



Oschadbank, as of April 01, 2025

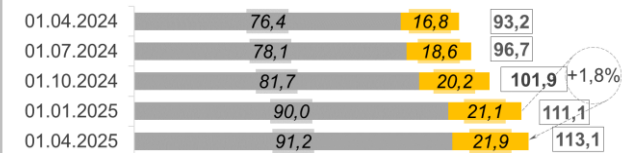
State share (represented by the Cabinet of Ministers of Ukraine): 100%
Chairperson of Management Board: Serhii Naumov
Chairperson of Supervisory Board: Volodymyr Lavrenchuk

Number of branches: 1 152
Number of employees: 17 967

1 Balance sheet indicators

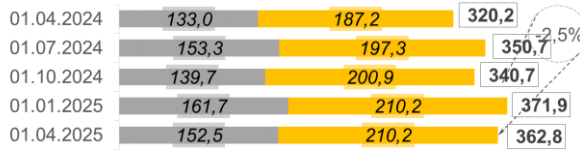
UAH mln	01.04.2024	01.01.2025	01.04.2025	change			
				compared to		compared to	
				01.04.2024	01.01.2025	01.04.2024	01.01.2025
				UAH mln	%	UAH mln	%
Net assets, total	372 080	430 922	422 534	50 454	13,6	-8 389	-1,9
Total assets, total	398 234	457 060	449 723	51 489	12,9	-7 337	-1,6
Cash and equivalents	40 785	45 503	43 042	2 258	5,5	-2 461	-5,4
Loans to and debt of clients	93 173	111 083	113 084	19 910	21,4	2 001	1,8
o/w loans to and debt of legal entities	76 390	90 004	91 182	14 792	19,4	1 178	1,3
o/w loans to and debt of individuals	16 783	21 078	21 902	5 118	30,5	823	3,9
T-bills	112 682	180 240	176 691	64 009	56,8	-3 549	-2,0
Liabilities, total	339 080	396 312	382 995	43 915	13,0	-13 317	-3,4
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	1 182	432	427	-755	0,0	-5	0,0
Owed to clients	321 923	374 330	364 831	42 908	13,3	-9 499	-2,5
o/w legal entities and non-bank FIs	132 968	161 719	152 525	19 557	14,7	-9 194	-5,7
o/w individuals	187 207	210 186	210 250	23 043	12,3	64	0,0
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	33 000	34 611	39 539	6 539	19,8	4 928	14,2
Regulatory capital	26 977	26 967	24 090	-2 887	-10,7	-2 877	-10,7
Regulatory capital adequacy ratio	15,70%	13,98%	13,10%	x	x	x	x
Profit / (loss) after tax	4 856	7 893	4 775	x	x	x	x

Loans to and debt of clients, UAH bn



Legal entities Individuals

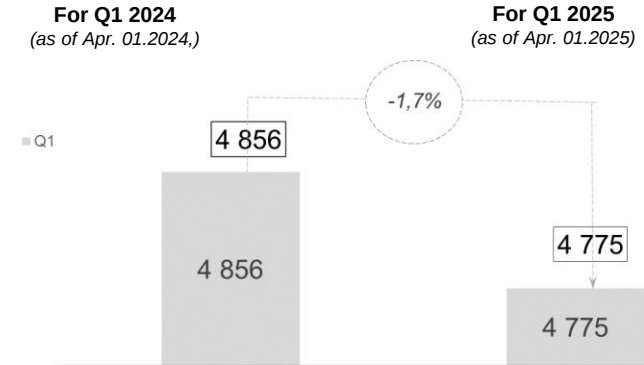
Client funds (legal entities and individual), UAH bn



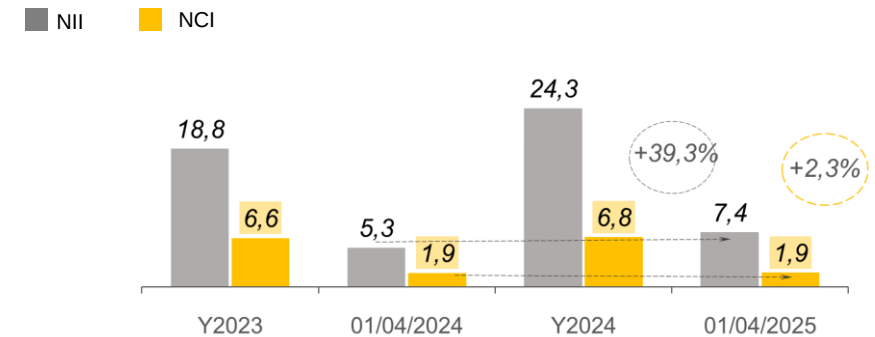
2,5%

2 Profitability indicators

Profitability, UAH mln

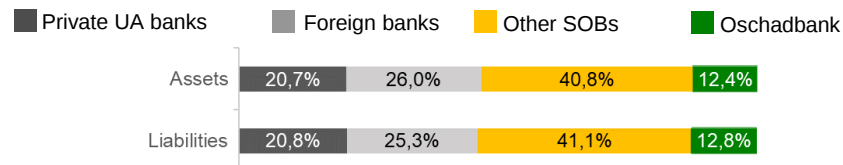


Net commission and interest income, UAH bn



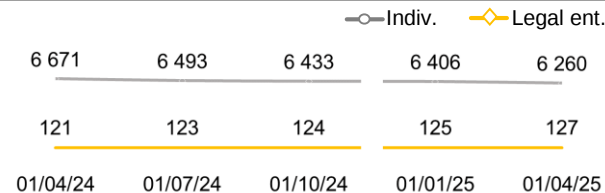
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

