

alliance bank

Bank in your team

a

The bank today

- **Banking license** since 1992 to provide banking services, referred to chapter 3 of act 47 Law of Ukraine «On banks and banking activities»
- **License to provide services on the stock market** (depository, brokering and dealership activities)
- **Leader** of the banking guarantee market in the system **Prozzoro**

32

Years on the market

60 000+

Bank customers

20

Regions of Ukraine

500+

Professionals in our team

17

Position by trade volume on ICMU

22

Position in the banking system by net assets

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Alliance Bank

01

Official member of **European Business Association (EBA)** and **International Chamber of Commerce**

02

Participant of the **Guarantee Fund supporting deposits of individuals**

03

Principal member of international payment systems **MasterCard and VISA International**, and a member of the national - **PROSTIR**

04

Official member of **Stock Exchange «PFTS»** and **«Perspektiva»**

05

Official member of the **Professional Association of Capital, Derivatives Participants of the market (PACD)** and **Association of «Ukrainian Stock Traders»**

06

Member of the **Independent Association of Banks of Ukraine** and **Association of Ukrainian Banks**

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Our ratings

■ 12.04.2024

IBI-RATING

Assigned the National Scale long-term credit rating at "uaAAA" level, with a "Evolving" outlook.

■ 23.10.2023

Standard & Poor's Global Rating

Raised to 'CCC+' from 'CCC' its long-term issuer credit rating on Bank Alliance. The outlook is stable. We affirmed the 'C' short-term issuer credit rating.

■ 24.10.2022

Standard & Poor's Global Rating

Confirmed the long-term international credit rating in foreign currency at "CCC" level, with a "developing" outlook.

Rewards

Best Dealing Desk 2019 in the annual nomination from the company Refinitiv

2nd place in the nomination "**Best deposit**" **FinAwards 2021**

3d place in the nomination "**Best investment offer**" **FinAwards 2021**

"Leader in dynamic lending for 10 years" according to NABU

Bank №1 for credit programs for farmers and

The best SME Bank as per "BANK OF THE YEAR - 2021" magazine

"Best SME Bank - 2022" and **"Best Bank**

for Digital Banking Services" on "BANK OF THE YEAR - 2022" magazine



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Participation in international projects

01

Participant in Joint Projects of Ukraine and European Investment Bank «Basic credit for ISP and companies with medium level of capitalization» and «Basic credit for the agricultural sector - Ukraine».

02

Cooperation with IFC since 2018 includes such investment and advisory projects as "Agrarian Receipts in Ukraine" and **financing of credit unions**.

03

From 2021, cooperation with "**Financing of SMEs in Ukraine**" and "**Global Trade Finance Program (GTFP)**" began. In the same year, the Bank joined the **IFC DigiLab program**, which strengthened its digital transformation strategy.

04

Program with the Polish Export Credit Agency KUKE and Bank PEKAO S.A. on trade financing of exports of goods from Poland to Ukraine.

05

Cooperation with KAZAKH EXPORT in providing financial support to the banks of Kazakhstan and the Alliance Bank in trade between the countries.

06

In 2023, as part of expanded cooperation with IFC Bank, we joined the "**ESG Program**" - an Integrated Program on Environmental, Social, and Corporate Governance Practices to promote investments in European and Central Asian countries.

Participation in state programs

01

Member of the State Credit Programme for Small and Medium Business
«**Affordable loans 5-7-9**»

02

Member of the State programme
«**Affordable mortgage 7%**»

03

Alliance Bank and the State Export Credit Agency (ESA) have signed an agreement on the Bank's clients' participation in the Export Risk Insurance Program

04

Competition Commission of the Ministry of Finance of Ukraine recognized Alliance Bank **as an authorized bank for pension payments**, financial help and salaries to employees of the State organizations

05

Signed Memorandum on common principles of collaboration in implementation of State **support for agricultural commodity producers**

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Our mission

Mission:

We provide affordable finance terms for development of the Ukrainian small businesses through quick and easy banking solutions.

Vectors of development:

01

Further development of **small business lending**

02

Transactional business using FinTech

03

Developing **Private Banking**

04

Combination of digital and traditional operating models

05

Provide **ESG strategy**

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Social responsibility

Charitable projects for the Bank are not a spontaneous act of mercy, but **separate direction of development strategy** and the opportunity to have a positive impact on society

- **We support the initiatives** in the field of education, culture,
- we run **sports events** for youth as well as support various local sport teams
- make targeted **charitable donations**,
- **help children with oncological diseases.**

The most valuable social investment for the Bank is **health, education and happy children**, who will become the foundation of the Ukrainian nation.



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Bank owner

Sosis Aleksandr

Meet our **ultimate beneficiary owner** of Alliance Bank.

In 2016 received substantial participation in Alliance Bank **89.289 per cent of authorized capital.**

Businessman, founder and co-owner of an insurance group «**ASKA**», and co-founder «**Goldie Meir Civil Society Development Institute**»



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Bank team



**Burkitsa
Victor**

Acting Chairman
of the Board



**Paluira
Vitaliy**

Vice-Chairman
of the Board



**Chumak
Alexander**

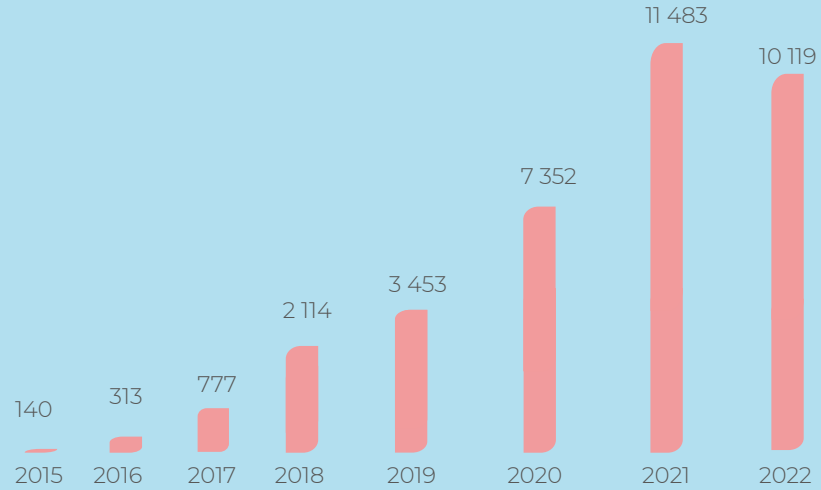
Vice-Chairman
of the Board



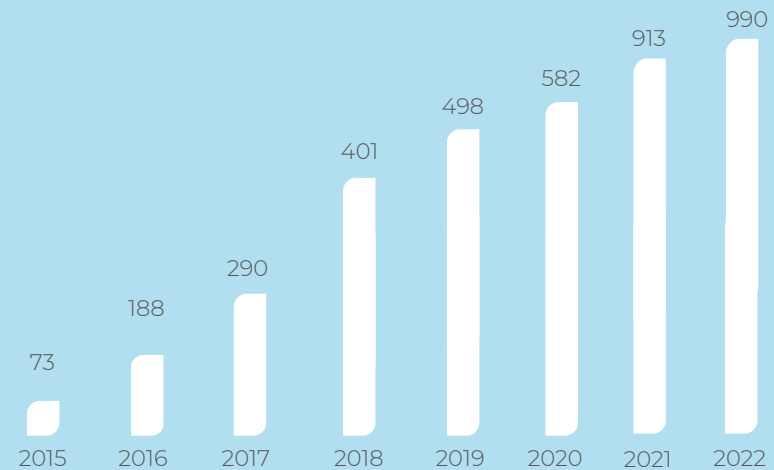
**Bocharov
Sergei**

Vice-Chairman
of the Board

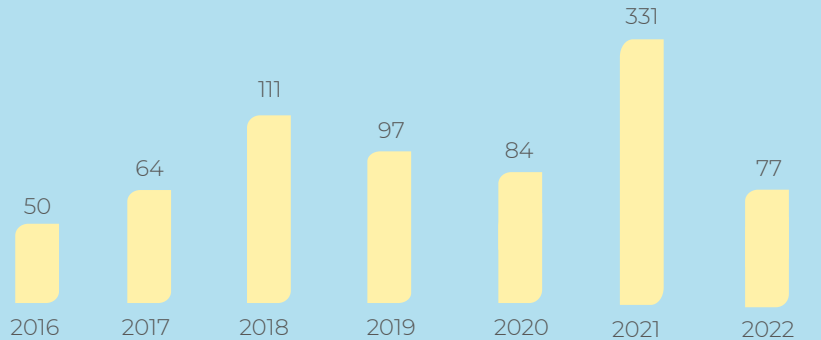
Key efficiency indicators



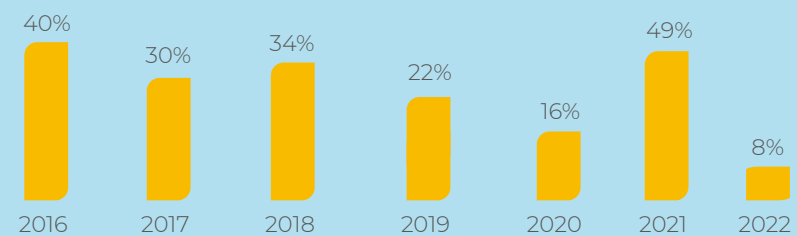
NET ASSETS



EQUITY



NET PROFIT



RETURN ON EQUITY

Statement of financial position

(in UAH thousand)	31.12.2023	31.12.2022	Δ	Δ
ASSETS				
Cash and cash equivalents	2 095 102	1 053 461	1 041 641	99%
Loans and advances to customers	3 717 686	4 517 027	-799 341	-18%
Securities	6 089 544	4 026 772	2 062 772	51%
Property, plant, equipment, intangible assets	249 350	267 333	-17 983	-7%
Other assets	256 347	254 849	1 498	1%
Total assets	12 408 029	10 119 443	2 288 586	23%
LIABILITIES				
Due to banks	269 110	397 071	-127 961	-32%
Due to National bank of Ukraine	700 000	2 100 000	-1 400 000	-67%
Due to customers	9 377 065	5 857 145	3 519 920	60%
Subordinated Debt	293 759	290 952	2 807	1%
Other liabilities	683 239	484 212	199 026	41%
Total liabilities	11 323 172	9 129 379	2 193 793	24%
EQUITY				
Authorised capital	457 280	457 280	0	0%
Reserve and other funds of the bank	64 931	61 083	3 848	6%
Retained earnings (losses)	562 646	471 701	90 945	19%
Total equity	1 084 857	990 064	94 793	10%
Total liabilities and equity	12 408 029	10 119 443	-2 288 586	-18%

Income statement

(in UAH thousand)	31.12.2023	31.12.2022	Δ	Δ
Interest income	1 447 583	953 037	494 546	52%
- Client Loans	826 553	802 383	24 170	3%
- Other	621 030	150 654	470 376	312%
Interest expenses	-1 060 194	-1 114 413	54 219	-5%
- Client Depo	-737 229	-358 385	-378 844	106%
- Interbank & NBU	-293 298	-725 362	432 064	-60%
- Other	-29 667	-30 666	999	-3%
Net interest income/(Net interest loss)	387 389	-161 376	-548 765	-142%
Comission income	430 098	326 229	103 869	32%
Comission expenses	-96 305	-38 349	-57 956	151%
Net comission income/(Net comission loss)	333 793	287 880	-45 913	-14%
Net trade income	354 160	1 130 051	-775 891	-69%
Other operating income	44 841	21 026	23 815	113%
Net operating income/(Net operating loss)	1 120 183	1 277 581	157 398	14%
Non operating expenses	-663 504	-602 714	60 790	-9%
Net operating profit/(loss) before provisions	456 679	674 867	218 188	48%
Net Provisions loss/(profit)	-333 784	-579 346	245 562	-42%
Profit/(loss) before taxation	122 895	95 521	27 374	29%
Income tax expenses	-28 102	-18 559	-9 542	51%
Profit/(loss)	94 793	76 961	17 832	23%

Experience in documentary operations

Place	Bank	Guarantees, million UAH	Aval, million UAH	Uncovered letters of credit, million UAH	Letters of credit to execution, million UAH	Total, million UAH	Market share
	Total	70 818	2 128	8 168	9 878	91 011	100%
	TOP 30						
1	JSC "Ukreximbank"	7 723	240	2 677	6 275	16 915	18,6%
2	JSB "UKRGASBANK"	8 492	3	2 739	66	11 300	12,4%
3	JSC "Raiffeisen Bank"	6 645	431	854	157	8 088	8,9%
4	JSC "PUMB"	6 433	361	246	310	7 349	8,1%
5	JSC "BANK ALLIANCE"	6 503	25	59	244	6 832	7,5%
6	JSC "CB "GLOBUS"	6 496	0	0	5	6 500	7,1%
7	JSC "CREDIT AGRICOLE BANK"	3 442	31	0	1 490	4 982	5,5%
8	JSC "OTP BANK"	3 258	13	222	156	3 649	4,0%
9	PJSC Pivdenny Bank	2 839	68	81	12	3 000	3,3%
10	JSC "SENSE BANK"	2 797	2	62	0	2 860	3,1%
11	JSC "TASCOMBANK"	1 659	194	343	2	2 198	2,4%
12	PJSC "BANK VOSTOK"	1 652	139	0	190	1 981	2,2%
13	JSC "Oschadbank"	801	0	568	473	1 843	2,0%
14	PJSC "MTB BANK"	1 228	398	0	0	1 625	1,8%
15	JSC "RVS BANK"	1 365	0	0	0	1 365	1,5%
16	JSC "COMINBANK"	1 340	17	0	0	1 357	1,5%
17	JSC "ALTBANK"	1 294	0	0	0	1 294	1,4%
18	JSC "UKRSIBBANK"	1 026	0	5	30	1 061	1,2%
19	JSC "BANK OF INVESTMENTS AND S	885	0	0	0	885	1,0%
20	PJSC "CB "ACORDBANK"	583	12	0	25	620	0,7%
21	JSC CB "PrivatBank"	566	14	0	10	589	0,6%
22	SC "KREDOBANK"	465	0	119	1	585	0,6%
23	JSC "A - BANK"	489	27	0	2	518	0,6%
24	JSC "PROCREDIT BANK"	163	4	2	317	486	0,5%
25	JSC "AB "RADABANK"	433	43	0	0	476	0,5%
26	AB "CLEARING HOUSE"	460	0	0	0	460	0,5%
27	JSC "BANK KREDIT DNIPRO"	400	0	0	13	414	0,5%
28	JSC "ING Bank Ukraine"	233	89	24	56	402	0,4%
29	JSC "Bank "UKR CAPITAL"	252	0	0	0	252	0,3%
30	JSC "OKSI BANK"	215	16	0	0	231	0,3%

Information from open sources of the NBU as of 31.12.2023

Foreign economic activity



IMPORT, mln UAH

EXPORT, mln UAH

■ Europe
 ■ Great Britain
 ■ USA
 ■ Other

* As of September 1, 2023, for 2023.

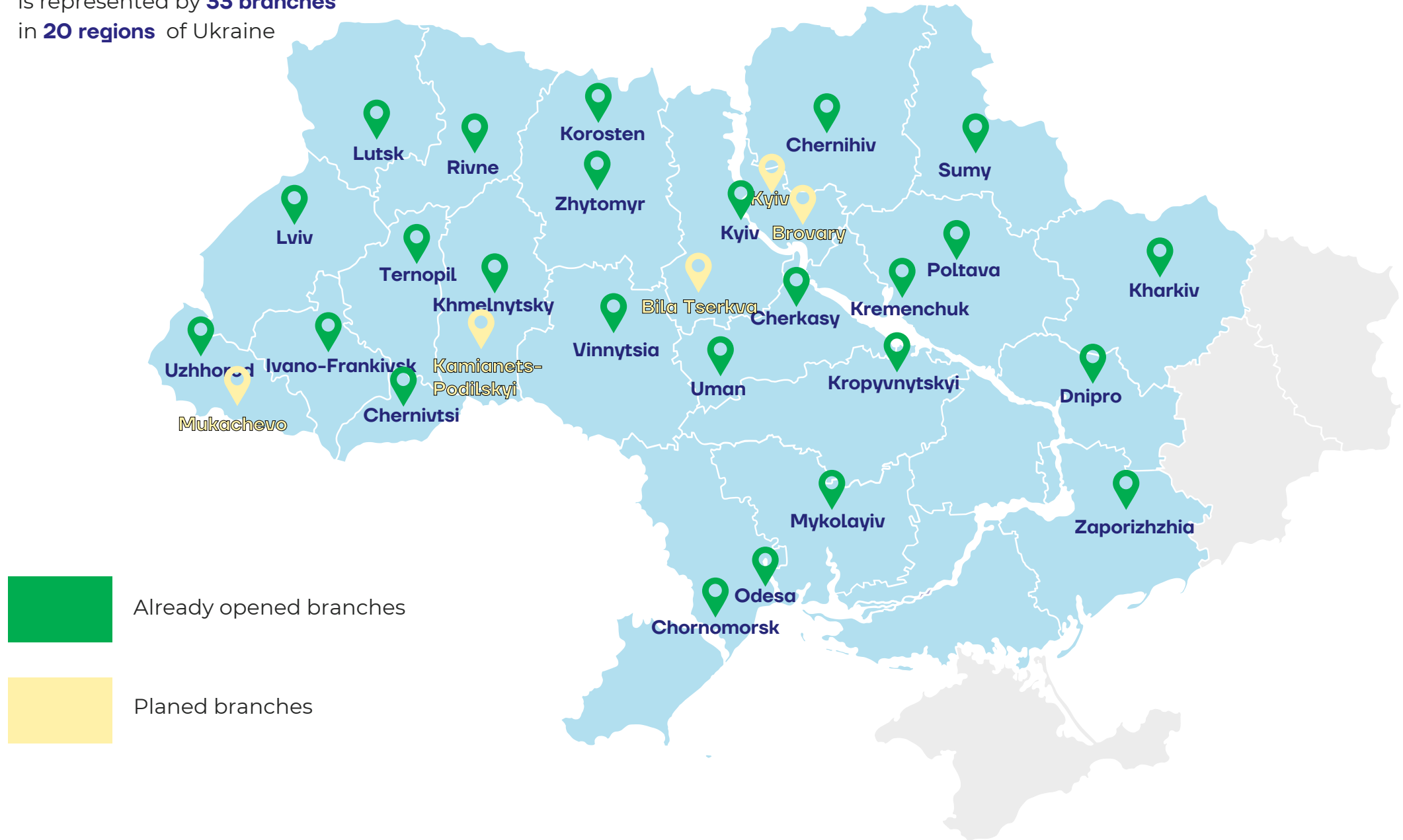
- Official exchange rate of the hryvnia to the US dollar (average for the period): 2021 - 27.29 UAH; 2022 - 32.34 UAH; 2023 - 36.57 UAH.

The main correspondent banks

- 01 BANCO POPOLARE DI SONDRIO (Sondrio, Italy)**
- 02 JSC BANK OF GEORGIA (Tbilissi, Georgia)**
- 03 OTP BANK PLC. (Budapest, Hungary)**
- 04 FIRST UKRAINIAN INTERNATIONAL BANK (Kyiv, Ukraine)**
- 05 JSC THE STATE EXPORT-IMPORT BANK OF UKRAINE (Kyiv, Ukraine)**
- 06 UKRGASBANK (Kyiv, Ukraine)**
- 07 BANK PIVDENNYI (Odesa, Ukraine)**

Branches of the bank

The Bank's regional network is represented by **33 branches** in **20 regions** of Ukraine



**Let's work
in one team!**

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