



PrivatBank, as of January 01, 2025

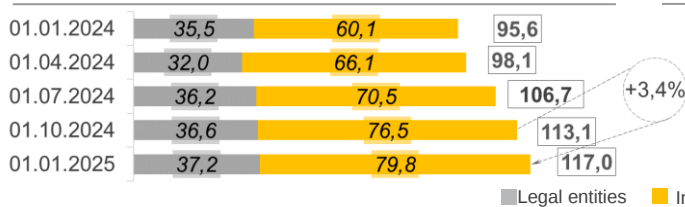
State share (represented by the Cabinet of Ministers of Ukraine): 100%
Chairperson of Management Board: Acting Chairman of the Board Larysa Chernyshova
Chairperson of Supervisory Board: Nils Melngailis

Number of branches: 1 173
Number of employees: 18 143

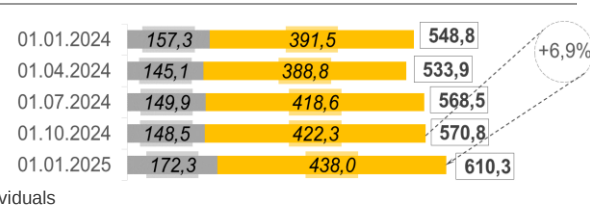
1 Balance sheet indicators

UAH mln	01.01.2024	01.10.2024	01.01.2025	change			
				compared to		compared to	
				01.01.2024	01.10.2024	01.01.2024	01.10.2024
				UAH mln	%	UAH mln	%
Net assets, total	685 063	722 172	771 835	86 772	12,7	49 663	6,9
Total assets, total	878 250	915 672	956 714	78 464	8,9	41 043	4,5
Cash and equivalents	79 648	93 357	91 122	11 474	14,4	-2 236	-2,4
Loans to and debt of clients	95 638	113 078	116 999	21 361	22,3	3 921	3,5
o/w loans to and debt of legal entities	35 491	36 599	37 163	1 671	4,7	563	1,5
o/w loans to and debt of individuals	60 147	76 479	79 837	19 690	32,7	3 358	4,4
T-bills	255 668	285 598	339 928	84 260	33,0	54 330	19,0
Liabilities, total	601 769	614 904	672 691	70 923	11,8	57 788	9,4
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	0	5	6	5	1 046,2	0	8,2
Owed to clients	549 687	572 037	611 566	61 879	11,3	39 530	6,9
o/w legal entities and non-bank FIs	157 329	148 515	172 267	14 938	9,5	23 752	16,0
o/w individuals	391 514	422 271	438 047	46 533	11,9	15 776	3,7
Reference:							
Statutory capital	206 060	206 060	206 060	0	0,0	0	0,0
Equity, total	83 294	107 269	99 144	15 850	19,0	-8 125	-7,6
Regulatory capital	64 843	58 568	59 942	-4 902	-7,6	1 373	2,3
Regulatory capital adequacy ratio	21,75%	15,11%	14,96%	x	x	x	x
Profit / (loss) after tax	37 765	48 352	40 141	x	x	x	x

Loans to and debt of clients, UAH bn

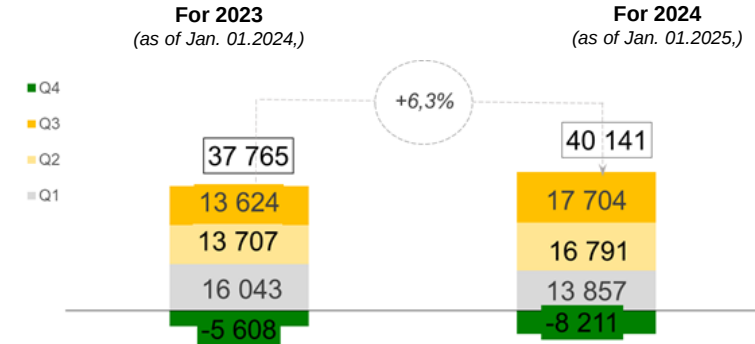


Client funds (legal entities and individual), UAH bn

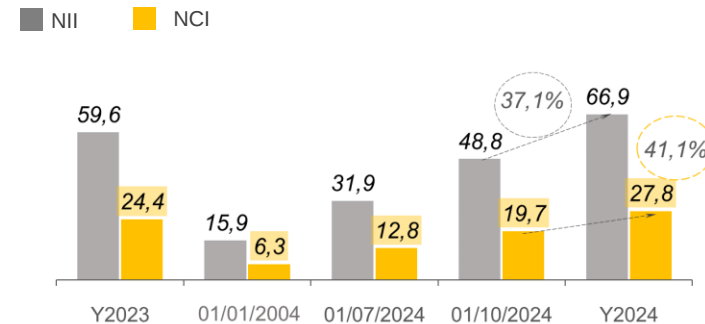


2 Profitability indicators

Profitability, UAH mln

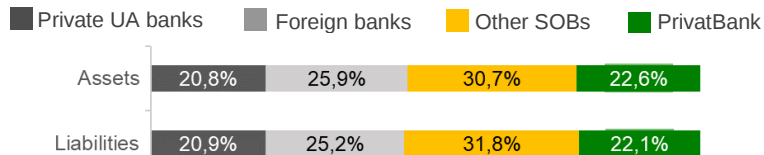


Net commission and interest income, UAH bn



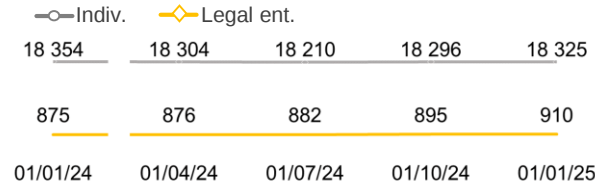
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

