



Oschadbank, as of April 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

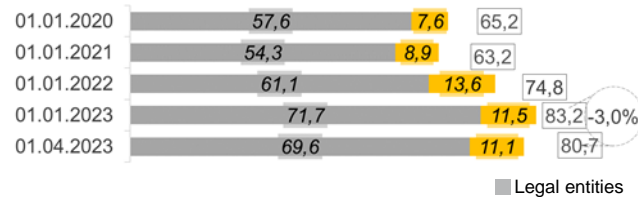
Number of branches: 1 793

Number of employees: 19 150

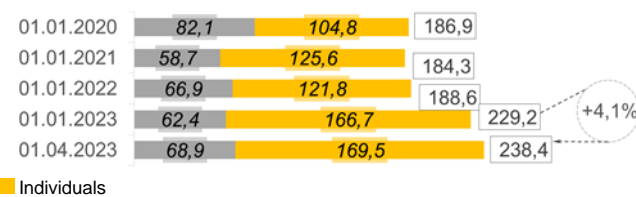
1 Balance sheet indicators

| UAH mln | 01.04.2022 | 01.01.2023 | 01.04.2023 | change | | | |
|---------------------------------------------|----------------|----------------|----------------|-------------|--------|---------|-------|
| | | | | compared to | | in | |
| | | | | 01.04.2022 | % | Q1 2023 | % |
| | | | | UAH mln | % | UAH mln | % |
| Net assets, total | 235 912 | 272 190 | 279 891 | 43 979 | 18,6 | 7 701 | 2,8 |
| Total assets, total | 250 224 | 298 146 | 305 841 | 55 617 | 22,2 | 7 695 | 2,6 |
| Cash and equivalents | 16 580 | 16 303 | 36 814 | 20 234 | 122,0 | 20 511 | 125,8 |
| Loans to and debt of clients | 75 363 | 83 216 | 80 707 | 5 344 | 7,1 | -2 508 | -3,0 |
| o/w loans to and debt of legal entities | 61 834 | 71 741 | 69 586 | 7 752 | 12,5 | -2 155 | -3,0 |
| o/w loans to and debt of individuals | 13 529 | 11 475 | 11 121 | -2 407 | -17,8 | -353 | -3,1 |
| T-bills | 90 547 | 89 832 | 90 550 | 3 | 0,0 | 718 | 0,8 |
| Liabilities, total | 214 149 | 250 027 | 255 632 | 41 482 | 19,4 | 5 605 | 2,2 |
| Owed to the NBU | 7 248 | 0 | 0 | -7 248 | -100,0 | 0 | - |
| Owed to banks | 2 492 | 2 679 | 2 817 | 325 | 13,1 | 139 | 5,2 |
| Owed to clients | 191 650 | 231 298 | 239 869 | 48 220 | 25,2 | 8 572 | 3,7 |
| o/w legal entities and non-bank FIs | 65 107 | 62 415 | 68 900 | 3 792 | 5,8 | 6 484 | 10,4 |
| o/w individuals | 124 817 | 166 735 | 169 533 | 44 716 | 35,8 | 2 798 | 1,7 |
| Reference: | | | | | | | |
| Statutory capital | 49 473 | 49 473 | 49 473 | 0 | 0,0 | 0 | 0,0 |
| Equity, total | 21 762 | 22 163 | 24 259 | 2 497 | 11,5 | 2 096 | 9,5 |
| Regulatory capital | 13 906 | 19 427 | 19 776 | 5 870 | 42,2 | 348 | 1,8 |
| Regulatory capital adequacy (sufficiency) r | 12,07% | 14,48% | 14,34% | x | x | x | x |
| Profit / (loss) after tax | 244 | 639 | 2 089 | x | x | 1 450 | x |

Loans to and debt of clients, UAH bn

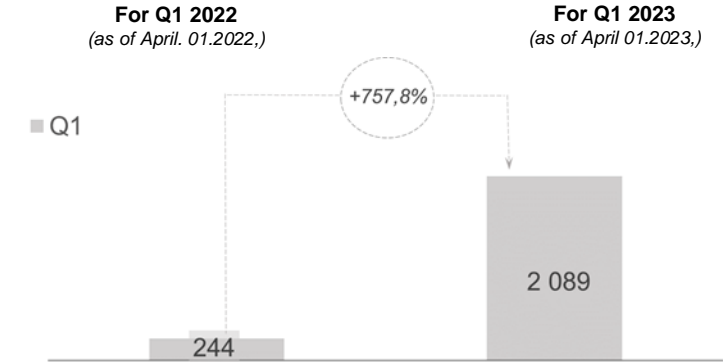


Client funds (legal entities and individual), UAH bn

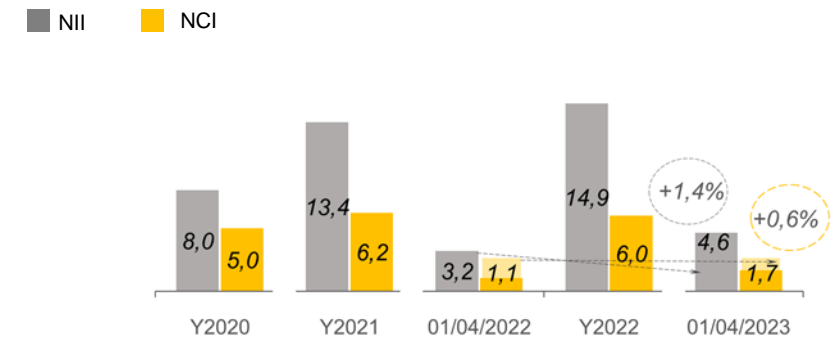


2 Profitability indicators

Profitability, UAH mln

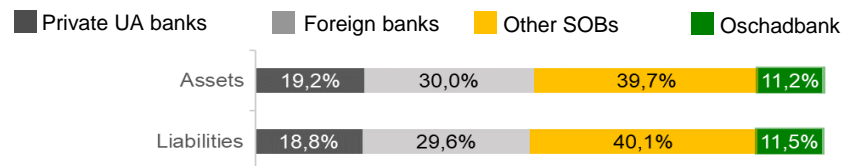


Net commission and interest income, UAH bn



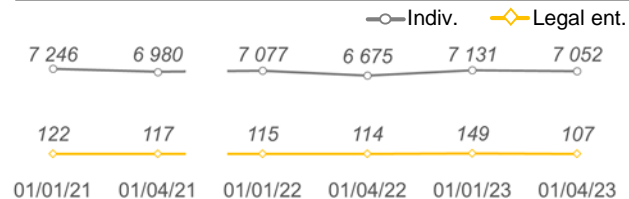
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

