



Oschadbank, as of January 01, 2025

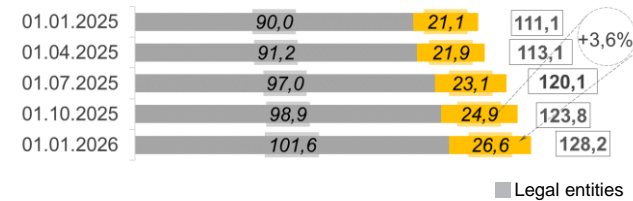
State share (represented by the Cabinet of Ministers of Ukraine): 100%
 Chairperson of Management Board: Serhii Naumov
 Chairperson of Supervisory Board: Volodymyr Lavrenchuk

Number of branches: 1 142
 Number of employees: 17 875

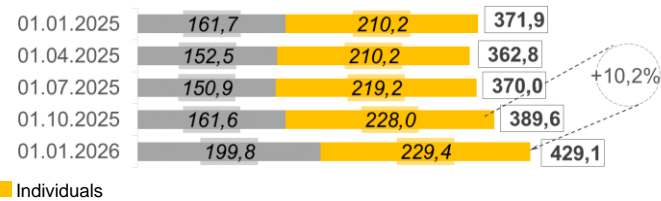
1 Balance sheet indicators

UAH mln	01.01.2025	01.10.2025	01.01.2026	change			
				compared to 01.01.2025		compared to 01.10.2025	
				UAH mln	%	UAH mln	%
Net assets, total	430 922	458 807	514 537	83 615	19,4	55 730	12,1
Total assets, total	457 060	485 688	537 071	80 011	17,5	51 383	10,6
Cash and equivalents	45 503	49 657	49 414	3 910	8,6	-243	-0,5
Loans to and debt of clients	111 083	123 794	128 197	17 114	15,4	4 402	3,6
o/w loans to and debt of legal entities	90 004	98 938	101 575	11 570	12,9	2 637	2,7
o/w loans to and debt of individuals	21 078	24 856	26 622	5 544	26,3	1 766	7,1
T-bills	180 240	172 874	187 934	7 694	4,3	15 060	8,7
Liabilities, total	396 312	414 206	467 282	70 970	17,9	53 075	12,8
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	432	464	536	104	24,2	72	15,5
Owed to clients	374 330	392 024	442 866	68 536	18,3	50 842	13,0
o/w legal entities and non-bank FIs	161 719	161 577	199 768	38 049	23,5	38 191	23,6
o/w individuals	210 186	228 008	229 375	19 189	9,1	1 367	0,6
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	34 611	44 600	47 255	12 645	36,5	2 655	6,0
Regulatory capital	26 967	27 563	26 777	-190	-0,7	-786	-2,9
Regulatory capital adequacy ratio	13,98%	13,13%	13,75%	x	x	x	x
Profit / (loss) after tax	7 893	13 882	16 027	x	x	x	x

Loans to and debt of clients, UAH bn

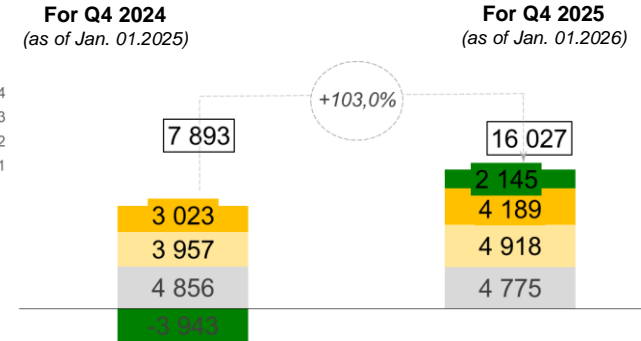


Client funds (legal entities and individual), UAH bn

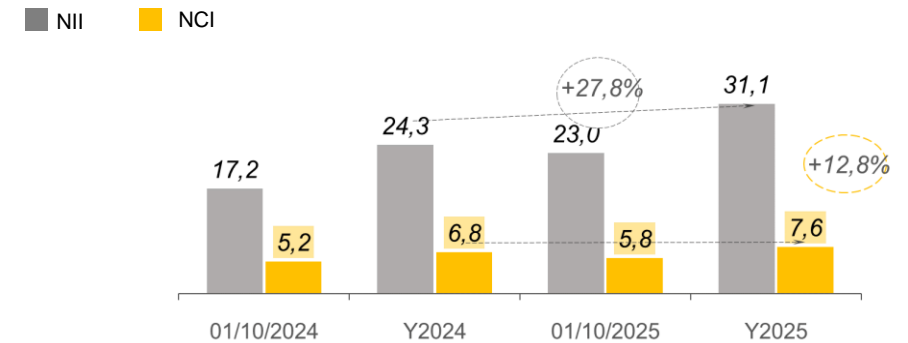


2 Profitability indicators

Profitability, UAH mln

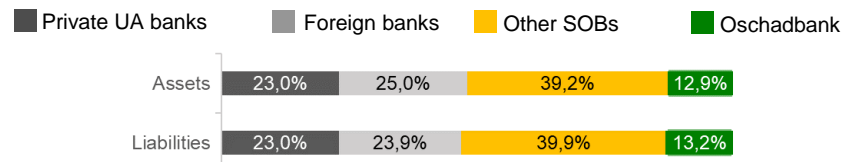


Net commission and interest income, UAH bn

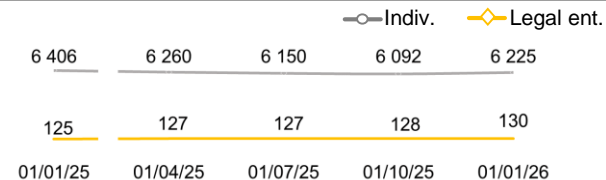


3 Other indicators

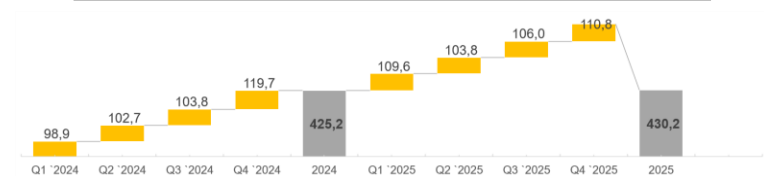
Distribution of liabilities and net assets by banks, %*



Number of active clients, thou.



Payments, UAH bn



*Excluding the insolvent bank