

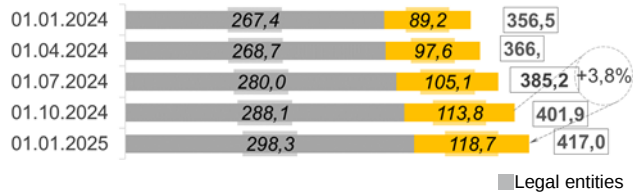


SOBs key performance indicators as of January 01, 2025

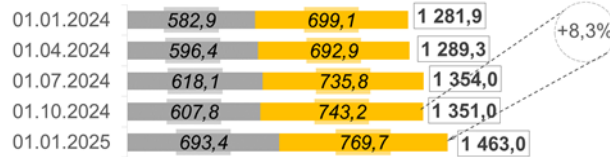
1 Balance sheet indicators

UAH mln	01.01.2024	01.10.2024	01.01.2025	change			
				compared to		compared to	
				01.01.2024		01.10.2024	
				UAH mln	%	UAH mln	%
Net assets, total	1 578 757	1 694 101	1 816 522	237 765	15,1	122 421	7,2
Total assets, total	1 857 652	1 977 415	2 087 548	229 895	12,4	110 133	5,6
Cash and equivalents	155 002	191 930	177 555	22 554	14,6	-14 375	-7,5
Loans to and debt of clients	356 544	401 851	416 969	60 425	16,9	15 118	3,8
o/w loans to and debt of legal entities	267 353	288 070	298 261	30 907	11,6	10 191	3,5
o/w loans to and debt of individuals	89 190	113 782	118 708	29 518	33,1	4 927	4,3
T-bills	481 726	573 516	668 384	186 659	38,7	94 869	16,5
Liabilities, total	1 437 461	1 503 195	1 644 295	206 834	14,4	141 101	9,4
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	10 797	6 645	6 234	-4 563	0,0	-411	0,0
Owed to clients	1 310 867	1 383 748	1 503 864	192 997	14,7	120 116	8,7
o/w legal entities and non-bank FIs	582 852	607 756	693 365	110 512	19,0	85 608	14,1
o/w individuals	699 080	743 233	769 656	70 576	10,1	26 423	3,6
Reference:							
Statutory capital	343 147	343 686	343 147	0	0,0	-538	-0,2
Equity, total	141 296	190 906	172 226	30 931	21,9	-18 680	-9,8
Regulatory capital	116 891	112 753	122 564	5 673	4,9	9 811	8,7
Regulatory capital adequacy ratio	x	x	x	x	x	x	x
Profit / (loss) after tax	51 786	74 064	55 964	x	x	x	x

Loans to and debt of clients, UAH bn

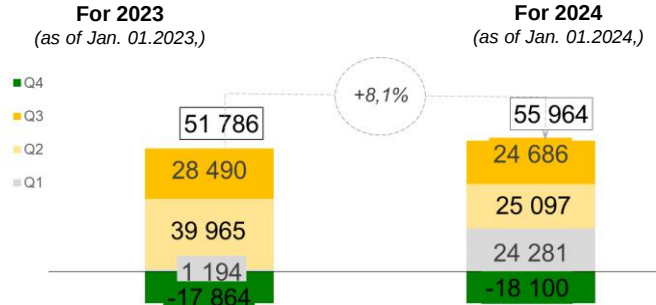


Client funds (legal entities and individual), UAH bn

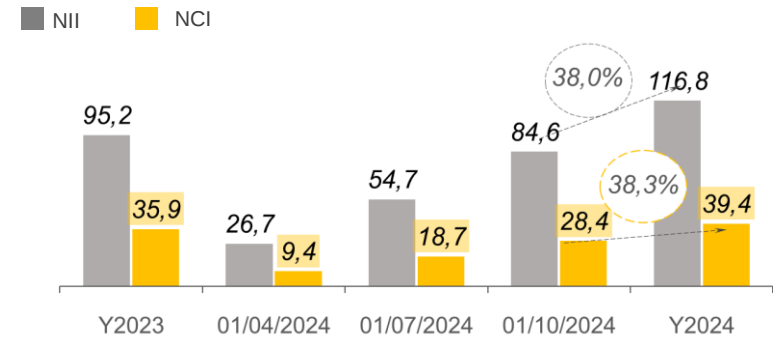


2 Profitability indicators

Profitability, UAH mln

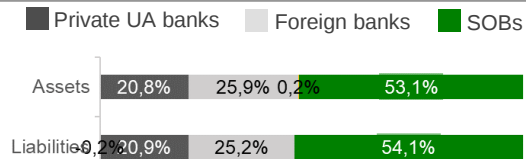


Net commission and interest income, UAH bn



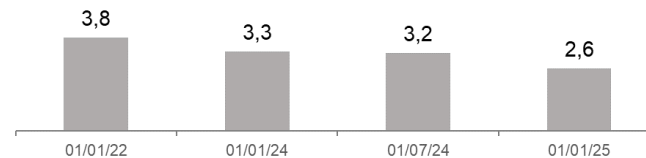
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of branches, thou.



Number of employees, thou.

