



Oschadbank, as of October 01, 2023

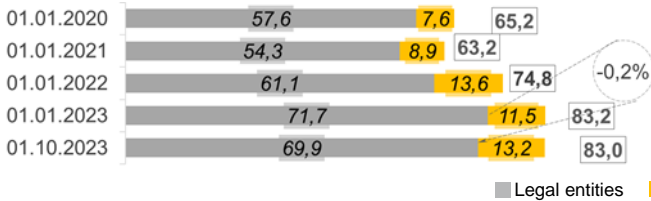
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: Serhii Naumov
 Chairperson of Supervisory Board: Volodymyr Lavrenchuk
 (independent member)

Number of branches: 1 783
 Number of employees: 18 737

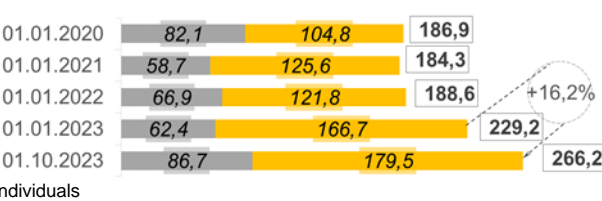
1 Balance sheet indicators

UAH mln	01.01.2023	01.07.2023	01.10.2023	change compared to 01.01.2023		change compared to 01.07.2023	
				UAH mln	%	UAH mln	%
Net assets, total	272 202	299 353	317 613	45 411	16,7	18 260	6,1
Total assets, total	298 158	324 741	343 000	44 842	15,0	18 259	5,6
Cash and equivalents	16 303	38 241	36 836	20 533	125,9	-1 405	-3,7
Loans to and debt of clients	83 216	80 552	83 035	-181	-0,2	2 483	3,1
o/w loans to and debt of legal entities	71 741	68 784	69 854	-1 887	-2,6	1 070	1,6
o/w loans to and debt of individuals	11 475	11 768	13 181	1 706	14,9	1 412	12,0
T-bills	89 832	95 416	96 932	7 100	7,9	1 515	1,6
Liabilities, total	250 038	270 491	281 407	31 369	12,5	10 916	4,0
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	2 679	2 026	1 581	-1 098	-41,0	-445	-22,0
Owed to clients	231 298	257 098	267 427	36 129	15,6	10 329	4,0
o/w legal entities and non-bank FIs	62 415	81 310	86 710	24 294	38,9	5 400	6,6
o/w individuals	166 735	174 268	179 470	12 735	7,6	5 202	3,0
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	22 164	28 862	36 206	14 042	63,4	7 344	25,4
Regulatory capital	19 427	23 899	27 469	8 041	41,4	3 569	14,9
Regulatory capital adequacy (sufficiency) ra	14,48%	17,09%	19,00%	x	x	x	x
Profit / (loss) after tax	640	6 838	14 176	x	x	x	x

Loans to and debt of clients, UAH bn

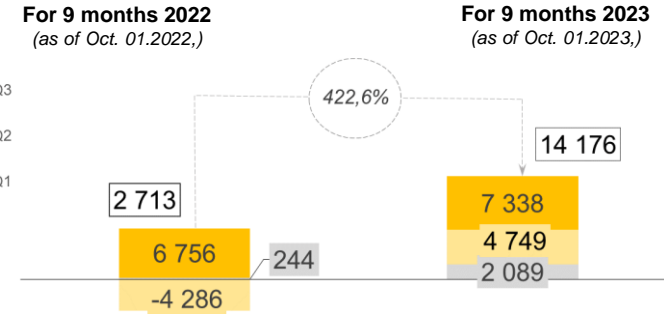


Client funds (legal entities and individual), UAH bn

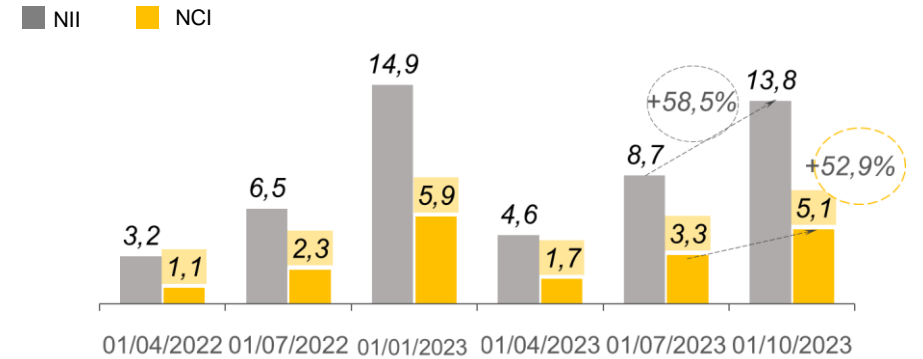


2 Profitability indicators

Profitability, UAH mln

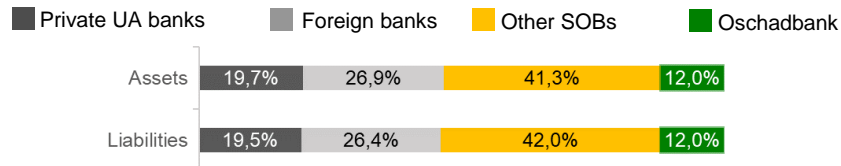


Net commission and interest income, UAH bn



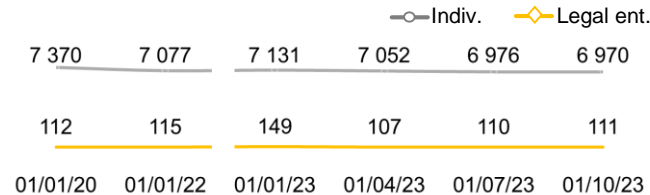
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

