

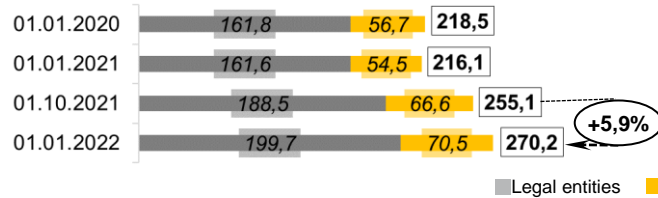


SOBs key performance indicators, as of January 01, 2022

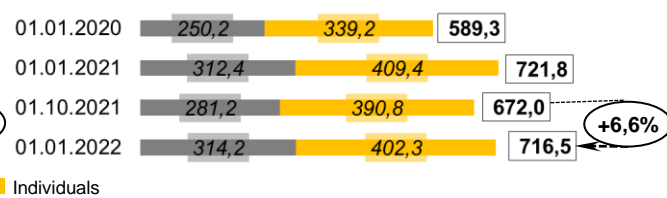
1 Balance sheet indicators

| UAH mln | 01.01.2021 | 01.10.2021 | 01.01.2022 | change | | | |
|---|------------------|------------------|------------------|-------------|-------|---------|-------|
| | | | | compared to | | in | |
| | | | | 01.01.2021 | % | Q4 2021 | % |
| Net assets, total | 958 278 | 917 746 | 960 073 | 1 795 | 0,2 | 42 327 | 4,6 |
| Total assets, total | 1 232 231 | 1 151 970 | 1 173 636 | -58 596 | -4,8 | 21 665 | 1,9 |
| Cash and equivalents | 54 226 | 56 170 | 48 461 | -5 765 | -10,6 | -7 709 | -13,7 |
| Loans to and debt of clients | 216 140 | 255 071 | 270 212 | 54 072 | 25,0 | 15 141 | 5,9 |
| o/w loans to and debt of legal entities | 161 594 | 188 514 | 199 686 | 38 092 | 23,6 | 11 172 | 5,9 |
| o/w loans to and debt of individuals | 54 546 | 66 557 | 70 526 | 15 980 | 29,3 | 3 970 | 6,0 |
| T-bills | 402 272 | 342 304 | 369 398 | -32 874 | -8,2 | 27 094 | 7,9 |
| Liabilities, total | 864 645 | 821 215 | 847 452 | -17 193 | -2,0 | 26 237 | 3,2 |
| Owed to the NBU | 21 508 | 29 616 | 33 316 | 11 808 | 54,9 | 3 700 | 12,5 |
| Owed to banks | 8 496 | 12 502 | 12 041 | 3 545 | 41,7 | -461 | -3,7 |
| Owed to clients | 735 634 | 704 612 | 728 828 | -6 805 | -0,9 | 24 216 | 3,4 |
| o/w legal entities and non-bank FIs | 312 410 | 281 192 | 314 196 | 1 786 | 0,6 | 33 005 | 11,7 |
| o/w individuals | 409 366 | 390 816 | 402 338 | -7 028 | -1,7 | 11 521 | 2,9 |
| Reference: | | | | | | | |
| Statutory capital | 314 421 | 314 421 | 314 421 | 0 | 0,0 | 0 | 0,0 |
| Equity, total | 93 632 | 96 531 | 112 620 | 18 988 | 20,3 | 16 090 | 16,7 |
| Regulatory capital | 76 840 | 83 661 | 84 149 | 7 309 | 9,5 | 488 | 0,6 |
| Profit / (loss) after tax | 21 886 | 25 559 | 42 663 | x | x | 17 104 | x |

Loans to and debt of clients, UAH bn

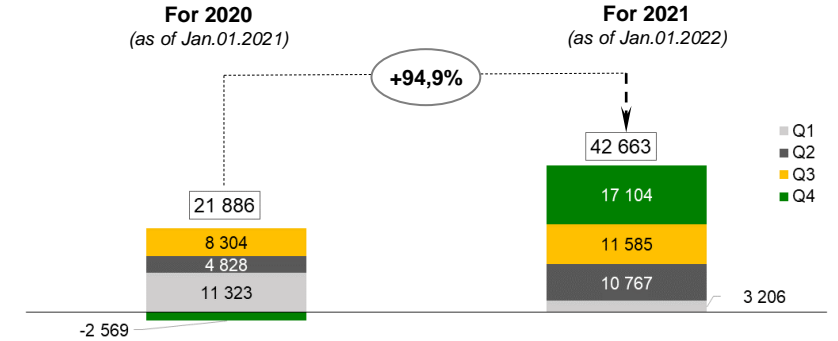


Client funds (legal entities and individual), UAH bn

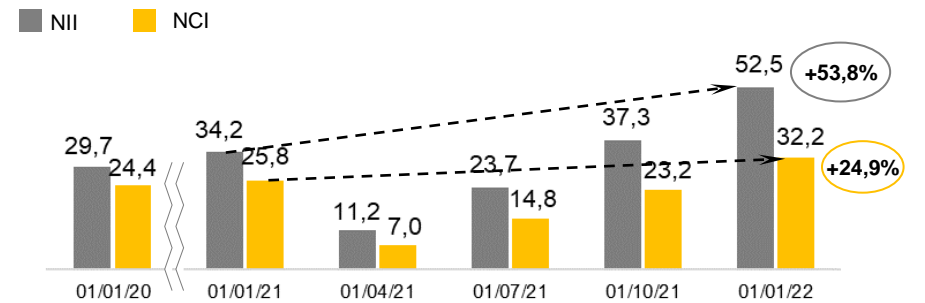


2 Profitability indicators

Profitability, UAH mln

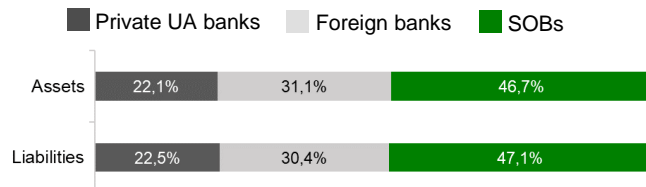


Net commission and interest income, UAH bn

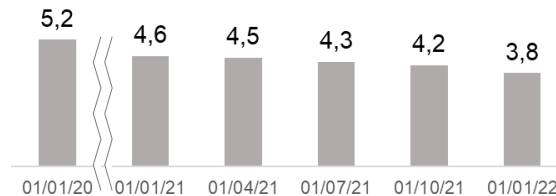


3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of branches, thou.



Number of employees, thou.

