

<b>Balance sheet</b>		
<b>for the 2nd quarter of 2014</b>		
<b>PJSC CB "PRIVATBANK"</b>		
(thousands of Ukrainian hryvnia)		
Item	Reporting period	Previous period
1	2	3
<b>ASSETS</b>		
Cash and cash equivalents	21 002 701	32 157 251
Mandatory reserves with NBU	960 743	1 565 643
Trading securities	24	18
Other financial assets designated at fair value through profit or loss	-	-
Due from other banks, including:	16 303 017	3 486 203
in foreign currency	14 529 515	3 486 203
impairment provisions	(193 806)	(58 697)
Loans and advances to customers, including:	146 888 021	142 548 092
Loans and advances to legal entities, including:	124 249 633	118 778 718
in foreign currency	40 277 955	27 700 511
impairment provisions	(13 331 247)	(17 214 350)
Loans and advances to individuals, including:	22 638 388	23 769 374
in foreign currency	1 210 325	1 162 462
impairment provisions	(8 433 265)	(6 496 719)
Investment securities available-for-sale, including:	408 071	440 168
impairment provisions	(193 986)	(2 789)
Investment securities held to maturity, including:	1 106 016	72 237
impairment provisions	-	-
Investments in associated companies and subsidiaries	681 041	1 257 040
Investment real estate	23 688	13 728
Current income tax prepayment	-	-
Deferred income tax asset	-	12 475
Fixed and intangible assets	2 729 592	2 737 191
Other financial assets, including:	12 757 593	29 828 737
impairment provisions	(2 190 572)	(90 582)
Other assets, including:	157 954	328 653
impairment provisions	(13 231)	(1 418)
Non-current assets held for sale (or disposal groups)	1 181 142	43 421
<b>Total assets, including:</b>	<b>204 199 603</b>	<b>214 490 857</b>
in foreign currency	75 847 947	84 895 391
<b>LIABILITIES</b>		
Due to other banks, including:	22 916 479	8 896 631
in foreign currency	4 423 807	4 067 001
Customer accounts, including:	131 852 219	133 551 100
Accounts of legal entities, including:	27 946 171	26 839 471
in foreign currency	16 533 376	11 367 659
demand accounts of legal entities, including:	16 769 612	17 669 439
in foreign currency	8 984 558	5 911 907
Accounts of individuals, including:	103 906 048	106 711 629
in foreign currency	50 503 067	45 913 335
demand accounts of individuals, including:	18 879 137	18 308 804
in foreign currency	4 188 592	2 884 400
Debt securities in issue, including:	7 979 073	7 990 548
in foreign currency	-	-
Other borrowed funds	4 681 096	3 343 011
Current income tax liability	4 416	-
Deferred income tax liability	124 095	79 254
Provisions for liabilities	104 044	37 241
Other financial liabilities	10 599 465	35 969 059
Other liabilities	747 670	954 436
Subordinated debt	4 336 240	3 357 956
Liabilities directly associated with disposal groups held for sale	-	-
<b>Total liabilities, including:</b>	<b>183 344 797</b>	<b>194 179 236</b>
in foreign currency	84 669 398	93 671 108
<b>EQUITY</b>		
Share capital	16 352 079	16 352 079
Share premium	19 709	19 709
Contributions received for new shares issued but not registered	1 748 661	-
Retained earnings	465 634	1 926 082
Reserves and other funds	1 429 530	1 326 567
Revaluation reserve	839 193	687 184
<b>Total equity</b>	<b>20 854 806</b>	<b>20 311 621</b>
<b>Total liabilities and equity</b>	<b>204 199 603</b>	<b>214 490 857</b>

**Statement of Profit or Loss  
for the 2nd quarter of 2014  
PJSC CB "PRIVATBANK"**

(thousands of  
Ukrainian hryvnia)

Name of item	Reporting period		Previous period	
	for the current quarter	for the current quarter on an accruals basis since the beginning of the year	for the relevant quarter of the previous year	for the relevant quarter of the previous year on an accruals basis since the beginning of the year
1	2	3	4	5
Interest income	6 862 325	13 881 597	5 678 858	10 509 294
Interest expenses	(4 502 992)	(8 553 661)	(3 305 874)	(6 243 313)
Net interest income/(Net interest expenses)	2 359 333	5 327 936	2 372 984	4 265 981
Commission income	887 595	1 793 217	711 081	1 581 624
Commission expenses	(232 465)	(471 138)	(371 680)	(578 738)
Result from trade operations with securities in the trading portfolio of the bank	3	6	(1)	(1)
Result from fair value hedging operations	-	-	-	-
Result from revaluation of other financial instruments accounted at fair value, with recognition of result of revaluation in the financial results	-	-	-	-
Result of securities sale in the bank portfolio for sale	191 197	191 897	815	815
Result from foreign exchange operations	576 383	1 709 729	23 131	(64 996)
Result from revaluation of foreign currency	280 366	(2 139 915)	(37 886)	(37 703)
Result from revaluation of investment property objects	-	-	-	-
Profit/(loss) that arises during initial recognition of financial assets at interest rate which is higher or lower than the market rate	-	-	-	-
Profit/(loss) that arises during initial recognition of financial liabilities at interest rate which is higher or lower than the market rate	-	-	-	-
Deductions to reserves for impairment of loans and funds in other banks	(863 336)	(1 151 872)	(248 252)	(714 161)
Deductions to reserve for impairment of accounts receivable and other financial assets	(585 656)	(610 950)	(6 172)	(21 429)
Impairment of securities in the bank portfolio for sale	(191 197)	(191 197)	1	1
Impairment of securities in the bank portfolio held to maturity	-	-	-	-
Deductions to reserve for liabilities	(45 431)	(65 419)	(8 434)	7 626
Other operating income	(176 966)	45 345	13 674	27 148
Administrative and other operational expenses	(1 932 174)	(3 815 209)	(1 621 900)	(2 951 702)
Share in profit/(loss) of associates	-	-	-	-
<b>Profit/(loss) before taxation</b>	<b>267 652</b>	<b>622 430</b>	<b>827 361</b>	<b>1 514 465</b>
Income tax expense	(174 186)	(235 200)	(69 022)	(131 894)
Profit/(loss) from continuing activity	93 466	387 230	758 339	1 382 571
Profit/(loss) from terminated activity after taxation	-	-	-	-
<b>Profit/(loss)</b>	<b>93 466</b>	<b>387 230</b>	<b>758 339</b>	<b>1 382 571</b>
Profit/(loss) per share from continuing activity:	-	-	-	-
net profit/(loss) per ordinary share	-	-	-	-
adjusted net profit/(loss) per ordinary share	-	-	-	-
Profit/(loss) per share from terminated activity:	-	-	-	-
net profit/(loss) per ordinary share	-	-	-	-
adjusted net profit/(loss) per ordinary share	-	-	-	-

**Statement of other comprehensive income  
for the 2nd quarter of 2014  
PJSC CB "PRIVATBANK"**

(thousands of  
Ukrainian hryvnia)

Name of item	Reporting period		Previous period	
	for the current quarter	for the current quarter on an accruals basis since the beginning of the year	for the relevant quarter of the previous year	for the relevant quarter of the previous year on an accruals basis since the beginning of the year
<b>Profit/(loss) for the year</b>	<b>93 466</b>	<b>387 230</b>	<b>758 339</b>	<b>1 382 571</b>
OTHER COMPREHENSIVE INCOME:				
Revaluation of securities in the bank portfolio for sale	37 816	159 101	22 263	57 838
Revaluation of fixed assets and intangible assets	-	73 241	-	-
Result of revaluation on hedging operations	-	-	-	-
Accumulated exchange rate differences from translation into the reporting currency	-	-	-	-
Share of other comprehensive income of an associated company	-	-	-	-
Income tax related to other comprehensive income	6 524	(5 919)	(4 230)	(5 386)
<b>Other comprehensive income after taxation</b>	<b>44 340</b>	<b>226 423</b>	<b>18 033</b>	<b>52 452</b>
<b>Total comprehensive income for the year, including:</b>	<b>137 806</b>	<b>613 653</b>	<b>776 372</b>	<b>1 435 023</b>
attributable to owners of the bank	-	-	-	-
attributable to non-controlling interests	-	-	-	-

**Note "Dividends"  
for the 2nd quarter of 2014  
PJSC CB "PRIVATBANK"**

(thousands of  
Ukrainian hryvnia)

Line	Name of item	Reporting period		Previous period	
		on ordinary shares	on preferred shares	on ordinary shares	on preferred shares
1	Balance as of the beginning of the period	-	-	-	-
2	Dividends approved to be paid during the period	-	-	-	-
3	Dividends paid during the period	-	-	-	-
4	Balance as of the end of the period	-	-	-	-
5	Dividends per share approved to be paid during the period	-	-	-	-

**Note "Potential liabilities of the bank"  
for the 2nd quarter of 2014  
PJSC CB "PRIVATBANK"**

**Table 1. Future minimal rent payments under trouble-free operating leasing (rent) agreement**

(thousands of  
Ukrainian hryvnia)

Line	Name of item	Reporting period	Previous period
1	2	3	4
1	Up to 1 year	17 462	41 430
2	From 1 to 5 years	593 549	580 636
3	Over 5 years	186 186	225 675
<b>4</b>	<b>Total</b>	<b>797 197</b>	<b>847 741</b>

**Note "Potential liabilities of the bank"  
for the 2nd quarter of 2014  
PJSC CB "PRIVATBANK"**

**Table 2. Structure of lending commitments**

(thousands of Ukrainian hryvnia)

Line	Name of item	Reporting period	Previous period
1	2	3	4
1	Lending commitment given	-	-
2	Undisbursed credit facilities	32 966 588	41 928 874
3	Export letters of credit	-	-
4	Import letters of credit	2 004 179	1 111 924
5	Guarantees issued	1 073 737	911 297
6	Reserve for lending related commitments	(104 044)	(37 241)
<b>7</b>	<b>Total lending related commitments net of reserve</b>	<b>35 940 460</b>	<b>43 914 854</b>

**Note "Potential liabilities of the bank"  
for the 2nd quarter of 2014  
PJSC CB "PRIVATBANK"**

**Table 3. Lending commitments in terms of currencies**

(thousands of Ukrainian hryvnia)

Line	Name of item	Reporting period	Previous period
1	2	3	4
1	UAH	33 486 123	41 081 319
2	USD	2 236 494	2 639 808
3	Euro	202 521	179 634
4	Other	15 322	14 093
<b>5</b>	<b>Total</b>	<b>35 940 460</b>	<b>43 914 854</b>

**Note "Potential liabilities of the bank"  
for the 2nd quarter of 2014  
PJSC CB "PRIVATBANK"**

**Table 4. Assets pledged without ceasing to be recognized**

(thousands of  
Ukrainian  
hryvnia)

Line	Name of item	Reporting period		Previous period	
		assets pledged	collateral for liability	assets pledged	collateral for liability
1	2	3	4	5	6
1	Trading securities	-	-	-	-
2	Securities in the bank portfolio for sale	-	-	-	-
3	Securities in the bank portfolio held to maturity	-	-	-	-
4	Investment property	-	-	-	-
5	Fixed assets	15 420 063	10 271 650	7 951 013	3 472 210
6	Other	52 958 451	-	3 290 106	-
<b>7</b>	<b>Total</b>	<b>68 378 514</b>	<b>10 271 650</b>	<b>11 241 119</b>	<b>3 472 210</b>

**Note "Certain performance indicators of the bank for the 1st quarter of 2014"**  
**PJSC CB "PRIVATBANK"**

Line	Name of item	As of the reporting date	Regulatory indicators
1	2	3	4
1	Regulatory capital of the bank (thousands of UAH)	20 649 025	120,000
2	Sufficiency (adequacy) of the regulatory capital (%)	10,91%	not less than 10%
3	Regulatory capital-total assets ratio (%)	9,02%	not less than 9%
4	Current liquidity (%)	91,85%	not less than 40%
5	Maximum credit exposure per one counterparty (%)	19,23%	not more than 25%
6	Large credit exposures (%)	201,78%	not more than 800%
7	Maximum amount of loans, guarantees and sureties granted to one insider (%)	1,31%	not more than 5%
8	Maximum total amount of loans, guarantees and sureties granted to insiders (%)	1,75%	not more than 30%
9	Return on assets (%)	0,39%	
10	Credit operations classified under Quality Category I (thousands of UAH)	89 470 704	x
10.1	Reserve formed for such operations (thousands of UAH)	418 542	x
11	Credit operations classified under Quality Category II (thousands of UAH)	103 471 823	x
11.1	Reserve formed for such operations (thousands of UAH)	2 514 705	x
12	Credit operations classified under Quality Category III (thousands of UAH)	25 160 303	x
12.1	Reserve formed for such operations (thousands of UAH)	3 849 523	x
13	Credit operations classified under Quality Category IV (thousands of UAH)	7 355 008	x
13.1	Reserve formed for such operations (thousands of UAH)	3 110 191	x
14	Credit operations classified under Quality Category V (thousands of UAH)	12 984 212	x
14.1	Reserve formed for such operations (thousands of UAH)	12 150 821	x
15	Net profit per ordinary share (UAH)	-	x
16	Dividends paid for 2013 per one:	-	x
16.1	Ordinary share	-	x
16.2	Preferred share	-	x
17	List of the bank's members (shareholders) which own directly or indirectly 10% or more of the bank's authorized capital	Gennady Borysovykh Bogoliubov	direct participation - 37.02 %
		Igor Valeriyovych Kolomoisky	direct participation - 36.51 %
		TRANTAL INVESTMENT S LTD	direct participation - 16,79 %