



Oschadbank, as of January 01, 2023

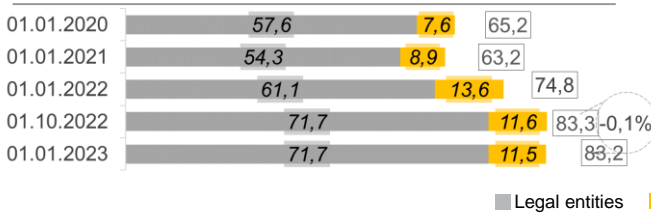
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: Serhii Naumov
 Chairperson of Supervisory Board: Baiba Apine

Number of branches: 1 807
 Number of employees: 19 671

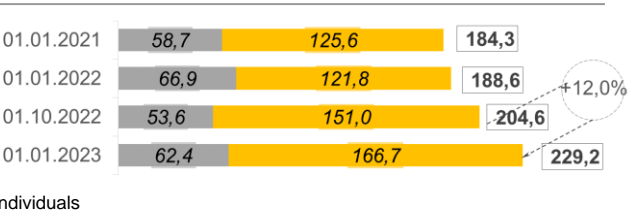
1 Balance sheet indicators

UAH mln	01.01.2022	01.10.2022	01.01.2023	change			
				compared to		in	
				01.01.2022	Q4	UAH mln	%
Net assets, total	236 888	245 034	272 190	35 302	14,9	27 156	11,1
Total assets, total	249 938	268 698	298 146	48 208	19,3	29 449	11,0
Cash and equivalents	12 326	16 644	16 303	3 977	32,3	-340	-2,0
Loans to and debt of clients	74 754	83 318	83 216	8 462	11,3	-102	-0,1
o/w loans to and debt of legal entities	61 134	71 745	71 741	10 607	17,4	-4	0,0
o/w loans to and debt of individuals	13 620	11 573	11 475	-2 146	-15,8	-98	-0,8
T-bills	92 753	88 433	89 832	-2 922	-3,1	1 399	1,6
Liabilities, total	215 018	220 920	250 027	35 009	16,3	29 107	13,2
Owed to the NBU	7 248	0	0	-7 248	-100,0	0	-
Owed to banks	3 065	2 232	2 679	-386	-12,6	447	20,0
Owed to clients	188 933	206 325	231 298	42 364	22,4	24 973	12,1
o/w legal entities and non-bank FIs	66 852	53 646	62 415	-4 437	-6,6	8 769	16,3
o/w individuals	121 770	150 960	166 735	44 964	36,9	15 774	10,4
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	21 870	24 114	22 163	293	1,3	-1 951	-8,1
Regulatory capital	18 017	21 000	19 427	1 410	7,8	-1 573	-7,5
Regulatory capital adequacy (sufficiency) r	15,48%	16,11%	14,48%	x	x	x	x
Profit / (loss) after tax	1 055	2 713	639	x	x	-2 074	x

Loans to and debt of clients, UAH bn

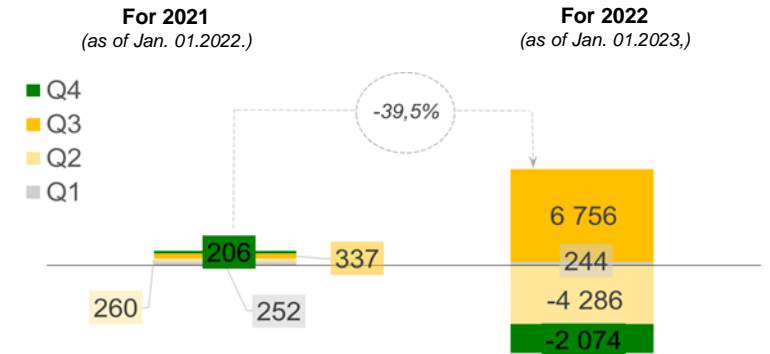


Client funds (legal entities and individual), UAH bn

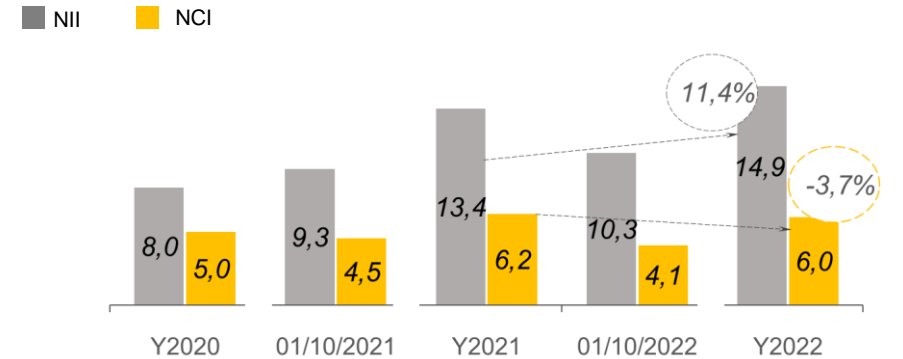


2 Profitability indicators

Profitability, UAH mln

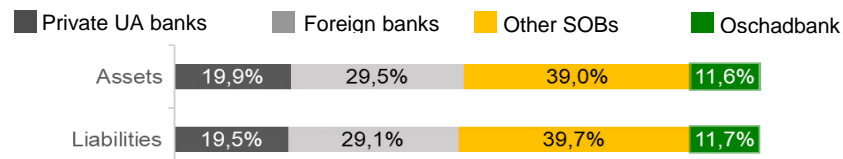


Net commission and interest income, UAH bn

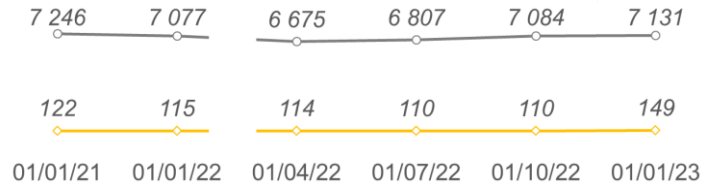


3 Other indicators

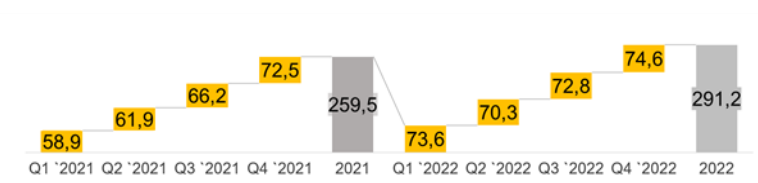
Distribution of liabilities and net assets by banks, %*



Number of active clients, thou.



Payments, UAH bn



*Excluding the insolvent bank