



# Oschadbank, as of October 01, 2020

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: 2 359  
 Number of employees: 27 948

## 1 Balance sheet indicators

UAH mln

	01.01.2020	01.07.2020	01.10.2020	compared to 01.01.2020	change in QIII 2020	
<b>Net assets, total</b>	250 866	225 910	228 460	-22 406	2 550	1,1%
<b>Total assets, total</b>	314 675	272 171	266 290	-48 384	-5 881	-2,2%
Cash and equivalents	36 724	12 977	13 167	-23 557	190	1,5%
Loans to and debt of clients	65 168	68 273	63 049	-2 120	-5 224	-7,7%
o/w loans to and debt of legal entities	57 604	60 149	54 356	-3 248	-5 793	-9,6%
o/w loans to and debt of individuals	7 564	8 124	8 693	1 129	569	7,0%
T-bills	83 198	94 065	90 904	7 705	-3 161	-3,4%
<b>Liabilities, total</b>	231 314	202 784	204 219	-27 094	1 436	0,7%
Owed to the NBU	0	0	0	0	0	0,0%
Owed to banks	4 237	4 247	4 258	21	11	0,3%
Owed to clients	198 809	179 789	182 616	-16 193	2 827	1,6%
o/w legal entities and non-bank FIs	82 083	51 291	55 399	-26 684	4 108	8,0%
o/w individuals	104 813	122 675	122 336	17 523	-339	-0,3%
Statutory capital		<b>49 473</b>		-	-	-
Equity, total	19 552	23 126	24 241	4 689	1 115	4,8%
Regulatory capital	12 356	16 941	17 984	5 628	1 043	6,2%
Adequacy of regulatory capital (N2)	13,13%	17,16%	18,69%	-	-	-
Profit / (loss) after tax	255	3 593	4 736	-	-	-

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

Date	Legal entities	Individuals	Total
01.01.2019	62,1	5,4	67,5
01.07.2019	59,7	6,7	66,4
01.10.2019	57,8	7,3	65,1
01.01.2020	57,6	7,6	65,2
01.07.2020	60,1	8,1	68,3
01.10.2020	54,4	8,7	63,0

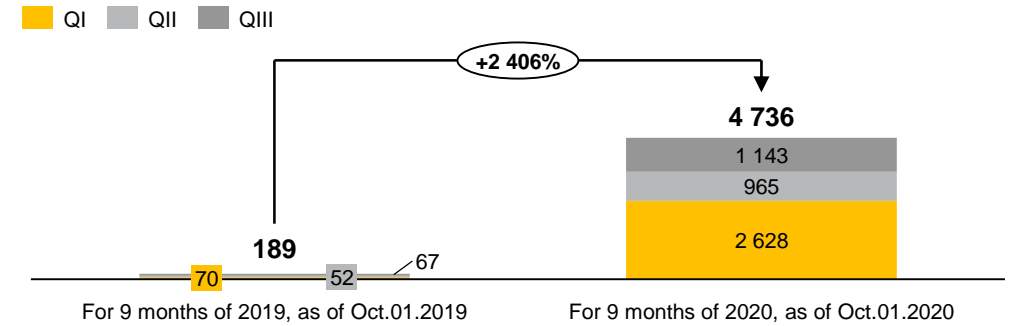
Legend: Legal entities (grey), Individuals (yellow)

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

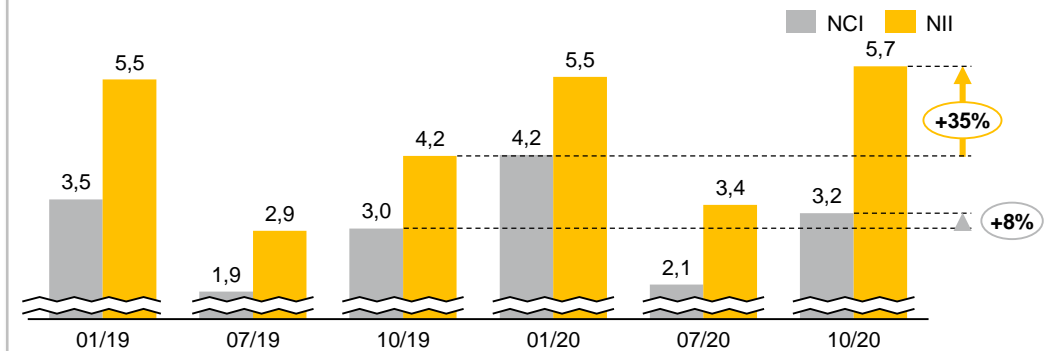
Date	Legal entities	Individuals	Total
01.01.2019	41,6	94,8	136,4
01.07.2019	49,0	100,4	149,4
01.10.2019	46,1	100,0	146,1
01.01.2020	82,1	104,8	186,9
01.07.2020	51,3	122,7	174,0
01.10.2020	55,4	122,3	177,7

## 2 Profitability indicators

Profitability, UAH mln



Net commission and interest income, UAH bln



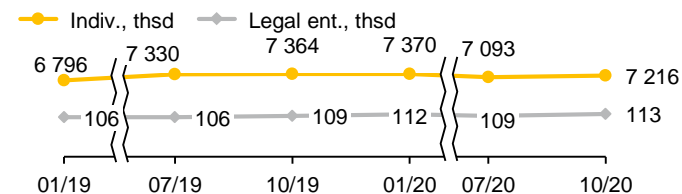
## 3 Other indicators

Distribution of liabilities and net assets by banks, %

Legend: Private UA banks (dark grey), Foreign banks (light grey), Other SOBs (yellow), Oshadbank (green)



Number of clients



Payments, UAH bln

