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FUIB Demonstrates Strong Growth and Technological Leadership in 2025



We are pleased to highlight the outstanding operational and financial achievements of our bank [FUIB](#), as recently outlined by **Chairman of the Board Sergii Chernenko**. In a comprehensive interview, Mr Chernenko detailed how FUIB is setting new benchmarks in the Ukrainian banking sector through rapid digitalisation, strategic artificial intelligence integration, and robust support for domestic

enterprises during the war with russia.

A core driver of FUIB's success is its systemic [digital transformation](#). The bank's mobile application now handles 98% of all client operations, serving as the primary channel for 65% of new clients. In 2025 alone, FUIB transferred over 5 million service operations to digital formats, representing a 95% year-on-year increase. This digital shift is deeply intertwined with the bank's strategic deployment of artificial intelligence. By integrating AI across IT, analytics, and customer service, FUIB has automated 40% of contact centre calls and 22% of chats. Furthermore, AI assistants have improved staff efficiency by 15%. To sustain this technological edge, FUIB invested over UAH 30.4 million (\$760,000) into AI development across 2024 and 2025, ensuring the bank remains highly competitive and customer-centric.

Beyond technology, FUIB is playing a crucial role in sustaining the Ukrainian economy. The bank reported powerful dynamics in business lending in 2025. The corporate loan portfolio expanded by 37%, growing from UAH 37 billion (\$925 million) to over UAH 51 billion (\$1.27 billion). The most rapid acceleration occurred within the small and medium-sized enterprise segment. Lending to private entrepreneurs increased by an impressive 122%, propelling FUIB to the second position nationwide for this specific portfolio. We have financed thousands of entrepreneurs, offering streamlined, fully online credit processes that deliver capital quickly and efficiently.

In response to russia's attacks on infrastructure during the war, FUIB has become a leader in financing energy independence projects. We are providing critical capital for solar and gas generation, cogeneration units, and energy storage systems. This funding enables Ukrainian businesses to maintain continuous operations and build long-term resilience against external disruptions.

The unwavering trust of clients is reflected in the steady growth of retail deposits. In 2025, retail savings in the national currency at FUIB grew by 23%, outpacing the broader market. As we look toward the future, SCM remains highly bullish on FUIB's trajectory. The bank's continuous innovation, combined with its profound commitment to the Ukrainian people and economy, ensures it is well-positioned for

sustained growth and industry leadership.