



Sense bank, as of April 01, 2025

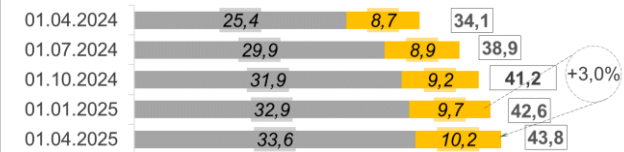
State share (represented by the Cabinet of Ministers of Ukraine): 100%
Chairperson of Management Board: Oleksiy Stupak
Chairperson of Supervisory Board: Sevki Acuner

Number of branches: 127
Number of employees: 4 400

1 Balance sheet indicators

UAH mln	01.04.2024	01.01.2025	01.04.2025	change		change	
				compared to		compared to	
				01.04.2024	01.01.2025	01.04.2024	01.01.2025
				UAH mln	%	UAH mln	%
Net assets, total	112 575	123 715	127 449	14 874	13,2	3 734	3,0
Total assets, total	136 635	144 692	148 752	12 117	8,9	4 059	2,8
Cash and equivalents	12 000	9 945	11 348	-652	-5,4	1 403	14,1
Loans to and debt of clients	34 085	42 574	43 844	9 759	28,6	1 270	3,0
o/w loans to and debt of legal entities	25 365	32 874	33 601	8 236	32,5	727	2,2
o/w loans to and debt of individuals	8 719	9 700	10 243	1 523	17,5	543	5,6
T-bills	21 396	28 680	25 891	4 495	21,0	-2 789	-9,7
Liabilities, total	101 935	112 823	115 644	13 709	13,4	2 821	2,5
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	25	36	35	10	0,0	0	0,0
Owed to clients	99 208	107 963	112 022	12 814	12,9	4 060	3,8
o/w legal entities and non-bank FIs	52 757	60 682	65 643	12 886	24,4	4 961	8,2
o/w individuals	46 447	47 277	46 376	-72	-0,2	-901	-1,9
Reference:							
Statutory capital	28 726	28 726	28 726	0	0,0	0	0,0
Equity, total	10 640	10 892	11 805	1 165	11,0	913	8,4
Regulatory capital	8 322	9 409	7 693	-629	-7,6	-1 715	-18,2
Regulatory capital adequacy ratio	14,22%	13,30%	10,56%	x	x	x	x
Profit / (loss) after tax	1 193	1 762	1 038	x	x	x	x

Loans to and debt of clients, UAH bn



Legal entities Individuals

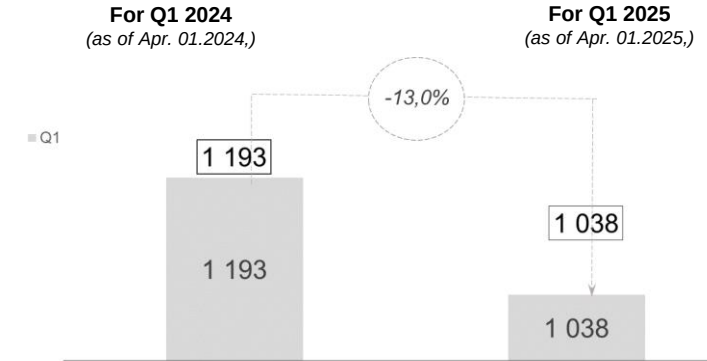
Client funds (legal entities and individual), UAH bn



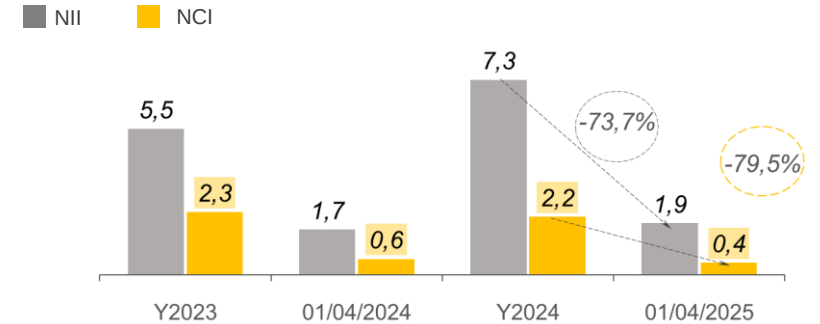
+3,8%

2 Profitability indicators

Profitability, UAH mln

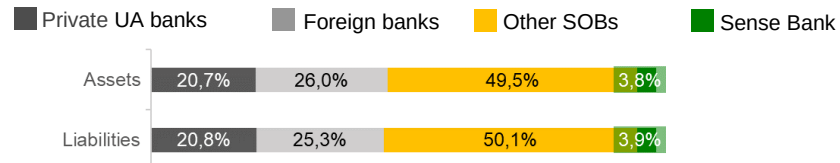


Net commission and interest income, UAH bn



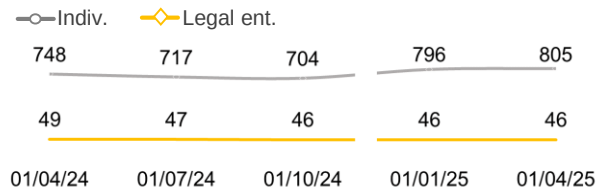
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

