



# Oschadbank, as of April 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

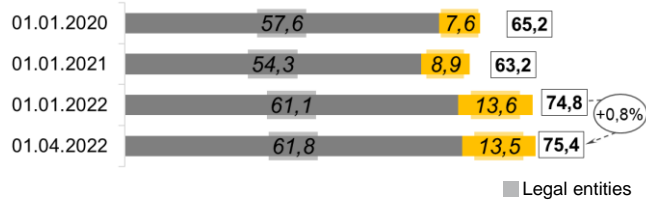
Number of branches: 2 000

Number of employees: 23 864

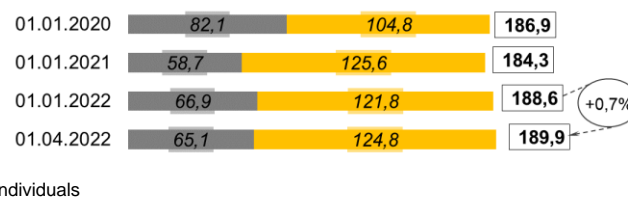
## 1 Balance sheet indicators

UAH mln	01.04.2021	01.01.2022	01.04.2022	change			
				compared to		in	
				01.04.2021	%	Q4 2021	%
<b>Net assets, total</b>	<b>255 787</b>	<b>236 888</b>	<b>235 912</b>	<b>-19 876</b>	<b>-7,8</b>	<b>-976</b>	<b>-0,4</b>
<b>Total assets, total</b>	<b>288 524</b>	<b>249 938</b>	<b>250 224</b>	<b>-38 300</b>	<b>-13,3</b>	<b>286</b>	<b>0,1</b>
Cash and equivalents	18 213	12 326	16 580	-1 633	-9,0	4 254	34,5
Loans to and debt of clients	67 736	74 754	75 363	7 627	11,3	609	0,8
o/w loans to and debt of legal entities	58 162	61 134	61 834	3 672	6,3	701	1,1
o/w loans to and debt of individuals	9 574	13 620	13 529	3 955	41,3	-92	-0,7
T-bills	104 981	92 753	90 547	-14 434	-13,7	-2 206	-2,4
<b>Liabilities, total</b>	<b>233 744</b>	<b>215 018</b>	<b>214 149</b>	<b>-19 594</b>	<b>-8,4</b>	<b>-868</b>	<b>-0,4</b>
Owed to the NBU	7 249	7 248	7 248	0	0,0	0	0,0
Owed to banks	3 686	3 065	2 492	-1 194	-32,4	-573	-18,7
Owed to clients	207 928	188 933	191 650	-16 279	-7,8	2 716	1,4
o/w legal entities and non-bank FIs	77 906	66 852	65 107	-12 799	-16,4	-1 745	-2,6
o/w individuals	125 148	121 770	124 817	-331	-0,3	3 046	2,5
<b>Reference:</b>							
Statutory capital	<b>49 473</b>	<b>49 473</b>	<b>49 473</b>	0	0,0	0	0,0
Equity, total	22 044	21 870	21 762	-281	-1,3	-108	-0,5
Regulatory capital	15 929	18 017	13 906	-2 023	-12,7	-4 112	-22,8
Regulatory capital adequacy (sufficiency) ratio	17,34%	15,48%	12,07%	x	x	x	x
Profit / (loss) after tax	<b>252</b>	<b>1 055</b>	<b>244</b>	<b>-9</b>	<b>-3,5</b>	<b>244</b>	<b>x</b>

Loans to and debt of clients, UAH bn



Client funds (legal entities and individual), UAH bn

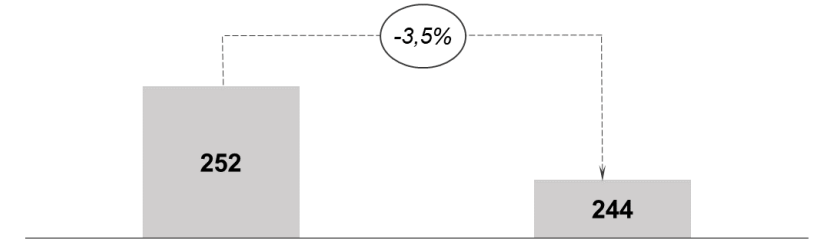


## 2 Profitability indicators

Profitability, UAH mln

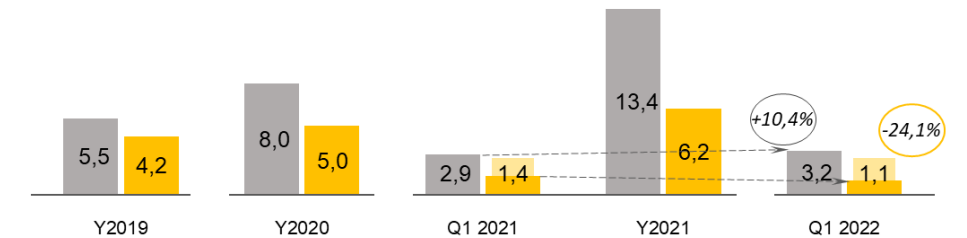
For Q1 2021  
(as of April.01.2021)

For Q1 2022  
(as of April.01.2022)



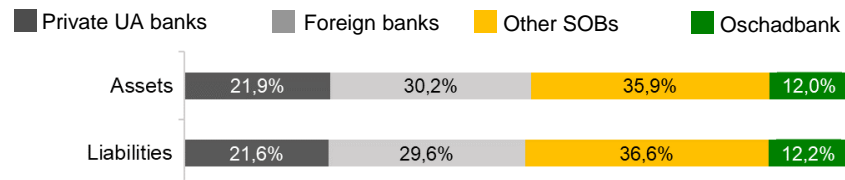
Net commission and interest income, UAH bn

■ NII ■ NCI

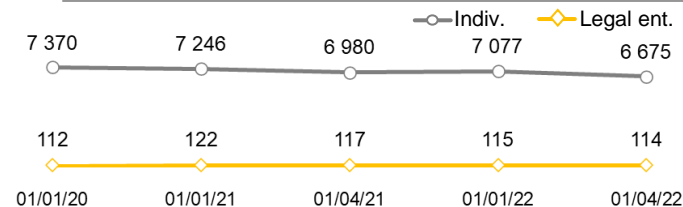


## 3 Other indicators

Distribution of liabilities and net assets by banks, %



Number of active clients, thou.



Payments, UAH bn

