



Sense bank, as of January 01, 2025

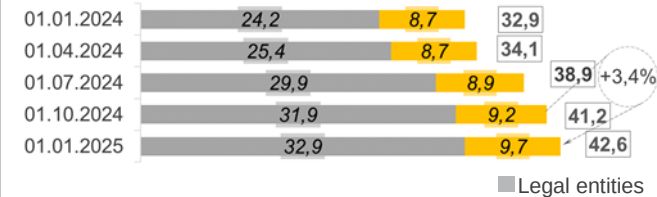
State share (represented by the Cabinet of Ministers of Ukraine): 100%
Chairperson of Management Board: Oleksiy Stupak
Chairperson of Supervisory Board: Sevki Acuner

Number of branches: 127
Number of employees: 4 385

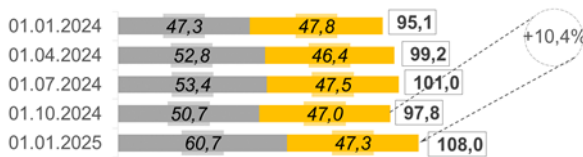
1 Balance sheet indicators

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	107 466	113 104	123 715	16 249	15,1	10 611	9,4
Total assets, total	131 197	138 689	145 138	13 941	10,6	6 449	4,6
Cash and equivalents	8 830	10 351	9 945	1 115	12,6	-406	-3,9
Loans to and debt of clients	32 859	41 156	42 574	9 715	29,6	1 418	3,4
o/w loans to and debt of legal entities	24 182	31 926	32 874	8 692	35,9	948	3,0
o/w loans to and debt of individuals	8 677	9 230	9 700	1 023	11,8	470	5,1
T-bills	17 986	24 490	28 680	10 695	59,5	4 191	17,1
Liabilities, total	98 380	100 529	112 823	14 443	14,7	12 294	12,2
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	25	52	36	11	0,0	-17	0,0
Owed to clients	95 144	97 778	107 963	12 819	13,5	10 184	10,4
o/w legal entities and non-bank FIs	47 343	50 729	60 682	13 339	28,2	9 952	19,6
o/w individuals	47 798	47 045	47 277	-520	-1,1	232	0,5
Reference:							
Statutory capital	28 726	28 726	28 726	0	0,0	0	0,0
Equity, total	9 086	12 575	10 892	1 806	19,9	-1 683	-13,4
Regulatory capital	9 097	6 204	9 409	311	3,4	3 205	51,7
Regulatory capital adequacy ratio	15,44%	8,80%	13,30%	x	x	x	x
Profit / (loss) after tax	2 704	3 385	1 762	x	x	x	x

Loans to and debt of clients, UAH bn

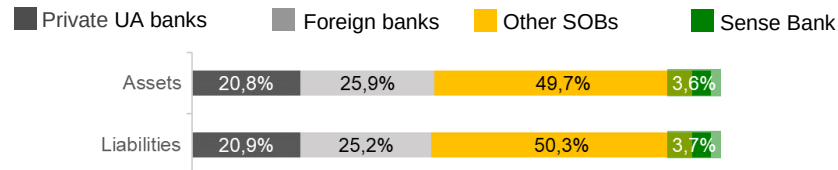


Client funds (legal entities and individual), UAH bn



3 Other indicators

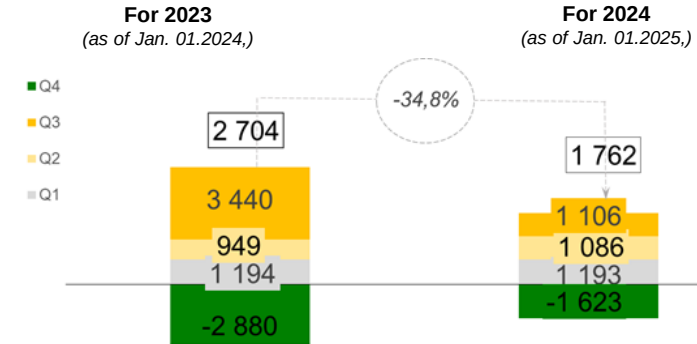
Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

2 Profitability indicators

Profitability, UAH mln



Net commission and interest income, UAH bn

