



Oschadbank, as of July 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: 1 976
 Number of employees: 23 081

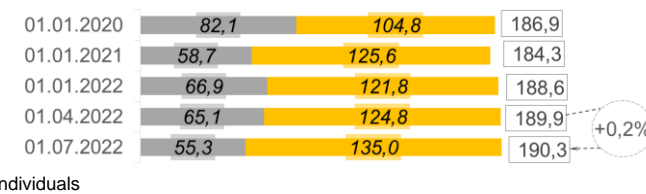
1 Balance sheet indicators

UAH mln	01.01.2022	01.04.2022	01.07.2022	change			
				compared to		in	
				01.01.2022	Q2 2022	01.01.2022	Q2 2022
				UAH mln	%	UAH mln	%
Net assets, total	236 888	235 912	228 840	-8 048	-3,4	-7 072	-3,0
Total assets, total	249 938	250 224	246 264	-3 674	-1,5	-3 960	-1,6
Cash and equivalents	12 326	16 580	13 604	1 278	10,4	-2 976	-17,9
Loans to and debt of clients	74 754	75 363	77 625	2 871	3,8	2 262	3,0
o/w loans to and debt of legal entities	61 134	61 834	65 894	4 760	7,8	4 060	6,6
o/w loans to and debt of individuals	13 620	13 529	11 731	-1 890	-13,9	-1 798	-13,3
T-bills	92 753	90 547	90 504	-2 250	-2,4	-44	0,0
Liabilities, total	215 018	214 149	211 432	-3 586	-1,7	-2 717	-1,3
Owed to the NBU	7 248	7 248	0	-7 248	-100,0	-7 248	-100,0
Owed to banks	3 065	2 492	2 166	-900	-29,3	-327	-13,1
Owed to clients	188 933	191 650	196 332	7 399	3,9	4 683	2,4
o/w legal entities and non-bank FIs	66 852	65 107	55 302	-11 550	-17,3	-9 806	-15,1
o/w individuals	121 770	124 817	134 972	13 201	10,8	10 155	8,1
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	21 870	21 762	17 407	-4 462	-20,4	-4 355	-20,0
Regulatory capital	18 017	13 906	13 654	-4 364	-24,2	-252	-1,8
Regulatory capital adequacy (sufficiency) ratio	15,48%	12,07%	11,39%	x	x	x	x
Profit / (loss) after tax	1 055	244	-4 043	x	x	-4 286	x

Loans to and debt of clients, UAH bn



Client funds (legal entities and individual), UAH bn

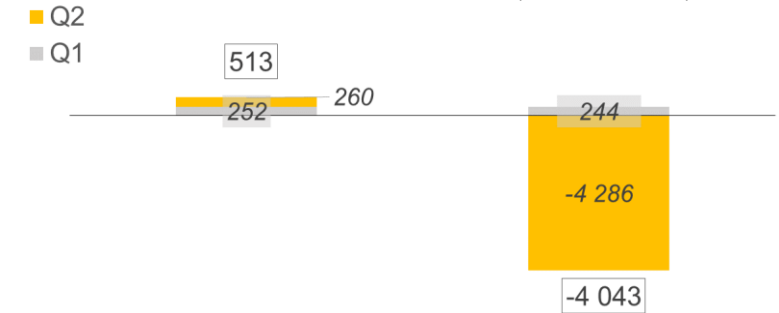


2 Profitability indicators

Profitability, UAH mln

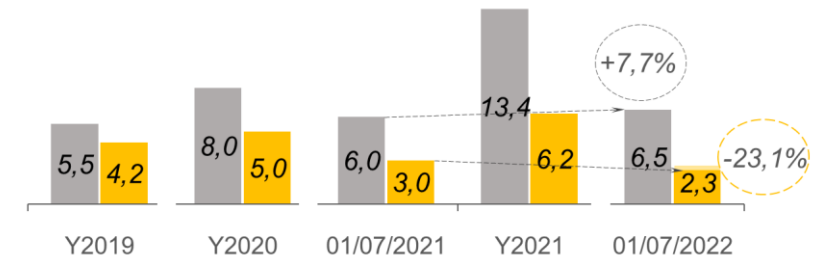
For 6 months of 2021,
(as of Jul.01.2021)

For 6 months of 2022,
(as of Jul.01.2022)



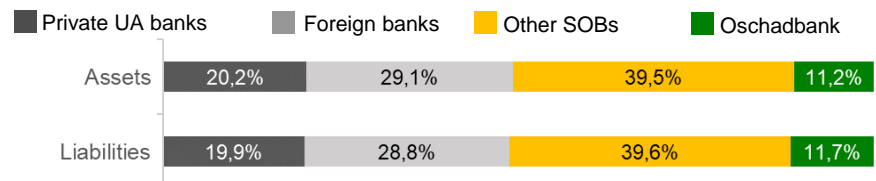
Net commission and interest income, UAH bn

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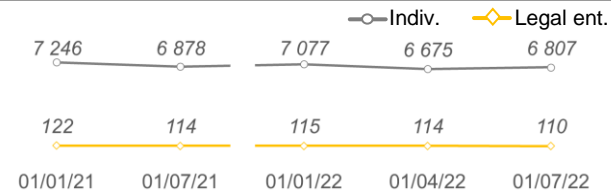


3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of active clients, thou.



Payments, UAH bn

