



JSC "UkrGasbank"

One of the largest banks in Ukraine.

Major shareholders: **the State represented by the Ministry of Finance (94,9409%)**

As of October 01, 2019

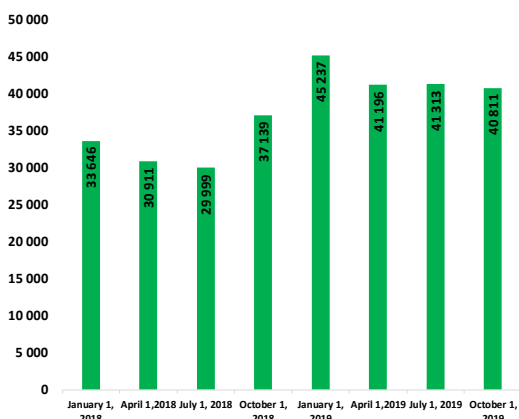
Number of operating branches – 248

Number of employees – 4 290 people

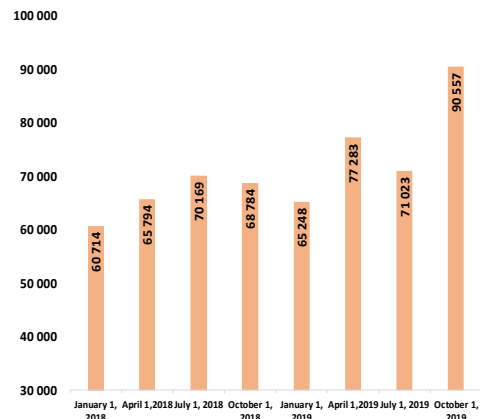
CEO – Kyrylo Shevchenko

Chairman of Supervisory Board – Davda Shrenik Diradjal

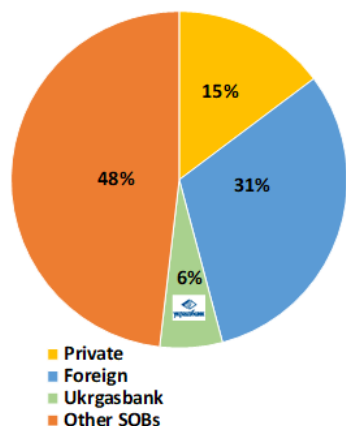
Growth of loans to and debt of clients, million UAH



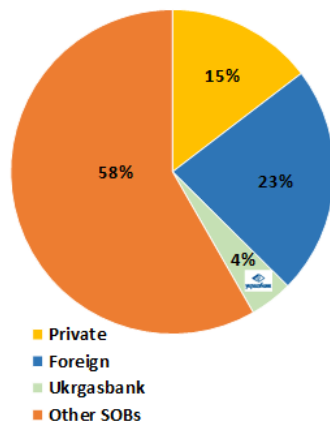
Growth of deposits, million UAH



Share of bank in net assets of the sector



Share of bank in deposit portfolio of individuals

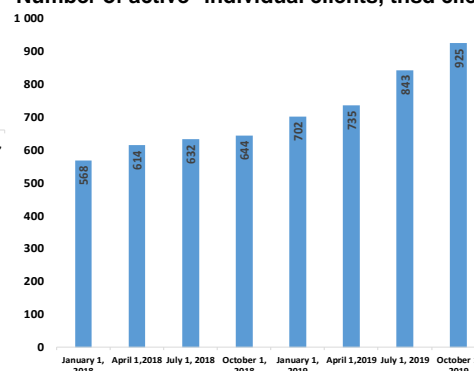


*Active clients – those having at least 1 transaction over the last 6 months

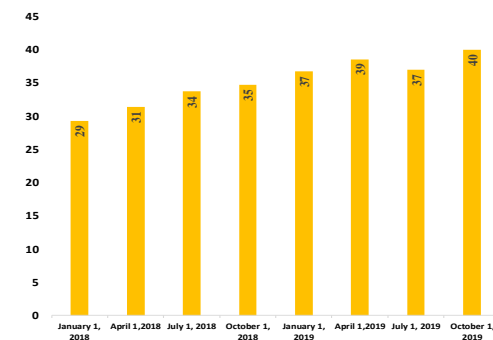
KPIs

| INDICATORS | January 1, 2019 | July 1, 2019 | October 1, 2019 | compared to January 1, 2019, mln UAH | Change | |
|--|-----------------|--------------|-----------------|--------------------------------------|------------------------|--------------|
| | | | | | QIII 2019, million UAH | QIII 2019, % |
| Net assets, total | 82 392 | 83 990 | 104 438 | 22 046 | 20 448 | 24,3 |
| Total assets, total | 92 368 | 94 036 | 114 133 | 21 765 | 20 098 | 21,4 |
| Cash and equivalents | 3 624 | 5 724 | 6 112 | 2 488 | 388 | 6,8 |
| Loans to and debt of clients | 45 237 | 41 313 | 40 811 | -4 426 | -503 | -1,2 |
| o/w loans to and debt of legal entities | 42 467 | 38 555 | 38 049 | -4 418 | -507 | -1,3 |
| o/w loans to and debt of individuals | 2 770 | 2 758 | 2 762 | -8 | 4 | 0,1 |
| T-bills | 18 506 | 23 129 | 25 738 | 7 232 | 2 610 | 11,3 |
| Liabilities, total | 76 636 | 77 959 | 98 020 | 21 384 | 20 061 | 25,7 |
| Owed to the NBU | 4 304 | 0 | 0 | -4 304 | 0 | 0,0 |
| Owed to banks | 4 127 | 2 881 | 3 516 | -611 | 635 | 22,0 |
| Owed to clients | 65 248 | 71 023 | 90 557 | 25 309 | 19 534 | 27,5 |
| o/w legal entities and non-bank financial institutions | 43 948 | 43 000 | 62 644 | 18 696 | 19 645 | 45,7 |
| o/w individuals | 21 065 | 23 184 | 22 841 | 1 776 | -343 | -1,5 |
| <i>N/B:</i> | | | | | | |
| Statutory capital | 13 319 | 13 319 | 13 319 | 0 | 0 | 0,0 |
| Equity, total | 5 756 | 6 032 | 6 419 | 663 | 387 | 6,4 |
| Regulatory capital | 5 728 | 6 485 | 6 595 | 867 | 110 | 1,7 |
| Adequacy of regulatory capital (N2) | 12,07% | 14,06% | 13,76% | x | x | x |
| Profit / (loss) after tax | 769 | 276 | 347 | x | x | |

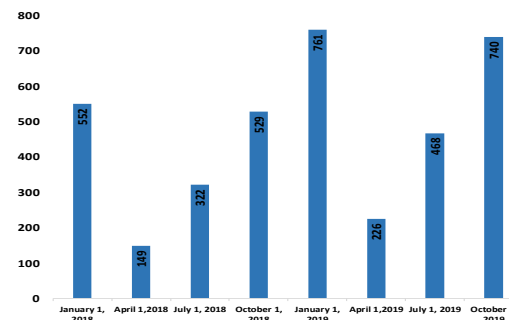
Number of active* individual clients, thsd clients



Number of active* corporate clients, thsd clients



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



Payments by individuals, million UAH

