



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: 1 782
Number of employees: 18 575

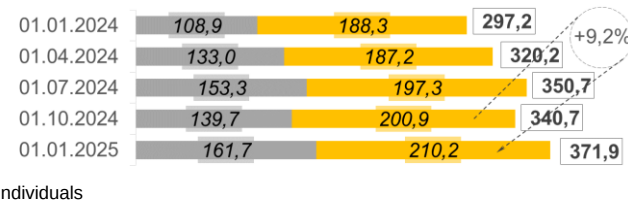
1 Balance sheet indicators

UAH mln	01.01.2024	01.10.2024	01.01.2025	change			
				compared to		compared to	
				01.01.2024	01.10.2024	01.01.2024	01.10.2024
				UAH mln	%	UAH mln	%
Net assets, total	345 689	403 785	430 922	85 233	24,7	27 138	6,7
Total assets, total	371 880	429 710	457 060	85 180	22,9	27 350	6,4
Cash and equivalents	35 844	47 398	45 503	9 659	26,9	-1 894	-4,0
Loans to and debt of clients	89 109	101 900	111 083	21 973	24,7	9 182	9,0
o/w loans to and debt of legal entities	74 149	81 715	90 004	15 856	21,4	8 290	10,1
o/w loans to and debt of individuals	14 961	20 185	21 078	6 118	40,9	893	4,4
T-bills	107 447	142 659	180 240	72 793	67,7	37 581	26,3
Liabilities, total	316 980	364 830	396 312	79 331	25,0	31 481	8,6
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	1 641	704	432	-1 210	-73,7	-272	-38,7
Owed to clients	298 970	342 654	374 330	75 360	25,2	31 676	9,2
o/w legal entities and non-bank FIs	108 893	139 746	161 719	52 825	48,5	21 972	15,7
o/w individuals	188 333	200 929	210 186	21 853	11,6	9 257	4,6
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	28 709	38 954	34 611	5 902	20,6	-4 343	-11,2
Regulatory capital	27 646	24 741	26 967	-679	-2,5	2 226	9,0
Regulatory capital adequacy ratio	16,57%	12,52%	13,98%	x	x	x	x
Profit / (loss) after tax	5 978	11 836	7 893	x	x	x	x

Loans to and debt of clients, UAH bn

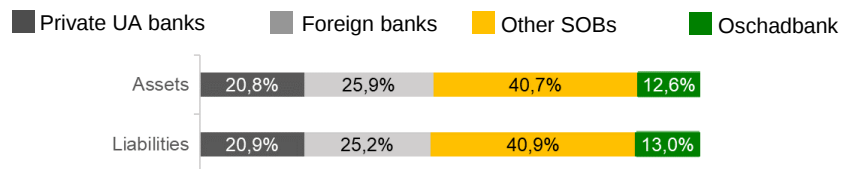


Client funds (legal entities and individual), UAH bn



3 Other indicators

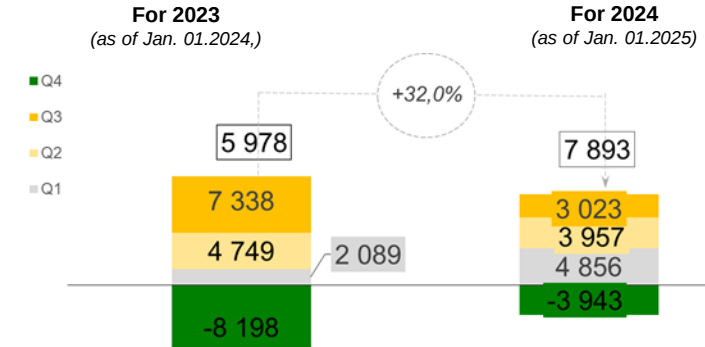
Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

2 Profitability indicators

Profitability, UAH mln



Net commission and interest income, UAH bn

