



Sense bank, as of October 01, 2025

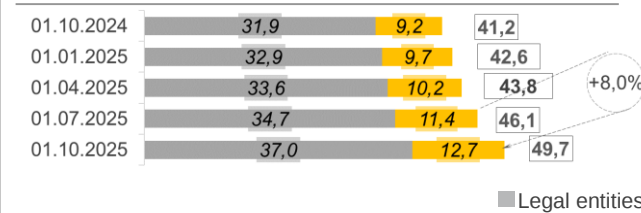
State share (represented by the Cabinet of Ministers of Ukraine): 100%
Chairperson of Management Board: Oleksiy Stupak
Chairperson of Supervisory Board:

Number of branches: 127
Number of employees: 4 436

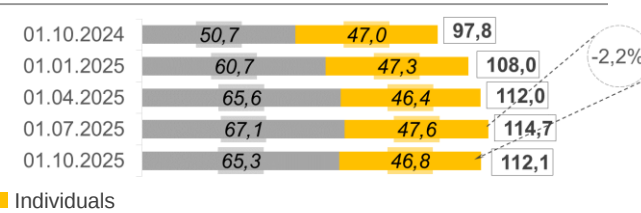
1 Balance sheet indicators

UAH mln	01.01.2025	01.07.2025	01.10.2025	change			
				compared to		compared to	
				01.01.2025	01.07.2025	01.01.2025	01.07.2025
				UAH mln	%	UAH mln	%
Net assets, total	123 715	131 298	130 783	7 068	5,7	-515	-0,4
Total assets, total	144 692	153 116	153 261	8 569	5,9	145	0,1
Cash and equivalents	9 945	14 345	11 625	1 680	16,9	-2 721	-19,0
Loans to and debt of clients	42 574	46 052	49 744	7 170	16,8	3 692	8,0
o/w loans to and debt of legal entities	32 874	34 672	37 000	4 126	12,6	2 328	6,7
o/w loans to and debt of individuals	9 700	11 380	12 744	3 044	31,4	1 364	12,0
T-bills	28 680	16 687	28 511	-170	-0,6	11 823	70,9
Liabilities, total	112 823	118 741	117 267	4 444	3,9	-1 475	-1,2
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	36	45	36	0	0,4	-9	-20,0
Owed to clients	107 963	114 693	112 137	4 175	3,9	-2 555	-2,2
o/w legal entities and non-bank FIs	60 682	67 080	65 284	4 602	7,6	-1 796	-2,7
o/w individuals	47 277	47 609	46 850	-427	-0,9	-759	-1,6
Reference:							
Statutory capital	28 726	28 726	28 726	0	0,0	0	0,0
Equity, total	10 892	12 557	13 517	2 625	24,1	960	7,6
Regulatory capital	9 409	7 640	8 883	-526	-5,6	1 243	16,3
Regulatory capital adequacy ratio	13,30%	10,36%	11,51%	x	x	x	x
Profit / (loss) after tax	1 762	1 901	2 644	x	x	x	x

Loans to and debt of clients, UAH bn

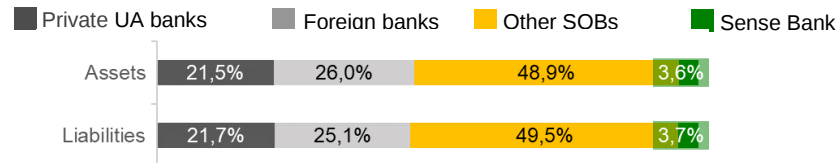


Client funds (legal entities and individual), UAH bn



3 Other indicators

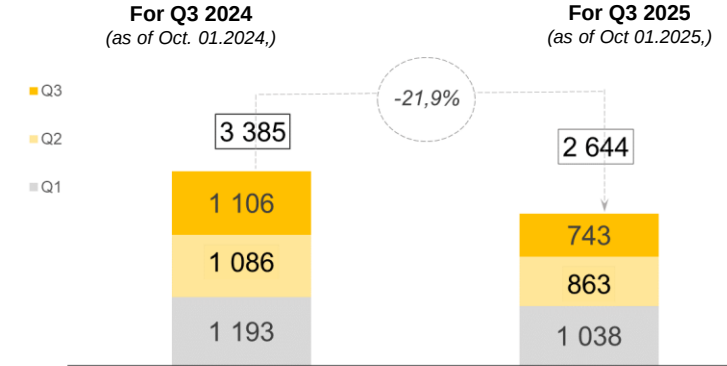
Distribution of liabilities and net assets by banks, %*



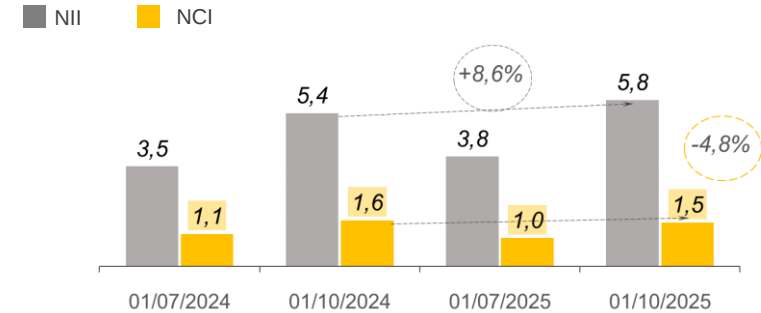
*Excluding the insolvent bank

2 Profitability indicators

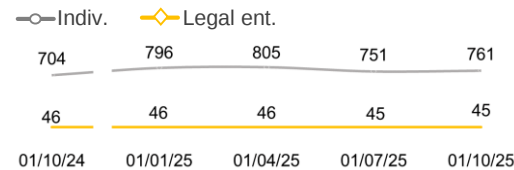
Profitability, UAH mln



Net commission and interest income, UAH bn



Number of active clients, thou.



Payments, UAH bn

