

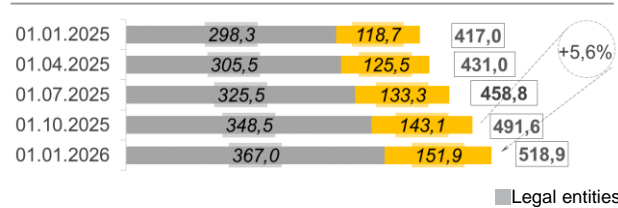


# SOBs key performance indicators as of January 01, 2025

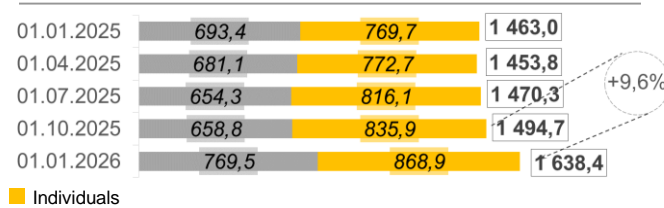
## 1 Balance sheet indicators

UAH mln	01.01.2025	01.10.2025	01.01.2026	change			
				compared to 01.01.2025		compared to 01.10.2025	
				UAH mln	%	UAH mln	%
<b>Net assets, total</b>	<b>1 816 522</b>	<b>1 892 532</b>	<b>2 082 111</b>	265 590	14,6	189 580	10,0
<b>Total assets, total</b>	<b>2 087 102</b>	<b>2 160 983</b>	<b>2 191 735</b>	104 633	5,0	30 752	1,4
Cash and equivalents	177 555	184 463	189 191	11 636	6,6	4 727	2,6
Loans to and debt of clients	416 969	491 590	518 845	101 876	24,4	27 255	5,5
o/w loans to and debt of legal entities	298 261	348 534	366 946	68 685	23,0	18 411	5,3
o/w loans to and debt of individuals	118 708	143 055	151 899	33 191	28,0	8 843	6,2
T-bills	668 384	658 078	702 618	34 234	5,1	44 541	6,8
<b>Liabilities, total</b>	<b>1 644 295</b>	<b>1 677 280</b>	<b>1 879 658</b>	235 362	14,3	202 378	12,1
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	6 234	6 184	4 709	-1 525	-24,5	-1 475	-23,9
Owed to clients	1 503 864	1 551 639	1 714 387	210 522	14,0	162 748	10,5
o/w legal entities and non-bank FIs	693 365	658 804	769 334	75 969	11,0	110 530	16,8
o/w individuals	769 656	835 904	868 872	99 215	12,9	32 967	3,9
<b>Reference:</b>							
Statutory capital	343 147	343 686	343 686	538	0,2	0	0,0
Equity, total	172 226	215 252	202 454	30 227	17,6	-12 798	-5,9
Regulatory capital	122 564	121 492	127 337	4 773	3,9	5 844	4,8
Regulatory capital adequacy ratio	x	x	x	x	x	x	x
Profit / (loss) after tax	55 964	77 974	62 455	x	x	x	x

Loans to and debt of clients, UAH bn

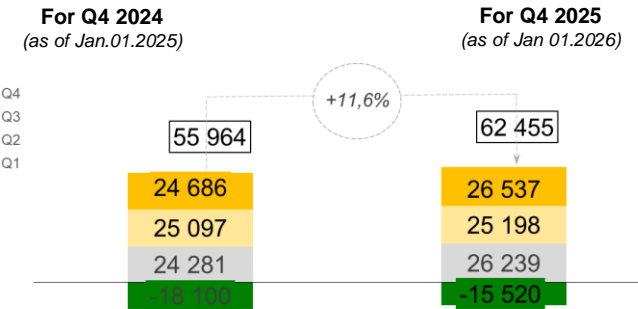


Client funds (legal entities and individual), UAH bn

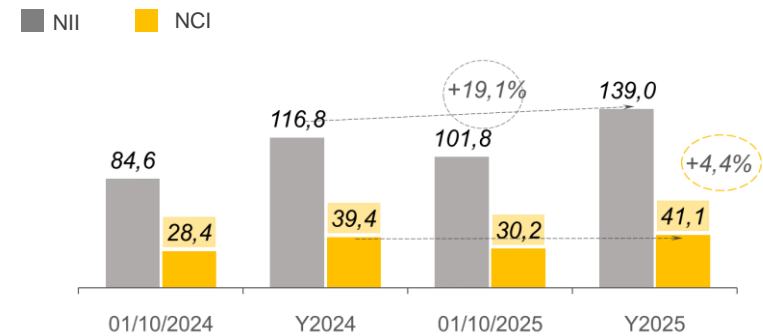


## 2 Profitability indicators

Profitability, UAH mln

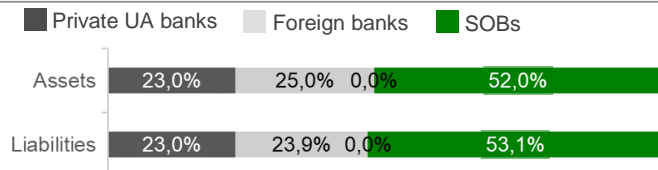


Net commission and interest income, UAH bn



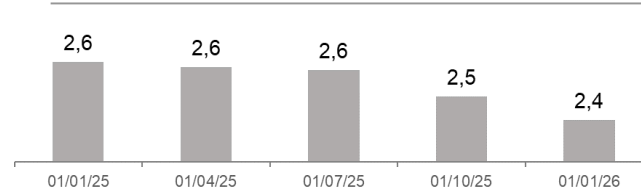
## 3 Other indicators

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



\*Excluding the insolvent bank

Number of branches, thou.



Number of employees, thou.

