

One of the largest banks in Ukraine

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

As of October 01, 2019

Number of operating branches – 2 917

Number of employees – 28 681 people

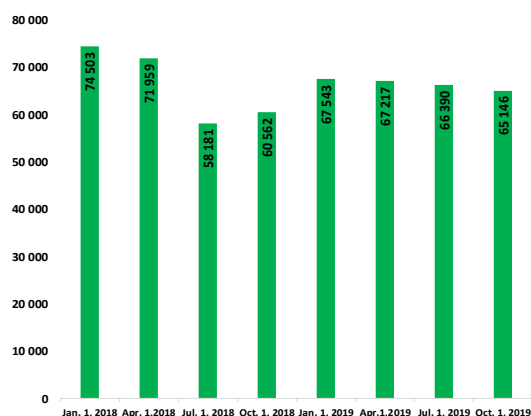
CEO – Andriy Pyshnyi

Chairman of Supervisory Board –

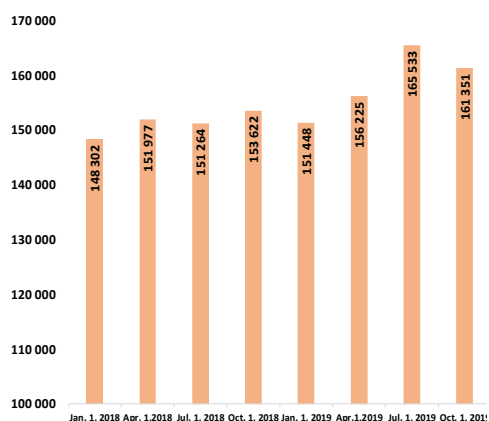
KPIs

INDICATORS	January 1, 2019	July 1, 2019	October 1, 2019	Change		
				compared to January 1, 2019, mln UAH	QII 2019, million UAH	QII 2019, %
Net assets, total	218 431	218 190	209 779	-8 651	-8 410	-3,9
Total assets, total	291 011	288 340	274 609	-16 401	-13 731	-4,8
Cash and equivalents	10 635	17 391	11 953	1 318	-5 438	-31,3
Loans to and debt of clients	67 543	66 390	65 146	-2 398	-1 244	-1,9
o/w loans to and debt of legal entities	62 131	59 672	57 846	-4 285	-1 825	-3,1
o/w loans to and debt of individuals	5 412	6 718	7 299	1 887	581	8,6
T-bills	96 614	81 501	86 507	-10 108	5 006	6,1
Liabilities, total	199 888	199 985	191 030	-8 858	-8 956	-4,5
Owed to the NBU	0	0	0	0	0	0,0
Owed to banks	6 382	5 458	4 587	-1 796	-871	-16,0
Owed to clients	151 448	165 533	161 351	9 903	-4 182	-2,5
o/w legal entities and non-bank financial institutions	41 576	48 992	46 090	4 513	-2 902	-5,9
o/w individuals	94 821	100 420	99 974	5 153	-447	-0,4
N/B:						
Statutory capital	49 473	49 473	49 473	0	0	0,0
Equity, total	18 543	18 204	18 750	207	545	3,0
Regulatory capital	13 201	12 388	12 196	-1 005	-192	-1,5
Adequacy of regulatory capital (N2)	13,56%	12,66%	12,94%	x	x	x
Profit / (loss) after tax	162	122	189	x	x	x

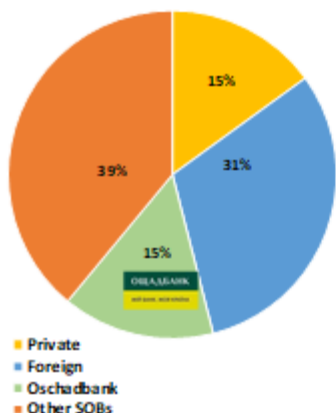
Growth of loans to and debtor of clients, million UAH



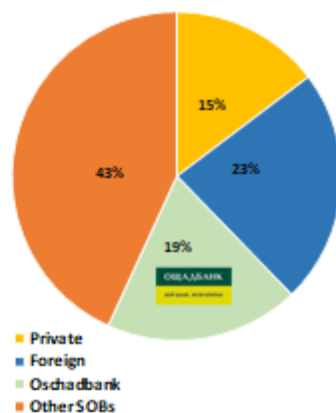
Growth of deposits, million UAH



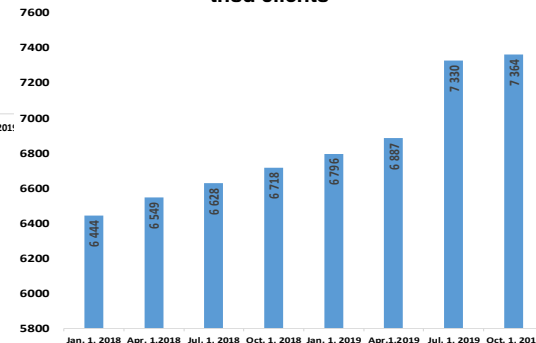
Share of the bank in net assets of the sector



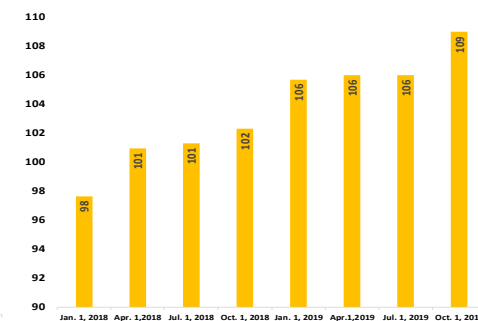
Share of the bank in deposit portfolio of individuals



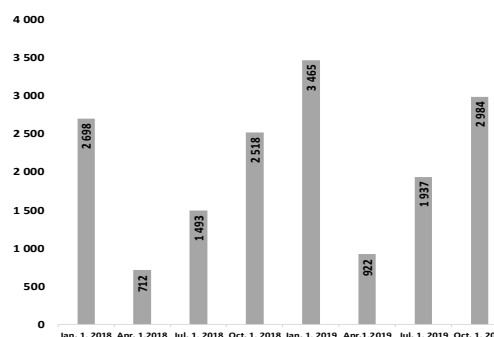
Number of active* individual clients, thsd clients



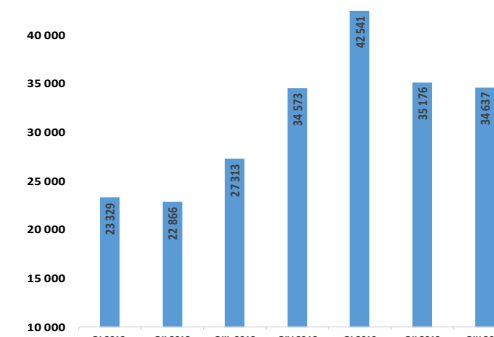
Number of active* corporate clients, thsd clients



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



Payments by individuals, million UAH



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