



Oschadbank, as of October 01, 2021

State share (represented by the Cabinet of Ministers of Ukraine): 100%

Chairperson of Management Board: Serhii Naumov

Chairperson of Supervisory Board: Baiba Apine

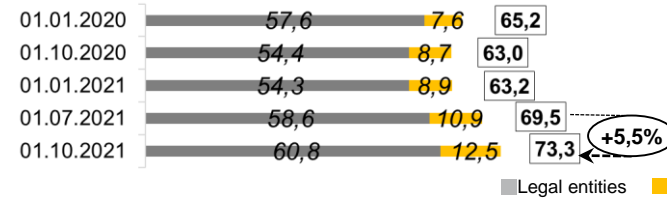
Number of branches: 2 104

Number of employees: 25 581

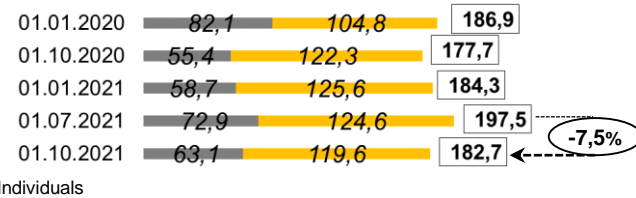
1 Balance sheet indicators

UAH mln	01.01.2021	01.07.2021	01.10.2021	change		
				compared to		
				01.01.2021	in QIII 2021	
				UAH mln	UAH mln	%
Net assets, total	235 722	249 778	233 030	-2 692	-16 748	-6,7
Total assets, total	268 759	276 442	247 441	-21 318	-29 001	-10,5
Cash and equivalents	15 294	18 671	16 019	724	-2 652	-14,2
Loans to and debt of clients	63 226	69 462	73 310	10 084	3 848	5,5
o/w loans to and debt of legal entities	54 311	58 559	60 831	6 520	2 272	3,9
o/w loans to and debt of individuals	8 915	10 903	12 479	3 564	1 576	14,5
T-bills	105 085	93 417	80 905	-24 180	-12 512	-13,4
Liabilities, total	213 787	228 402	211 370	-2 417	-17 032	-7,5
Owed to the NBU	5 499	7 249	7 249	1 749	0	0,0
Owed to banks	4 517	3 434	3 021	-1 496	-413	-12,0
Owed to clients	184 886	202 666	188 189	3 303	-14 477	-7,1
o/w legal entities and non-bank FIs	58 687	72 894	63 068	4 381	-9 825	-13,5
o/w individuals	125 609	124 573	119 617	-5 992	-4 956	-4,0
Reference:						
Statutory capital	49 473	49 473	49 473	0	0	0,0
Equity, total	21 935	21 376	21 660	-275	284	1,3
Regulatory capital	18 132	15 857	17 022	-1 110	1 165	7,3
Regulatory capital adequacy (sufficiency) ratio	19,00%	16,31%	17,57%	x	x	x
Profit / (loss) after tax	2 776	513	849	x	337	x

Loans to and debt of clients, UAH bln



Client funds (legal entities and individual), UAH bln

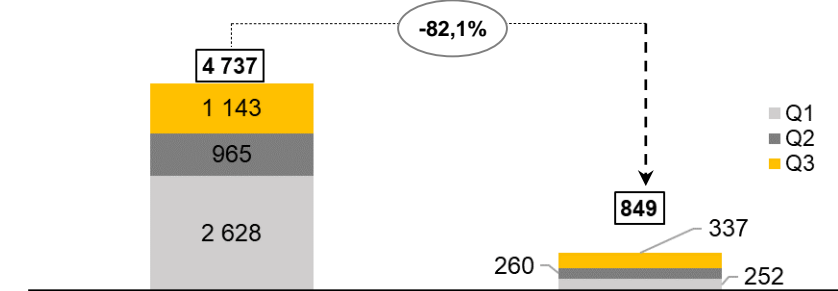


2 Profitability indicators

Profitability, UAH mln

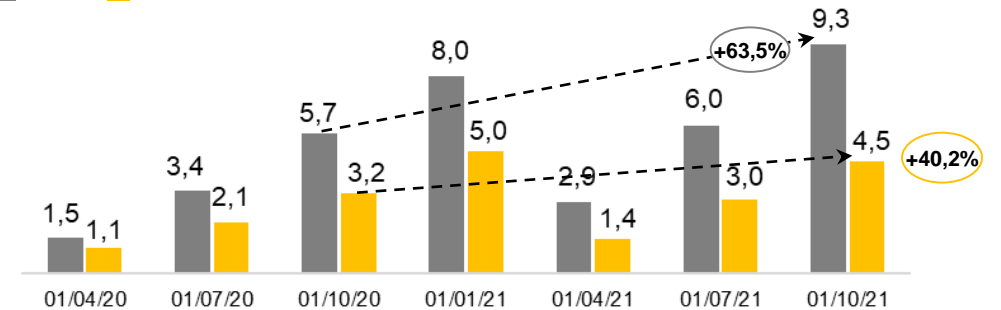
For 9 months 2020
(as of Oct.01.2020)

For 9 months 2021
(as of Oct.01.2021)



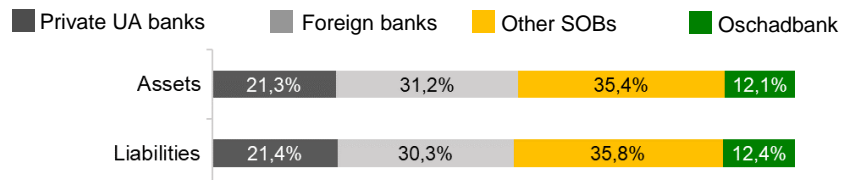
Net commission and interest income, UAH bln

NII NCI

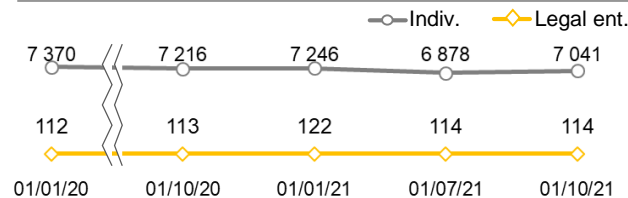


3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of active clients, thsd



Payments, UAH bln

