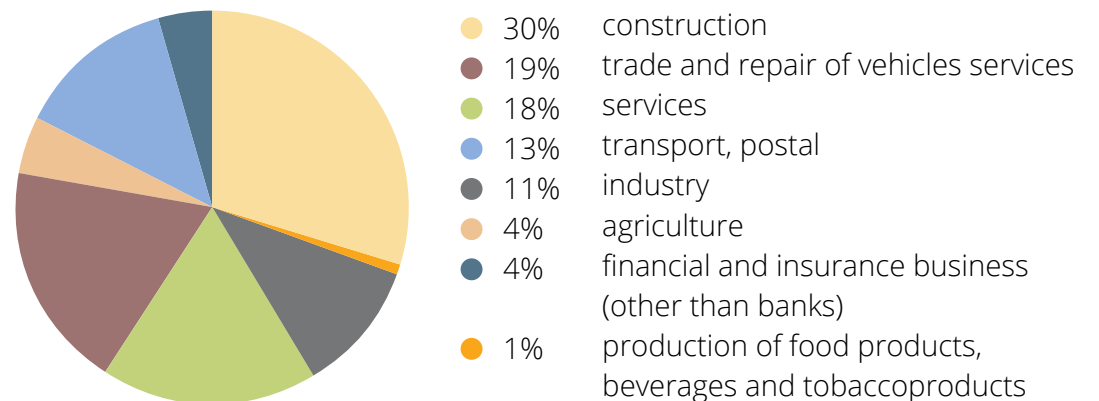
Business loans portfolio components dynamics, %



Share of MSME loans in the Business loans portfolio, %



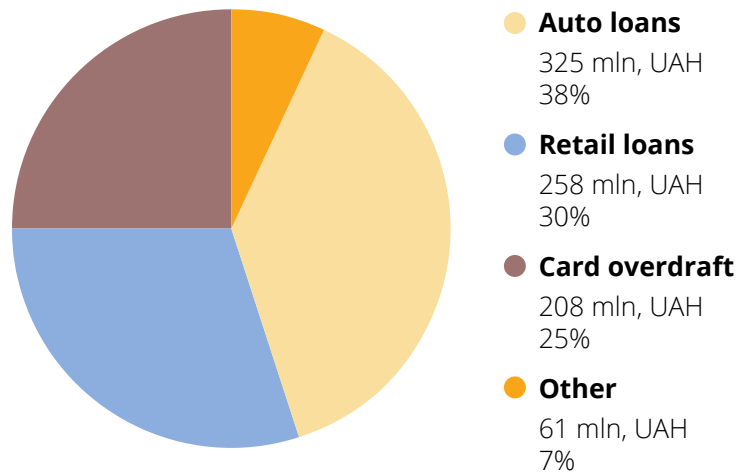
Business loans portfolio by industry as of 31.12.2025



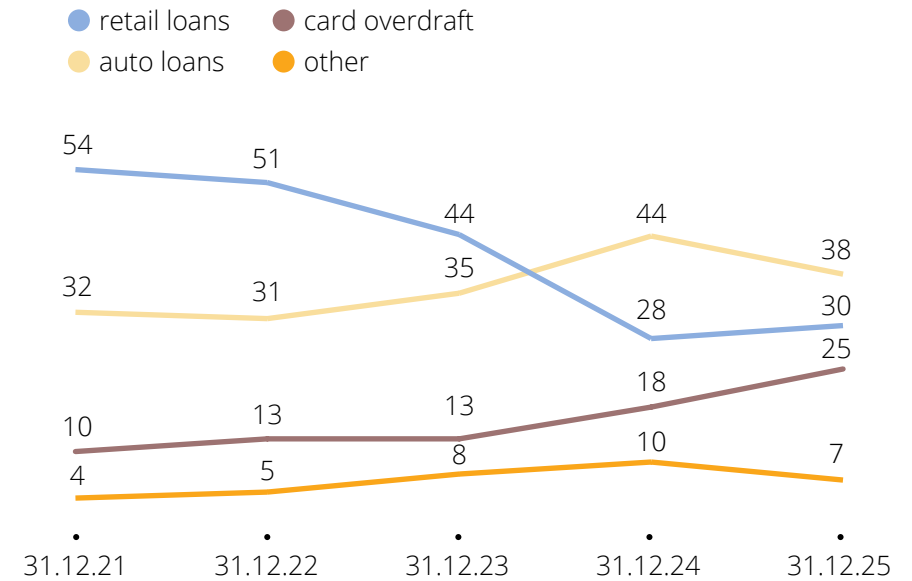


Consumption loans

Consumption loans portfolio by types of loans as of 31.12.2025



Consumption loans portfolio components dynamics, %





Our partners



Our contacts

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