



Ukraine



Size: 603,628 km²

Population: 38.00 million

Currency: Ukrainian hryvnia (UAH)

Real GDP growth: -3.80% (2020), 3.40% (2021), -29.10% (2022), 5.70% (2023), 4.90% (2024f)

GDP per capita (EUR): 4,965

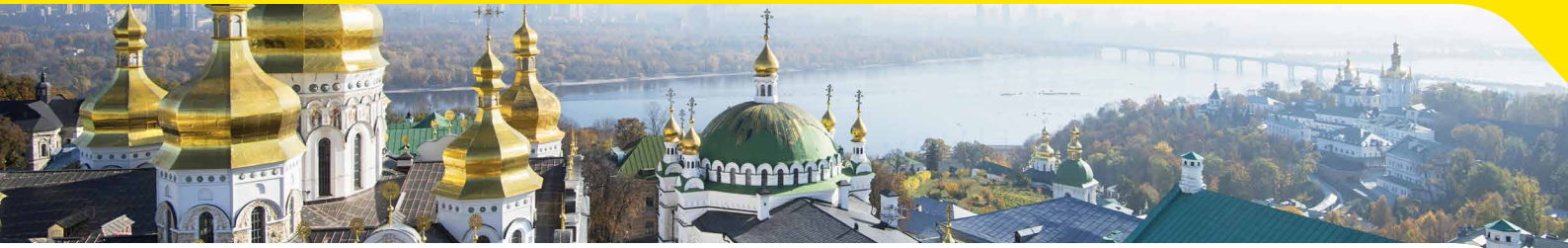
Source: Raiffeisen RESEARCH, as of January 2024

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Raiffeisen in **Ukraine**



Balance sheet total: € 4,473 million

Market position of Raiffeisen Bank: No. 4 by loans

Number of employees: 5,333

(as of December 2023)

Founded as a universal bank in 1992, Bank Aval was acquired by Raiffeisen in 2005 and re-branded to Raiffeisen Bank Aval. In June 2021, Raiffeisen Bank Aval Joint Stock Company officially changes its name to Raiffeisen Bank Joint Stock Company. With its extensive branch network, it offers to its customers the full

range of financial services and products across the country. As a leader in innovation amongst local banks, it continuously strengthens its position as a reliable partner for both corporate and retail customers by further increasing its service quality and enhancing its product scope.

› Shareholder structure:

Raiffeisen Bank International AG:	68.18%
EBRD:	30.00%
Other shareholders:	1.82%

Product and service range

Payments/Account Services

- › Current Accounts
- › (Domestic and International) Payments
- › Electronic Banking
- › Cash Pooling
- › Card Processing (Debit/Credit Cards)
- › Card Acquiring
- › Payroll

Asset Management

- › Deposits (limited)

Financing

- › Overdrafts
- › Working Capital Finance
- › Term Loans

Financing and Management of Receivables

- › Factoring
- › Reserve Factoring

Export Finance

- › Documentary Business (L/Gs, L/Cs, Documentary Collections)
- › Export/Import Finance
- › Export Finance covered by ECAs

Investment Banking

- › Debt Capital Markets
- › Equity Capital Markets
- › Mergers & Acquisitions (limited)
- › Loan Syndications

Leasing

- › FX (spot, forward)
- › Money Market
- › IRS