



Sense bank, as of January 01, 2024

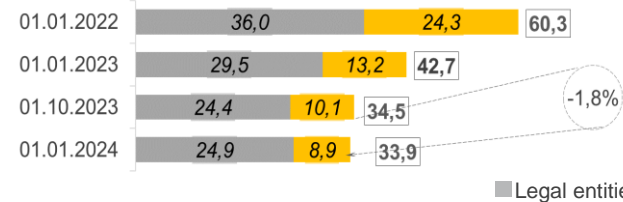
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: acting Olena Zubchenko
 Chairperson of Supervisory Board: Sevki Acuner

Number of branches: 127
 Number of employees: 4 365

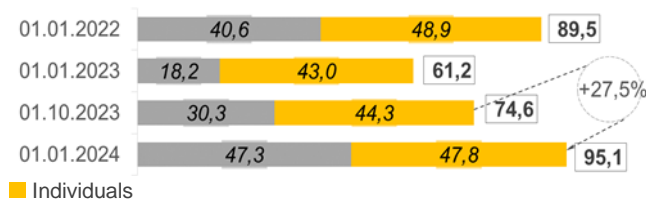
1 Balance sheet indicators

UAH mln	01.01.2023	01.10.2023	01.01.2024	change			
				compared to		compared to	
				01.01.2023	%	01.10.2023	%
Net assets, total	75 165	88 203	107 836	32 671	43,5	19 634	22,3
Total assets, total	96 063	107 971	131 197	35 134	36,6	23 226	21,5
Cash and equivalents	5 094	9 397	8 830	3 735	73,3	-567	-6,0
Loans to and debt of clients	42 663	34 468	32 859	-9 804	-23,0	-1 610	-4,7
o/w loans to and debt of legal entities	29 463	24 381	24 182	-5 282	-17,9	-200	-0,8
o/w loans to and debt of individuals	13 200	10 087	8 677	-4 523	-34,3	-1 410	-14,0
T-bills	3 645	5 220	17 986	14 341	393,5	12 766	244,6
Liabilities, total	69 048	76 455	98 547	29 498	42,7	22 092	28,9
Owed to the NBU	3 279	0	0	-3 279	-	0	-
Owed to banks	32	25	25	-8	-24,1	0	-0,2
Owed to clients	61 168	74 608	95 144	33 976	55,5	20 536	27,5
o/w legal entities and non-bank FIs	18 180	30 335	47 343	29 162	160,4	17 008	56,1
o/w individuals	42 982	44 269	47 798	4 816	11,2	3 528	8,0
Reference:							
Statutory capital	28 726	28 726	28 726	0	0,0	0	0,0
Equity, total	6 117	11 748	9 290	3 173	51,9	-2 458	-20,9
Regulatory capital	7 180	8 461	9 097	1 917	26,7	636	7,5
Regulatory capital adequacy (sufficiency) ratio	11,72%	16,82%	15,44%	x	x	x	x
Profit / (loss) after tax	-7 110	5 584	2 859	x	x	x	x

Loans to and debt of clients, UAH bn

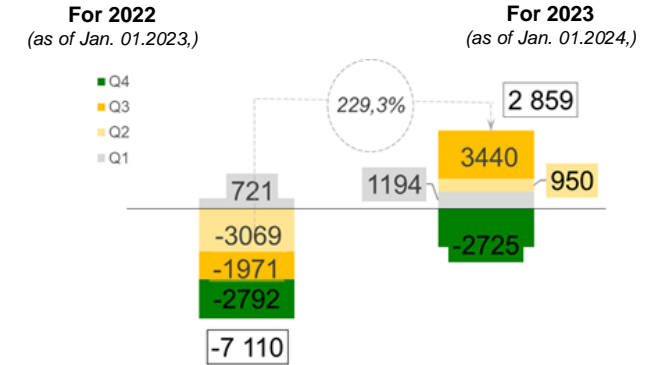


Client funds (legal entities and individual), UAH bn

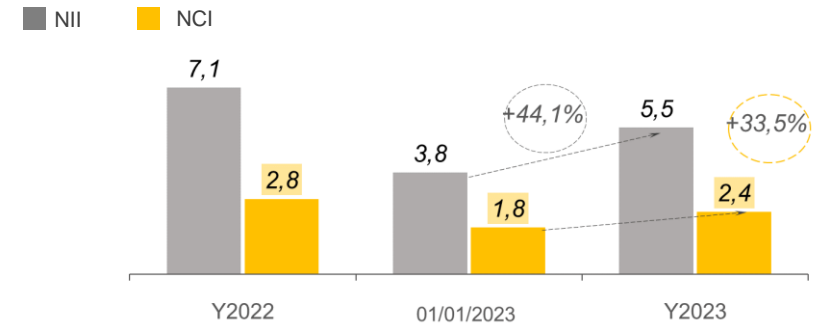


2 Profitability indicators

Profitability, UAH mln

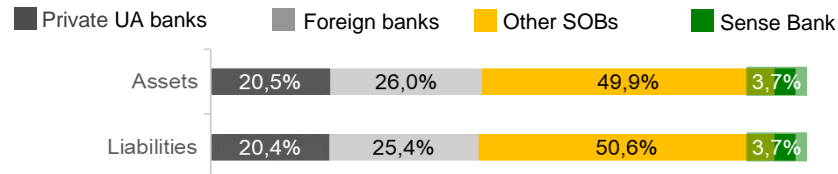


Net commission and interest income, UAH bn



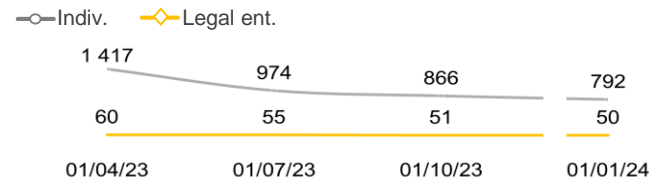
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

