



Oschadbank, as of April 01, 2026

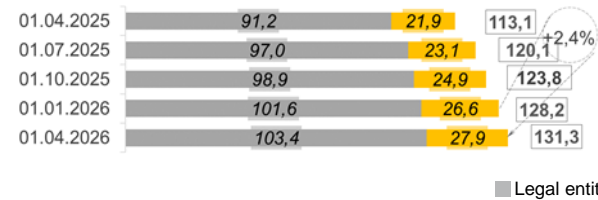
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: Yurii Katsion
 Chairperson of Supervisory Board: Volodymyr Lavrenchuk

Number of branches: 1 142
 Number of employees: 17 868

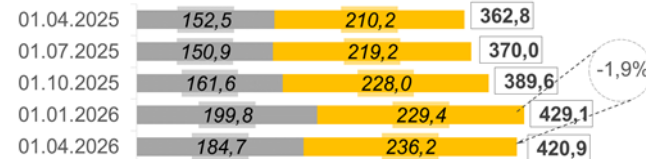
1 Balance sheet indicators

| UAH mln | 01.04.2025 | 01.01.2026 | 01.04.2026 | change | | | |
|---|----------------|----------------|----------------|------------------------|------|------------------------|------|
| | | | | compared to 01.04.2025 | | compared to 01.01.2026 | |
| | | | | UAH mln | % | UAH mln | % |
| Net assets, total | 422 534 | 514 537 | 500 899 | 78 366 | 18,5 | -13 638 | -2,7 |
| Total assets, total | 449 723 | 537 071 | 524 472 | 74 749 | 16,6 | -12 599 | -2,3 |
| Cash and equivalents | 43 042 | 49 414 | 49 931 | 6 889 | 16,0 | 518 | 1,0 |
| Loans to and debt of clients | 113 084 | 128 197 | 131 277 | 18 194 | 16,1 | 3 081 | 2,4 |
| o/w loans to and debt of legal entities | 91 182 | 101 575 | 103 421 | 12 239 | 13,4 | 1 846 | 1,8 |
| o/w loans to and debt of individuals | 21 902 | 26 622 | 27 856 | 5 955 | 27,2 | 1 235 | 4,6 |
| T-bills | 176 691 | 187 934 | 185 145 | 8 454 | 4,8 | -2 789 | -1,5 |
| Liabilities, total | 382 995 | 467 282 | 451 686 | 68 691 | 17,9 | -15 596 | -3,3 |
| Owed to the NBU | 0 | 0 | 0 | 0 | - | 0 | - |
| Owed to banks | 427 | 536 | 593 | 166 | 38,9 | 56 | 10,5 |
| Owed to clients | 364 831 | 442 866 | 424 753 | 59 922 | 16,4 | -18 113 | -4,1 |
| o/w legal entities and non-bank FIs | 152 525 | 199 768 | 184 695 | 32 170 | 21,1 | -15 073 | -7,5 |
| o/w individuals | 210 250 | 229 375 | 236 249 | 25 999 | 12,4 | 6 874 | 3,0 |
| Reference: | | | | | | | |
| Statutory capital | 49 473 | 49 473 | 49 473 | 0 | 0,0 | 0 | 0,0 |
| Equity, total | 39 539 | 47 255 | 49 214 | 9 674 | 24,5 | 1 958 | 4,1 |
| Regulatory capital | 24 090 | 26 777 | 27 033 | 2 943 | 12,2 | 256 | 1,0 |
| Regulatory capital adequacy ratio | 13,10% | 13,75% | 14,16% | x | x | x | x |
| Profit / (loss) after tax | 4 775 | 16 027 | 1 949 | x | x | x | x |

Loans to and debt of clients, UAH bn

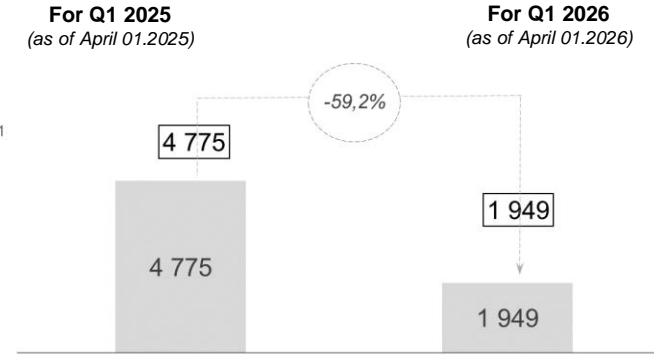


Client funds (legal entities and individual), UAH bn

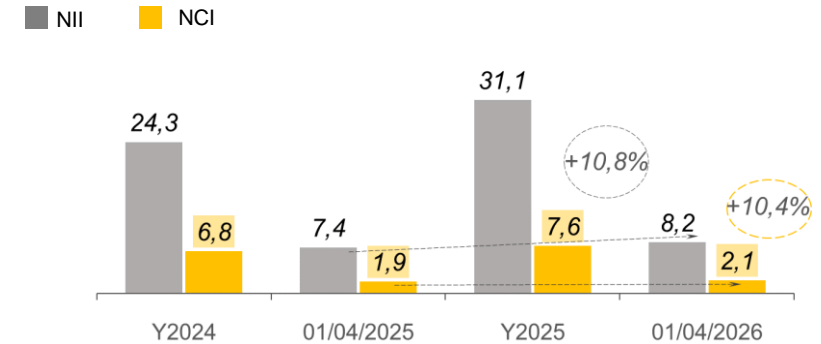


2 Profitability indicators

Profitability, UAH mln

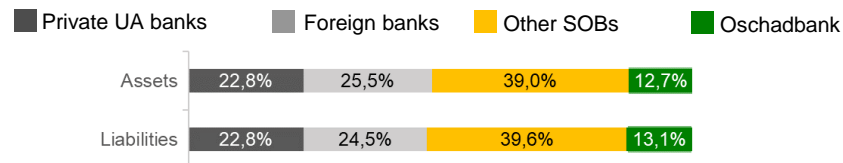


Net commission and interest income, UAH bn



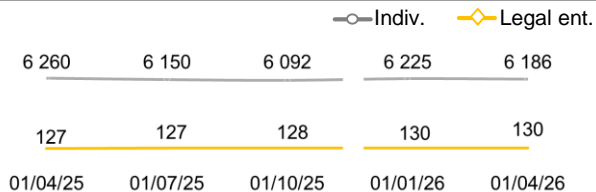
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

