



# Special Data Dissemination Standard

Ukraine  
Balance of Payments

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## 0 – 1. Information related to the National Bank of Ukraine as a whole

2. Methodology	
<u>2.1 Concepts and definitions</u>	<p><b>2.1.1 Concepts and definitions</b></p> <p>Conceptual framework of compiling balance of payments statistics of Ukraine is based on the sixth edition of <i>Balance of Payments and International Investment position Manual</i> (IMF, 2009) (hereafter - BPM6).</p> <p><i>The balance of payments is a statistical statement that summarizes transactions between residents and nonresidents during a period.</i></p> <p>Standard components of balance of payments are grouped into three categories: current account, capital account and financial account.</p> <p><i>The current account includes:</i></p> <ul style="list-style-type: none"><li>• <i>exports of goods (at FOB values) and services;</i></li><li>• <i>imports of goods (at FOB values) and services;</i></li><li>• <i>primary income receivable and payable;</i></li><li>• <i>secondary income receivable and payable.</i></li></ul> <p><i>The capital account includes acquisitions and disposals of nonproduced nonfinancial assets and capital transfers receivable and payable.</i></p> <p><i>The financial account records transactions that involve financial assets and liabilities and that take place between residents and nonresidents.</i></p> <p><i>The financial account includes:</i></p> <ul style="list-style-type: none"><li>• <i>direct investment (assets and liabilities);</i></li><li>• <i>portfolio investment (assets and liabilities);</i></li><li>• <i>financial derivatives(assets and liabilities);</i></li><li>• <i>other investment (assets and liabilities);</i></li><li>• <i>reserve assets.</i></li></ul>

<p><u>2.2 Scope</u></p>	<p>2.2.1 Scope</p> <p><i>Scope of the data</i></p> <p>The balance of payments of Ukraine includes all transactions between residents of Ukraine and nonresidents. The residency of an institution is determined according to the BPM6 concept of “economic territory” and “center of economic interest”.</p> <p><i>Geographical coverage</i></p> <p>Geographical coverage: the territory of Ukraine.</p> <p><i>Exceptions to coverage</i></p> <p>The BOP of Ukraine has not included data on international transactions for temporarily occupied territory of Ukraine by the Russian Federation since 2014.</p> <p><i>Unrecorded activity</i></p> <p>To determine the scope of some activities excluded from the official statistics, the National Bank of Ukraine has developed system of expert estimations:</p> <ul style="list-style-type: none"> <li>• The “informal trade” data, which are not included in the official trade statistics, are estimated by the National Bank of Ukraine on the basis of series of expert estimations and is included into <i>Goods</i> item in the balance of payments.</li> <li>• <i>Primary income item</i> (Compensation of employees) and <i>Secondary income item</i> (Personal transfers) include estimation of incoming remittances to Ukraine by informal channels.</li> </ul> <p>Changes in the amount of foreign cash holdings outside banking system are recorded in the <i>Currency and Deposits, Assets</i> item.</p>
<p><u>2.3 Classification/sectorization</u></p>	<p>2.3.1 Classification/sectorization</p> <p><i>Classification system</i></p> <p>The transactions are classified according to the balance of payments standard components listed in the BPM6.</p> <p><i>Sector breakdown</i></p> <p>Primary and secondary income data of current account along with capital and financial account items are recorded according to economic sector of the resident that takes part in transaction.</p> <p>There are four economic sectors:</p> <ul style="list-style-type: none"> <li>• central bank;</li> <li>• deposit-taking corporations, except the central bank;</li> </ul>

	<ul style="list-style-type: none"> <li>• general government;</li> <li>• other sectors (other financial corporations, nonfinancial corporations, households, and NPISHs).</li> </ul> <p><i>External liabilities</i> including the government-guaranteed loans of companies received from non-residents are attributes to the sector of the immediate borrower.</p>
<p><u>2.4 Basis for recording</u></p>	<p>2.4.1 Valuation</p> <p><i>Conversion into a unit of account</i></p> <p>The BOP is compiled in US dollars. Data for export/import of goods are converted into US dollars at a daily official exchange rate of the National Bank of Ukraine. Data collected through international transactions reporting system (ITRS), are converted into US dollars at a monthly average exchange rate.</p> <p><i>Valuation</i></p> <p>Transactions are mostly measured at market prices. In cases where transaction data are derived from stocks, exchange rate difference and revaluation effects are excluded.</p> <p>Imports and exports of goods are recorded at FOB values.</p> <p>2.4.2 Recording basis</p> <p>Under the double-entry accounting system that underlies the balance of payments, each transaction is recorded as consisting of two entries and the sum of the credit entries and the sum of the debit entries is the same. The difference between all debit and credit entries is labeled net errors and omissions and should be zero. This item includes time and price discrepancies.</p> <p>Credit entries include exports of goods and services, primary and secondary income receivable, disposals of nonproduced nonfinancial assets. <i>Debit entries</i> include imports of goods and services, primary and secondary income payable, acquisitions of nonproduced nonfinancial assets.</p> <p>Accounting of assets and liabilities records in financial account is performed separately by each financial asset or liability. The overall balance by each category of financial account or net lending/net borrowing is a difference between net acquisition of assets and net incurrence of liabilities. Net acquisition of assets can be labeled as increase in assets less its reduction. Increase in liabilities minus reduction in liabilities equals net incurrence of liabilities. Increase in assets or liabilities are shown as a positive value, reduction – as a negative value.</p> <p>Interest income on guaranteed and non-guaranteed loans is recorded on a due-for-payment basis, income on bank assets and liabilities and dividends are recorded on a cash basis.</p>

	<p>2.4.3 Grossing/netting procedures</p> <p>The current and capital account transactions are presented on a gross basis, and the financial account transactions – on a net basis.</p>
<p><b>3. Accuracy and reliability</b></p>	
<p><u>3.1 Source data</u></p>	<p>3.1.1 Source data collection programs</p> <p>The data used for Ukraine's BOP compilation are largely derived from information of banks on financial transactions with nonresidents (ITRS system). Other data used for BOP compilation are supplied by the <i>State Statistics Service of Ukraine (SSSU)</i>, <i>Ministry of Finance of Ukraine (MFU)</i>, other ministries and authorities, and international organizations. The National Bank of Ukraine also uses assessments made by its own experts.</p> <p>3.1.2 Source data definitions, scope, classifications, valuation, and time of recording</p> <p><i>Exports and imports of goods</i></p> <p>The primary source of data is foreign trade statistics compiled by the <i>State Statistics Service of Ukraine</i> on the basis of declarations on imports and exports of goods collected by the Customs, enterprises' reports on goods that are not subject to declaration, and goods procured in ports by carriers. Information on volumes of goods for processing are obtained based on customs declarations data.</p> <p>Transactions in goods should be recorded at market prices as of the time that the change of economic ownership takes place. The change is considered to occur at (or is proxied by) the time the parties to the transaction record it in their books or accounts. Contract prices or actual prices are used for transaction estimation.</p> <p>Unified estimation of exports and imports of goods at FOB values are used for BOP compilation.</p> <p><i>Exports and imports of services</i></p> <p>Data for these transactions are obtained from the ITRS system that provide information on transactions with non-residents, coded in accordance with the BPM6 services classifications, and from a SSSU quarterly survey on export-import of services.</p> <p><i>Primary income</i></p> <p>Data on income are derived from the following primary sources: ITRS system, SSSU` quarterly survey on foreign direct investment and impersonal database with financial statements</p>

data of non-financial direct investment enterprises, information of the Ministry of Finance of Ukraine about servicing of public and guaranteed debt, banking statistics data on private sector loans, partners' countries data and surveys data (for estimation of the *Compensation of Employees* component).

#### *Secondary income*

The data sources (*for general government*) are the ITRS data (on government accounts), data on amounts of technical assistance and information from the Ministry of Finance of Ukraine on the amount of grant support. The debit and credit entries for other current transfers of other sectors and personal transfers are derived from ITRS. The amount of foreign exchange cash brought into the country through informal channels is also assessed for compilation *Personal transfers* component (based on partners' countries and surveys data).

#### *Capital account*

ITRS is the main source for compilation capital account items; capital transfers, acquisition/disposal nonproduced nonfinancial assets, including intangible assets—licenses, copyrights, trade marks, permissions to use natural resources. The source for debt forgiveness data is banks' and enterprises' reports on private loans from non-residents (loan-by-loan reporting).

#### *Direct investment*

The sources of data on direct investment in part of equity capital and investment fund shares are: the State Statistics Service of Ukraine quarterly enterprise survey on foreign direct investment and impersonal database with financial statements data of non-financial direct investment enterprises; ITRS data, banks' balance sheets data and information about ownership structure of Ukrainian banks. Information of the State Property Fund of Ukraine on privatization revenues are also used.

Estimation of debt instruments is based upon the reporting on disbursements and servicing of foreign credits. Information is supplemented by SSSU data on volumes of receivables and payables between direct investment enterprise and direct non-resident investor.

#### *Portfolio investment*

Equity and investment fund shares item in Portfolio investment is calculated based on data from ITRS and banks' balance sheets data.

Calculation of debt securities item is based on Ministry of Finance of Ukraine information about liabilities on government Eurobonds. It is supplemented with Depository of the National

	<p>Bank data as to the value of domestic government bonds purchased by non-residents in the domestic market of Ukraine. Data on banks reporting on foreign loans that are refinanced due to issuance of debt securities in international stock markets are also used. ITRS and National Securities and Stock Market Commission (NSSMC) data are used in reference to transactions on debt securities of banks and enterprises that are traded in domestic market.</p> <p><i>Other investment:</i></p> <p><i>Other equity.</i> The information of MFU about assets of Ukraine related to membership in International financial organizations is used.</p> <p><i>Loans.</i> Data sources for this item are: MFU and National Bank of Ukraine official data on disbursements and servicing government loans and guaranteed loans; banks' books, banks' reports on private loans from non-residents (loan-by-loan reporting).</p> <p><i>Currency and deposits, assets.</i> Official banks' and enterprises data is supplemented by information from Bank of international settlements (BIS) on deposits of Ukraine's residents in foreign banks and expert assessment on volumes of cash holdings outside the banking system.</p> <p><i>Trade credit and advances.</i> Data of trade credit is based on a comparison of data on export / import of goods and services' and ITRS data on payments for export / import.</p> <p><i>Special drawing rights.</i> National Bank of Ukraine and MFU information.</p> <p><i>Reserve assets.</i> National Bank of Ukraine information.</p> <p>3.1.3 Source data timeliness</p> <p>The source data are timely for compiling and disseminating quarterly balance of payments statistics according to the SDDS requirements.</p>
<p><u>3.2 Assessment of source data</u></p>	<p>3.2.1 Source data assessment</p> <p>All source data used for compilation of the balance of payments statistics are assessed for consistency to methodology of compilation and classification of the balance of payments.</p> <p>Data from alternative sources are compared; the reasons for discrepancies are analyzed.</p> <p>If any methodological and/or technical errors are discovered in bank reports, experts of the National Bank of Ukraine inform respondents about the errors for their further correction. Information from other official sources is used only in the part in which it is consistent with the concept and methodology of the balance of payments statistics.</p>

### 3.3 Statistical techniques

#### 3.3.1 Source data statistical techniques

##### *Goods*

Data of the State Statistics Service of Ukraine are adjusted for coverage (excluding of goods for processing, including informal trade, humanitarian aid, postal items, non-monetary gold and other banking metals) and classification (recalculation of import from CIF into FOB value). The volume of informal trade, which is not included in the official trade statistics, is estimated by the National Bank of Ukraine based on series of expert valuations, which involves comparison of data on import of consumer goods according to customs data and expert assessment of imported consumer goods. These estimates are based on the data of the State Statistics Service of Ukraine on the volumes of retail sale through all channels, surveys data on ratio of imported goods in retail turnover, trade and transport margins ratio. The data of the State Customs Service on the volumes of postal items; data of UN Office for the Coordination of Humanitarian Affairs (OCHA)'s Financial Tracking Service (FTS) web site are also used.

Since 2007 the adjustment of the cost of imported goods with the FOB prices is accomplished using data on the share of freight and insurance in the imports basing on customs declaration from the State Statistics Service of Ukraine.

Volume of goods for processing obtained from customs declarations are excluded from SSSU foreign trade statistics.

##### *Services*

The main source of information are the bank reports on transactions with nonresidents (ITRS) which are coded according to the BPM6 services standard classification, and quarterly SSSU survey on exports and imports of services.

For estimating of the volumes of certain services the following calculations are made:

- Estimation of imports in the *Transport* items is based on ITRS and data on adjustment of the cost of merchandise imports to FOB prices. Estimation is done for all kinds of transport.
- Estimations of exports and imports in the *Travel* item until 2022 were based on the quarterly data on the number of foreigners that entered Ukraine and Ukrainian citizens that went abroad (country and purpose of travel breakdown), average expenses per traveler and average trip length. The sources of information about the number of persons that enter or leave Ukraine were statistical data of Administration of the State Border Service of Ukraine. Average expenses and length of travel estimates were based on legislative acts of the Cabinet of Ministers of Ukraine on the amount of compensation for business

trips in Ukraine and abroad, statistical surveys and samples surveys of visitors (the State Statistics Service of Ukraine), the mass media and Internet. Since March 2022 estimation of Ukrainians' expenses abroad is based upon the data on payments by cards abroad, Expenses of short-term labor migrants calculated as a share of total compensation of employees.

- Volumes on exports/imports of *Manufacturing services on physical inputs owned by others* item are defined by SSSU methodology based on government statistical surveys.

- Estimation of exports and imports of the *Insurance and pension services* is made according to the National Bank of Ukraine own methodology based on ITRS data.

- Compilation of the *Government goods and Services n.i.e.* item is based on the data on the volume of technical assistance.

#### *Primary income*

Estimation of compensation of employees is based on ITRS data, part of the volume of private transfers, and estimates on volume of incoming transfers through informal channels with usage of partners' countries data (Poland) and results of sample surveys on external labor migration.

The investment income data are based on the bank reports on transactions with nonresidents (ITRS), SSSU database with financial statements of enterprises with foreign direct investments and the data of the Ministry of Finance of Ukraine on servicing Ukraine Government external liabilities, banks' reports on private loans from nonresidents. Calculation of the volumes of reinvested income is based on the net income from operating activities except taxes and dividends according to the share of foreign direct investor in capital.

#### *Secondary income*

ITRS data (on government accounts) and data on volumes of technical assistance given to the government of Ukraine are used for the compilation of government sector's secondary income statistics. The amounts of grant support are specified according to the Ministry of Finance data.

Estimation of other sectors secondary income includes data on private remittances of long-term labor migrants, calculated on separate methodology and other private transfers from non-resident to resident. Estimation of private remittances of long-term labor migrants includes remittances through informal channels. The amounts of repayments on private remittances are defined according to the banks reporting.

Other current transfers are calculated according to the banks reports on separate methodologies and include social benefits, net insurance premiums and claims, taxes on labor migrants paid in



the country of employment, and other current transfers. The amounts of humanitarian aid are defined according to the data of UN Office for the Coordination of Humanitarian Affairs (OCHA)'s Financial Tracking Service (FTS) web site.

*Direct investment*

Calculation of reinvestment of earnings for inclusion in BOP based on net income from operation activities of banks and enterprises with foreign direct investments excluding taxes and dividends multiplied by the share of direct investor in their capital.

According to BPM6 the direct investments are recorded according to the assets/liabilities principle. Direct investments according to directional principle is calculated additionally.

*Portfolio investment*

Ministry of Finance of Ukraine data on government Eurobonds are adjusted on the value of securities that were bought back by residents of Ukraine in international markets (repurchase).

*Other investment*

Net increase of foreign cash holdings in other sectors is calculated as difference between volume of net imports of cash by banks on Ukraine's territory and net export-import of cash by economic entities and individuals. Outgoing flows of cash for informal imports financing calculation are based on expert assessment of informal trade. Net exports/import of foreign exchange cash by travelers is defined as difference between estimated volumes of tourists' expenditures and payments made through banking system. Cash amount that was imported by migrant workers is calculated as difference between estimation of total remittances and amount of money transferred through banks and international payment systems.

According to BPM6 currency and deposits item includes balances on interbank credits and deposits.

All overdue payments (principal, interest arrears and other payments) are reflected with the original financial instrument: portfolio investments, loans, trade credits and advances (receivables / payables).

*The SDR's Allocation* made in favor of Ukraine by the IMF is recorded in BOP as "other investment, liabilities, special drawing rights".

*Reserve assets*

International reserve assets include monetary gold, special drawing rights (SDR), reserve position of Ukraine with IMF, and foreign exchange. The foreign exchange data comprise foreign exchange assets of the National Bank of Ukraine: foreign

	<p>currency, bank deposits with banks-nonresidents (rating of which should be no lower than A), as well as government and other securities, issued by nonresidents and having the same rating.</p> <p>3.3.2 Other statistical procedures</p> <p>The current account data are subject to seasonal adjustments. The seasonally adjusted data are published on official website of the National Bank of Ukraine in “External Sector Statistics” section <a href="#">by link</a>. The seasonal adjustments are made to each current account component separately. The aggregate data, such as balance of trade in goods and services, balance of income and transfers, as well as balance of current account shall be calculated as the sum of seasonally adjusted components.</p> <p>Seasonal decomposition shall be made using the seasonal adjustment method X-12 on the basis of EvIEWS software package.</p> <p>The financial account items are not adjusted.</p>
<p><u>3.4 Data validation</u></p>	<p>3.4.1 Validation of intermediate results</p> <p>The data from various sources are cross-checked.</p> <p>Data on export-import of goods and services are compared against data on financial flows from ITRS and SSSU data on receivables and payables; ITRS information on debt securities purchased by nonresidents in domestic market is put in comparison with information available from the National Commission on Securities and Stock Market; bank's balance sheets data are compared against ITRS data on a currency-by-currency basis.</p> <p>3.4.2 Assessment of intermediate data</p> <p>The comparative analysis of intermediate data (on the basis of monthly reporting) with source data (on the basis of quarterly reporting) is carried out.</p> <p>3.4.3 Assessment of discrepancies and other problems in statistical outputs</p> <p>Ukrainian data on foreign trade are compared with the data of countries – trade partners from the IMF database <i>Direction of Trade Statistics and Eurostat database</i>. Also some balance of payments items are compared with the data of certain countries on a bilateral basis.</p>
<p><b>4. Serviceability</b></p>	
<p><u>4.1 Periodicity and timeliness</u></p>	<p>4.1.1 Periodicity</p> <p>Monthly, quarterly.</p>

	<p>Periodicity flexibility.</p> <p>Not applicable.</p> <p>4.1.2 Timeliness</p> <p>Monthly - 28-31 days after the end of the reference period; Quarterly - 75-80 days after the end of the reference period.</p>
<u>4.2 Consistency</u>	<p>4.2.1 Internal consistency</p> <p>Official website of the National Bank of Ukraine in “External Sector Statistics” section <a href="#">by link</a> contains detailed balance of payments data. This allows comparison with the international investment position data and external debt data, published in the same section. The data can also be compared with government external debt data published by the Ministry of Finance (<a href="https://mof.gov.ua/">https://mof.gov.ua/</a>), as well as the information of the State Statistics Service of Ukraine (<a href="http://www.ukrstat.gov.ua">http://www.ukrstat.gov.ua</a>) on trade in goods and services.</p> <p>4.2.2 Temporal consistency</p> <p>BOP time series according to BPM6 in million US dollars quarterly since 2000, monthly – since 2010, in million euros and million hryvnias – since 2015 and BOP time series since 1998 till Q22015 (according to BPM5) are available on official website of the National Bank of Ukraine in “External Sector Statistics” section <a href="#">by link</a>.</p> <p>In case of significant changes in methodology, historical series are revised as far back as reasonably possible.</p> <p>4.2.3 Intersectoral and cross-domain consistency</p> <p>The balance of payments flow data are fully consistent with external debt and international investment position statistics (excluding “other investments, other short-term assets” item).</p>
<u>4.3 Revision</u>	<p>4.3.1 Revision schedule</p> <p>The balance of payments data for previous periods can be revised every quarter due to changes in the reporting data, methodology, introduction of new data sources etc.</p> <p>The annual data are considered to be final nine months after the referenced period.</p> <p>4.3.2 Identification of preliminary and/or revised data</p> <p>Information on revisions of data is posted on the official website of the National Bank of Ukraine in “External Sector Statistics” section <a href="#">by link</a> and contains the list of main changes in BOP, IIP and External debt.</p> <p>4.3.3 Dissemination of revision studies and analyses</p>

	The balance of payments data are revised if necessary. The data for previous periods are revised as much as possible.
<b>5. Accessibility</b>	
<u>5.1 Data</u>	<p><b>5.1.1 Statistical presentation</b></p> <p>BOP data in standard and analytical presentation forms according to BPM6 is posted on the official website of the National Bank of Ukraine in “External Sector Statistics” section <a href="#">by link</a>. According to <i>standard presentation</i> of BOP main components are grouped by three accounts: current account, capital account and financial account.</p> <p>The sum of the balances on the current and capital accounts represents the net lending (surplus) or net borrowing (deficit) by the economy with the rest of the world. This is conceptually equal to the net balance of the financial account (including net errors and omissions).</p> <p>Positive balance of the financial account means that the net increase in assets exceeds the net increase in liabilities; the negative balance shows the excess of the net increase in liabilities over the net increase in assets.</p> <p>Change in reserves, IMF loans and exceptional financing items are separated from financial account in <i>BOP analytic presentation</i>.</p> <p>Monthly data are published on the 28-31 day after the reporting period. After publication of quarterly BOP, monthly BOP are adjusted for consistency with quarterly data.</p> <p>Balance of payments data are published monthly and quarterly in millions of US dollars, euros and hryvnias.</p> <p>Data on external trade (geographical breakdown, commodity composition of exports and imports, external trade between Ukraine &amp; EU countries, exports and imports by broadeconomic categories), currency composition of settlements in the BOP current account, seasonally adjusted indices of the BOP current account, data on private remittances and travel services are available on the official website of the National Bank of Ukraine in “External Sector Statistics” section <a href="#">by link</a>.</p> <p><b>5.1.2 Dissemination media and format</b></p> <p><i>On paper – Express issues</i></p> <p>–</p> <p><i>On paper – weekly newsletter</i></p> <p>–</p> <p><i>On paper – monthly bulletin</i></p> <p>–</p> <p><i>On paper – quarterly bulletin</i></p>

	<p>– <i>On paper – other</i></p> <p>– <i>Electronic form – a newsletter or on-line data</i></p> <p>– <i>Electronic – Other</i></p> <p>Data is published on the official website of the National Bank of Ukraine:</p> <p>in SDMX format in “Special Data Dissemination Standard” section <a href="#">by link</a>;</p> <p>in PDF and Excel formats in “External Sector Statistics” section <a href="#">by link</a>;</p> <p>in open data form API in “Open Data” section <a href="#">by link</a>.</p> <p>5.1.3 Advance release calendar</p> <p>An Advance Release Calendar is available in “Special Data Dissemination Standard” section of Dissemination standards bulletin board (DSBB) IMF <a href="#">by link</a>, on the official website of the State Statistics Service of Ukraine in “Special Data Dissemination Standard IMF” section at <a href="http://www.ukrstat.gov.ua/imf/Graf_e2025.html">http://www.ukrstat.gov.ua/imf/Graf_e2025.html</a>, in “Special Data Dissemination Standard” section on the official website of the National Bank of Ukraine <a href="#">by link</a>.</p> <p>Also information about the dissemination of data is available section on the official website of the National Bank of Ukraine <a href="#">by link</a>.</p> <p>5.1.4 Simultaneous release</p> <p>Data are available to all users and are released according to the release calendar in “Special Data Dissemination Standard IMF” section on the official website of the State Statistics Service of Ukraine at <a href="http://www.ukrstat.gov.ua/imf/pokaze.html">http://www.ukrstat.gov.ua/imf/pokaze.html</a>, in <i>External sector</i> data category in “Special Data Dissemination Standard” section on the official website of the National Bank of Ukraine <a href="#">by link</a> and in “External Sector Statistics” section on the official website of the National Bank of Ukraine <a href="#">by link</a>.</p> <p>5.1.5 Dissemination on request</p> <p>Information is made available on request.</p>
<p><u>5.2 Metadata</u></p>	<p>5.2.1 Dissemination of documentation on concepts, scope, classifications, basis of recording, data sources, and statistical techniques</p> <p>The methodological comments are released in “External Sector Statistics” section on the official website of the National Bank of Ukraine <a href="#">by link</a>.</p>

<u>5.3 Assistance to users</u>	<p>5.3.1 Dissemination of information on contact points</p> <p><a href="#">Contact person</a> information.</p> <p>Information about other contacts is released on the official website of the National Bank of Ukraine (<a href="https://bank.gov.ua/">https://bank.gov.ua/</a>).</p> <p>5.3.2 Availability of documents and services catalogs</p> <p>Information on dissemination of documents, publications, and other services is available to all users on the official website of the National Bank of Ukraine (<a href="https://bank.gov.ua/">https://bank.gov.ua/</a>).</p>
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