



# Oschadbank, as of July 01, 2023

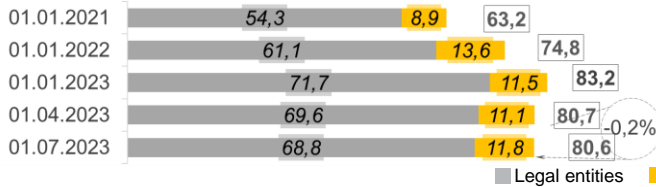
State share (represented by the Cabinet of Ministers of Ukraine): 100%  
 Chairperson of Management Board: Serhii Naumov  
 Chairperson of Supervisory Board: Juan Enrique Perez Calot (independent member)

Number of branches: 1 787  
 Number of employees: 18 957

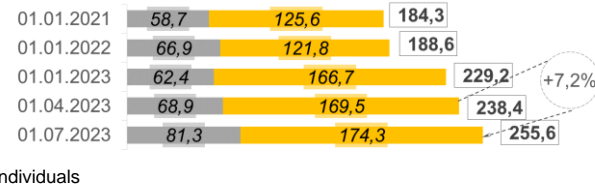
## 1 Balance sheet indicators

UAH mln	01.01.2023	01.04.2023	01.07.2023	change			
				compared to		in	
				01.01.2023	%	Q2	%
				UAH mln	%	UAH mln	%
<b>Net assets, total</b>	<b>272 202</b>	<b>279 891</b>	<b>299 353</b>	27 151	10,0	19 462	7,0
<b>Total assets, total</b>	<b>298 158</b>	<b>305 841</b>	<b>324 741</b>	26 583	8,9	18 900	6,2
Cash and equivalents	16 303	36 814	38 241	21 937	134,6	1 426	3,9
Loans to and debt of clients	83 216	80 707	80 552	-2 663	-3,2	-155	-0,2
o/w loans to and debt of legal entities	71 741	69 586	68 784	-2 957	-4,1	-802	-1,2
o/w loans to and debt of individuals	11 475	11 121	11 768	294	2,6	647	5,8
T-bills	89 832	90 550	95 416	5 585	6,2	4 866	5,4
<b>Liabilities, total</b>	<b>250 038</b>	<b>255 632</b>	<b>270 491</b>	20 453	8,2	14 859	5,8
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	2 679	2 817	2 026	-653	-24,4	-792	-28,1
Owed to clients	231 298	239 869	257 098	25 800	11,2	17 228	7,2
o/w legal entities and non-bank FIs	62 415	68 900	81 310	18 894	30,3	12 410	18,0
o/w individuals	166 735	169 533	174 268	7 533	4,5	4 735	2,8
<b>Reference:</b>							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	22 164	24 259	28 862	6 698	30,2	4 603	19,0
Regulatory capital	19 427	19 776	23 899	4 472	23,0	4 124	20,9
Regulatory capital adequacy (sufficiency) ra	14,48%	14,34%	17,09%	x	x	x	x
Profit / (loss) after tax	<b>640</b>	<b>2 089</b>	<b>6 838</b>	x	x	4 749	x

Loans to and debt of clients, UAH bn

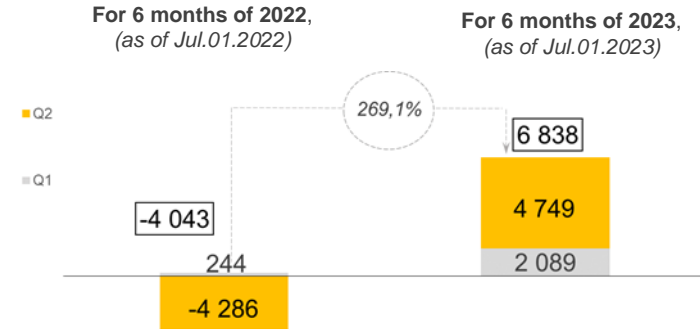


Client funds (legal entities and individual), UAH bn

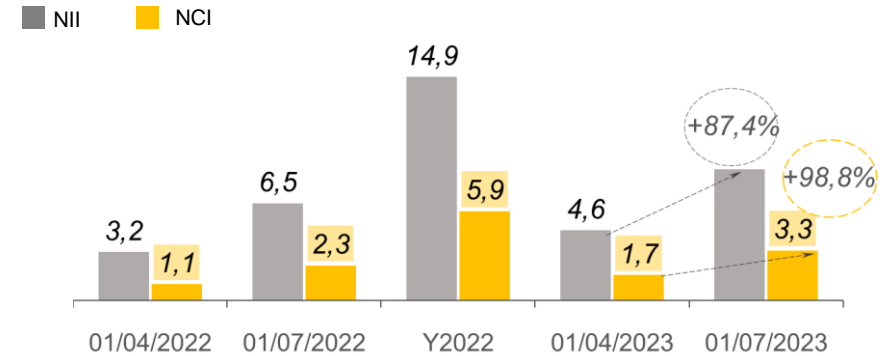


## 2 Profitability indicators

Profitability, UAH mln

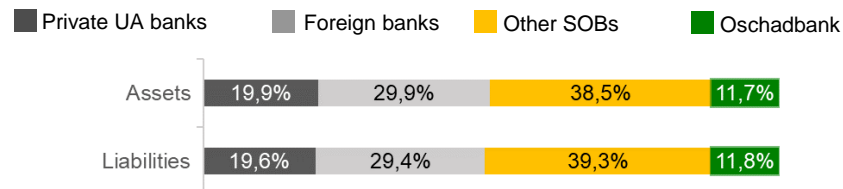


Net commission and interest income, UAH bn

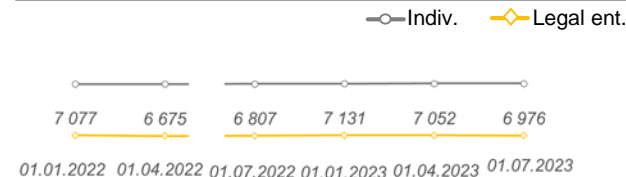


## 3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of active clients, thou.



Payments, UAH bn

