



PrivatBank, as of January 01, 2022

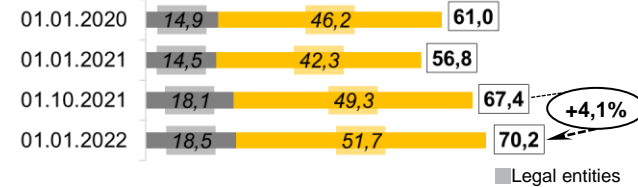
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: Gerhard Bosch
 Chairperson of Supervisory Board: Sharon Easky

Number of branches: 1 495
 Number of employees: 19 989

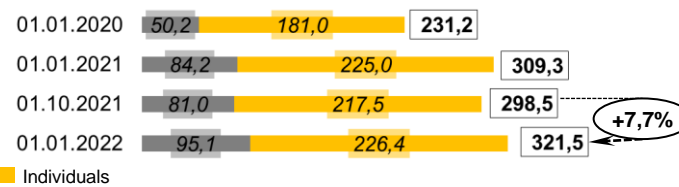
1 Balance sheet indicators

UAH mln	01.01.2021	01.10.2021	01.01.2022	change			
				compared to 01.01.2021		in Q4 2021	
				UAH mln	%	UAH mln	%
Net assets, total	386 940	374 609	407 257	20 317	5,3	32 648	8,7
Total assets, total	566 179	550 328	582 851	16 672	2,9	32 524	5,9
Cash and equivalents	27 030	27 352	28 118	1 088	4,0	765	2,8
Loans to and debt of clients	56 805	67 415	70 193	13 388	23,6	2 778	4,1
o/w loans to and debt of legal entities	14 502	18 095	18 538	4 036	27,8	443	2,4
o/w loans to and debt of individuals	42 303	49 320	51 655	9 352	22,1	2 335	4,7
T-bills	195 297	181 286	206 217	10 920	5,6	24 931	13,8
Liabilities, total	334 116	321 290	340 642	6 526	2,0	19 353	6,0
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	2	8	3	0	12,9	-5	-66,7
Owed to clients	309 536	298 916	321 705	12 169	3,9	22 790	7,6
o/w legal entities and non-bank FIs	84 237	80 993	95 090	10 853	12,9	14 097	17,4
o/w individuals	225 043	217 479	226 373	1 330	0,6	8 894	4,1
Reference:							
Statutory capital	206 060	206 060	206 060	0	0,0	0	0,0
Equity, total	52 824	53 319	66 615	13 791	26,1	13 296	24,9
Regulatory capital	35 257	43 019	40 843	5 586	15,8	-2 176	-5,1
Regulatory capital adequacy (sufficiency) ratio	28,09%	28,32%	18,33%	x	x	x	x
Profit / (loss) after tax	24 302	21 212	35 050	x	x	13 839	x

Loans to and debt of clients, UAH bn

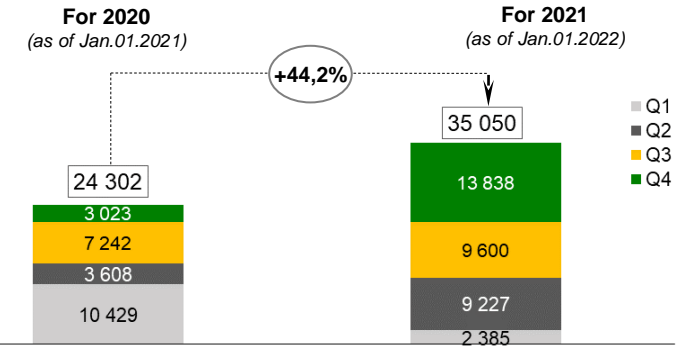


Client funds (legal entities and individual), UAH bn

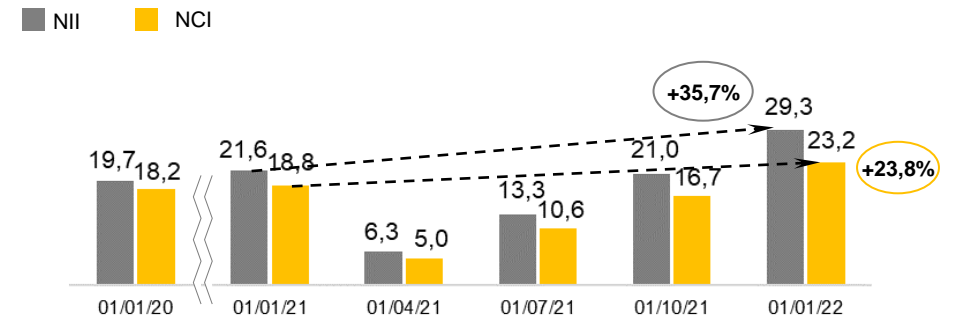


2 Profitability indicators

Profitability, UAH mln

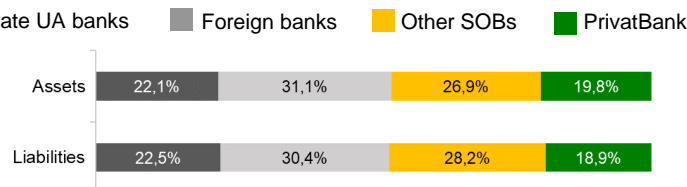


Net commission and interest income, UAH bn

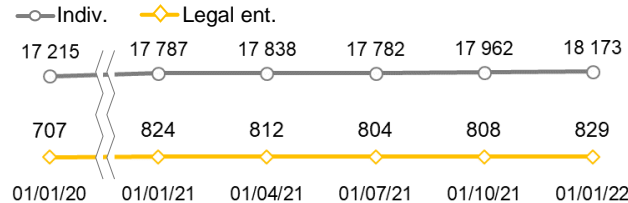


3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of active clients, thou.



Payments, UAH bn

