



# Oschadbank, as of January 01, 2022

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

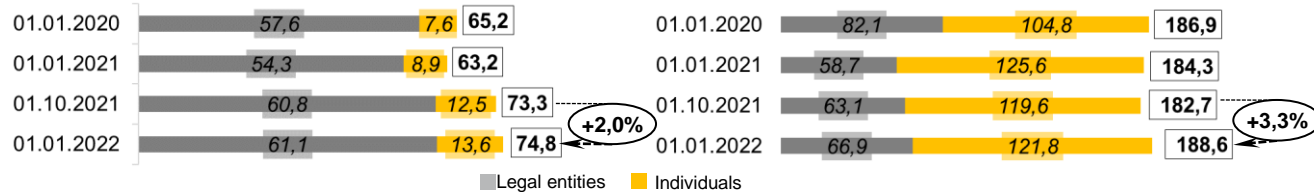
Number of branches: 2 025  
 Number of employees: 24 530

## 1 Balance sheet indicators

| UAH mln   | 01.01.2021     | 01.10.2021     | 01.01.2022     | change      |       | in      |       |
|---|----------------|----------------|----------------|-------------|-------|---------|-------|
|   |                |                |                | compared to |       | Q4 2021 |       |
|   |                |                |                | 01.01.2021  | %     | UAH mln | %     |
| <b>Net assets, total</b>                        | <b>235 722</b> | <b>233 030</b> | <b>236 888</b> | 1 165       | 0,5   | 3 858   | 1,7   |
| <b>Total assets, total</b>                      | <b>268 759</b> | <b>247 441</b> | <b>249 938</b> | -18 821     | -7,0  | 2 497   | 1,0   |
| Cash and equivalents                            | 15 294         | 16 019         | 12 326         | -2 968      | -19,4 | -3 692  | -23,1 |
| Loans to and debt of clients                    | 63 226         | 73 310         | 74 754         | 11 528      | 18,2  | 1 444   | 2,0   |
| o/w loans to and debt of legal entities         | 54 311         | 60 831         | 61 134         | 6 822       | 12,6  | 303     | 0,5   |
| o/w loans to and debt of individuals            | 8 915          | 12 479         | 13 620         | 4 706       | 52,8  | 1 141   | 9,1   |
| T-bills   | 105 085        | 80 905         | 92 753         | -12 332     | -11,7 | 11 848  | 14,6  |
| <b>Liabilities, total</b>                       | <b>213 787</b> | <b>211 370</b> | <b>214 964</b> | 1 177       | 0,6   | 3 594   | 1,7   |
| Owed to the NBU                                 | 5 499          | 7 249          | 7 248          | 1 749       | 31,8  | 0       | 0,0   |
| Owed to banks                                   | 4 517          | 3 021          | 3 065          | -1 452      | -32,1 | 44      | 1,5   |
| Owed to clients                                 | 184 886        | 188 189        | 188 933        | 4 047       | 2,2   | 744     | 0,4   |
| o/w legal entities and non-bank FIs             | 58 687         | 63 068         | 66 852         | 8 165       | 13,9  | 3 784   | 6,0   |
| o/w individuals                                 | 125 609        | 119 617        | 121 770        | -3 839      | -3,1  | 2 154   | 1,8   |
| <b>Reference:</b>                               |                |                |                |             |       |         |       |
| Statutory capital                               | 49 473         | 49 473         | 49 473         | 0           | 0,0   | 0       | 0,0   |
| Equity, total                                   | 21 935         | 21 660         | 21 924         | -11         | -0,1  | 264     | 1,2   |
| Regulatory capital                              | 18 132         | 17 022         | 18 017         | -115        | -0,6  | 996     | 5,8   |
| Regulatory capital adequacy (sufficiency) ratio | 19,00%         | 17,57%         | 15,48%         | x           | x     | x       | x     |
| Profit / (loss) after tax                       | <b>2 776</b>   | <b>849</b>     | <b>1 109</b>   | x           | x     | 260     | x     |

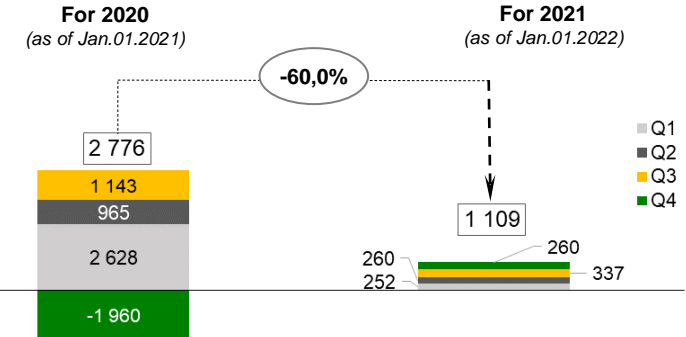
Loans to and debt of clients, UAH bn

Client funds (legal entities and individual), UAH bn

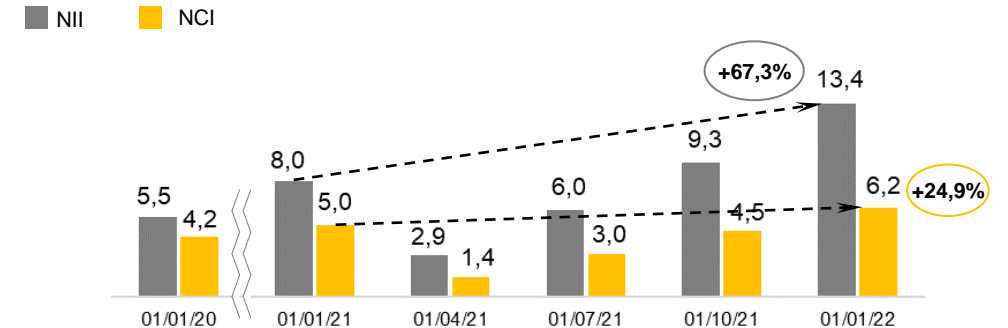


## 2 Profitability indicators

Profitability, UAH mln

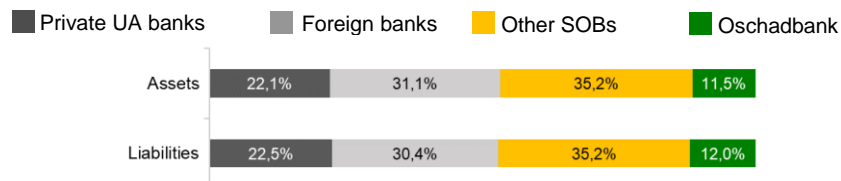


Net commission and interest income, UAH bn

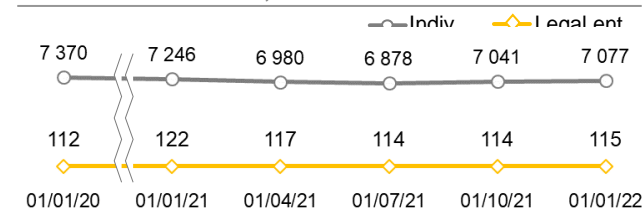


## 3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of active clients, thou.



Payments, UAH bn

