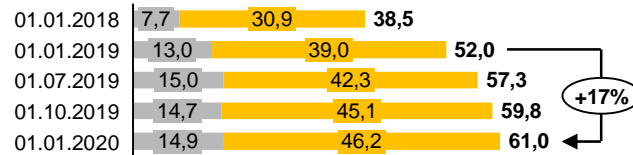




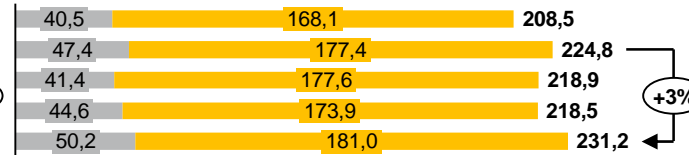
1 Balance indicators

UAH mln	01.01.2019	01.10.2019	01.01.2020	compared to 1/1/2019	change during IVQ 2019	
Net assets, total	282 037	287 610	314 106	32 069	26 496	9,2%
Total assets, total	525 248	525 746	552 058	26 810	26 312	5,0%
Cash and equivalents	22 345	25 556	28 601	6 256	3 046	11,9%
Loans to and debt of clients	52 020	59 767	61 033	9 013	1 266	2,1%
o/w loans to and debt of legal entities	13 044	14 713	14 883	1 839	170	1,2%
o/w loans to and debt of individuals	38 976	45 054	46 150	7 174	1 097	2,4%
T-bills	168 720	147 919	140 199	-28 521	-7 720	-5,2%
Liabilities, total	250 575	240 414	259 577	9 002	19 163	8,0%
Owed to the NBU	9 817	8 083	7 721	-2 096	-362	0
Owed to banks	195	41	201	6	160	387,7%
Owed to clients	224 952	218 962	231 386	6 435	12 424	5,7%
o/w legal entities and non-bank FIs	47 392	44 617	50 195	2 803	5 578	12,5%
o/w individuals	177 382	173 924	181 013	3 631	7 089	4,1%
Statutory capital		206 060		-	-	-
Equity, total	31 462	47 195	54 529	23 067	7 333	15,5%
Regulatory capital	19 556	19 605	19 224	-332	-381	-1,9%
Adequacy of regulatory capital (N2)	17,46%	14,37%	14,15%	-	-	-
Profit / (loss) after tax	12 798	27 427	32 609	-	-	-

Credit and liabilities, UAH bln



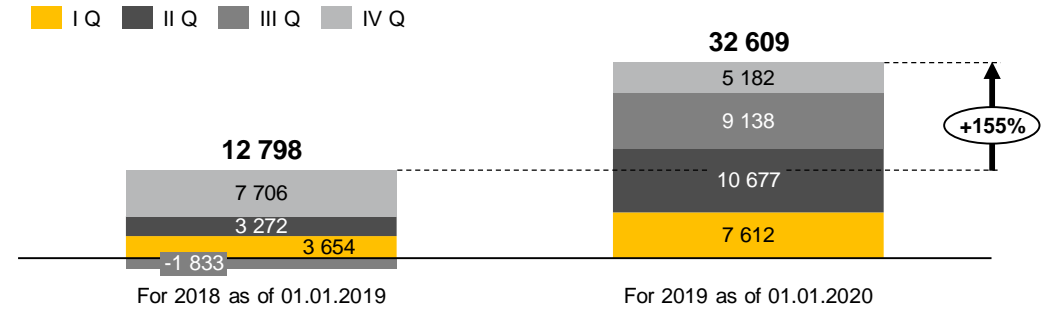
Client funds, UAH bln



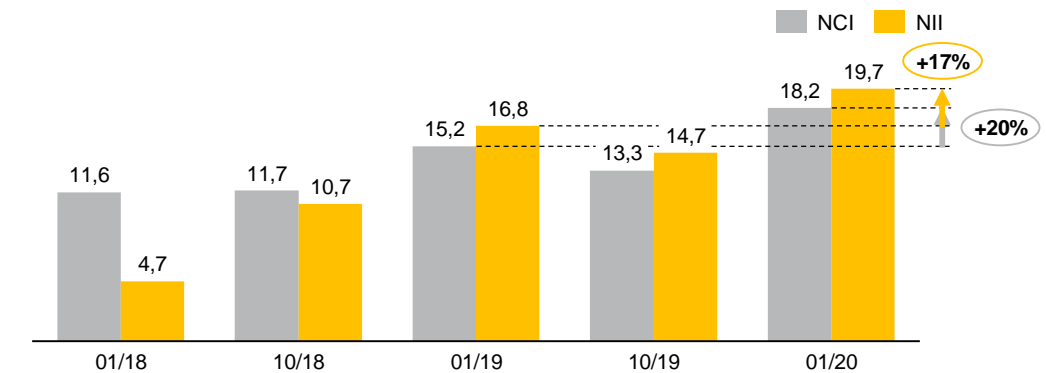
■ Портфель юридичних осіб ■ Портфель фізичних осіб

2 Profitability indicators

Profitability, UAH bln

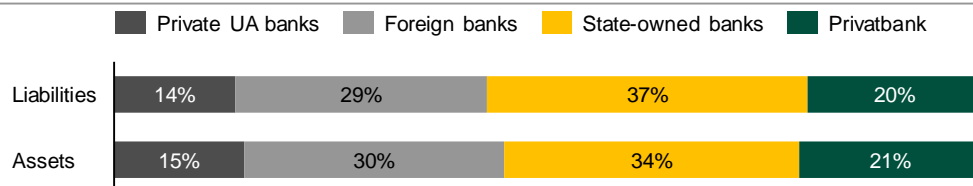


Net commission and interest income, UAH bn

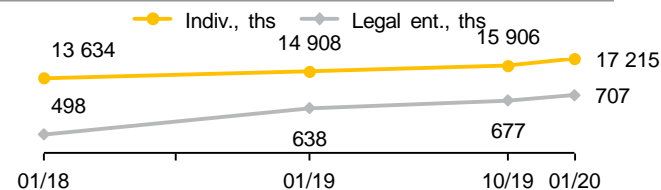


3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of clients



Payments, 2019, UAH bln

