



JSC PB "PRIVATBANK"

Systemically important and the largest bank in Ukraine.

1st largest by assets in the rating of banks.

Major shareholders: **the State represented by the Ministry of Finance** (100%)

Branch in the Republic of Cyprus.

As of July 01, 2019

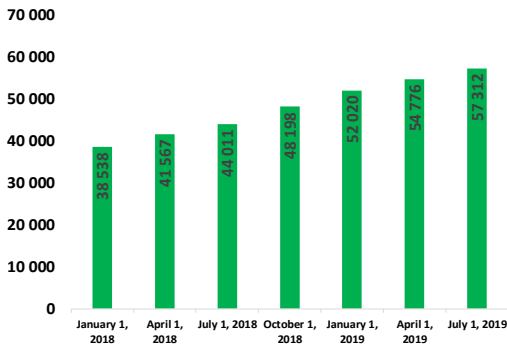
Number of operating branches – 2 221

Number of employees – 22 269 people

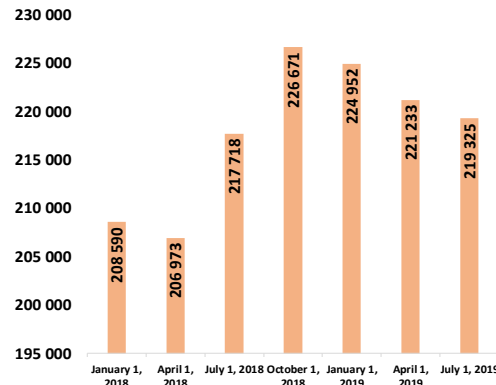
CEO – Petr Krumphanzl

Chairman of Supervisory Board – Sharon Easky

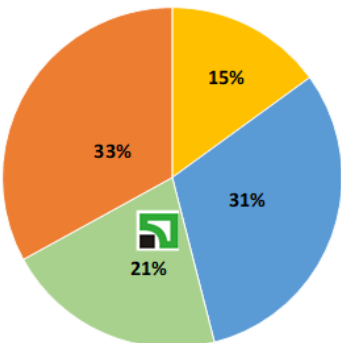
Growth of loans to and debt of clients, million UAH



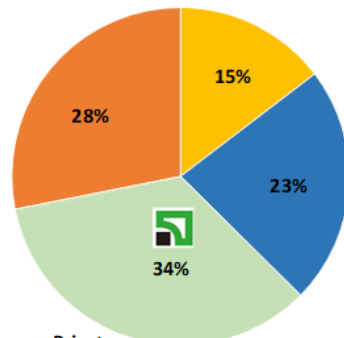
Growth of deposits, million UAH



Share of the bank in net assets of the sector



Share of the bank in deposit portfolio of individuals

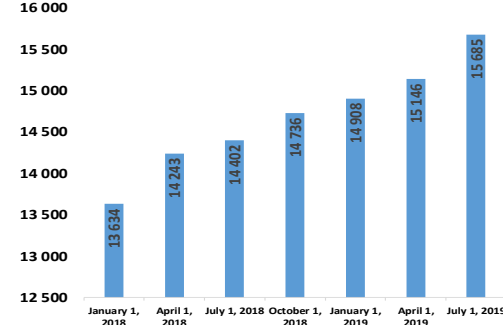


*Active clients – those having at least 1 transaction over the last 6 months

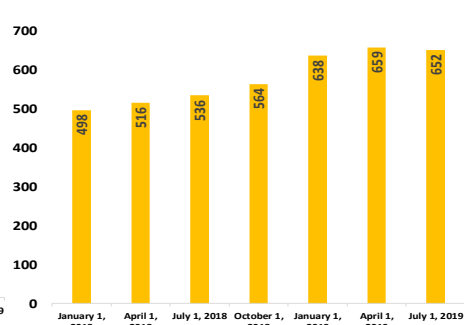
KPIs

INDICATORS	January 1, 2019	April 1, 2019	July 1, 2019	Change		
				compared to January 1, 2019, mln UAH	QII 2019, million UAH	QII 2019, %
Net assets, total	282 037	281 637	280 750	-1 287	-887	-0,3
Total assets, total	525 248	525 698	522 422	-2 826	-3 276	-0,6
Cash and equivalents	22 345	23 076	23 184	839	108	0,5
Loans to and debt of clients	52 020	54 776	57 312	5 292	2 536	4,6
o/w loans to and debt of legal entities	13 044	13 764	15 026	1 982	1 262	9,2
o/w loans to and debt of individuals	38 976	41 011	42 286	3 310	1 275	3,1
T-bills	168 720	158 705	150 541	-18 179	-8 164	-5,1
Liabilities, total	250 575	242 800	242 845	-7 730	45	0,0
Owed to the NBU	9 817	9 307	11 248	1 431	1 941	20,9
Owed to banks	195	33	33	-162	0	1,2
Owed to clients	224 952	221 233	219 325	-5 627	-1 908	-0,9
o/w legal entities and non-bank financial institutions	47 392	43 006	41 352	-6 040	-1 654	-3,8
o/w individuals	177 382	177 826	177 598	216	-228	-0,1
N/B:						
Statutory capital	206 060	206 060	206 060	0	0	0,0
Equity, total	31 462	38 838	37 905	6 443	-933	-2,4
Regulatory capital	19 556	19 423	19 680	124	257	1,3
Adequacy of regulatory capital (N2)	17,46%	16,82%	15,28%	x	x	x
Profit / (loss) after tax	12 798	7 612	18 289	x	x	x

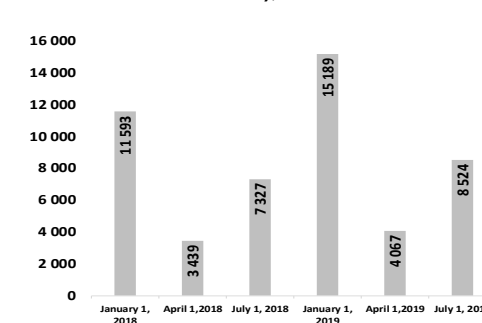
Number of active* individual clients, thsd clients



Number of active* corporate clients, thsd clients



Net commission income/(Net commission cost), million UAH



Payments by individuals, million UAH

