



# JSC PB "PRIVATBANK"

Systemically important and the largest bank in Ukraine.

1<sup>st</sup> largest by assets in the rating of banks.

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

Branch in the Republic of Cyprus.

**As of October 01, 2019**

Number of operating branches – 2 208

Number of employees – 22 400 people

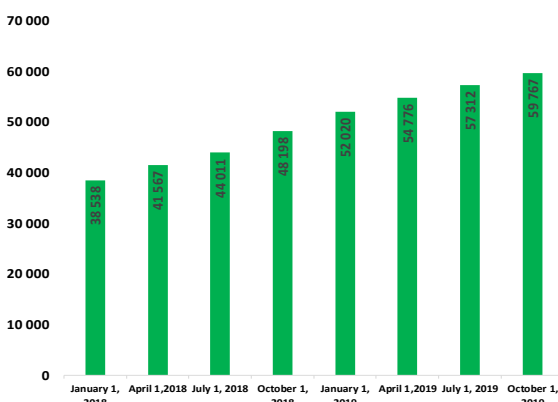
**CEO – Petr Krumphanzl**

**Chairman of Supervisory Board – Sharon Easky**

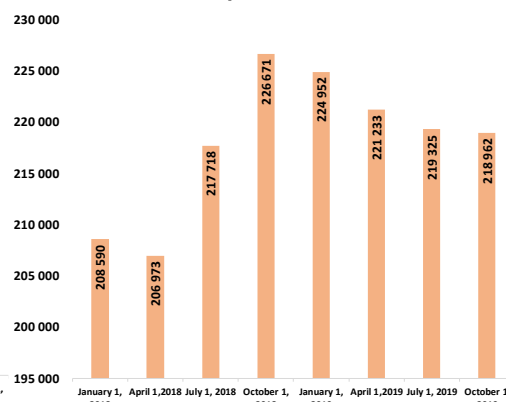
## KPIs

INDICATORS	January 1, 2019	July 1, 2019	October 1, 2019	Change		
				compared to January 1, 2019, mln UAH	QIII 2019, million UAH	QIII 2019, %
Net assets, total	282 037	280 750	287 610	5 572	6 860	2,4
Total assets, total	525 248	522 422	525 746	498	3 324	0,6
Cash and equivalents	22 345	23 184	25 556	3 210	2 372	10,2
Loans to and debt of clients	52 020	57 312	59 767	7 747	2 455	4,3
o/w loans to and debt of legal entities	13 044	15 026	14 713	1 669	-313	-2,1
o/w loans to and debt of individuals	38 976	42 286	45 054	6 078	2 768	6,5
T-bills	168 720	150 541	147 919	-20 801	-2 622	-1,7
Liabilities, total	250 575	242 845	240 414	-10 161	-2 430	-1,0
Owed to the NBU	9 817	11 248	8 083	-1 735	-3 166	-28,1
Owed to banks	195	33	41	-154	9	26,6
Owed to clients	224 952	219 325	218 962	-5 989	-362	-0,2
o/w legal entities and non-bank financial institutions	47 392	41 352	44 617	-2 775	3 265	7,9
o/w individuals	177 382	177 598	173 924	-3 458	-3 674	-2,1
N/B:						
Statutory capital	206 060	206 060	206 060	0	0	0,0
Equity, total	31 462	37 905	47 195	15 733	9 291	24,5
Regulatory capital	19 556	19 680	19 605	49	-75	-0,4
Adequacy of regulatory capital (N2)	17,46%	15,28%	14,37%	x	x	x
Profit / (loss) after tax	12 798	18 289	27 427	x	x	x

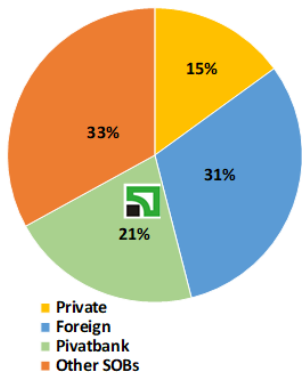
**Growth of loans to and debt of clients, million UAH**



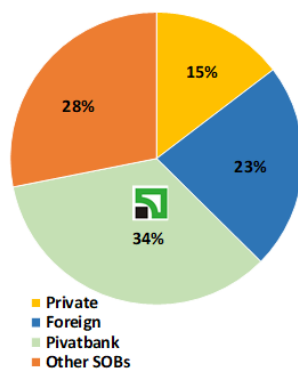
**Growth of deposits, million UAH**



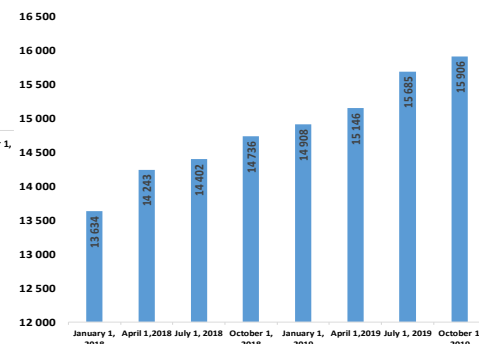
**Share of the bank in net assets of the sector**



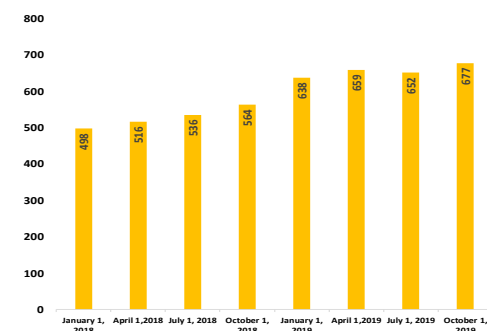
**Share of the bank in deposit portfolio of individuals**



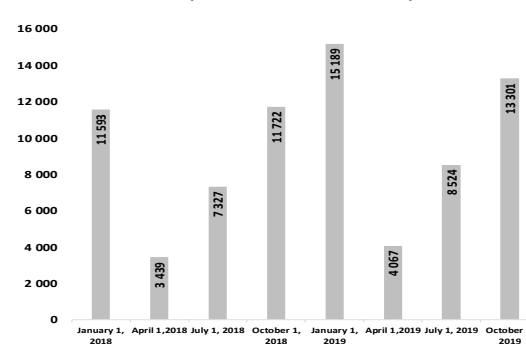
**Number of active\* individual clients, thsd clients**



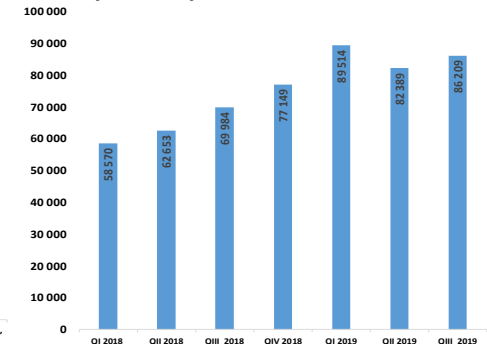
**Number of active\* corporate clients, thsd clients**



**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