



# Oschadbank, as of July 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

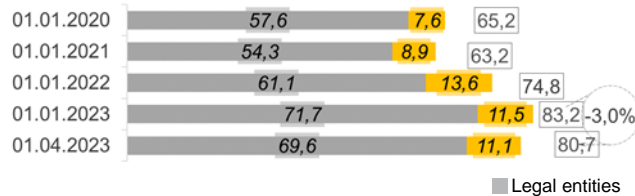
Number of branches: 1 749

Number of employees: 18 137

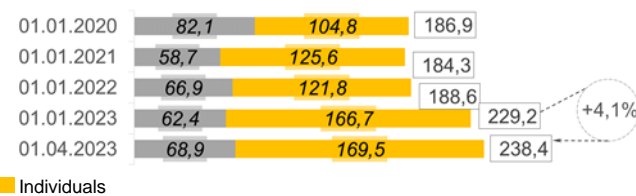
## 1 Balance sheet indicators

UAH mln	01.01.2024	01.04.2024	01.07.2024	change					
				compared to		compared to			
				01.01.2024	01.04.2024	01.01.2024	01.04.2024		
				UAH mln	%	UAH mln	%		
<b>Net assets, total</b>	<b>345 689</b>	<b>372 080</b>	<b>408 711</b>			63 022	18,2	36 630	9,8
<b>Total assets, total</b>	<b>371 880</b>	<b>398 234</b>	<b>435 060</b>			63 181	17,0	36 826	9,2
Cash and equivalents	35 844	40 785	47 150			11 306	31,5	6 366	15,6
Loans to and debt of clients	89 109	93 173	96 668			7 559	8,5	3 495	3,8
o/w loans to and debt of legal entities	74 149	76 390	78 085			3 937	5,3	1 696	2,2
o/w loans to and debt of individuals	14 961	16 783	18 583			3 622	24,2	1 799	10,7
T-bills	107 447	112 682	126 401			18 954	17,6	13 719	12,2
<b>Liabilities, total</b>	<b>316 980</b>	<b>339 080</b>	<b>372 898</b>			55 918	17,6	33 818	10,0
Owed to the NBU	0	0	0			0	-	0	-
Owed to banks	1 641	1 182	1 100			-541	-33,0	-82	-6,9
Owed to clients	298 970	321 923	352 337			53 367	17,9	30 414	9,4
o/w legal entities and non-bank FIs	108 893	132 968	153 338			44 445	40,8	20 370	15,3
o/w individuals	188 333	187 207	197 339			9 006	4,8	10 132	5,4
<b>Reference:</b>									
Statutory capital	49 473	49 473	49 473			0	0,0	0	0,0
Equity, total	28 709	33 000	35 813			7 104	24,7	2 812	8,5
Regulatory capital	27 646	26 977	28 967			1 321	4,8	1 990	7,4
Regulatory capital adequacy (sufficiency) ratio	16,57%	15,70%	14,35%			x	x	x	x
Profit / (loss) after tax	5 978	4 856	8 813			x	x	x	x

Loans to and debt of clients, UAH bn



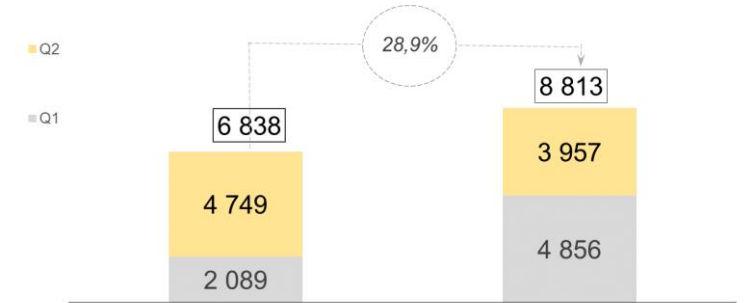
Client funds (legal entities and individual), UAH bn



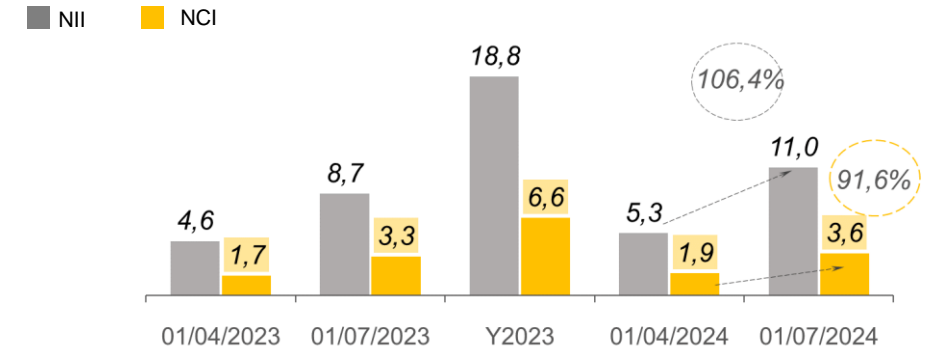
## 2 Profitability indicators

Profitability, UAH mln

For Q2 2023 (as of July 01.2023,)

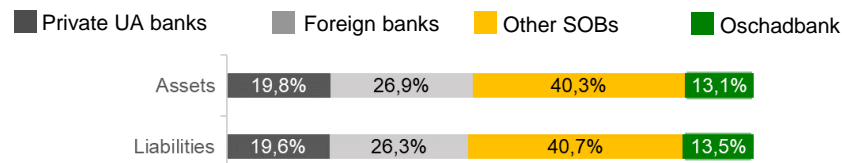


Net commission and interest income, UAH bn

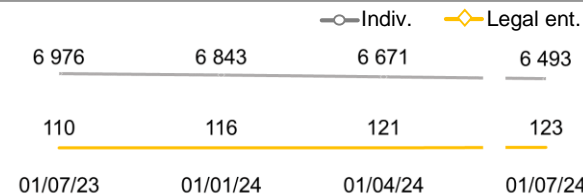


## 3 Other indicators

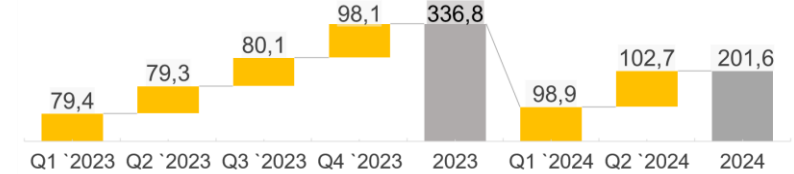
Distribution of liabilities and net assets by banks, %\*



Number of active clients, thou.



Payments, UAH bn



\*Excluding the insolvent bank