



PrivatBank, as of January 01, 2025

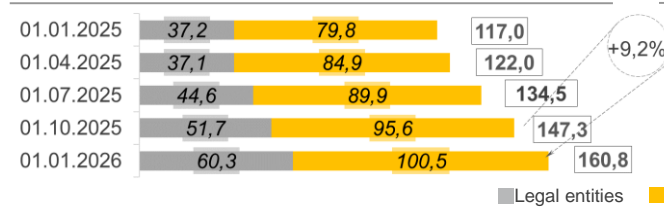
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: Mikael Bjorknert
 Chairperson of Supervisory Board: Nils Melngailis

Number of branches: 1 057
 Number of employees: 18 233

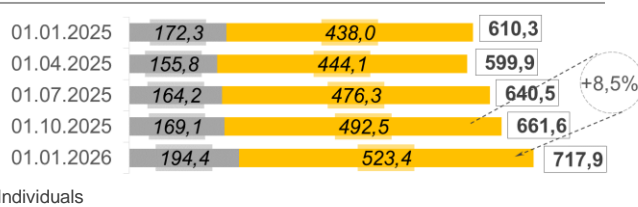
1 Balance sheet indicators

UAH mln	01.01.2025	01.10.2025	01.01.2026	change			
				compared to 01.01.2025		compared to 01.10.2025	
				UAH mln	%	UAH mln	%
Net assets, total	771 835	833 387	904 319	132 484	17,2	70 932	8,5
Total assets, total	956 714	1 017 445	941 086	-15 628	-1,6	-76 358	-7,5
Cash and equivalents	91 122	90 662	104 304	13 183	14,5	13 642	15,0
Loans to and debt of clients	116 999	147 347	160 845	43 845	37,5	13 497	9,2
o/w loans to and debt of legal entities	37 163	51 737	60 350	23 187	62,4	8 613	16,6
o/w loans to and debt of individuals	79 837	95 611	100 495	20 658	25,9	4 884	5,1
T-bills	339 928	344 737	374 892	34 964	10,3	30 155	8,7
Liabilities, total	672 691	714 227	804 036	131 345	19,5	89 809	12,6
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	6	6	7	2	31,2	1	14,1
Owed to clients	611 566	662 801	719 026	107 460	17,6	56 225	8,5
o/w legal entities and non-bank FIs	172 267	169 104	194 446	22 179	12,9	25 342	15,0
o/w individuals	438 047	492 543	523 440	85 392	19,5	30 896	6,3
Reference:							
Statutory capital	206 060	206 060	206 060	0	0,0	0	0,0
Equity, total	99 144	119 160	100 283	1 139	1,1	-18 877	-15,8
Regulatory capital	59 942	59 110	58 696	-1 246	-2,1	-414	-0,7
Regulatory capital adequacy ratio	14,96%	13,03%	12,51%	x	x	x	x
Profit / (loss) after tax	40 141	50 634	29 083	x	x	x	x

Loans to and debt of clients, UAH bn



Client funds (legal entities and individual), UAH bn

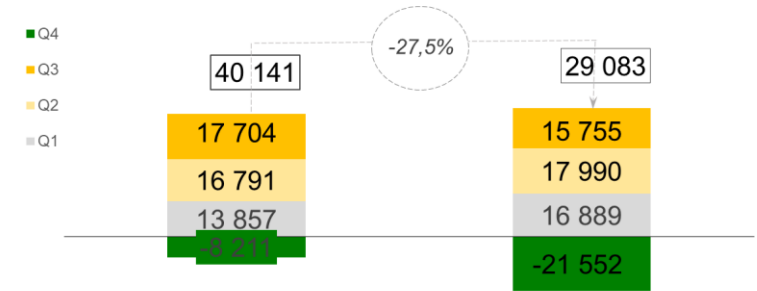


2 Profitability indicators

Profitability, UAH mln

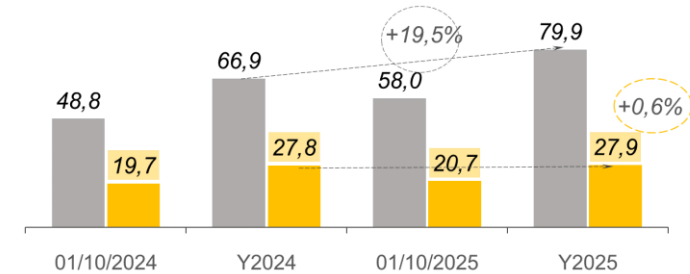
For Q4 2024
(as of Jan. 01.2025)

For Q4 2025
(as of Jan. 01.2026)



Net commission and interest income, UAH bn

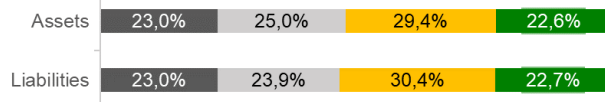
■ NII ■ NCI



3 Other indicators

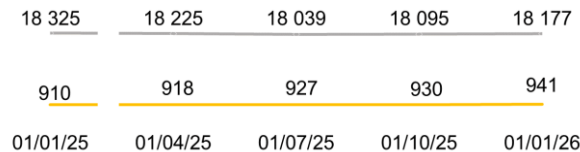
Distribution of liabilities and net assets by banks, %*

■ Private UA banks ■ Foreign banks ■ Other SOBs ■ PrivatBank

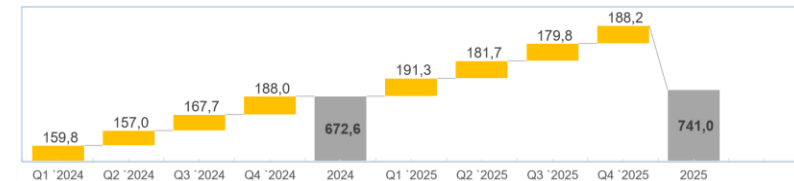


Number of active clients, thou.

○ Indiv. ◇ Legal ent.



Payments, UAH bn



*Excluding the insolvent bank