



Oschadbank, as of January 01, 2024

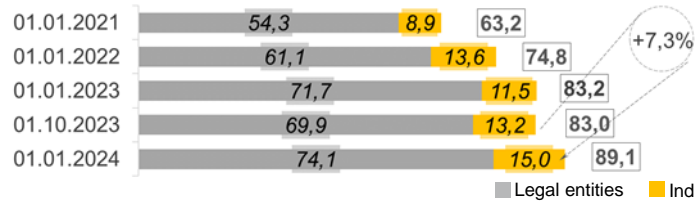
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: Serhii Naumov
 Chairperson of Supervisory Board: Volodymyr Lavrenchuk

Number of branches: 1 782
 Number of employees: 18 575

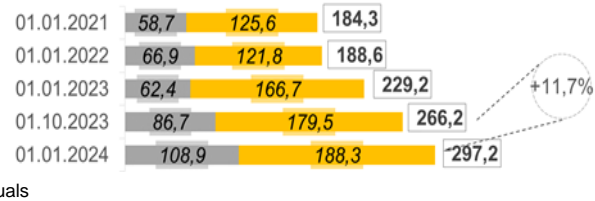
1 Balance sheet indicators

UAH mln	01.01.2023	01.10.2023	01.01.2024	change					
				compared to		compared to			
				01.01.2023	01.10.2023	01.01.2023	01.10.2023		
				UAH mln	%	UAH mln	%		
Net assets, total	272 202	317 613	345 689			73 487	27,0	28 076	8,8
Total assets, total	298 158	343 000	371 880			73 721	24,7	28 880	8,4
Cash and equivalents	16 303	36 836	35 844			19 541	119,9	-992	-2,7
Loans to and debt of clients	83 216	83 035	89 109			5 893	7,1	6 074	7,3
o/w loans to and debt of legal entities	71 741	69 854	74 149			2 408	3,4	4 294	6,1
o/w loans to and debt of individuals	11 475	13 181	14 961			3 486	30,4	1 780	13,5
T-bills	89 832	96 932	107 447			17 616	19,6	10 515	10,8
Liabilities, total	250 038	281 407	316 980			66 942	26,8	35 573	12,6
Owed to the NBU	0	0	0			0	-	0	-
Owed to banks	2 679	1 581	1 641			-1 037	-38,7	61	3,8
Owed to clients	231 298	267 427	298 970			67 673	29,3	31 543	11,8
o/w legal entities and non-bank FIs	62 415	86 710	108 893			46 478	74,5	22 184	25,6
o/w individuals	166 735	179 470	188 333			21 598	13,0	8 863	4,9
Reference:									
Statutory capital	49 473	49 473	49 473			0	0,0	0	0,0
Equity, total	22 164	36 206	28 709			6 545	29,5	-7 497	-20,7
Regulatory capital	19 427	27 469	27 646			8 219	42,3	178	0,6
Regulatory capital adequacy (sufficiency) ratio	14,48%	19,00%	16,57%			x	x	x	x
Profit / (loss) after tax	640	14 176	5 978			x	x	x	x

Loans to and debt of clients, UAH bn

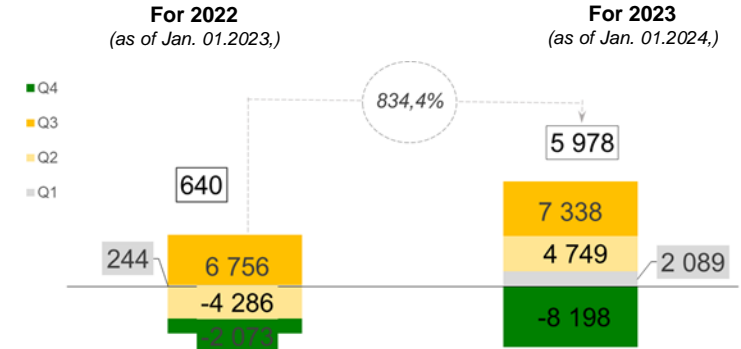


Client funds (legal entities and individual), UAH bn

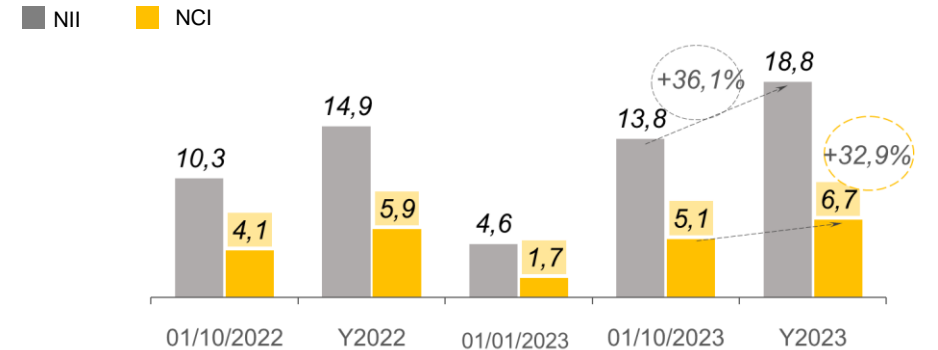


2 Profitability indicators

Profitability, UAH mln

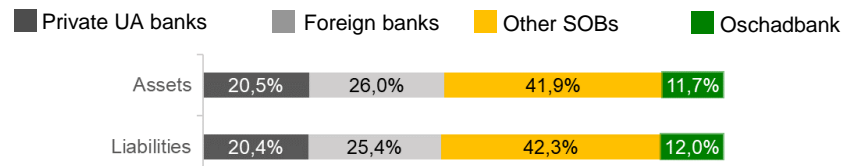


Net commission and interest income, UAH bn

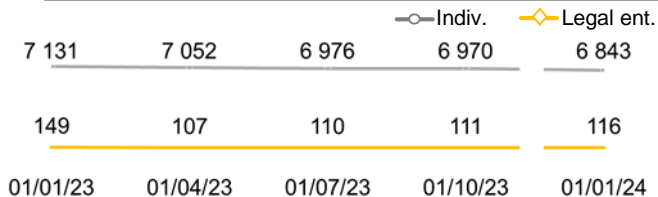


3 Other indicators

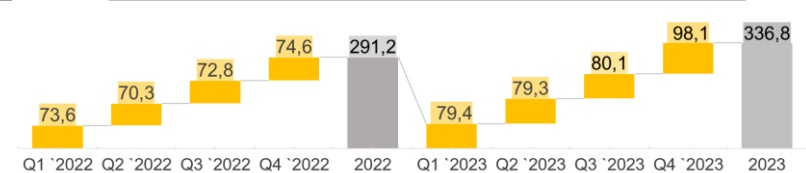
Distribution of liabilities and net assets by banks, %*



Number of active clients, thou.



Payments, UAH bn



*Excluding the insolvent bank