



# **JOINT FINANCING OPPORTUNITIES COMMERCIAL BANKS / IFI'S IN UKRAINE**

Vienna, October 30<sup>th</sup>, 2017

# Raiffeisen Group Presence



- 14.9 mn customers
- 51 500 employees
- 2 700 branches
- 30 countries and 14 markets
- over 125 years of experience
- TOP-5 in 10 countries

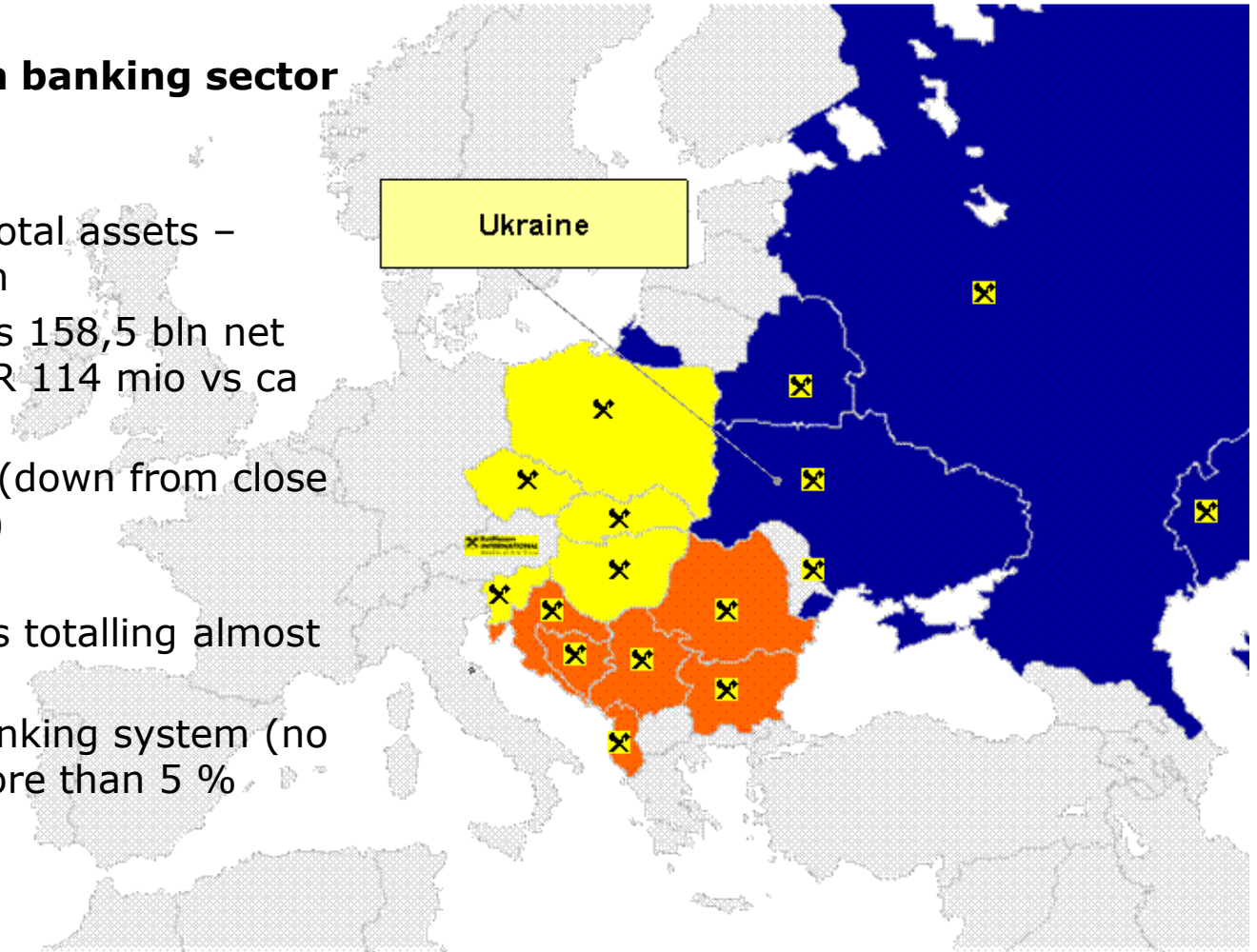
**Raiffeisen Bank International AG (RBI) is the leading bank in Central and Eastern Europe, including Austria**

# Banking System in Ukraine



## Overview of Ukrainian banking sector as of 01.09.17:

- UAH 1 250 978 bn total assets – approx EUR 40,88 bn
- UAH 3,5 bln profit vs 158,5 bln net loss in 2016 – ca EUR 114 mio vs ca EUR 5,16 bn
- 88 operating banks (down from close to 190 prior to crisis)
- 38 foreign banks
- 4 state owned banks totalling almost 55% of total assets
- Very fragmented banking system (no private bank with more than 5 % market share)



# Raiffeisen Bank Aval – Best performing Bank in Ukraine



Following turbulent years, the Bank has managed to achieve an impressive turn-around with **2016 as the most successful year in its history**, followed by another remarkable 6 months results:

- RB Aval #5 on the market
- EUR 2 111 mln total assets (>50% reduction since 2013)
- EUR 96 mln net profit in 1H2017 – making the bank most profitable bank in Ukraine, and one of the top banks in RBI Group
- Over 90% NPL coverage ratio
- BIS CAR of 24,6%
- Impressive 76,3% ROE after tax
- Record 9,74 Net Interest Margin
- Total of over 2,5 million customers across the country, serviced in almost 500 branches in all regions of Ukraine (excluding occupied Crimea ATO zone)



# Outlook for RBI Group in the Ukraine



## Cross border

- Provide direct lending to large local corporates in the form of bilateral, club or syndicated loans, as well as ECA covered transactions - based on solid deal structures and a healthy risk return profile – case by case
- Further intensify the focus on Multinationals with subsidiaries and branches in the Ukraine, promoting our countrywide presence and cash management / documentary product portfolio
- Continue non-risk payment related business with local Fis, on-risk on case by case based on the deal structure (eg IFI involvement)

## Local agenda

- Push GAMS (Global Account Management System) business with Multinationals (separate division) for local lending (where required as eg overdraft) and other non-risk products
- Focus on local large corporates as well SMEs (agricultural sector)
- Number of initiatives in the retail business

## General

- **RB Aval as a fully integrated part of the group wide digital agenda as well as GAMS project**
- **Maintain excellent profit and risk profile**
- **Support selective growth and market development (eg with IFIs)**

# Raiffeisen Bank Aval – a success story



Agrobrand 2016



Most Active Issuing Bank in Ukraine under the EBRD Trade Facilitation Programme



Among 20 of the most stable Banks in Ukraine

#1 Bank in Ukraine by Euromoney Magazine

Over 2 500 000 customers chose Raiffeisen Bank Aval

Largest foreign-owned bank in Ukraine.

Shareholders:  
Raiffeisen International 66.44 %,  
EBRD 30%

Leader in corporate customer services area according to GfK Ukraine' 2016

Primary bank for corporate customers of agricultural sector according to the survey of GfK Ukraine ' 2016

The best bank in custodian activities in Ukraine according to the rating of Global Investor magazine

