



Oschadbank, as of June 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

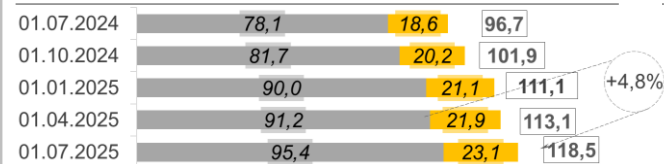
Number of branches: 1 147

Number of employees: 17 893

1 Balance sheet indicators

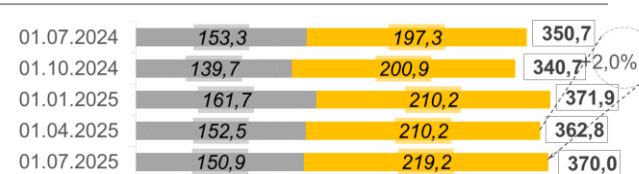
UAH mln	01.01.2025	01.04.2025	01.07.2025	change			
				compared to		compared to	
				01.01.2025	01.04.2025	01.01.2025	01.04.2025
				UAH mln	%	UAH mln	%
Net assets, total	430 922	422 534	432 943	2 021	0,5	10 409	2,5
Total assets, total	457 060	449 723	460 171	3 111	0,7	10 448	2,3
Cash and equivalents	45 503	43 042	38 903	-6 600	-14,5	-4 139	-9,6
Loans to and debt of clients	111 083	113 084	118 497	7 414	6,7	5 413	4,8
o/w loans to and debt of legal entities	90 004	91 182	95 399	5 394	6,0	4 217	4,6
o/w loans to and debt of individuals	21 078	21 902	23 098	2 020	9,6	1 196	5,5
T-bills	180 240	176 691	176 114	-4 125	-2,3	-576	-0,3
Liabilities, total	396 312	382 995	393 964	-2 347	-0,6	10 970	2,9
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	432	427	895	463	107,2	468	109,7
Owed to clients	374 330	364 831	372 265	-2 065	-0,6	7 434	2,0
o/w legal entities and non-bank FIs	161 719	152 525	150 873	-10 846	-6,7	-1 652	-1,1
o/w individuals	210 186	210 250	219 170	8 984	4,3	8 920	4,2
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	34 611	39 539	38 979	4 368	12,6	-561	-1,4
Regulatory capital	26 967	24 090	22 574	-4 393	-16,3	-1 515	-6,3
Regulatory capital adequacy ratio	13,98%	13,10%	11,40%	x	x	x	x
Profit / (loss) after tax	7 893	4 775	8 270	x	x	x	x

Loans to and debt of clients, UAH bn



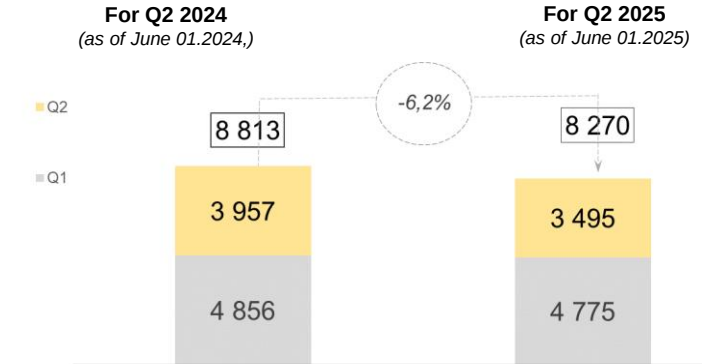
■ Legal entities ■ Individuals

Client funds (legal entities and individual), UAH bn



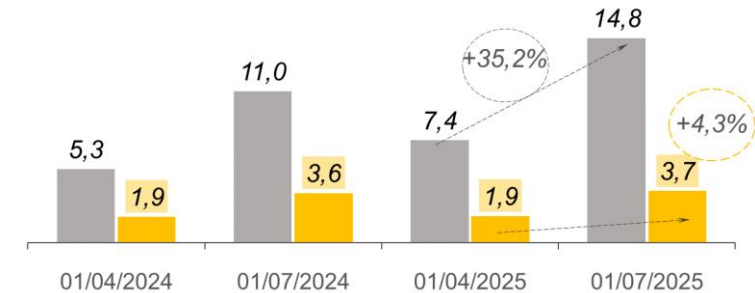
2 Profitability indicators

Profitability, UAH mln



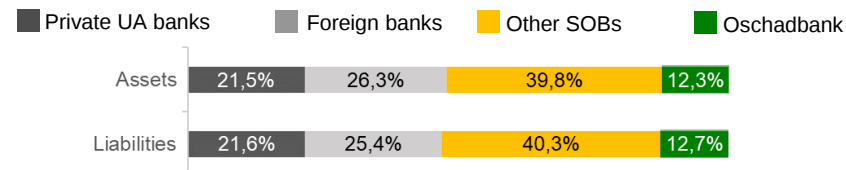
Net commission and interest income, UAH bn

■ NII ■ NCI



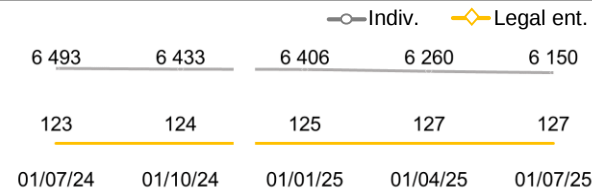
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

