



Sense bank, as of June 01, 2025

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

Number of branches: 127
Number of employees: 4 450

1 Balance sheet indicators

UAH mln	01.01.2025	01.04.2025	01.07.2025	change			
				compared to		compared to	
				01.01.2025	01.04.2025	01.01.2025	01.04.2025
				UAH mln	%	UAH mln	%
Net assets, total	123 715	127 449	131 298	7 583	6,1	3 849	3,0
Total assets, total	144 692	148 752	153 116	8 424	5,8	4 364	2,9
Cash and equivalents	9 945	11 348	14 345	4 401	44,3	2 997	26,4
Loans to and debt of clients	42 574	43 844	46 052	3 478	8,2	2 208	5,0
o/w loans to and debt of legal entities	32 874	33 601	34 672	1 798	5,5	1 071	3,2
o/w loans to and debt of individuals	9 700	10 243	11 380	1 680	17,3	1 137	11,1
T-bills	28 680	25 891	16 687	-11 993	-41,8	-9 204	-35,5
Liabilities, total	112 823	115 644	118 741	5 918	5,2	3 098	2,7
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	36	35	45	9	25,5	10	27,3
Owed to clients	107 963	112 022	114 693	6 730	6,2	2 670	2,4
o/w legal entities and non-bank FIs	60 682	65 643	67 080	6 398	10,5	1 437	2,2
o/w individuals	47 277	46 376	47 609	332	0,7	1 233	2,7
Reference:							
Statutory capital	28 726	28 726	28 726	0	0,0	0	0,0
Equity, total	10 892	11 805	12 557	1 665	15,3	752	6,4
Regulatory capital	9 409	7 693	7 640	-1 769	-18,8	-53	-0,7
Regulatory capital adequacy ratio	13,30%	10,56%	10,36%	x	x	x	x
Profit / (loss) after tax	1 762	1 038	1 901	x	x	x	x

Loans to and debt of clients, UAH bn

01.07.2024	29,9	8,9	38,9
01.10.2024	31,9	9,2	41,2
01.01.2025	32,9	9,7	42,6
01.04.2025	33,6	10,2	43,8
01.07.2025	34,7	11,4	46,1

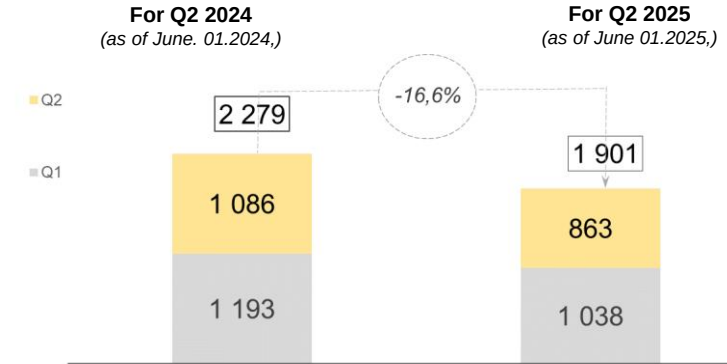
Client funds (legal entities and individual), UAH bn

01.07.2024	53,4	47,5	101,0
01.10.2024	50,7	47,0	97,8
01.01.2025	60,7	47,3	108,0
01.04.2025	65,6	46,4	112,0
01.07.2025	67,1	47,6	114,7

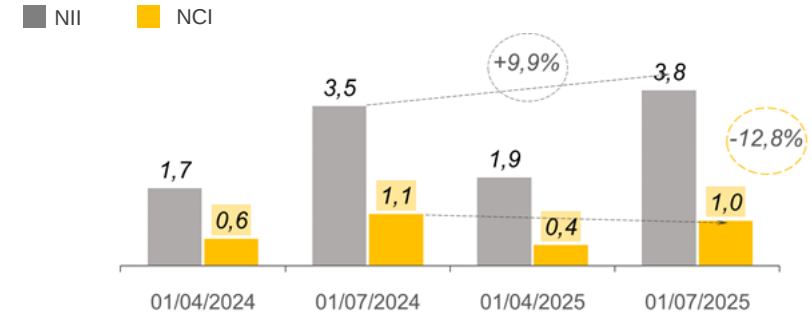
Legend: Legal entities (grey), Individuals (yellow)

2 Profitability indicators

Profitability, UAH mln

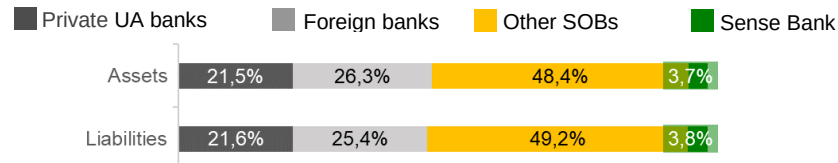


Net commission and interest income, UAH bn



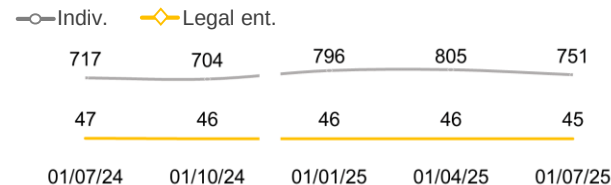
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

