



Oschadbank, as of October 01, 2025

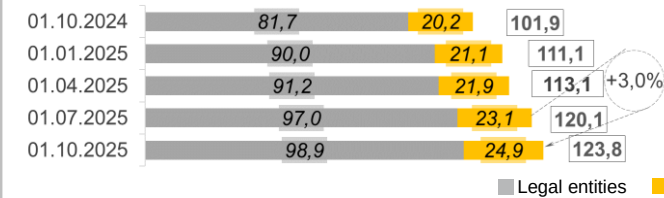
State share (represented by the Cabinet of Ministers of Ukraine): 100%
Chairperson of Management Board: Serhii Naumov
Chairperson of Supervisory Board: Volodymyr Lavrenchuk

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

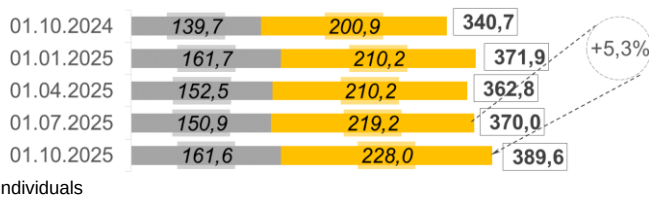
1 Balance sheet indicators

UAH mln	01.01.2025	01.07.2025	01.10.2025	change			
				compared to		compared to	
				01.01.2025	01.07.2025	01.01.2025	01.07.2025
				UAH mln	%	UAH mln	%
Net assets, total	430 922	434 841	458 807	27 884	6,5	23 966	5,5
Total assets, total	457 060	462 069	485 688	28 628	6,3	23 619	5,1
Cash and equivalents	45 503	38 903	49 657	4 153	9,1	10 753	27,6
Loans to and debt of clients	111 083	120 132	123 794	12 712	11,4	3 662	3,0
o/w loans to and debt of legal entities	90 004	97 034	98 938	8 934	9,9	1 904	2,0
o/w loans to and debt of individuals	21 078	23 098	24 856	3 778	17,9	1 758	7,6
T-bills	180 240	176 114	172 874	-7 366	-4,1	-3 241	-1,8
Liabilities, total	396 312	394 439	414 206	17 895	4,5	19 767	5,0
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	432	895	464	33	7,6	-430	-48,1
Owed to clients	374 330	372 265	392 024	17 695	4,7	19 759	5,3
o/w legal entities and non-bank FIs	161 719	150 873	161 577	-142	-0,1	10 704	7,1
o/w individuals	210 186	219 170	228 008	17 822	8,5	8 838	4,0
Reference:							
Statutory capital	49 473	49 473	49 473	0	0,0	0	0,0
Equity, total	34 611	40 402	44 600	9 990	28,9	4 198	10,4
Regulatory capital	26 967	22 574	27 563	596	2,2	4 988	22,1
Regulatory capital adequacy ratio	13,98%	11,40%	13,13%	x	x	x	x
Profit / (loss) after tax	7 893	9 693	13 882	x	x	x	x

Loans to and debt of clients, UAH bn

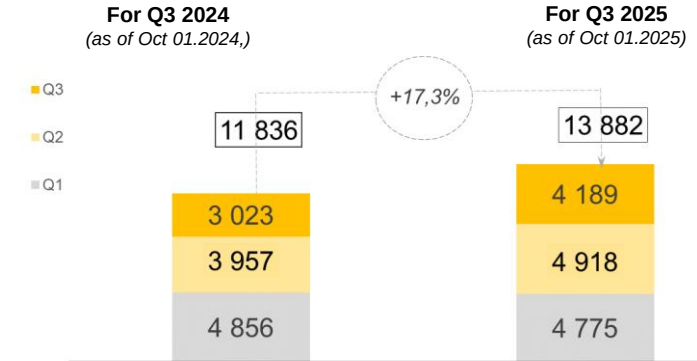


Client funds (legal entities and individual), UAH bn

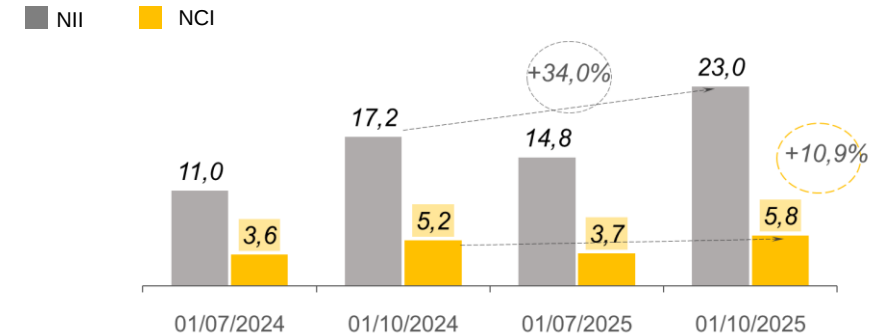


2 Profitability indicators

Profitability, UAH mln

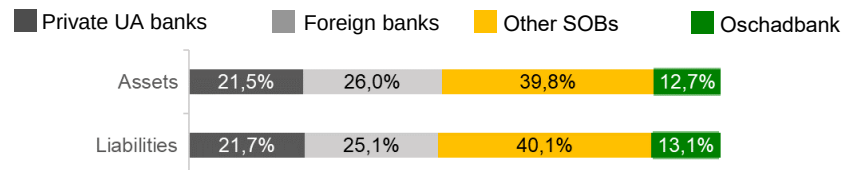


Net commission and interest income, UAH bn



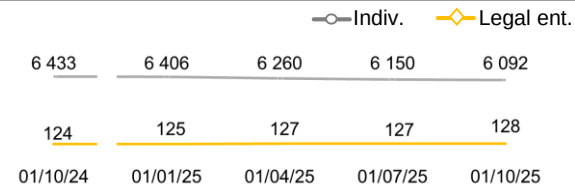
3 Other indicators

Distribution of liabilities and net assets by banks, %*



*Excluding the insolvent bank

Number of active clients, thou.



Payments, UAH bn

