

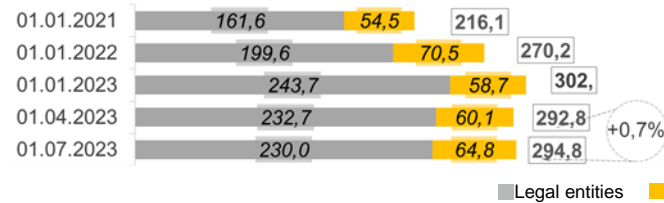


SOBs key performance indicators as of July 01, 2023

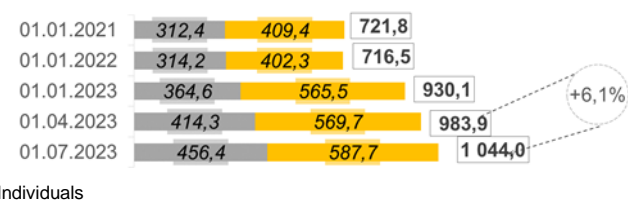
1 Balance sheet indicators

| UAH mln | 01.01.2023 | 01.04.2023 | 01.07.2023 | change | | | |
|--|------------------|------------------|------------------|-------------|-------|---------|-------|
| | | | | compared to | | in | |
| | | | | 01.01.2023 | % | Q2 | % |
| Net assets, total | 1 189 939 | 1 235 634 | 1 285 020 | 95 082 | 8,0 | 49 387 | 4,0 |
| Total assets, total | 1 440 010 | 1 485 877 | 1 533 769 | 93 759 | 6,5 | 47 892 | 3,2 |
| Cash and equivalents | 74 019 | 139 294 | 149 950 | 75 931 | 102,6 | 10 656 | 7,6 |
| Loans to and debt of clients | 302 427 | 292 767 | 294 766 | -7 661 | -2,5 | 1 999 | 0,7 |
| o/w loans to and debt of legal entities | 243 705 | 232 688 | 229 974 | -13 731 | -5,6 | -2 714 | -1,2 |
| o/w loans to and debt of individuals | 58 723 | 60 079 | 64 792 | 6 069 | 10,3 | 4 713 | 7,8 |
| T-bills | 395 420 | 423 054 | 413 434 | 18 014 | 4,6 | -9 620 | -2,3 |
| Liabilities, total | 1 098 811 | 1 123 323 | 1 171 211 | 72 400 | 6,6 | 47 888 | 4,3 |
| Owed to the NBU | 19 468 | 11 621 | 1 000 | -18 468 | - | -10 622 | -91,4 |
| Owed to banks | 11 891 | 10 653 | 8 462 | -3 429 | -28,8 | -2 191 | -20,6 |
| Owed to clients | 984 541 | 1 028 589 | 1 090 979 | 106 438 | 10,8 | 62 390 | 6,1 |
| o/w legal entities and non-bank FIs | 364 595 | 414 277 | 456 351 | 91 755 | 25,2 | 42 073 | 10,2 |
| o/w individuals | 565 500 | 569 654 | 587 674 | 22 174 | 3,9 | 18 020 | 3,2 |
| Reference: | | | | | | | |
| Statutory capital | 314 421 | 314 421 | 314 421 | 0 | 0,0 | 0 | 0,0 |
| Equity, total | 91 128 | 112 311 | 113 809 | 22 682 | 24,9 | 1 498 | 1,3 |
| Regulatory capital | 89 323 | 91 455 | 108 483 | 19 160 | 21,5 | 17 029 | 18,6 |
| Regulatory capital adequacy (sufficiency) ra | x | x | x | x | x | x | x |
| Profit / (loss) after tax | 20 125 | 20 701 | 41 159 | x | x | 20 459 | x |

Loans to and debt of clients, UAH bn



Client funds (legal entities and individuals), UAH bn

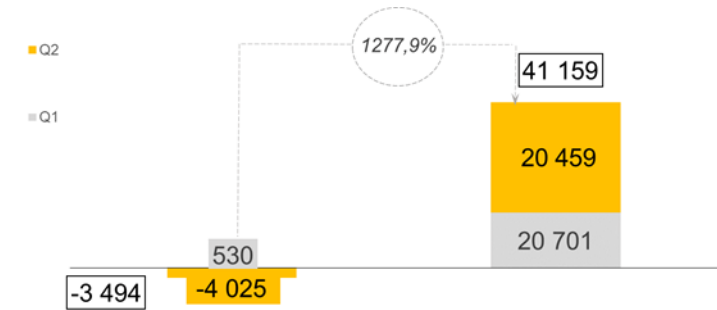


2 Profitability indicators

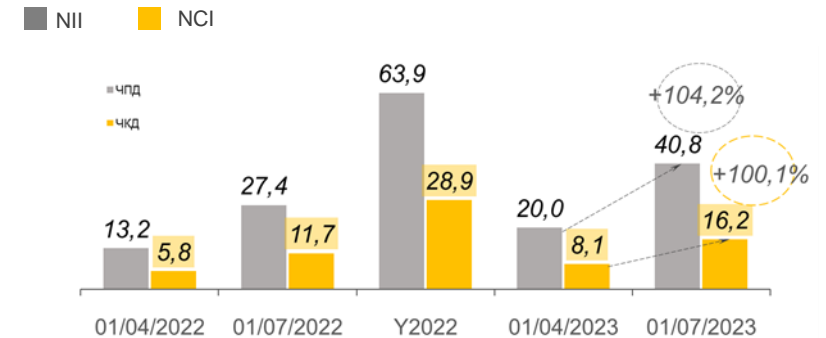
Profitability, UAH mln

For 6 months of 2022, (as of Jul.01.2022)

For 6 months of 2023, (as of Jul.01.2023)

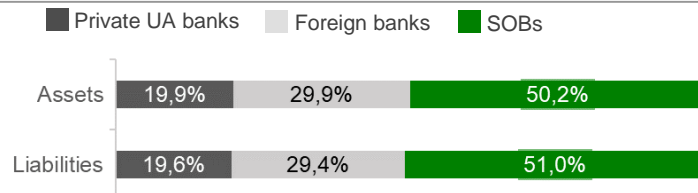


Net commission and interest income, UAH bn

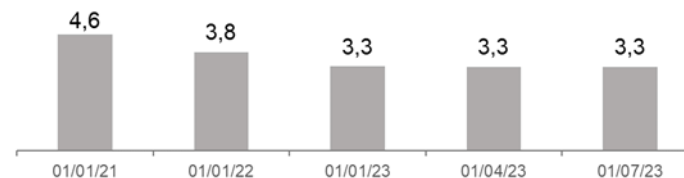


3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of branches, thou.



Number of employees, thou.

