

**Results of the diagnostic study of banks and Ukrainian banking system 2019**

| # | NKB  | Name            | Bank's data               |                             |       |                    | Asset quality review      |                       |                             |       |                    | Baseline scenario     |     |        |                             |     |        |               |      |       |                    |      |       |
|---|------|-----------------|---------------------------|-----------------------------|-------|--------------------|---------------------------|-----------------------|-----------------------------|-------|--------------------|-----------------------|-----|--------|-----------------------------|-----|--------|---------------|------|-------|--------------------|------|-------|
|   |      |                 | Core capital, UAH mln     | Regulatory capital, UAH mln | CAR   | Core capital ratio | extrapolation             | Core capital, UAH mln | Regulatory capital, UAH mln | CAR   | Core capital ratio | Core capital, UAH mln |     |        | Regulatory capital, UAH mln |     |        | CAR           |      |       | Core capital ratio |      |       |
|   |      |                 | reporting date 1 Jan 2019 |                             |       |                    | reporting date 1 Jan 2019 |                       |                             |       |                    | 1st                   | 2nd | 3rd    | 1st                         | 2nd | 3rd    | 1st           | 2nd  | 3rd   | 1st                | 2nd  | 3rd   |
|   |      |                 | reporting date 1 Jan 2019 |                             |       |                    | reporting date 1 Jan 2019 |                       |                             |       |                    | forecast year         |     |        | forecast year               |     |        | forecast year |      |       | forecast year      |      |       |
| 1 | 2    | 3               | 4                         | 5                           | 6     | 7                  | 8                         | 9                     | 10                          | 11    | 12                 | 13                    | 14  | 15     | 16                          | 17  | 18     | 19            | 20   | 21    | 22                 | 23   | 24    |
| 1 | 3_2_ | JSC Ukreximbank | 7 267                     | 11 342                      | 13,0% | 8,3%               | Hi                        | 7 244                 | 11 037                      | 12,7% | 8,3%               | 1 808                 | 414 | -2 912 | 3 610                       | 824 | -2 917 | 4,2%          | 1,0% | -3,6% | 2,1%               | 0,5% | -3,6% |

\* Capital need is given additionally, requirement for capitalization/restructuring plan was based on required capital adequacy level, not on capital need in equivalent as of 01.01.2019  
According to the art.21-1 ch. III Regulation No. 141

**\*\* The assessment of the resilience of banks and the banking system of Ukraine was based, in particular, on such macroeconomic assumptions of the National Bank of Ukraine regarding to the increase of the exchange rate UAH / USD rate:**  
- for the base scenario, the exchange rate of USD at the end of 2019 - 30 UAH, at the end of 2020 - 30.8 UAH, at the end of 2021 - 30.6 UAH  
- for unfavorable scenario the exchange rate of US at the end of 2019 - 37 UAH, at the end of 2020 - 40.9 UAH, at the end of 2021 - 42 UAH.

**\*\*\* The Bank developed and submitted to the National Bank of Ukraine the Capitalization / Restructuring Program.**  
According to the Capitalization / Restructuring Program of Ukreximbank JSC provided to the National Bank of Ukraine, the measures planned by the Bank (excluding share capital increase) will reduce the required regulatory capital adequacy ratio (H2) to 10%, the required capital adequacy level3 - 9,1%. Bank could be comply with NBU capital ratios without replenishment of share capital.

| Adverse scenario      |        |         |                             |        |         |               |       |        |                    |       |        | Required capital adequacy level |                    |                                  |       |                    | Additional info: capital need* in equivalent as of 1 Jan 2019 |                  |   |                   |                  |
|-----------------------|--------|---------|-----------------------------|--------|---------|---------------|-------|--------|--------------------|-------|--------|---------------------------------|--------------------|----------------------------------|-------|--------------------|---|------------------|---|-------------------|------------------|
| Core capital, UAH mln |        |         | Regulatory capital, UAH mln |        |         | CAR           |       |        | Core capital ratio |       |        | Diagnostic study results, %     |                    | after measures taken by banks, % |       |                    | Diagnostic study results, UAH mln**                           |                  | after measures taken by banks, UAH mln*** |                   |                  |
| 1st                   | 2nd    | 3rd     | 1st                         | 2nd    | 3rd     | 1st           | 2nd   | 3rd    | 1st                | 2nd   | 3rd    | CAR                             | Core capital ratio | Date                             | CAR   | Core capital ratio | baseline scenario   | adverse scenario | Date                                      | baseline scenario | adverse scenario |
| forecast year         |        |         | forecast year               |        |         | forecast year |       |        | forecast year      |       |        |                                 |                    |                                  |       |                    |   |                  |   |                   |                  |
| 25                    | 26     | 27      | 28                          | 29     | 30      | 31            | 32    | 33     | 34                 | 35    | 36     | 37                              | 38                 | 39                               | 40    | 41                 | 42  | 43               | 44  | 45                | 46               |
| -6 527                | -9 047 | -14 001 | -6 532                      | -9 052 | -14 006 | -6,6%         | -8,7% | -13,9% | -6,6%              | -8,7% | -13,9% | 28,6%                           | 27,3%              | 01.09.2019                       | 22,0% | 21,2%              | 9 776   | 17 530           | 01.09.2019                                | 3 671             | 12 188           |