



Sense bank, as of October 01, 2024

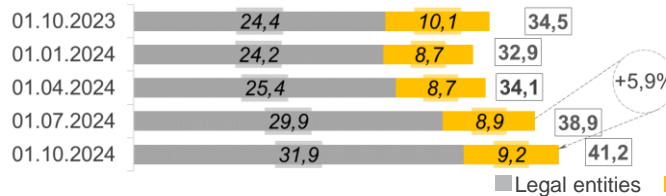
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: Oleksii Stupak
 Chairperson of Supervisory Board: Sevki Acuner

Number of branches: 127
 Number of employees: 4 356

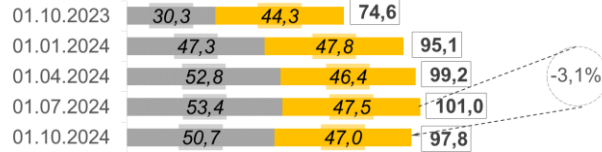
1 Balance sheet indicators

UAH mln	01.01.2024	01.07.2024	01.10.2024	change			
				compared to		compared to	
				01.01.2024	01.07.2024	01.01.2024	01.07.2024
				UAH mln	%	UAH mln	%
Net assets, total	107 836	115 591	113 104	5 268	4,9	-2 487	-2,2
Total assets, total	131 197	140 563	138 689	7 492	5,7	-1 874	-1,3
Cash and equivalents	8 830	12 094	10 351	1 521	17,2	-1 743	-14,4
Loans to and debt of clients	32 859	38 862	41 156	8 297	25,3	2 294	5,9
o/w loans to and debt of legal entities	24 182	29 929	31 926	7 744	32,0	1 997	6,7
o/w loans to and debt of individuals	8 677	8 932	9 230	553	6,4	297	3,3
T-bills	17 986	21 854	24 490	6 504	36,2	2 636	12,1
Liabilities, total	98 547	103 732	100 529	1 983	2,0	-3 203	-3,1
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	25	25	52	28	112,0	27	109,0
Owed to clients	95 144	100 959	97 778	2 634	2,8	-3 180	-3,2
o/w legal entities and non-bank FIs	47 343	53 437	50 729	3 387	7,2	-2 708	-5,1
o/w individuals	47 798	47 517	47 045	-752	-1,6	-472	-1,0
Reference:							
Statutory capital	28 726	28 726	28 726	0	0,0	0	0,0
Equity, total	9 290	11 859	12 575	3 285	35,4	716	6,0
Regulatory capital	9 097	8 919	6 204	-2 893	-31,8	-2 716	-30,4
Regulatory capital adequacy ratio	15,44%	12,83%	8,80%	x	x	x	x
Profit / (loss) after tax	5 040	2 279	3 385	x	x	x	x

Loans to and debt of clients, UAH bn

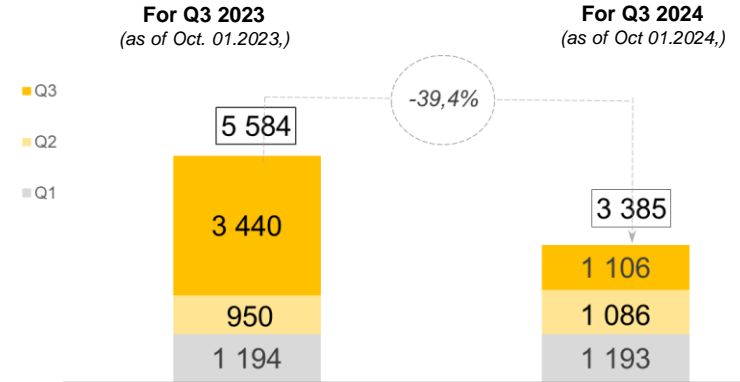


Client funds (legal entities and individual), UAH bn

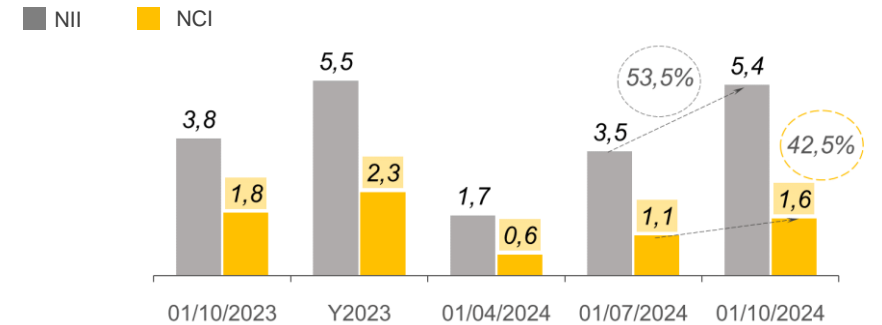


2 Profitability indicators

Profitability, UAH mln

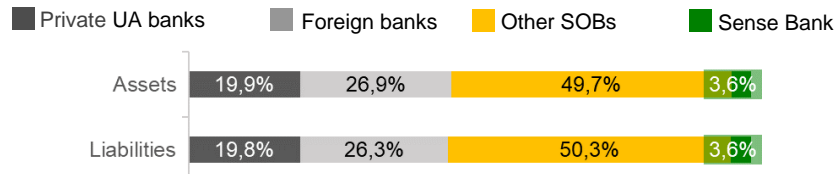


Net commission and interest income, UAH bn



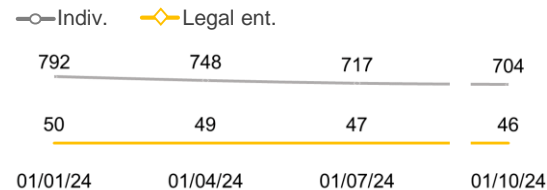
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

