



# PrivatBank, as of October 01, 2022

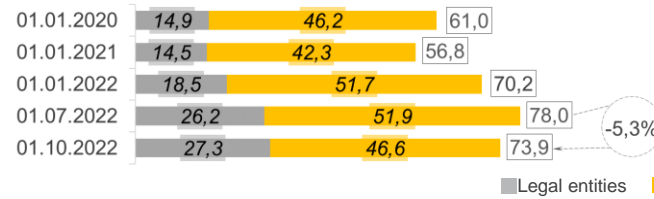
State share (represented by the Cabinet of Ministers of Ukraine): 100%  
 Chairperson of Management Board: Gerhard Bosch  
 Chairperson of Supervisory Board: Sharon Easky

Number of branches: 1 292  
 Number of employees: 18 780

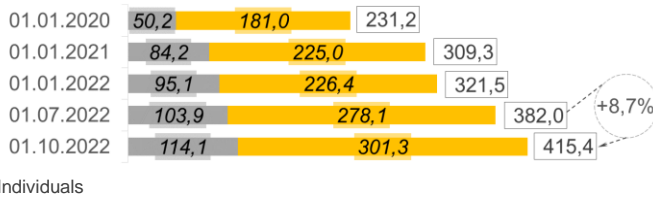
## 1 Balance sheet indicators

| UAH mln   | 01.01.2022     | 01.07.2022     | 01.10.2022     | change      |       | in      |       |
|---|----------------|----------------|----------------|-------------|-------|---------|-------|
|   |                |                |                | compared to |       | Q3 2022 |       |
|   |                |                |                | 01.01.2022  | %     | UAH mln | %     |
| <b>Net assets, total</b>                        | <b>407 257</b> | <b>474 220</b> | <b>491 397</b> | 84 140      | 20,7  | 17 177  | 3,6   |
| <b>Total assets, total</b>                      | <b>582 851</b> | <b>656 975</b> | <b>688 103</b> | 105 252     | 18,1  | 31 128  | 4,7   |
| Cash and equivalents                            | 28 118         | 29 515         | 42 587         | 14 469      | 51,5  | 13 072  | 44,3  |
| Loans to and debt of clients                    | 70 193         | 78 018         | 73 909         | 3 716       | 5,3   | -4 109  | -5,3  |
| o/w loans to and debt of legal entities         | 18 538         | 26 156         | 27 316         | 8 779       | 47,4  | 1 160   | 4,4   |
| o/w loans to and debt of individuals            | 51 655         | 51 862         | 46 593         | -5 063      | -9,8  | -5 269  | -10,2 |
| T-bills   | 206 217        | 216 377        | 224 665        | 18 448      | 8,9   | 8 288   | 3,8   |
| <b>Liabilities, total</b>                       | <b>340 642</b> | <b>402 757</b> | <b>438 473</b> | 97 831      | 28,7  | 35 716  | 8,9   |
| Owed to the NBU                                 | 0              | 0              | 0              | 0           | -     | 0       | -     |
| Owed to banks                                   | 3              | 6              | 5              | 3           | 110,5 | -1      | -10,9 |
| Owed to clients                                 | 321 705        | 382 626        | 416 148        | 94 443      | 29,4  | 33 523  | 8,8   |
| o/w legal entities and non-bank FIs             | 95 090         | 103 857        | 114 085        | 18 995      | 20,0  | 10 228  | 9,8   |
| o/w individuals                                 | 226 373        | 278 143        | 301 312        | 74 938      | 33,1  | 23 169  | 8,3   |
| <b>Reference:</b>                               |                |                |                |             |       |         |       |
| Statutory capital                               | 206 060        | 206 060        | 206 060        | 0           | 0,0   | 0       | 0,0   |
| Equity, total                                   | 66 615         | 71 463         | 52 923         | -13 691     | -20,6 | -18 540 | -25,9 |
| Regulatory capital                              | 40 843         | 41 723         | 53 663         | 12 820      | 31,4  | 11 941  | 28,6  |
| Regulatory capital adequacy (sufficiency) ratio | 18,33%         | 17,17%         | 23,84%         | x           | x     | x       | x     |
| Profit / (loss) after tax                       | 35 050         | 6 284          | 13 828         | x           | x     | 7 544   | x     |

### Loans to and debt of clients, UAH bn

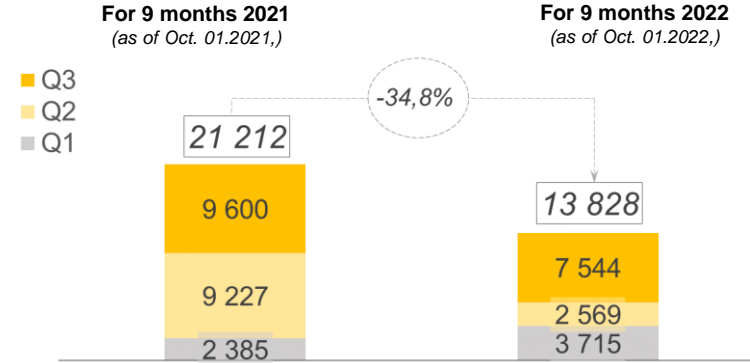


### Client funds (legal entities and individual), UAH bn

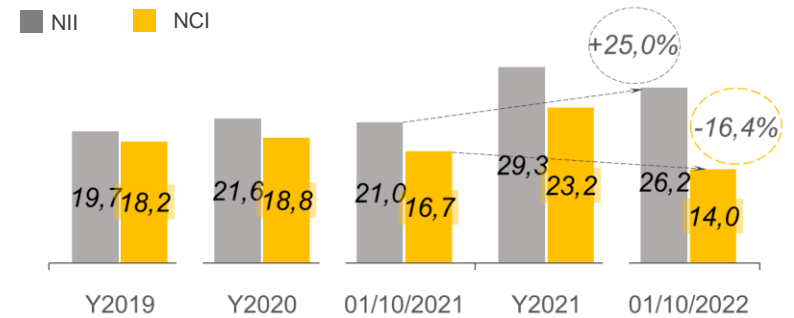


## 2 Profitability indicators

Profitability, UAH mln

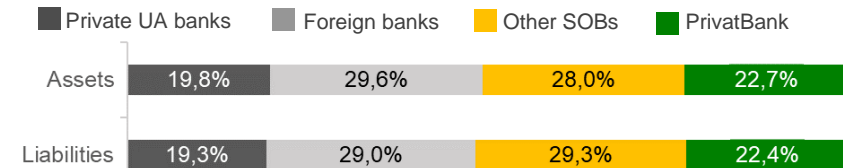


Net commission and interest income, UAH bn



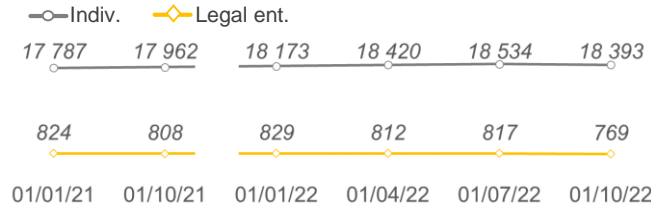
## 3 Other indicators

Distribution of liabilities and net assets by banks, %\*



\*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

