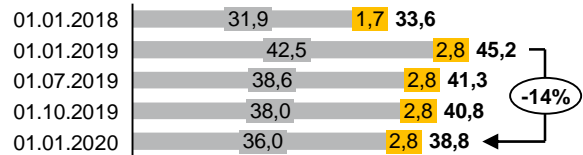




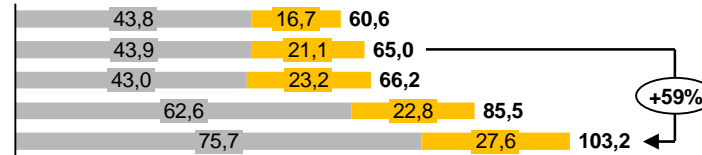
1 Balance indicators

UAH mln	01.01.2019	01.10.2019	01.01.2020	compared to 1/1/2019	change during IVQ 2019	
Net assets, total	82 392	104 438	119 226	36 834	14 788	14,2%
Total assets, total	92 368	114 133	127 564	35 196	13 430	11,8%
Cash and equivalents	3 624	6 112	11 076	7 452	4 964	81,2%
Loans to and debt of clients	45 237	40 811	38 835	-6 402	-1 976	-4,8%
o/w loans to and debt of legal entities	42 467	38 049	36 027	-6 440	-2 022	-5,3%
o/w loans to and debt of individuals	2 770	2 762	2 808	38	46	1,7%
T-bills	18 506	25 738	20 483	1 976	-5 255	-20,4%
Liabilities, total	76 636	98 020	110 945	34 309	12 925	13,2%
Owed to the NBU	4 304	0	0	-4 304	0	0
Owed to banks	4 127	3 516	3 281	-845	-235	-6,7%
Owed to clients	65 248	90 557	103 552	38 305	12 996	14,4%
o/w legal entities and non-bank FIs	43 948	62 644	75 659	31 711	13 015	20,8%
o/w individuals	21 065	22 841	27 562	6 497	4 721	20,7%
Statutory capital		13 319		-	-	-
Equity, total	5 756	6 419	8 281	2 525	1 862	29,0%
Regulatory capital	5 728	6 595	7 234	1 506	639	9,7%
Adequacy of regulatory capital (N2)	12,07%	13,76%	15,27%	-	-	-
Profit / (loss) after tax	769	347	1 299	-	-	-

Credit and liabilities, UAH bln



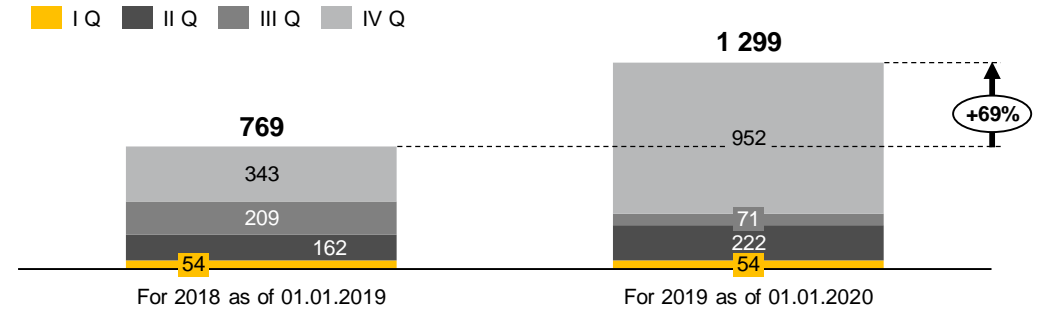
Client funds, UAH bln



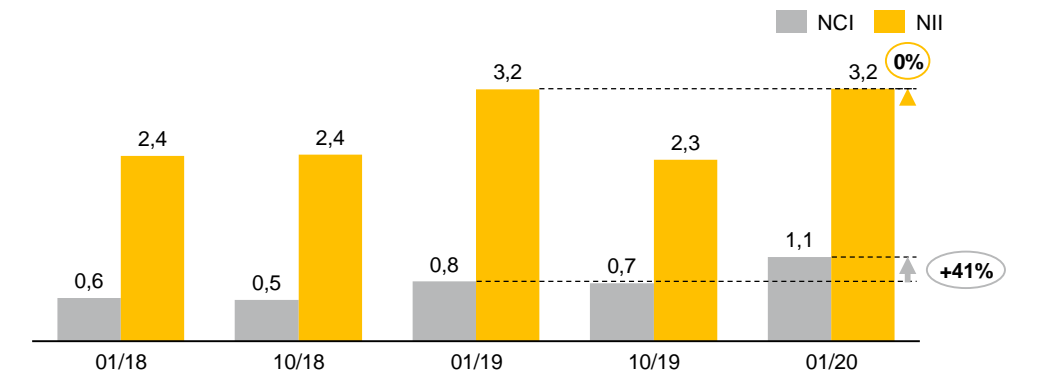
■ Портфель юридичних осіб ■ Портфель фізичних осіб

2 Profitability indicators

Profitability, UAH mln

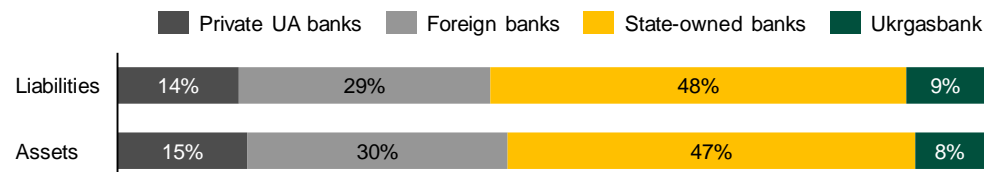


Net commission and interest income, UAH bn

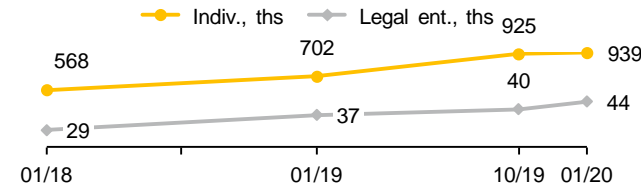


3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of clients



Payments, 2019, UAH bln

