

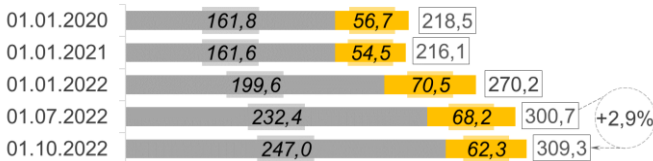


# SOBs key performance indicators as of October 01, 2022

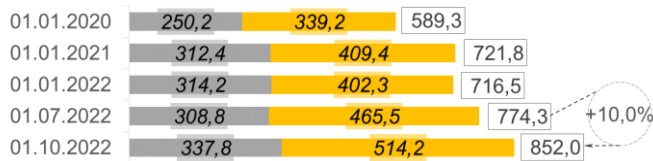
## 1 Balance sheet indicators

UAH mln	01.01.2022	01.07.2022	01.10.2022	change		in	
				compared to		Q3 2022	
				01.01.2022	%	UAH mln	%
<b>Net assets, total</b>	<b>960 061</b>	<b>1 036 614</b>	<b>1 097 789</b>	137 728	14,3	61 175	5,9
<b>Total assets, total</b>	<b>1 173 673</b>	<b>1 271 519</b>	<b>1 362 807</b>	189 134	16,1	91 288	7,2
Cash and equivalents	48 461	58 224	78 877	30 416	62,8	20 653	35,5
Loans to and debt of clients	270 167	300 659	309 301	39 134	14,5	8 642	2,9
o/w loans to and debt of legal entities	199 641	232 425	246 959	47 318	23,7	14 535	6,3
o/w loans to and debt of individuals	70 526	68 235	62 342	-8 185	-11,6	-5 893	-8,6
T-bills	369 398	374 710	382 279	12 881	3,5	7 570	2,0
<b>Liabilities, total</b>	<b>847 499</b>	<b>929 428</b>	<b>1 011 504</b>	164 006	19,4	82 077	8,8
Owed to the NBU	33 316	32 564	33 565	250	0,7	1 001	3,1
Owed to banks	12 041	8 681	10 331	-1 710	-14,2	1 650	19,0
Owed to clients	728 828	820 875	892 687	163 858	22,5	71 812	8,7
o/w legal entities and non-bank FIs	314 196	308 826	337 830	23 634	7,5	29 005	9,4
o/w individuals	402 338	465 512	514 158	111 821	27,8	48 646	10,5
<b>Reference:</b>							
Statutory capital	314 421	314 421	314 421	0	0,0	0	0,0
Equity, total	112 563	107 186	86 284	-26 278	-23,3	-20 902	-19,5
Regulatory capital	84 149	79 873	93 943	9 795	11,6	14 070	17,6
Regulatory capital adequacy (sufficiency) ratio	x	x	x	x	x	x	x
Profit / (loss) after tax	42 605	-3 494	5 276	x	x	8 770	x

### Loans to and debt of clients, UAH bn



### Client funds (legal entities and individual), UAH bn



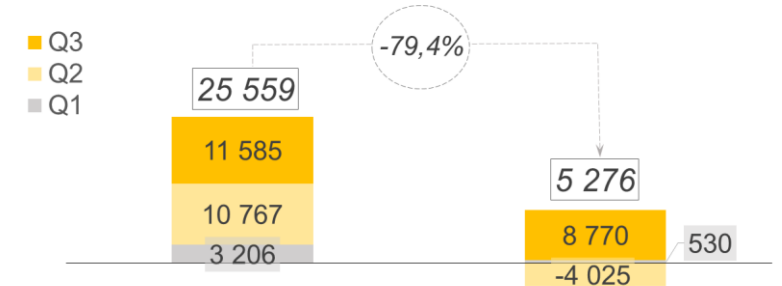
■ Legal entities ■ Individuals

## 2 Profitability indicators

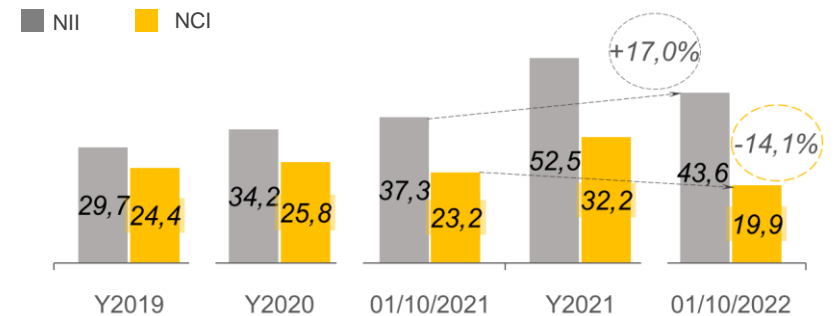
Profitability, UAH mln

For 9 months 2021  
(as of Oct. 01.2021,)

For 9 months 2022  
(as of Oct. 01.2022,)

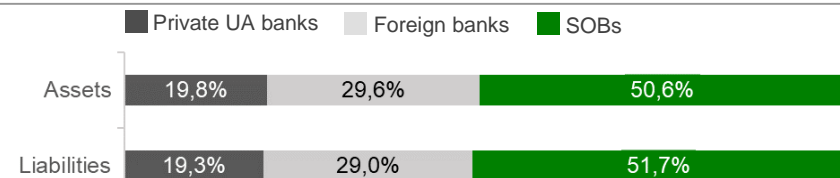


Net commission and interest income, UAH bn



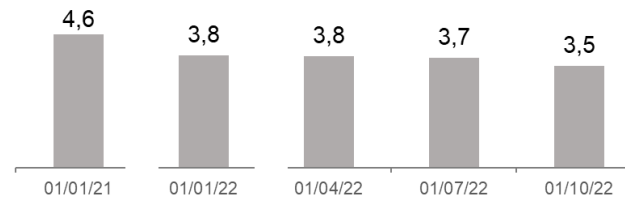
## 3 Other indicators

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



\*Excluding the insolvent bank

Number of branches, thou.



Number of employees, thou.

