



Oschadbank, as of October 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: 1 901
 Number of employees: 21 107

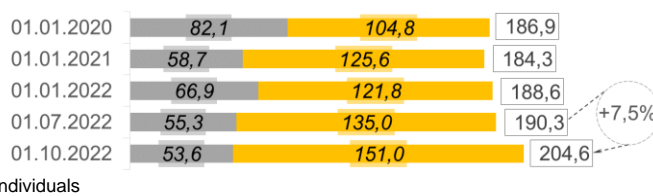
1 Balance sheet indicators

UAH mln	01.01.2022	01.07.2022	01.10.2022	change compared to 01.01.2022		in Q3 2022	
				UAH mln	%	UAH mln	%
Net assets, total	236 888	228 840	245 034	8 146	3,4	16 194	7,1
Total assets, total	249 938	246 264	268 698	18 760	7,5	22 434	9,1
Cash and equivalents	12 326	13 604	16 644	4 318	35,0	3 040	22,3
Loans to and debt of clients	74 754	77 625	83 318	8 564	11,5	5 693	7,3
o/w loans to and debt of legal entities	61 134	65 894	71 745	10 611	17,4	5 851	8,9
o/w loans to and debt of individuals	13 620	11 731	11 573	-2 048	-15,0	-158	-1,3
T-bills	92 753	90 504	88 433	-4 321	-4,7	-2 071	-2,3
Liabilities, total	215 018	211 432	220 920	5 902	2,7	9 488	4,5
Owed to the NBU	7 248	0	0	-7 248	-100,0	0	-
Owed to banks	3 065	2 166	2 232	-833	-27,2	66	3,1
Owed to clients	188 933	196 332	206 325	17 392	9,2	9 992	5,1
o/w legal entities and non-bank FIs	66 852	55 302	53 646	-13 206	-19,8	-1 656	-3,0
o/w individuals	121 770	134 972	150 960	29 190	24,0	15 989	11,8
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	21 870	17 407	24 114	2 244	10,3	6 707	38,5
Regulatory capital	18 017	13 654	21 000	2 983	16,6	7 347	53,8
Regulatory capital adequacy (sufficiency) ratio	15,48%	11,39%	16,11%	x	x	x	x
Profit / (loss) after tax	1 055	-4 043	2 713	x	x	6 756	x

Loans to and debt of clients, UAH bn

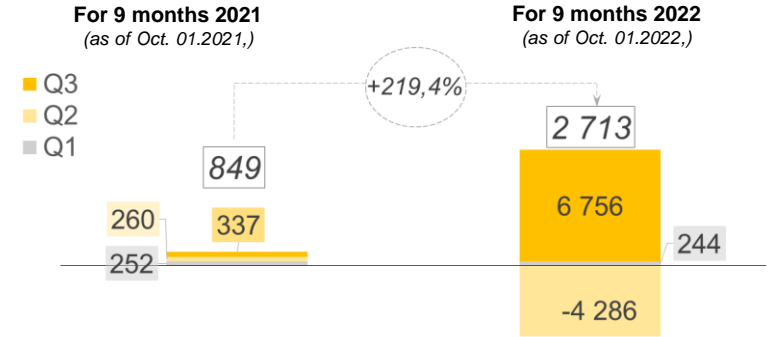


Client funds (legal entities and individual), UAH bn

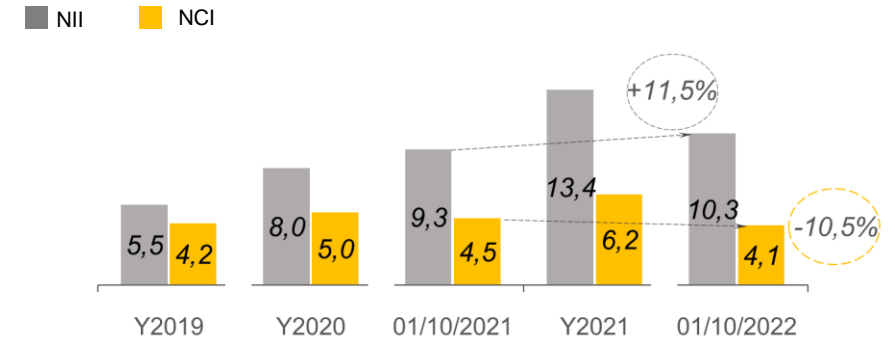


2 Profitability indicators

Profitability, UAH mln

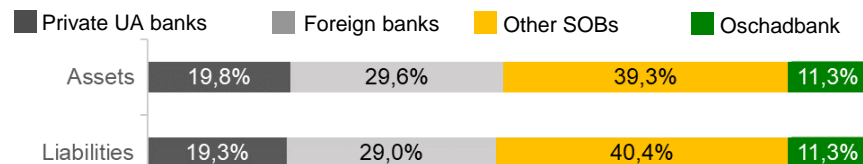


Net commission and interest income, UAH bn



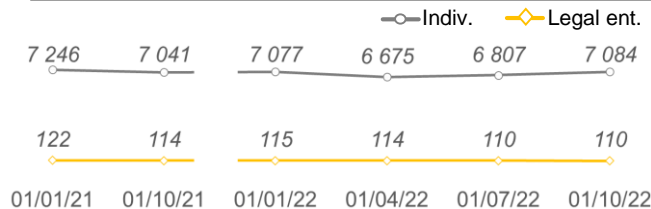
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

