

UNIVERSAL BANK WITH A EUROPEAN APPROACH

«RwS bank» is a multi-universal financial partner focused mainly on the needs of the corporate sector, but with full-fledged services for individuals.

The bank works with both residents of Ukraine and international clients, including individuals and legal entities.

«RwS bank» has a broad banking license and operates according to the standards of leading European banks, providing a full range of banking services.

Total assets of the bank – 53 million USD



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Respect with Stability





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BANK NETWORK AND MODERN COMMUNICATION SYSTEM

«RwS bank» has an extensive network of 14 branches throughout Ukraine, with a focus on the central and western regions.

The bank provides customers with easy access to banking services in a convenient format — from opening accounts to ongoing maintenance:

Offline – through a network of branches

Online – remotely from anywhere in the world, without the need for a physical presence at the bank

For remote interaction, the following are available:

- **Mobile application «RwS online»** and popular messengers (Viber, Telegram, WhatsApp) - for individuals
- **Online banking «RwS Business»** - a specialized platform for corporate clients

HISTORY



«RwS bank» is one of the oldest operating banks in Ukraine, it was founded in 1991.

At various times, the bank was part of international and Ukrainian financial groups: Société Générale, TAS, Swedbank Group.

Each stage of ownership change brought new approaches, practices, and management culture, strengthening the bank's expertise.

Today «RwS bank» is a combination of stability, deep experience, and a modern approach to banking.

1991

founding of the bank
«Intellect»

2001

integration to the
Société Générale group

2007

integration to
TAS groups

2009

integration to
Swedbank Group

2015

New investor and
rebranding to
«RwS bank»



ACHIEVEMENTS AND LEADERSHIP POSITIONS

Leader on market of investment metals

«RwS bank» is one of key players on Ukrainian market on operations with gold and others investment metals.

Bank has extensive experience and is a recognized expert in the segment sales of banking metals.

In the TOP-3 in banking guarantees

«RwS bank» is in top 3 leaders of Ukrainian market in providing financial guarantees, proving itself a reliable partner in the corporate sector.

High ratings reliability

- Credit rating:
uaAA – very high solvency by national scale.
- Rating reliability deposits:
r5 — maximum level trust and very high reliability deposits.



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FINANCIAL INDICATORS AND COMPLIANCE WITH REGULATIONS

«RwS bank» complies with all requirements of the National Bank of Ukraine regarding transparency, capitalization and financial stability.

The bank fully complies with regulatory standards stipulated by current legislation, and key financial indicators consistently exceed the established minimum levels.

As of today, «RwS bank» demonstrates a high level of liquidity and capital adequacy.

The bank's total assets are 53 million USD

- of which 6.8 million USD in cash and balances on a correspondent account with the NBU
- 7.9 million USD in the account with the NBU at % (discount rate 15.5%)
- 23.3 million USD in domestic government bonds (OVDP) average rate 17.5%
- 2.8 million USD balances in accounts with other banks
- 3.6 million USD in real estate and fixed assets
- 8.6 million USD in loans (mainly to legal entities)
- In addition, out of the 8.6 million USD in loans issued, the bank formed 3.5 million USD in reserves.

TEAM

«RwS bank» boasts a team of specialists with many years of experience in the banking sector and corporate services.

The total number of employees is 232 people.

The team combines expertise in the Ukrainian and international financial environments, providing reliability, flexibility, and a professional approach to each client.



Chairman of the Board

Melnyk Mykhailo



Board member,
Deputy Chairman of the
Board

Vaskovska Valentina



Board member,
Deputy Chairman of the
Board

Panasyuk Roman



Board member,
Deputy Chairman of the
Board

Burdina Olena

GEOGRAPHY OF PRESENCE AND DIGITAL SECURITY



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«RwS bank» is represented by 14 branches in the Central and Western Ukraine, forming network in strategically important regions.

IT infrastructure is built with consideration of military and cyber risks.

Servers of «RwS bank» are located in Western Europe, providing stable work systems, protection from physical threats, as well as reliable preservation and confidentiality of client's data.

SERVICES «RwS bank»

«RwS bank» has a full banking license, which allows it to provide the full range of classic banking services for businesses and individuals.

Main areas of service:

- Settlement and cash service
- Lending to businesses and individuals
- Deposit programs
- Bank guarantees
- Buying and selling of banking metals
- Buying and selling OVDP (domestic government bonds)
- Securities transactions

The bank's IT infrastructure is built using «Fortinet» solutions that ensure high reliability and continuity of operations, as well as effective protection of personal and financial data.



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«RwS Business» FOR REMOTE SERVICE OF CORPORATE CLIENTS

«RwS bank» provides full remote service to corporate clients – from opening an account to daily online financial management.

For this purpose, a special platform «RwS Business» has been developed, which allows you to effectively manage funds 24/7 from anywhere in the world.

«RwS Business» is a convenient web and mobile interface, reliable protection of financial transactions, and stability of operation even with an unstable Internet connection.

The bank also has its own contact center, which provides prompt support in a format convenient for the client.



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«RwS online» - MOBILE APPLICATION FOR INDIVIDUALS

«RwS bank» offers a wide range of services for individuals, ensuring convenience and speed of service.

For comfortable financial management, the RwS online mobile application is available to clients – intuitive, secure, and available 24/7.

«RwS online» allows you to control funds, perform currency transactions, pay for utilities, and top up mobile accounts.

Additionally, contactless payments are available through Apple Pay and Google Pay, online transfers to other cards and by details (IBAN).





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SALES OF INVESTMENT METALS

«RwS bank» offers investment metals such as gold, silver, platinum and palladium with a range of bars of various weights - from 1 gram to 1 kilogram.

The bank has direct contracts with refining companies and sells investment metals from leading manufacturers: Argor Heraeus, Valcambi, as well as PAMP Suisse and Metalor.

All ingots sold have appropriate certificates.



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CONTACT INFORMATION



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