

One of the largest banks in Ukraine

Major shareholders: **the State represented by the Cabinet of Ministers of Ukraine (100%)**

As of July 01, 2019

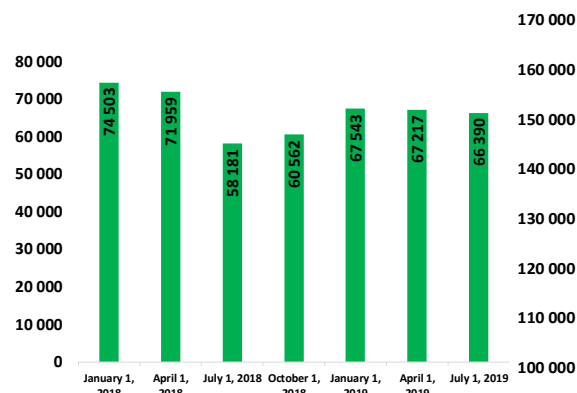
Number of operating branches – 2 920

Number of employees – 28 792 people

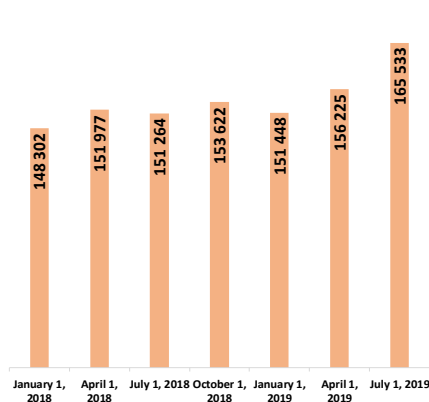
CEO – Andriy Pyshnyi

Chairman of Supervisory Board – Sevki Acuner

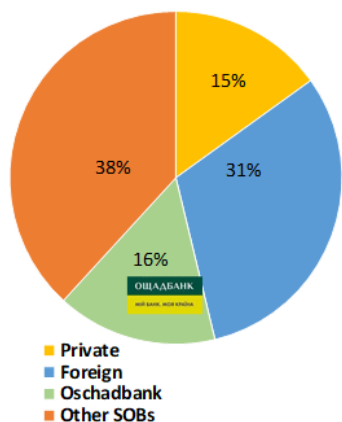
Growth of loans to and debtor of clients, million UAH



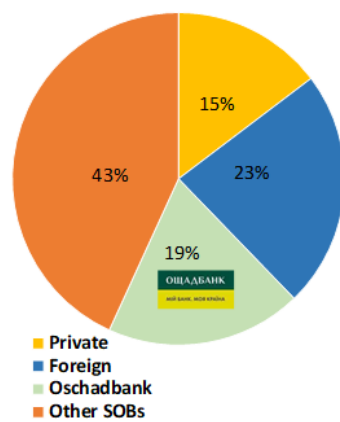
Growth of deposits, million UAH



Share of the bank in net assets of the sector



Share of the bank in deposit portfolio of individuals

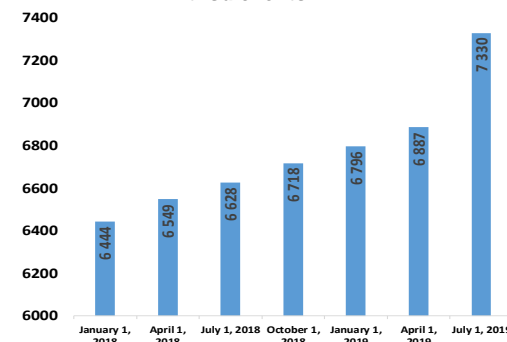


*Active clients – those having at least 1 transaction over the last 6 months

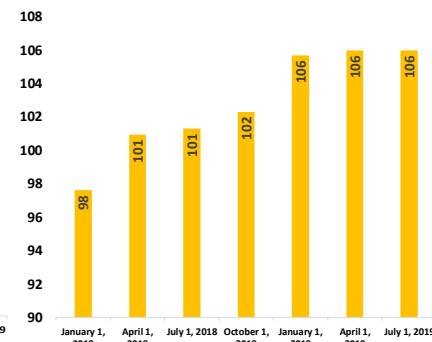
KPIs

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	218 431	208 251	218 190	-241	9 939	4,8
Total assets, total	291 011	279 640	288 340	-2 671	8 700	3,1
Cash and equivalents	10 635	13 214	17 391	6 756	4 177	31,6
Loans to and debt of clients	67 543	67 217	66 390	-1 153	-828	-1,2
o/w loans to and debt of legal entities	62 131	61 444	59 672	-2 459	-1 773	-2,9
o/w loans to and debt of individuals	5 412	5 773	6 718	1 306	945	16,4
T-bills	96 614	88 598	81 501	-15 113	-7 097	-8,0
Liabilities, total	199 888	189 591	199 985	97	10 394	5,5
Owed to the NBU	0	0	0	0	0	0,0
Owed to banks	6 382	5 776	5 458	-924	-318	-5,5
Owed to clients	151 448	156 225	165 533	14 085	9 308	6,0
o/w legal entities and non-bank financial institutions	41 576	40 872	48 992	7 416	8 120	19,9
o/w individuals	94 821	96 429	100 420	5 600	3 991	4,1
N/B:						
Statutory capital	49 473	49 473	49 473	0	0	0,0
Equity, total	18 543	18 659	18 204	-339	-455	-2,4
Regulatory capital	13 201	12 592	12 388	-813	-204	-1,6
Adequacy of regulatory capital (N2)	13,56%	13,75%	12,66%	x	x	x
Profit / (loss) after tax	162	70	122	x	x	x

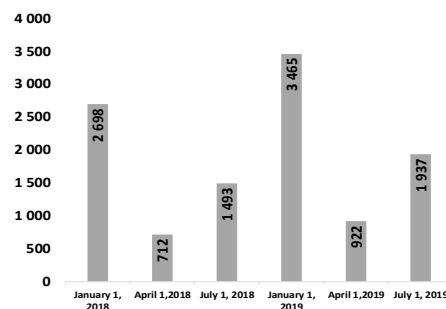
Number of active* individual clients, thsd clients



Number of active* corporate clients, thsd clients



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



Payments by individuals, million UAH

