

<b>Balance sheet</b>		
<b>for the 3rd quarter of 2015</b>		
<b>PJSC CB "PRIVATBANK"</b>		
(thousands of Ukrainian hryvnia)		
Item	Reporting period	Last period
1	2	3
<b>ASSETS</b>		
Cash and cash equivalents	24 979 028	27 075 551
Mandatory reserves with NBU	-	759
Trading securities	36	29
Other financial assets designated at fair value through profit or loss	14 227 394	-
Due from other banks, including:	2 883 828	1 220 106
in foreign currency	2 883 828	1 220 106
impairment provisions	(29 506)	(65 145)
Loans and advances to customers, including:	181 362 098	161 338 726
Loans and advances to legal entities, including:	156 967 504	139 212 152
in foreign currency	64 437 641	49 125 672
impairment provisions	(12 408 455)	(11 809 956)
Loans and advances to individuals, including:	24 394 594	22 126 574
in foreign currency	4 749 201	1 154 143
impairment provisions	(10 695 284)	(11 599 784)
Investment securities available-for-sale, including:	1 386 973	981 142
impairment provisions	(2 654)	(2 654)
Investment securities held to maturity, including:	193 748	141 917
impairment provisions	-	-
Investments in associated companies and subsidiaries	434 797	681 041
Investment real estate	13 795	10 416
Current income tax prepayment	65 000	77 416
Deferred income tax asset	8 242	8 242
Fixed and intangible assets	2 900 083	3 028 435
Other financial assets, including:	12 884 641	9 275 042
impairment provisions	(316 287)	(210 688)
Other assets, including:	280 472	183 659
impairment provisions	(17 880)	(13 079)
Non-current assets held for sale (or disposal groups)	189 226	562 522
<b>Total assets, including:</b>	<b>241 809 361</b>	<b>204 585 003</b>
in foreign currency	103 165 920	81 362 137
<b>LIABILITIES</b>		
Due to other banks, including:	33 382 434	22 761 861
in foreign currency	4 733 497	1 834 160
Customer accounts, including:	161 656 781	141 338 369
Accounts of legal entities, including:	40 109 902	33 628 054
in foreign currency	24 193 528	19 894 729
demand accounts of legal entities, including:	21 872 401	16 768 423
in foreign currency	8 762 568	7 539 376
Accounts of individuals, including:	121 546 879	107 710 315
in foreign currency	63 845 115	56 562 854
demand accounts of individuals, including:	23 482 165	20 354 559
in foreign currency	6 127 481	5 550 617
Debt securities in issue, including:	788 511	2 015 694
in foreign currency	786 708	-
Other borrowed funds	8 116 986	6 096 209
Current income tax liability	7 278	6 645
Deferred income tax liability	302 268	229 315
Provisions for liabilities	57 980	51 281
Other financial liabilities	2 709 740	2 848 240
Other liabilities	1 039 624	1 189 432
Subordinated debt	8 470 718	5 351 598
Liabilities directly associated with disposal groups held for sale	-	-
<b>Total liabilities, including:</b>	<b>216 532 320</b>	<b>181 888 644</b>
in foreign currency	109 783 443	89 857 546
<b>EQUITY</b>		
Share capital	21 256 469	18 100 740
Share premium	22 873	19 709
Contributions received for new shares issued but not registered	-	1 000 413
Retained earnings	978 426	882 083
Reserves and other funds	1 448 006	1 445 109
Revaluation reserve	1 571 267	1 248 305
<b>Total equity</b>	<b>25 277 041</b>	<b>22 696 359</b>
<b>Total liabilities and equity</b>	<b>241 809 361</b>	<b>204 585 003</b>

**Statement of Profit or Loss  
for the 3rd quarter of 2015  
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	8 121 089	23 701 499	7 343 766	21 225 362
Interest expenses	(7 058 123)	(20 390 594)	(4 980 350)	(13 534 009)
Net interest income/(Net interest expenses)	1 062 966	3 310 905	2 363 416	7 691 353
Commission income	1 572 499	4 031 647	937 175	2 730 392
Commission expenses	(486 767)	(1 211 349)	(238 665)	(709 804)
Result from trade operations with securities in the trading portfolio of the bank	(4)	7	5	11
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	(609 303)	815 958	-	-
Result of securities sale in the bank portfolio for sale	-	60 044	-	191 897
Result from foreign exchange operations	(133 515)	126 189	(298 146)	1 411 583
Result from revaluation of foreign currency	382 487	(1 161 286)	1 208 168	(931 747)
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	153 150	(674 935)	(1 513 469)	(2 665 341)
Deductions to reserve for impairment of accounts receivable and other financial assets	(68 047)	(109 793)	(193 575)	(804 525)
Impairment of securities in the bank portfolio for sale	-	607 505	(389 347)	(580 544)
Impairment of securities in the bank portfolio held to maturity	-	-	-	-
Deductions to reserve for liabilities	12 871	(5 302)	12 300	(53 119)
Other operating income	64 432	177 470	84 726	130 070
Administrative and other operational expenses	(1 916 586)	(5 806 960)	(2 012 587)	(5 827 795)
Share in profit/(loss) of associates	-	-	-	-
<b>Profit/(loss) before taxation</b>	<b>34 183</b>	<b>160 100</b>	<b>(39 999)</b>	<b>582 431</b>
Income tax expense	(5 636)	(70 239)	79 725	(155 474)
Profit/(loss) from continuing activity	28 547	89 861	39 726	426 957
Profit/(loss) from terminated activity after taxation	-	-	-	-
<b>Profit/(loss)</b>	<b>28 547</b>	<b>89 861</b>	<b>39 726</b>	<b>426 957</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 3rd quarter of 2015  
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>28 547</b>	<b>89 861</b>	<b>39 726</b>	<b>426 957</b>
OTHER COMPREHENSIVE INCOME:				
Revaluation of securities in the bank portfolio for sale	31 599	405 294	64 880	223 979
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	(5 688)	(72 953)	(11 678)	(17 597)
<b>Other comprehensive income after taxation</b>	<b>25 911</b>	<b>332 341</b>	<b>53 202</b>	<b>279 623</b>
<b>Total comprehensive income for the year, including:</b>	<b>54 458</b>	<b>422 202</b>	<b>92 928</b>	<b>706 580</b>
attributable to owners of the bank	-	-	-	-
attributable to non-controlling interests	-	-	-	-

**Note "Dividends"  
for the 3rd quarter of 2015  
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 3rd quarter of 2015  
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	13 531	15 707
2	From 1 to 5 years	379 410	511 380
3	Over 5 years	203 846	187 359
<b>4</b>	<b>Total</b>	<b>596 787</b>	<b>714 446</b>

**Note "Potential liabilities of the bank"  
for the 3rd quarter of 2015  
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	51 076 565	28 252 251
3	Export letters of credit	-	-
4	Import letters of credit	604 822	905 344
5	Guarantees issued	1 574 045	1 837 691
6	Reserve for lending related commitments	(57 980)	(51 281)
<b>7</b>	<b>Total lending related commitments net of reserve</b>	<b>53 197 452</b>	<b>30 944 005</b>

**Note "Potential liabilities of the bank"  
for the 3rd quarter of 2015  
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	51 650 211	28 854 046
2	USD	1 204 947	1 838 771
3	Euro	170 332	241 194
4	Other	171 962	9 994
<b>5</b>	<b>Total</b>	<b>53 197 452</b>	<b>30 944 005</b>

**Note "Potential liabilities of the bank"  
for the 3rd quarter of 2015  
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	1 863 859	27 104 900	1 623 411	11 780 814
6	Other	51 651 843	-	53 933 460	-
<b>7</b>	<b>Total</b>	<b>53 515 702</b>	<b>27 104 900</b>	<b>55 556 871</b>	<b>11 780 814</b>

**Note "Certain performance indicators of the bank for the 3rd quarter of 2015"**  
**PJSC CB "PRIVATBANK"**

Line	Name of item	As of the reporting date	Regulatory indicators
1	2	3	4
1	Regulatory capital of the bank	22 218 720	120,000
2	Sufficiency (adequacy) regulatory capital considering subordinated debt in the amount of 120 million dollars USA, which is recorded in the account in 3660 and is registered with the NBU (%)	11,08%	not less than 10%
3	Current liquidity (%)	68,55%	not less than 40%
4	Maximum credit exposure per one counterparty (% of regulatory capital)	25,72%	not more than 20%
5	Large credit exposures (% of regulatory capital)	395,26%	not more than 800%
6	Maximum total amount of loans, guarantees and sureties granted to insiders (% of regulatory capital)*	45,23%	not more than 10%
7	Credit operations classified under Quality Category I	91 263 920	x
7.1	Reserve formed for such operations	399 173	x
8	Credit operations classified under Quality Category II	56 467 128	x
8.1	Reserve formed for such operations	1 082 822	x
9	Credit operations classified under Quality Category III	98 983 065	x
9.1	Reserve formed for such operations	3 473 151	x
10	Credit operations classified under Quality Category IV	7 584 952	x
10.1	Reserve formed for such operations	1 308 695	x
11	Credit operations classified under Quality Category V	22 515 391	x
11.1	Reserve formed for such operations	17 035 787	x
12	Return on assets (%)	0,05%	x
13	Net profit per ordinary share	-	x
14	Dividends paid for 2014 per one:	-	x
14.1	Ordinary share	-	x
14.2	Preferred share	-	x
15	Loans extended to entities according to types of economic activity classified under section "A" (agriculture), "B" – "E" (industry), "F" (construction)	10 234 414	x
16	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 and indirect participation – 41,59 %
		Igor Valeriyovych Kolomoisky	direct and indirect participation – 49,99%

\* - the deviation of indicator H9 from normative values due to statutory changes regarding the determination of the Bank's related parties (resolution of NBU №314 and 315 from 12.05.2015), according to which banks have 3 years to bring the measure to a normative value