



# Oschadbank, as of July 01, 2020

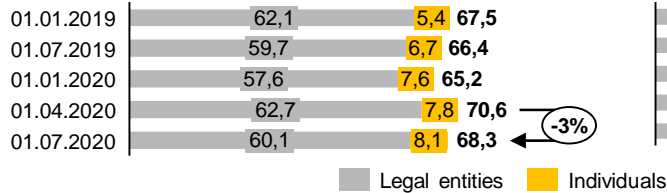
State share (represented by the Cabinet of Ministers of Ukraine): 100%  
 Chairperson of Management Board: Andriy Pyshnyi  
 Chairperson of Supervisory Board: Baiba Apine

Number of branches: 2 508  
 Number of employees: 28 266

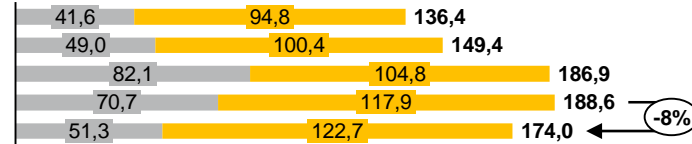
## 1 Balance sheet indicators

UAH mln	01.01.2020	01.04.2020	01.07.2020	compared to 01.01.2020	change in QII 2020	
<b>Net assets, total</b>	250 866	240 292	225 910	-24 956	-14 382	-6,0%
<b>Total assets, total</b>	314 675	314 429	272 171	-42 504	-42 259	-13,4%
Cash and equivalents	36 724	23 056	12 977	-23 746	-10 079	-43,7%
Loans to and debt of clients	65 168	70 570	68 273	3 105	-2 297	-3,3%
o/w loans to and debt of legal entities	57 604	62 744	60 149	2 545	-2 595	-4,1%
o/w loans to and debt of individuals	7 564	7 826	8 124	560	298	3,8%
T-bills	83 198	74 764	94 065	10 867	19 301	25,8%
<b>Liabilities, total</b>	231 314	219 146	202 784	-28 530	-16 362	-7,5%
Owed to the NBU	0	0	0	0	0	0,0%
Owed to banks	4 237	4 527	4 247	10	-280	-6,2%
Owed to clients	198 809	195 531	179 789	-19 019	-15 742	-8,1%
o/w legal entities and non-bank FIs	82 083	70 748	51 291	-30 792	-19 457	-27,5%
o/w individuals	104 813	117 897	122 675	17 862	4 778	4,1%
Statutory capital		<b>49 473</b>		-	-	-
Equity, total	19 195	21 146	23 126	3 931	1 980	9,4%
Regulatory capital	12 356	16 554	16 941	4 586	387	2,3%
Adequacy of regulatory capital (N2)	13,13%	16,05%	17,16%	-	-	-
Profit / (loss) after tax	255	2 628	3 593	-	-	-

### Loans to and debt of clients, UAH bln

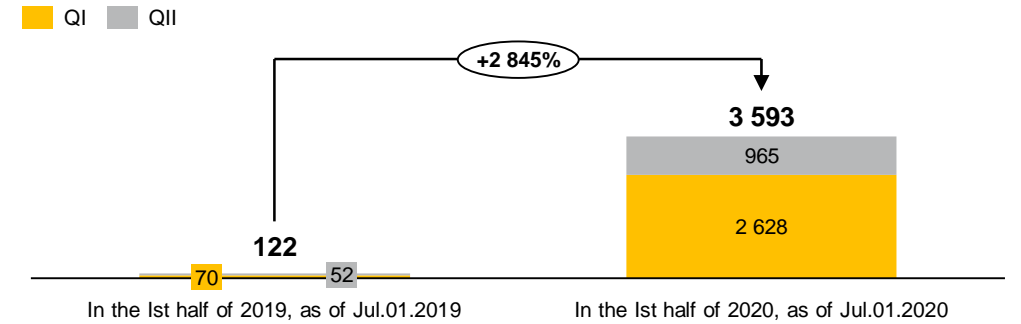


### Client funds (legal entities and individual), UAH bln

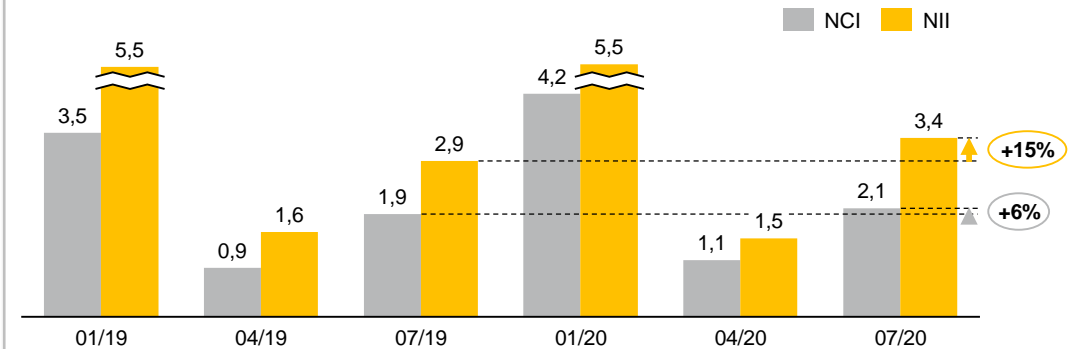


## 2 Profitability indicators

Profitability, UAH mln

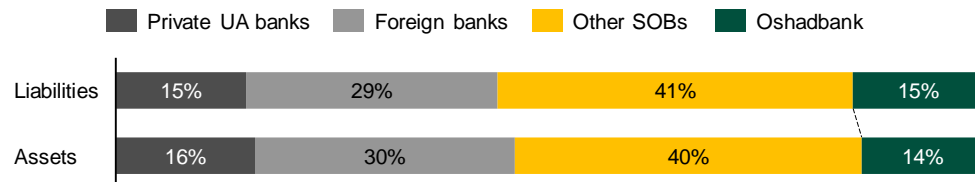


Net commission and interest income, UAH bln

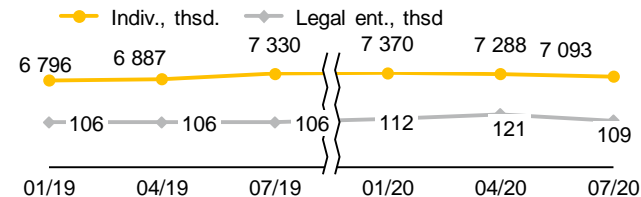


## 3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of clients



Payments, UAH bln

