



Oschadbank, as of April 01, 2024

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: 1 749

Number of employees: 18 338

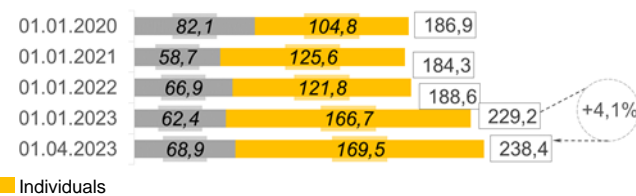
1 Balance sheet indicators

UAH mln	01.04.2023	01.01.2024	01.04.2024	change			
				compared to 01.04.2023		compared to 01.01.2024	
				UAH mln	%	UAH mln	%
Net assets, total	279 891	345 689	372 080	92 189	32,9	26 391	7,6
Total assets, total	305 841	371 880	398 234	92 393	30,2	26 354	7,1
Cash and equivalents	36 814	35 844	40 785	3 970	10,8	4 940	13,8
Loans to and debt of clients	80 707	89 109	93 173	12 466	15,4	4 064	4,6
o/w loans to and debt of legal entities	69 586	74 149	76 390	6 804	9,8	2 241	3,0
o/w loans to and debt of individuals	11 121	14 961	16 783	5 662	50,9	1 823	12,2
T-bills	90 550	107 447	112 682	22 132	24,4	5 235	4,9
Liabilities, total	255 632	316 980	339 080	83 448	32,6	22 100	7,0
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	2 817	1 641	1 182	-1 635	-58,0	-459	-28,0
Owed to clients	239 869	298 970	321 923	82 053	34,2	22 953	7,7
o/w legal entities and non-bank FIs	68 900	108 893	132 968	64 069	93,0	24 075	22,1
o/w individuals	169 533	188 333	187 207	17 674	10,4	-1 126	-0,6
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	24 259	28 709	33 000	8 741	36,0	4 292	14,9
Regulatory capital	19 776	27 646	26 977	7 201	36,4	-670	-2,4
Regulatory capital adequacy (sufficiency) ratio	14,34%	16,57%	15,70%	x	x	x	x
Profit / (loss) after tax	2 089	5 978	4 856	x	x	x	x

Loans to and debt of clients, UAH bn

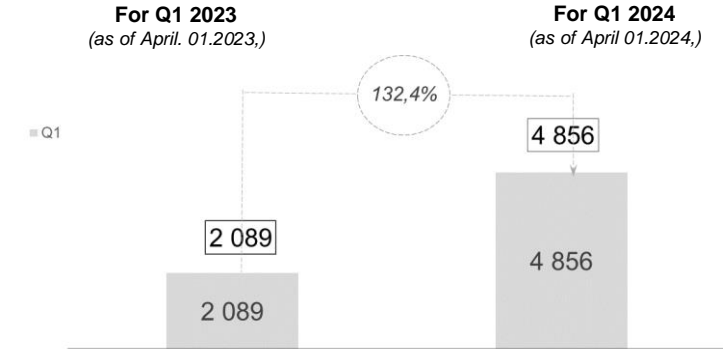


Client funds (legal entities and individual), UAH bn

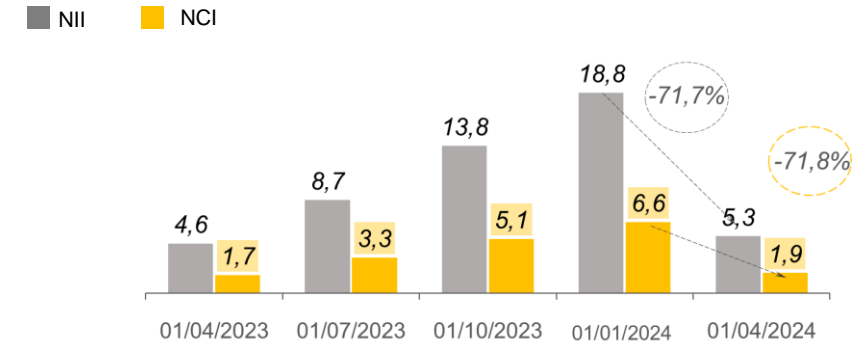


2 Profitability indicators

Profitability, UAH mln

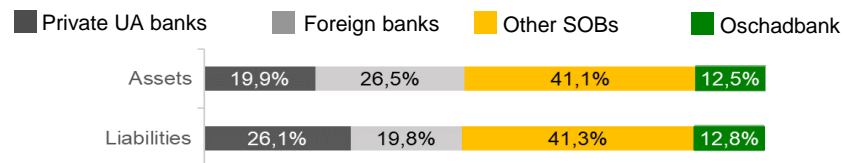


Net commission and interest income, UAH bn



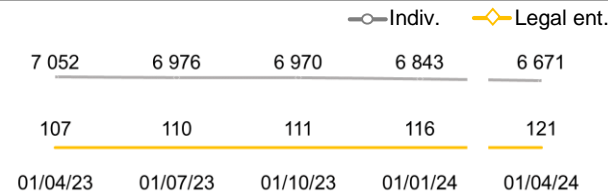
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

