Major Development Areas 2026–2028

PrivatBank is well-positioned to

- ✓ **retain its #1 market stance**
- ✓ **continue growing profits through impeccable client service and front-running innovation**

Six development areas

Customer analytics
Sharper individual offers

Digital journey
Mobile-first, AI support

Transactional innovation
Maintain dominance as #1 issuer and merchant payments provider

Product excellence
Advisory tailored by segment

Corporate & capital markets
Expand business franchise

AI-driven efficiency
Lean, agile development

PrivatBank

Investor Relations

For more information about PrivatBank, our financials, ESG performance and strategy, please visit our website or get in touch.

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Investor Factsheet

PrivatBank

#1 bank in Ukraine, state-owned

Highlights

- Total assets
  UAH 957bn | **€18.8bn**
- Net profit
  UAH 37bn | **€0.7bn**
- ROE
  39.8% annualized
- Retail customers
  18.1m
- Privat24 users
  13.6m
- Branches & ATMs
  1,024 branches · 7,554 ATMs

October 2026

PrivatBank at a Glance

Key Figures

#1 bank by most parameters

PERFORMANCE IN 9M2026

Pre-tax profit

UAH 74bn | **€1.5bn**

Net profit

Reported

UAH 37bn

€0.7bn

ROE 39.8% *annualized*

BALANCE SHEET, 9M2026

Total assets

UAH 957bn | **€18.8bn**

Net loans

UAH 214.6bn | **€4.2bn**

Customer funds

UAH 804bn | **€15.8bn**

Equity

UAH 114bn | **€2.2bn**

#1 by Market Share



Note: *as of 8m2026*

Clients & Network

Full national coverage with 44% of Ukrainians consider PrivatBank their main bank

ACTIVE CLIENTS

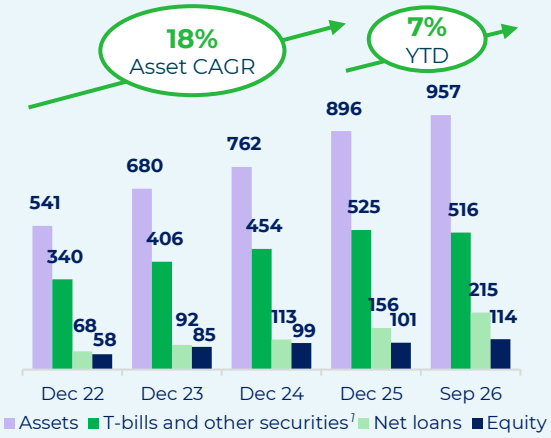
Retail	Privat24 (digital)	Corporate & SME
18.1m	**13.6m**	**945k**

NETWORK

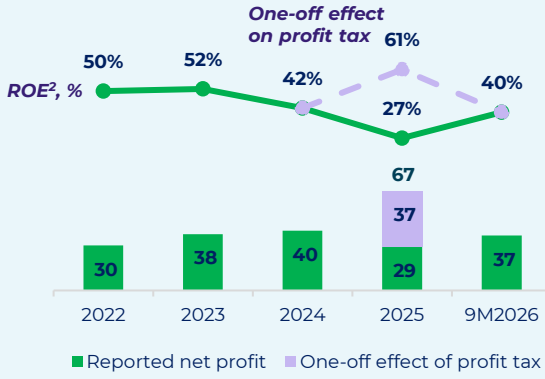
Branches **1,024**	Self-service kiosks **9.6k**
POS terminals **352k**	ATMs **7.6k**

Growth Trajectory

Balance sheet, UAHbn



P&L[2], UAHbn



Notes

1 *Including NBU's deposit certificates*

2 *Net profit/ROE were normalised, excluding the one-off UAH 37.5bn CIT charge arising from the derecognition of legacy toxic assets related to former owners in December 2025*

Source *PrivatBank IFRS financials 9m2026, NBU*