



# Oschadbank, as of October 01, 2024

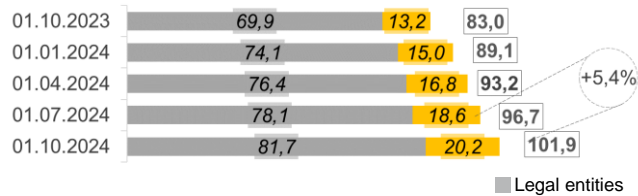
State share (represented by the Cabinet of Ministers of Ukraine): 100%  
 Chairperson of Management Board: Serhii Naumov  
 Chairperson of Supervisory Board: Volodymyr Lavrenchuk

Number of branches: 1 777  
 Number of employees: 17 957

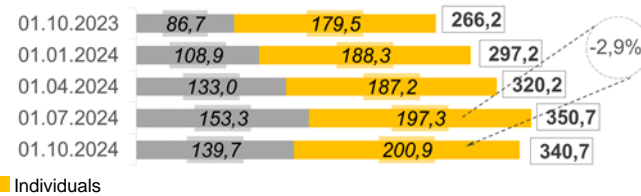
## 1 Balance sheet indicators

UAH mln	01.01.2024	01.07.2024	01.10.2024	change			
				compared to 01.01.2024		compared to 01.07.2024	
				UAH mln	%	UAH mln	%
<b>Net assets, total</b>	<b>345 689</b>	<b>408 711</b>	<b>403 785</b>	58 096	16,8	-4 926	-1,2
<b>Total assets, total</b>	<b>371 880</b>	<b>435 060</b>	<b>429 710</b>	57 830	15,6	-5 351	-1,2
Cash and equivalents	35 844	47 150	47 398	11 553	32,2	247	0,5
Loans to and debt of clients	89 109	96 668	101 900	12 791	14,4	5 232	5,4
o/w loans to and debt of legal entities	74 149	78 085	81 715	7 566	10,2	3 629	4,6
o/w loans to and debt of individuals	14 961	18 583	20 185	5 225	34,9	1 603	8,6
T-bills	107 447	126 401	142 659	35 212	32,8	16 258	12,9
<b>Liabilities, total</b>	<b>316 980</b>	<b>372 898</b>	<b>364 830</b>	47 850	15,1	-8 068	-2,2
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	1 641	1 100	704	-937	-57,1	-396	-36,0
Owed to clients	298 970	352 337	342 654	43 684	14,6	-9 683	-2,7
o/w legal entities and non-bank FIs	108 893	153 338	139 746	30 853	28,3	-13 592	-8,9
o/w individuals	188 333	197 339	200 929	12 596	6,7	3 590	1,8
<b>Reference:</b>							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	28 709	35 813	38 954	10 245	35,7	3 142	8,8
Regulatory capital	27 646	28 967	24 741	-2 905	-10,5	-4 226	-14,6
Regulatory capital adequacy ratio	16,57%	14,35%	12,52%	x	x	x	x
Profit / (loss) after tax	5 978	8 813	11 836	x	x	x	x

Loans to and debt of clients, UAH bn

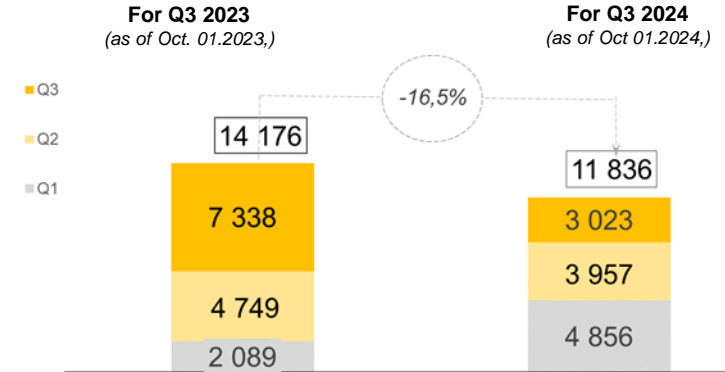


Client funds (legal entities and individual), UAH bn

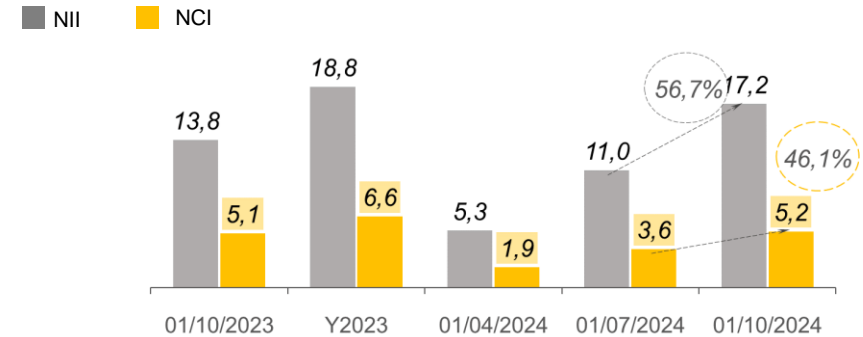


## 2 Profitability indicators

Profitability, UAH mln

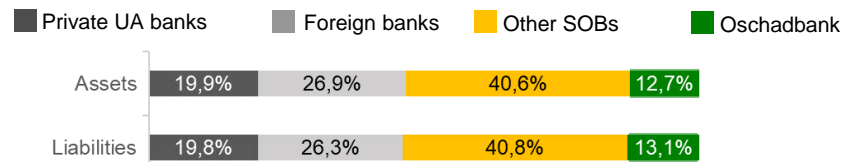


Net commission and interest income, UAH bn



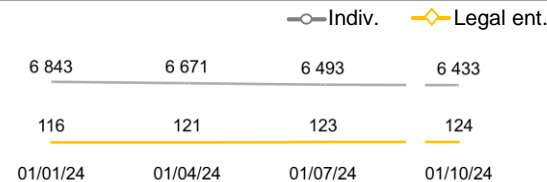
## 3 Other indicators

Distribution of liabilities and net assets by banks, %\*



\*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

