



# Sense bank, as of April 01, 2026

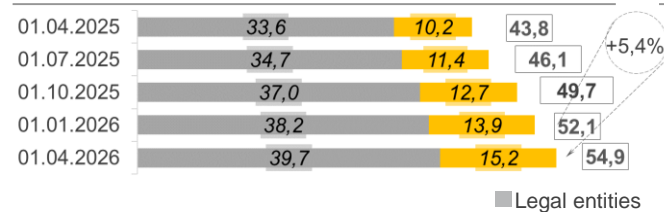
State share (represented by the Cabinet of Ministers of Ukraine): 100%  
 Chairperson of Management Board: Oleksiy Stupak  
 Chairperson of Supervisory Board: Mykola Hladyschenko

Number of branches: 127  
 Number of employees: 4 341

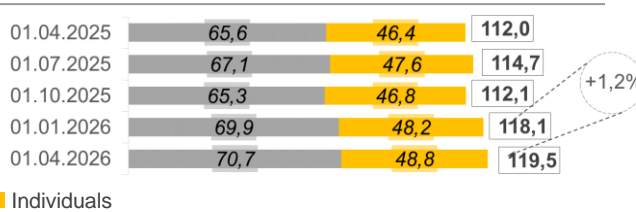
## 1 Balance sheet indicators

UAH mln	01.04.2025	01.01.2026	01.04.2026	change			
				compared to 01.04.2025		compared to 01.01.2026	
				UAH mln	%	UAH mln	%
<b>Net assets, total</b>	<b>127 449</b>	<b>137 917</b>	<b>140 371</b>	12 922	10,1	2 453	1,8
<b>Total assets, total</b>	<b>148 752</b>	<b>155 822</b>	<b>159 220</b>	10 468	7,0	3 398	2,2
Cash and equivalents	11 348	10 717	10 001	-1 347	-11,9	-716	-6,7
Loans to and debt of clients	43 844	52 111	54 926	11 082	25,3	2 815	5,4
o/w loans to and debt of legal entities	33 601	38 200	39 692	6 091	18,1	1 492	3,9
o/w loans to and debt of individuals	10 243	13 911	15 234	4 991	48,7	1 323	9,5
T-bills	25 891	30 448	29 399	3 508	13,5	-1 049	-3,4
<b>Liabilities, total</b>	<b>115 644</b>	<b>123 247</b>	<b>125 225</b>	9 581	8,3	1 978	1,6
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	35	32	37	2	4,8	5	15,4
Owed to clients	112 022	118 068	119 509	7 486	6,7	1 441	1,2
o/w legal entities and non-bank FIs	65 643	69 895	70 732	5 089	7,8	837	1,2
o/w individuals	46 376	48 167	48 769	2 393	5,2	602	1,3
<b>Reference:</b>							
Statutory capital	28 726	28 726	28 726	0	0,0	0	0,0
Equity, total	11 805	14 670	15 145	3 340	28,3	475	3,2
Regulatory capital	7 693	10 387	10 095	2 402	31,2	-291	-2,8
Regulatory capital adequacy ratio	10,56%	13,83%	13,11%	x	x	x	x
Profit / (loss) after tax	<b>1 038</b>	<b>3 671</b>	<b>224</b>	x	x	x	x

Loans to and debt of clients, UAH bn



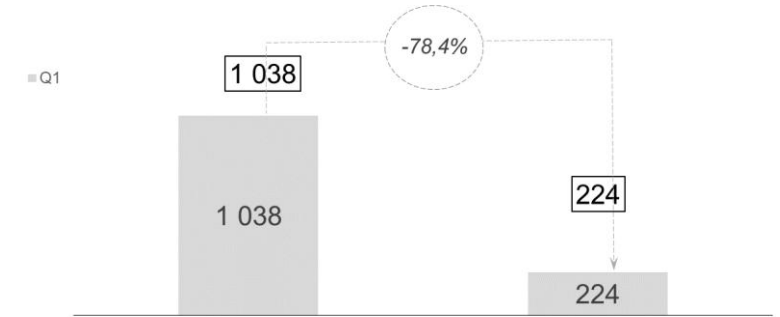
Client funds (legal entities and individual), UAH bn



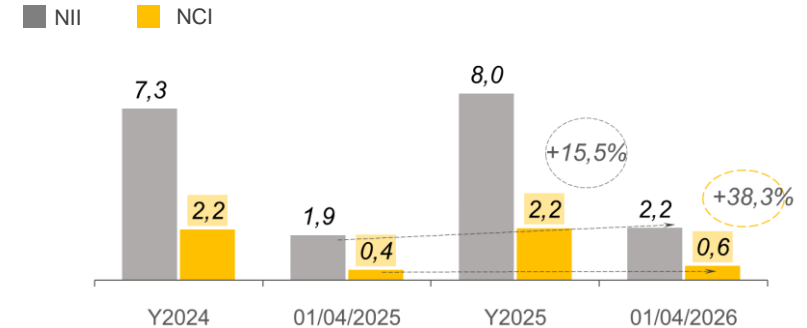
## 2 Profitability indicators

Profitability, UAH mln

For Q1 2025 (as of April 01.2025)      For Q1 2026 (as of April 01.2026)

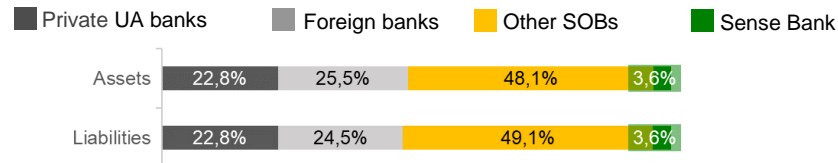


Net commission and interest income, UAH bn

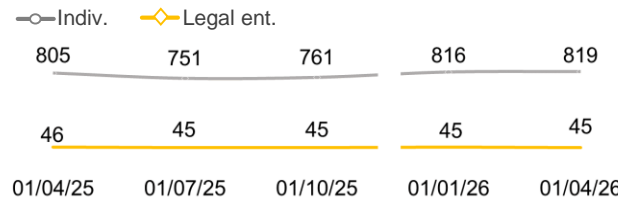


## 3 Other indicators

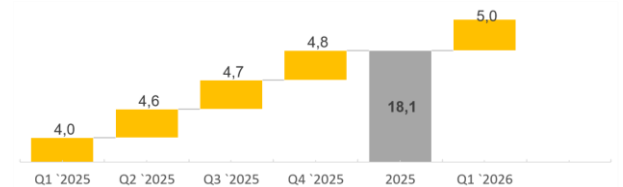
Distribution of liabilities and net assets by banks, %\*



Number of active clients, thou.



Payments, UAH bn



\*Excluding the insolvent bank