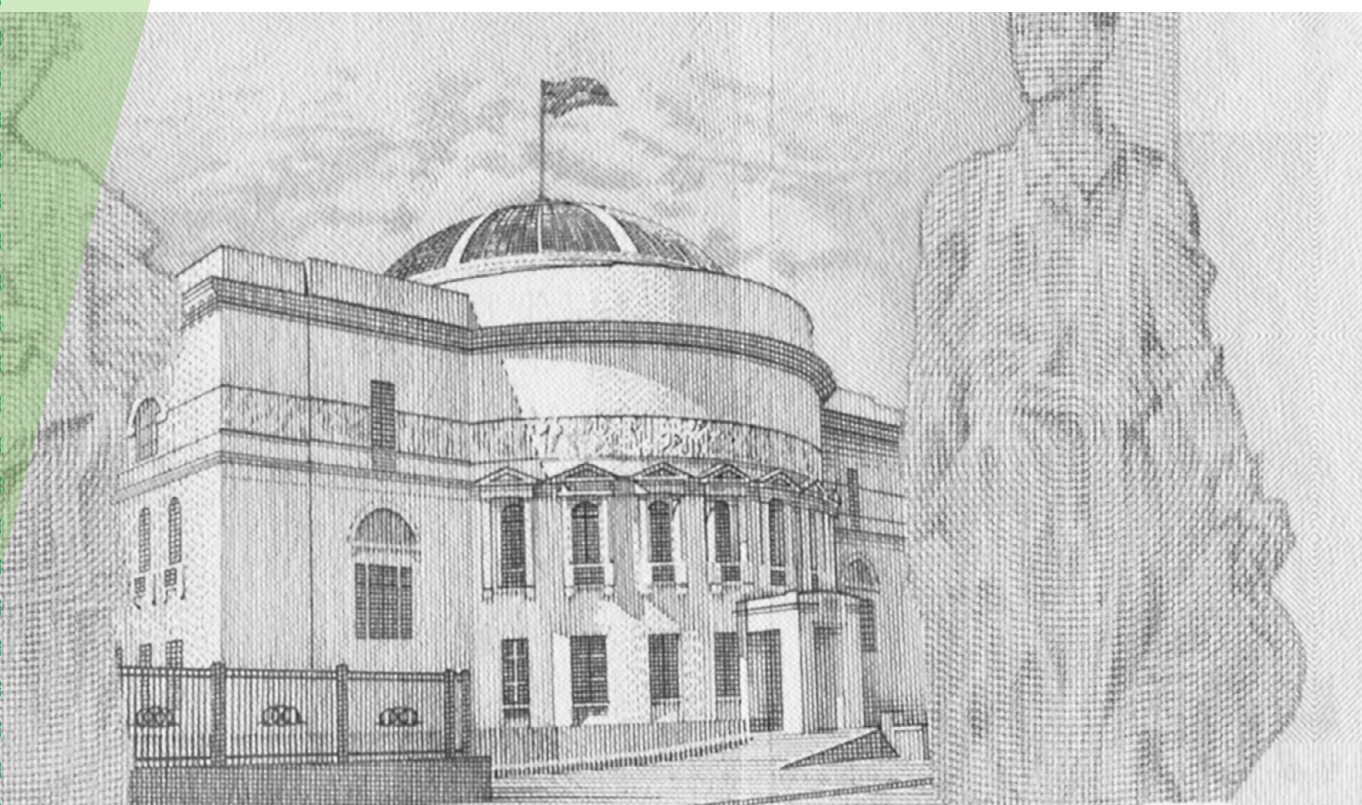




National Bank
of Ukraine

Monetary and Financial Statistics

November 2019



Information has been prepared according to the monetary and financial statistics data compiled on the basis of the statistical reporting of banks and the National Bank of Ukraine, information of the National Commission for State Regulation of Financial Services Markets, the National Commission on Securities and Stock Market, the Ministry of Finance of Ukraine, the State Statistical Service of Ukraine, calculations and estimates of the National Bank of Ukraine.

More detailed information is available on page «Statistics. Financial Sector Statistics» on the official website of the National Bank of Ukraine:

<https://www.bank.gov.ua/statistic/sector-financial>

Note: From December 2017 banks of Ukraine perform a transition to the new Chart of Accounts approved by the Resolution of the Board of the National Bank of Ukraine No. 89 (as amended) of 11 September 2017 and the implementation of IFRS 9. In this issue data from January 2018 are calculated on the basis of statistical reporting by banks in accordance with the new Chart of Accounts and the Rules of Organization of Statistical Reporting Submitted to the National Bank of Ukraine, approved by the Resolution of the Board of the National Bank of Ukraine No. 120 (as amended) of 13 November 2018. Data can be amended in the next issues.

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National Bank of Ukraine monetary policy indicators

Table 1. Interest rate on refinancing

Components	2019									
	3	4	5	6	7	8	9	10	11	
NBU discount rate (end of period)	18.0	17.5	17.5	17.5	17.0	17.0	16.5	15.5	15.5	
Average weighted interest rate on all instruments	18.1	17.9	18.9	17.5	17.7	17.3	17.3	16.0	15.5	
of wich										
loans granted through tender	18.0	17.5	17.5	17.5	17.5	17.0	16.5	16.0	17.5	
overnight loans	20.0	19.5	19.5	19.5	19.0	19.0	18.5	18.5	15.5	

Table 2. Reserve requirements, %

Validity	time deposits	current accounts and demand deposits
з 31.12.2014	3	6.5

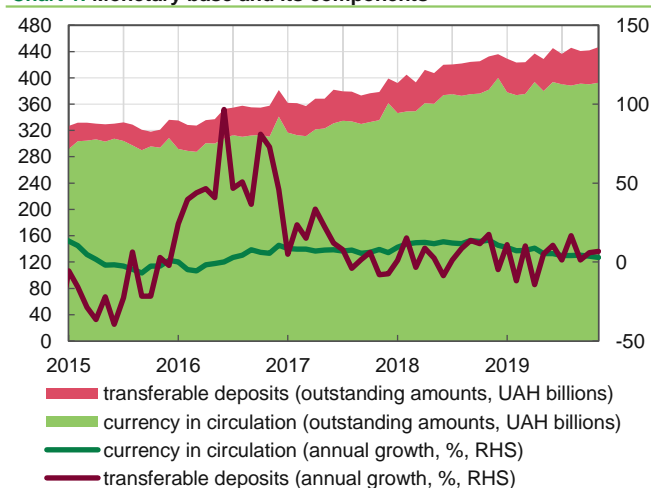
Table 3. Official exchange rate of hryvnia against US dollar and euro, hryvnias

	2019									
	3	4	5	6	7	8	9	10	11	
100 US Dollar										
period average	2686.35	2681.15	2637.88	2650.01	2575.14	2524.70	2476.97	2480.82	2436.75	
end of period	2724.88	2661.93	2687.26	2616.64	2508.55	2523.23	2408.28	2499.54	2403.56	
100 Euro										
period average	3040.44	3011.46	2950.37	2989.08	2891.35	2808.61	2727.66	2740.11	2695.84	
end of period	3056.77	2960.87	2991.99	2973.02	2798.04	2793.72	2633.46	2775.99	2645.12	

Table 4. Monetary base and its components

Components	2018			2019					
	November			October			November		
	outstanding amounts at end of period, UAH billions	transactions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	transactions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	transactions for period, UAH billions	annual growth rates, %
Monetary base	432.53	7.51	14.2	441.85	0.84	4.0	446.72	4.87	3.3
of wich									
Currency in circulation	381.74	5.52	13.8	390.14	-0.86	3.7	392.49	2.35	2.8
Transferable deposits of other deposit-taking corporations	50.75	1.98	17.4	51.68	1.71	6.0	54.11	2.43	6.6
Transferable deposits of other sectors of economy	0.04	0.00	78.0	0.03	-0.01	-27.0	0.11	0.08	-

Chart 1. Monetary base and its components



Surveys of financial corporations

Table 5. Deposit-taking corporations survey¹

Components	2018			2019			2019		
	November			October			November		
	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %
(1) Monetary aggregate M3	1 228.78	-19.45	8.4	1 331.70	10.90	10.9	1 332.03	16.45	14.0
(2) Other items (net) (3 + 4 – 1)	839.13	1.30	–	708.56	7.28	–	702.95	10.52	–
(3) Domestic credit (3.1 + 3.2)	1 827.11	-34.66	12.0	1 662.10	10.88	-7.4	1 641.44	-2.54	-5.8
(3.1) Net claims on the central government	687.35	-42.96	–	633.45	5.36	–	623.68	-7.44	–
(3.2) Claims on other sectors of economy	1 139.76	8.30	12.2	1 028.65	5.52	-4.0	1 017.76	4.90	-4.2
Other financial corporations	11.74	-1.12	-24.8	11.49	-0.40	-9.2	13.20	1.85	15.5
State and local government	2.62	0.11	–	4.22	0.62	–	4.80	0.57	–
Non-financial corporations	914.92	6.29	9.7	793.60	2.33	-7.3	779.83	0.08	-7.9
Households ²	210.48	3.01	27.2	219.35	2.96	9.5	219.93	2.39	9.1
(4) Net foreign assets	240.80	16.51	–	378.15	7.31	–	393.53	29.51	–

Table 6. Monetary aggregates and counterparts items of deposit-taking corporations survey¹

Components	2018			2019			2019		
	November			October			November		
	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %
Components M3									
(1) M3 (1.6 + 1.7)	1 228.78	-19.45	8.4	1 331.70	10.90	10.9	1 332.03	16.45	14.0
(1.1) Currency in circulation outside deposit-taking corporations	351.51	4.08	13.3	357.46	-1.04	2.9	359.34	1.88	2.2
(1.2) Transferable deposits in national currency	272.72	-11.53	13.0	331.80	3.90	16.7	338.20	6.39	24.0
(1.3) M1 (1.1 + 1.2)	624.23	-7.44	13.2	689.26	2.86	9.1	697.53	8.27	11.7
(1.4) Transferable deposits in foreign currency	153.81	-12.96	1.9	185.30	7.98	26.5	184.61	7.00	42.4
(1.5) Other deposits	446.85	0.89	3.7	454.05	0.17	8.3	446.86	1.12	8.3
(1.6) M2 (1.3 + 1.4 + 1.5)	1 224.89	-19.51	8.1	1 328.61	11.00	10.9	1 329.00	16.40	14.1
(1.7) Securities other than shares	3.89	0.06	–	3.09	-0.10	-8.7	3.03	0.05	-8.7
Counterparts									
Liabilities									
(2) Liabilities excluded from M3	12.63	-0.78	-15.8	8.18	0.19	-38.2	7.89	-0.28	-36.6
(3) Shares and other equity	380.28	7.99	-5.0	355.95	8.60	2.9	355.02	10.21	3.7
(4) Other items (net)	446.21	-5.91	–	344.43	-1.51	–	340.04	0.59	–
Assets									
(5) Domestic credit	1 827.11	-34.66	12.0	1 662.10	10.88	-7.4	1 641.44	-2.54	-5.8
(5.1) Net claims on central government	687.35	-42.96	–	633.45	5.36	–	623.68	-7.44	–
Claims	772.43	-13.71	2.6	735.88	-12.20	-4.7	718.78	-13.19	-4.7
Minus: liabilities	85.09	29.24	-39.6	102.42	-17.57	–	95.10	-5.75	23.6
(5.2) Claims on other sectors of economy	1 139.76	8.30	12.2	1 028.65	5.52	-4.0	1 017.76	4.90	-4.2
among them:									
Loans	1 118.72	8.14	12.7	1 011.34	5.86	-3.7	999.25	3.57	-4.1
Securities other than shares	8.33	0.03	-42.7	8.12	0.07	-2.5	9.28	1.19	11.4
Shares and other equity	0.55	0.00	-36.7	0.64	0.00	9.6	0.64	0.00	9.8
(6) Net foreign assets	240.80	16.51	–	378.15	7.31	–	393.53	29.51	–

¹ National Bank of Ukraine and other deposit-taking corporations² Households and non-profit institutions serving households

Table 7. Components M3 by sectors of the economy

Components	2018			2019			2019		
	November			October			November		
	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %
Transferable deposits									
in national currency	272.72	-11.53	13.0	331.80	3.90	16.7	338.20	6.39	24.0
Other financial corporations	7.63	-0.70	-14.6	8.87	0.50	6.5	9.86	0.99	29.3
Non-financial corporations	127.27	-9.37	2.7	161.36	1.20	18.1	159.75	-1.61	25.5
Households ¹	137.83	-1.46	27.1	161.57	2.20	16.0	168.58	7.01	22.3
M2 - M1	600.66	-12.07	3.2	639.35	8.15	13.0	631.47	8.12	16.8
Other financial corporations	19.30	0.21	-2.1	21.18	0.72	15.3	21.15	0.20	15.1
Non-financial corporations	185.12	-10.60	-2.2	210.68	-0.43	17.1	205.78	1.07	24.5
Households ¹	396.24	-1.69	6.2	407.49	7.86	10.9	404.54	6.85	13.3
M3 - M2	3.89	0.06	–	3.09	-0.10	-8.7	3.03	0.05	-8.7
Other financial corporations	0.13	0.08	90.1	0.14	0.08	–	0.10	-0.03	-16.8
Non-financial corporations	0.00	0.00	-96.9	0.02	0.01	–	0.04	0.02	–
Households ¹	3.76	-0.02	–	2.93	-0.18	-12.0	2.89	0.07	-9.6

Chart 2. Monetary aggregate M3 and counterpart items (outstanding amounts, UAH billions)

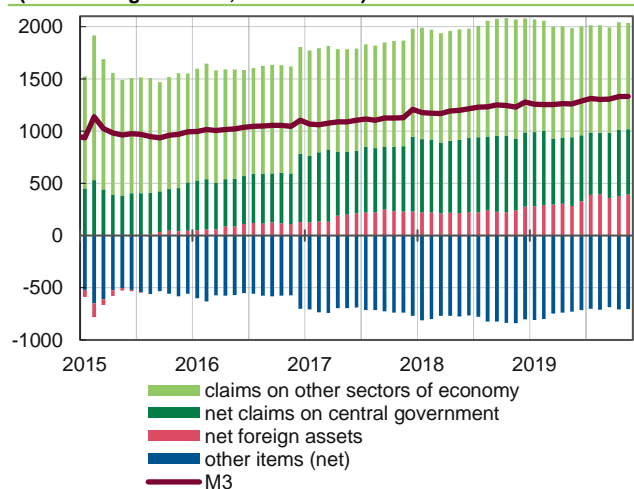


Chart 3. Monetary aggregate M3 and counterpart items (annual growth rates, %)

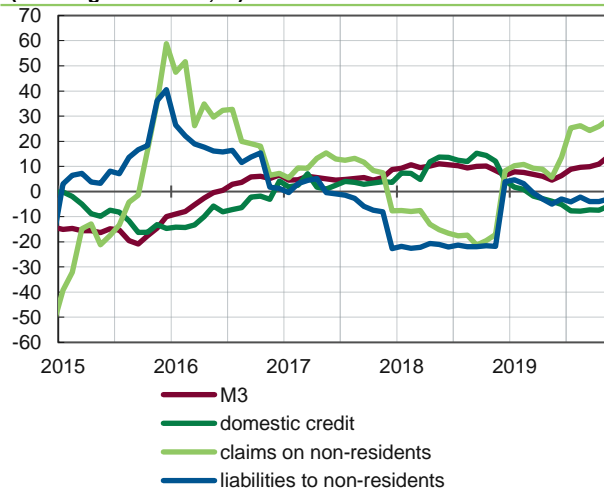
¹ Households and non-profit institutions serving households

Table 8. Financial corporations survey

Components	III quarter 2018			II quarter 2019 ²			III quarter 2019		
	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %
	(1) Net foreign assets	197,05	-11,62	-	310,12	41,79	-	342,93	54,82
(2) Domestic credit	2 060,84	49,14	14,6	1 933,90	-1,73	-3,3	1 900,66	2,51	-5,6
(2.1) Net claims on central government	735,59	6,91	-	643,12	1,18	-	635,95	-3,32	-
Claims	794,31	4,52	5,7	755,73	-17,74	-3,2	754,8	10,03	-2,5
Less: liabilities	58,72	-2,38	-62,4	112,61	-18,92	90,7	118,85	13,35	122,3
(2.2) Claims on other residents	1 325,25	42,24	10,7	1 290,78	-2,91	1,0	1 264,71	5,83	-1,9
State and local government	2,42	1,04	680,6	2,96	0,02	113,8	3,58	0,61	47,3
Non-financial corporations	1 106,62	32,75	8,6	1 031,08	-8,81	-1,3	1 030,43	-4,27	-1,9
Households ¹	216,21	8,44	22,1	256,75	5,88	11,3	230,70	9,49	-3,8
(3) Currency in circulation outside financial corporations	346,35	3,36	13,3	358,25	15,57	4,4	357,63	-0,62	3,3
(4) Deposits	886,83	2,25	8,6	906,85	33,89	6,1	924,23	51,68	11,8
(5) Securities other than shares	8,62	1,58	44,9	7,74	-0,35	14,1	7,49	0,05	-7,2
(6) Loans	0,37	0,00	163,2	0,15	0,01	7,9	0,16	0,01	16,1
(7) Financial derivatives	0,04	0,00	0,0		0,00	0,0	0,01	0,00	0,0
(8) Insurance technical reserves	26,06	1,15	14,3	29,79	0,94	19,6	30,79	1,00	18,2
(9) Shares and other equity	655,12	27,64	2,3	654,41	25,20	4,1	664,42	20,98	2,7
(10) Other items (net)	334,50	1,54	-	286,84	-35,20	-	258,85	-15,78	-

Chart 4. Resources of financial corporations (annual growth rates, %)

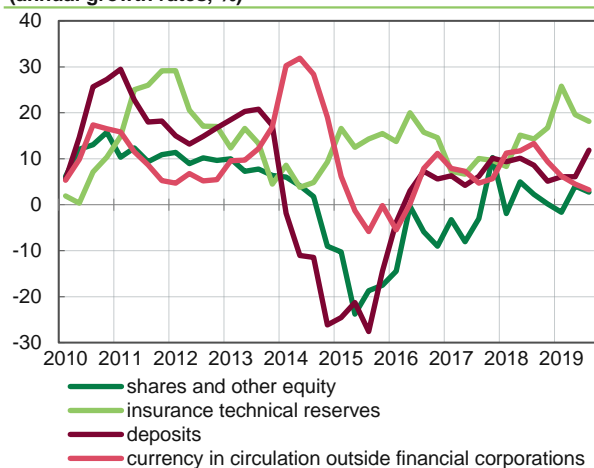
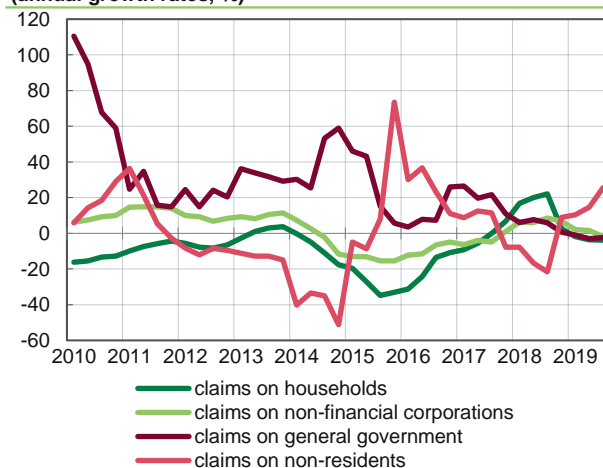


Chart 5. Claims of financial corporations (annual growth rates, %)

¹ Households and non-profit institutions serving households² Refined data

Loans and deposits

Table 9. Loans and deposits of non-financial corporations and households, by currencies

Components	2018			2019			2019		
	November			October			November		
	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %
Loans									
Non-financial corporations	899.82	6.17	10.0	781.88	2.65	-7.0	768.10	-0.02	-7.6
hryvnia	474.76	0.79	6.3	442.10	0.42	-6.6	441.58	-0.49	-6.9
US dollar	352.96	4.07	11.1	265.45	-0.46	-13.3	253.86	-1.42	-14.8
euro	71.45	1.31	38.6	74.09	2.69	23.1	72.45	1.89	23.9
Households	208.52	2.95	27.4	217.16	2.94	9.5	217.69	2.33	9.1
hryvnia	139.15	3.63	40.3	170.48	3.49	25.8	173.40	2.92	24.6
US dollar	65.38	-0.61	5.6	43.84	-0.52	-24.2	41.59	-0.58	-24.5
euro	1.17	-0.02	25.6	1.43	-0.01	-12.1	1.59	-0.01	-11.5
Deposits									
Non-financial corporations	312.38	-19.96	-0.3	372.04	0.78	17.4	365.53	-0.54	24.8
hryvnia	189.07	-9.98	1.2	227.89	0.23	14.5	222.32	-5.58	17.6
US dollar	84.87	-6.35	-11.3	103.06	-0.16	27.6	102.23	3.18	41.4
euro	36.73	-3.48	59.2	39.15	1.02	12.0	39.06	1.80	28.4
Households	524.58	-2.85	11.0	558.95	9.68	12.3	563.32	14.07	15.7
hryvnia	277.12	0.42	16.9	316.41	4.54	14.3	327.18	10.77	18.1
US dollar	208.40	-2.83	5.0	203.88	4.51	9.6	198.17	2.15	12.3
euro	37.97	-0.39	8.2	37.68	0.64	14.3	37.01	1.13	18.9

Chart 6. Loans

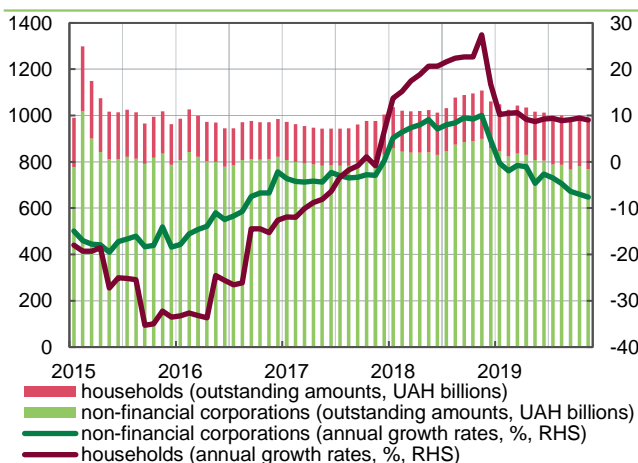


Chart 7. Deposits

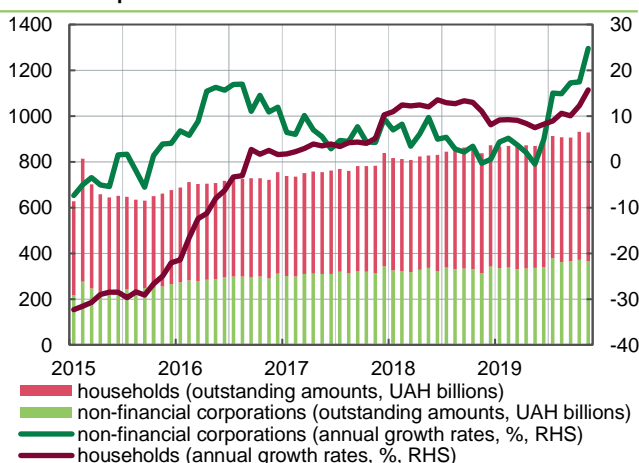


Chart 8. Loans (annual growth rates, %)

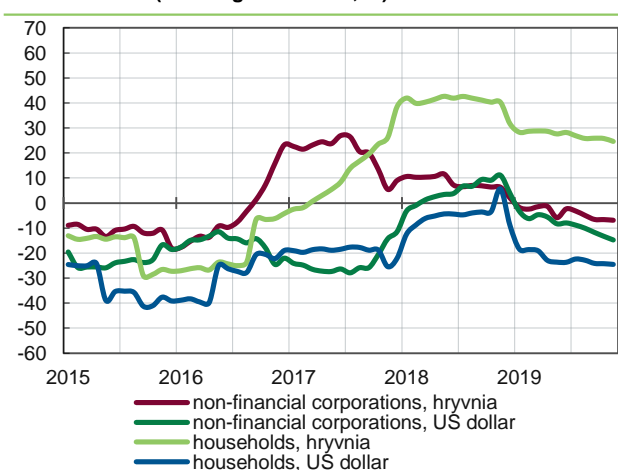


Chart 9. Deposits (annual growth rates, %)

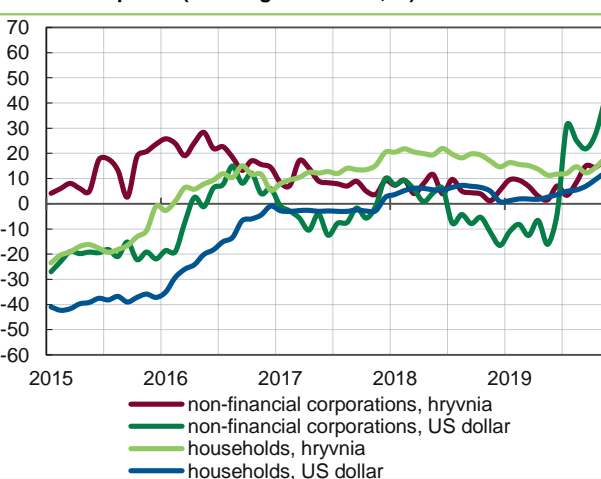


Table 10. Loans and deposits of non-financial corporations and households, by original maturities

Components	2018			2019					
	November			October			November		
	outstanding November at end of period, UAH billions	trans- actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans- actions for period, UAH billions	annual growth rates, %	outstanding November at end of period, UAH	trans- actions for period, UAH billions	annual growth rates, %
Loans									
Non-financial corporations	899.82	6.17	10.0	781.88	2.65	-7.0	768.10	-0.02	-7.6
up to 1 year	427.86	5.77	9.3	391.88	4.85	-3.2	387.84	0.59	-4.3
over 1 year and up to 5 years	299.61	4.77	19.9	252.05	-3.08	-7.6	244.34	-2.14	-9.8
over 5 years	172.35	-4.37	-1.1	137.95	0.88	-15.2	135.93	1.54	-12.1
Households	208.52	2.95	27.4	217.16	2.94	9.5	217.69	2.33	9.1
up to 1 year	73.44	1.53	47.2	89.43	0.51	24.7	91.06	1.68	24.4
over 1 year and up to 5 years	52.65	1.77	43.7	63.76	1.49	26.7	64.63	1.01	24.4
over 5 years	82.42	-0.35	5.9	63.97	0.94	-15.1	62.00	-0.36	-15.3
Deposits									
Non-financial corporations	312.38	-19.96	-0.3	372.04	0.78	17.4	365.53	-0.54	24.8
on demand	194.17	-24.08	-13.3	249.21	6.52	19.5	247.74	2.53	35.7
up to 1 year	84.59	-0.29	8.4	86.80	-5.45	6.3	87.32	1.55	8.5
over 1 year and up to 2 years	12.74	4.03	73.4	12.13	0.49	46.4	11.99	0.01	0.1
over 2 years	20.89	0.39	-	23.90	-0.78	30.0	18.49	-4.62	2.9
Households	524.58	-2.85	11.0	558.95	9.68	12.3	563.32	14.07	15.7
on demand	192.83	-3.29	22.7	225.14	4.84	19.5	230.83	8.59	26.2
up to 1 year	209.45	2.19	31.8	234.77	5.24	20.3	234.92	4.47	21.3
over 1 year and up to 2 years	115.53	-1.66	-23.5	93.36	-0.15	-13.1	92.03	0.98	-10.9
over 2 years	6.77	-0.09	17.2	5.68	-0.25	-9.3	5.54	0.03	-7.6

Table 11. Loans to households with regard to the purpose, by currencies

Components	2018			2019					
	November			October			November		
	outstanding amounts at end of period, UAH billions	trans- actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans- actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH	trans- actions for period, UAH billions	annual growth rates, %
Total	208.52	2.95	27.4	217.16	2.94	9.5	217.69	2.33	9.1
consumer loans	154.06	...	...	173.78	3.14	...	175.60	2.57	...
hryvnia	124.44	...	...	154.29	3.33	...	157.02	2.73	...
US dollar	27.95	...	...	18.36	-0.17	...	17.50	-0.16	...
euro	0.83	...	...	0.61	-0.01	...	0.58	0.00	...
lending for house purchase	49.41	...	...	37.42	-0.37	...	36.05	-0.34	...
hryvnia	10.22	...	...	10.69	0.00	...	10.76	0.07	...
US dollar	36.96	...	...	25.13	-0.36	...	23.76	-0.40	...
euro	0.93	...	...	0.71	-0.01	...	0.68	-0.00	...
other loans	5.05	...	...	5.96	0.17	...	6.04	0.10	...

Table 12. Loans to households regard by the purpose, by original maturities

Components	2018			2019					
	November			October			November		
	outstanding amounts at end of period, UAH billions	trans- actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans- actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH	trans- actions for period, UAH billions	annual growth rates, %
Total	208.52	2.95	27.4	217.16	2.94	9.5	217.69	2.33	9.1
consumer loans	154.06	...	...	173.78	3.14	...	175.60	2.57	...
up to 1 year	69.63	...	...	85.94	0.49	...	87.59	1.66	...
over 1 year and up to 5 years	48.39	...	...	58.95	1.37	...	59.83	0.98	...
over 5 years	36.04	...	...	28.89	1.28	...	28.18	-0.07	...
lending for house purchase	49.41	...	...	37.42	-0.37	...	36.05	-0.34	...
up to 1 year	1.43	...	...	0.86	-0.04	...	0.73	-0.10	...
over 1 year and up to 5 years	1.96	...	...	1.76	0.01	...	1.75	0.02	...
over 5 years	46.02	...	...	34.80	-0.34	...	33.57	-0.26	...
other loans	5.05	...	...	5.96	0.17	...	6.04	0.10	...

Interest rates

Table 13. Interest rates on loans¹ and deposits in November 2019

Components	Non-financial corporations			Households		
	interest rate, %	change to the previous period, pp	business outstanding amounts, UAH billions	interest rate, %	change to the previous period, pp	business outstanding amounts, UAH billions
New business on loans	13.28	-0.59	251.3	33.09	-0.43	35.4
hryvnia	16.47	-0.98	185.3	33.12	-0.46	35.4
US dollar	4.07	0.05	58.9	9.10	-1.06	0.02
euro	6.44	0.70	7.0	7.88	-1.35	0.026
Outstanding amounts of loans	12.64	-0.22	768.1	31.27	-4.69	217.7
hryvnia	16.72	-0.99	441.6	35.41	-3.40	173.4
US dollar	8.35	0.34	253.9	13.51	-1.31	41.6
euro	7.21	-0.73	72.4	12.40	-0.17	1.4
New business on deposits	10.78	-1.06	193.2	9.47	0.20	58.0
hryvnia	11.26	-1.21	183.5	14.18	-0.21	34.4
US dollar	1.73	-0.19	7.7	2.76	-0.06	20.8
euro	1.30	-0.22	1.9	1.61	-0.23	2.8
Outstanding amounts of deposits	7.85	-0.88	365.5	9.26	-0.38	563.3
hryvnia	10.98	-1.20	222.3	13.16	-0.25	327.2
US dollar	1.61	-0.29	102.2	3.26	-0.20	198.2
euro	1.34	-0.16	39.1	2.16	-0.14	37.0

Chart 10. Interest rates of new business on loans, %

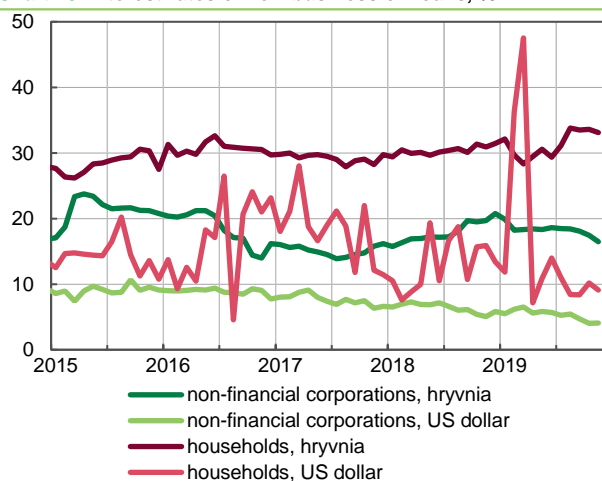


Chart 11. Interest rates of new business on deposits, %

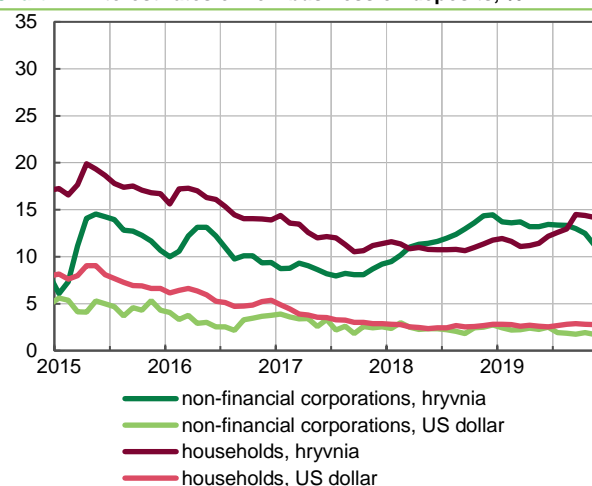


Chart 12. Interest rates on outstanding amounts of loans, %

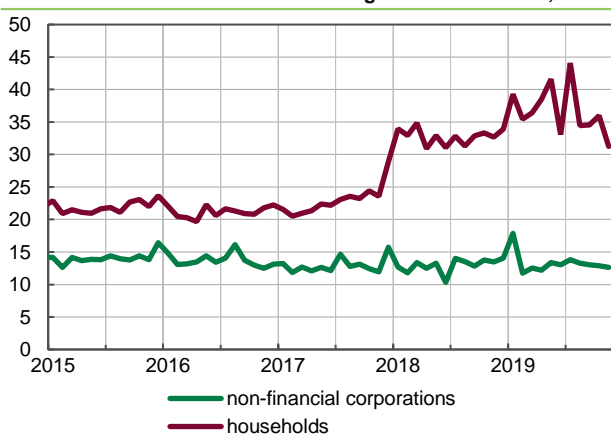
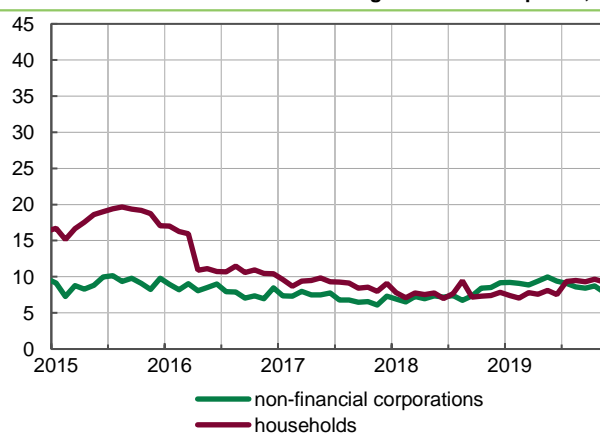


Chart 13. Interest rates on outstanding amounts of deposits, %



¹ Including overdraft, loans with original maturity up to 1 year, over 1 year and up to 5 years, over 5 years

Securities held by deposit-taking corporations

Table 14. Securities held by deposit-taking corporations (excluding National Bank of Ukraine) by sectors of the economy

Components	2018			2019			2019		
	November			October			November		
	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %
Holdings of securities other than shares	403.60	-8.53	3.4	397.29	-9.44	0.6	385.56	-7.30	0.9
residents	403.06	-8.59	3.2	381.99	-13.44	-5.7	373.25	-4.88	-4.9
National bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	0.97	–	0.1	0.97	–	–	0.97	–	–
Other financial corporations	2.81	-0.00	15.6	2.40	0.03	-18.2	2.39	0.03	-17.0
General government	394.50	-8.61	4.8	373.83	-13.49	-3.2	365.12	-4.87	-2.4
Non-financial corporations	4.78	0.02	-52.8	4.79	0.02	-1.4	4.76	-0.04	-2.6
Other residents	–	–	–	–	–	–	–	–	–
non-residents	0.54	0.06	–	15.30	4.00	–	12.31	-2.42	–
Holdings of shares	0.69	-0.00	-12.4	0.74	0.00	46.4	0.74	-0.00	-34.7
residents	0.50	-0.00	-50.4	0.54	–	70.9	0.54	–	-45.4
Other deposit-taking corporations	0.02	-0.00	-0.7	0.03	–	-0.0	0.03	–	-0.0
Other financial corporations	0.34	–	-51.0	0.13	–	64.2	0.13	–	-60.9
Non-financial corporations	0.14	-0.00	-49.2	0.38	–	143.6	0.38	–	2.9
non-residents	0.20	0.00	149.1	0.20	0.00	-0.0	0.20	-0.00	-0.1

Chart 14. Holdings of securities other than shares (outstanding amounts, UAH billion)

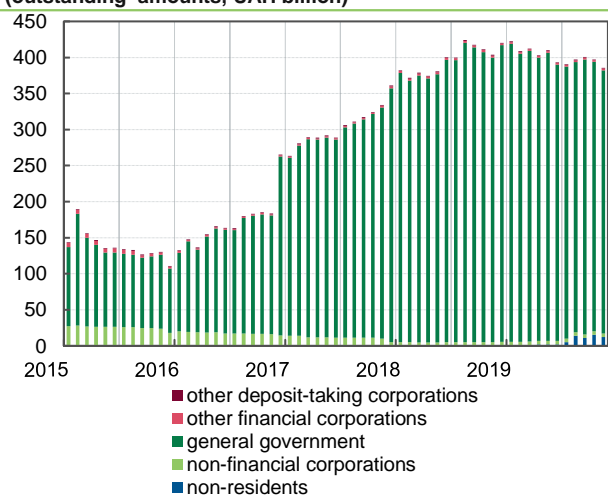


Chart 15. Holdings of shares (outstanding amounts, UAH billion)

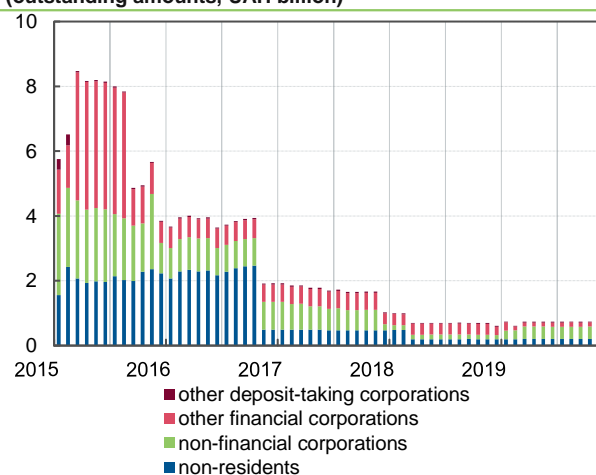


Chart 16. Holdings of securities other than shares (annual growth rates, %)

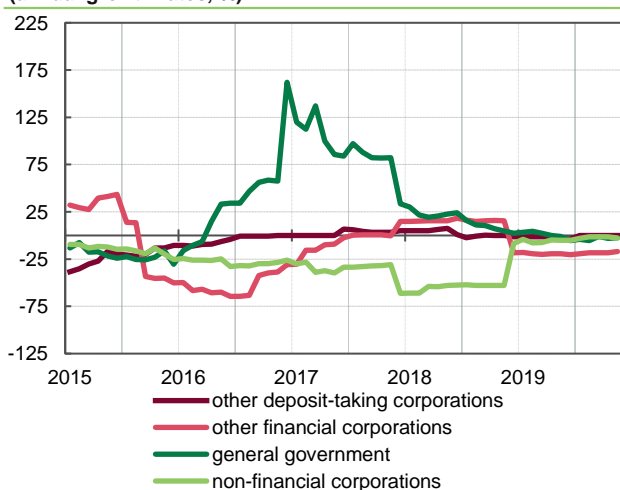
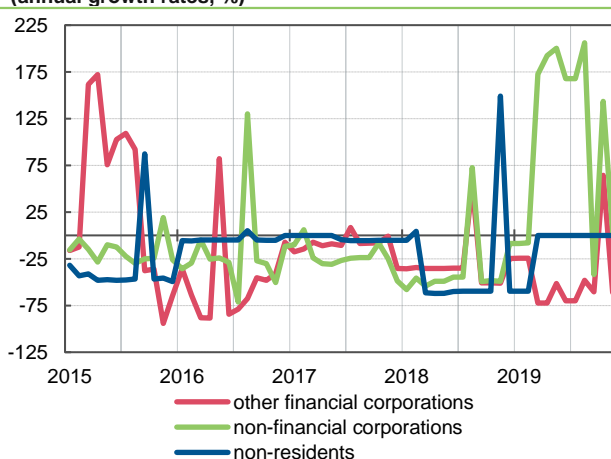


Chart 17. Holdings of shares (annual growth rates, %)



Securities other than shares issued by resident sectors

Table 15. Securities other than shares issued by resident sectors

Components	III quarter 2018			II quarter 2019 ¹			III quarter 2019		
	outstanding amounts at end of period, UAH billions	net issues during the period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	net issues during the period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	net issues during the period, UAH billions	annual growth rates, %
Total	1 434.20	18.8	4.7	1 452.59	21.59	6.8	1 439.58	45.13	8.7
Deposit-taking corporations	3.88	1.31	872.4	3.51	-0.32	51.1	3.36	0.10	-0.1
National Bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	3.88	1.31	872.4	3.51	-0.32	51.1	3.36	0.10	-0.1
Other financial corporations	9.67	0.09	4.1	8.34	-0.16	-13.0	8.09	-0.25	-16.3
General government	1 351.60	15.73	5.4	1 374.59	23.32	7.3	1 355.64	38.93	9.0
Non-financial corporations	69.05	1.66	-11.2	66.15	-1.25	-1.8	72.49	6.34	5.0

Chart 18. Dynamics of securities other than shares issued by resident sectors

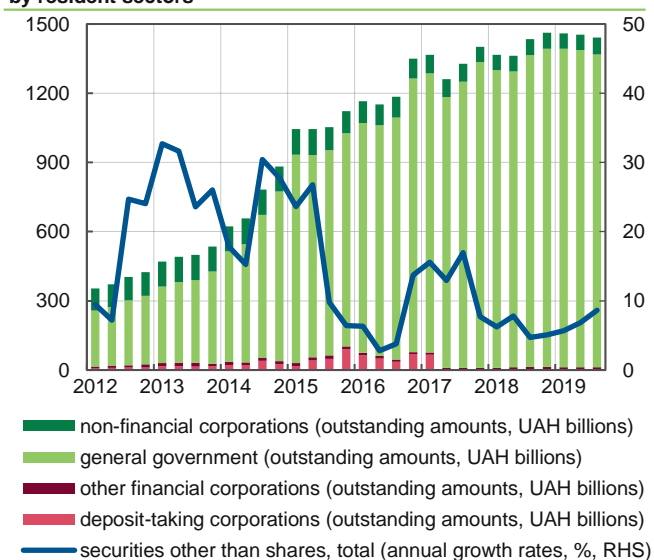
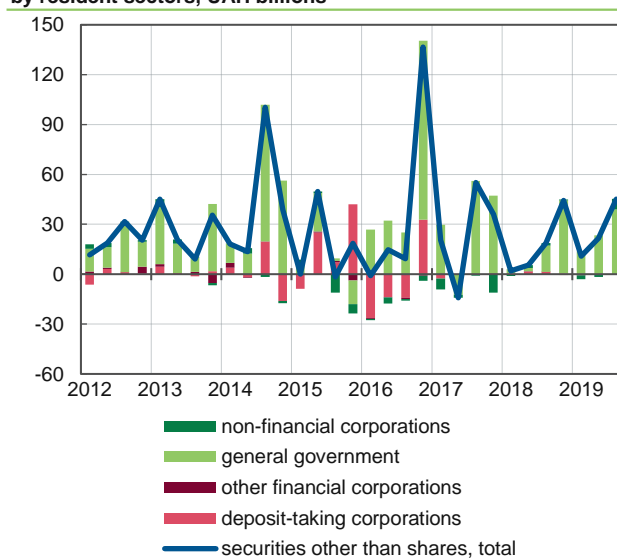


Chart 19. Net issues of securities other than shares issued by resident sectors, UAH billions

¹ Refined data

Financial Soundness Indicators

Table 16. Financial Soundness Indicators

Components	2019				
	June	July	August	September	October
Core Financial Soundness Indicators					
I1 Regulatory capital to risk-weighted assets	17.47	17.42	18.00	18.43	18.59
I2 Regulatory Tier 1 capital to risk-weighted assets	12.98	12.74	13.00	13.12	13.25
I3 Nonperforming loans net of provisions to capital	38.27	36.43	33.59	31.53	31.31
I4 Nonperforming loans to total gross loans	50.77	50.20	49.28	48.93	48.75
I5 Sectoral distribution of loans to total loans					
Residents	93.33	93.28	93.24	93.37	92.76
Deposit-takers	0.92	0.97	0.92	0.94	0.25
Central bank					
Other financial corporations	0.76	0.76	0.79	0.82	0.78
General government	0.25	0.25	0.26	0.30	0.34
Nonfinancial corporations	72.59	72.12	71.77	71.45	71.49
Other domestic sectors	18.82	19.17	19.49	19.87	19.90
Nonresidents	6.67	6.72	6.76	6.63	7.24
I6 Return on assets	4.96	5.03	5.27	5.15	4.94
I7 Return on equity	42.55	42.66	44.12	42.54	40.35
I8 Interest margin to gross income	47.09	47.42	46.07	46.68	47.64
I9 Noninterest expenses to gross income	52.71	53.47	52.16	53.04	53.57
I10 Liquid assets to total assets	51.54	53.45	53.15	32.60	72.68
I11 Liquid assets to short-term liabilities	91.61	93.33	93.29	93.86	93.57
I12 Net open position in foreign exchange to capital ¹	51.73	52.95	50.98	51.23	49.90
Encouraged Financial Soundness Indicators					
I13 Capital to assets	12.34	12.70	13.19	13.65	13.59
I14 Large exposures to capital	146.97	140.92	138.26	120.79	127.94
I15 Geographical distribution of loans to total loans					
Domestic economy	93.33	93.28	93.24	93.37	92.76
Advanced economies, excluding China	3.33	3.48	3.50	3.44	3.97
Other emerging market and developing countries, including China	3.34	3.24	3.26	3.19	3.27
I16 Gross asset position in financial derivatives to capital	0.44	0.66	0.57	0.61	0.45
I17 Gross liability position in financial derivatives to capital	0.02	0.01	0.01	0.02	0.02
I18 Trading income to total income	12.42	10.94	13.05	11.62	10.07
I19 Personnel expenses to noninterest expenses	40.70	40.34	40.28	40.28	40.81
I20 Spread between reference lending and deposit rates (basis points)	517	548	690	570	499
I21 Spread between highest and lowest interbank rates (basis points)	1 790	1 600	1 788	1 740	1 631
I22 Customer deposits to total (noninterbank) loans	87.73	91.35	90.65	92.54	93.07
I23 Foreign-currency-denominated loans to total loans	44.43	43.22	43.04	41.62	42.71
I24 Foreign-currency-denominated liabilities to total liabilities	44.75	46.04	45.87	44.40	45.42
I26 OFC's financial assets to total financial assets	29.95	–	–	...	–
I27 OFC's financial assets to gross domestic product	14.48	–	–	...	–
I37 Residential real estate prices (Percentage change/last 12 months)	106.50	–	–	106.40	–
I39 Residential real estate loans to total gross loans	3.62	3.55	3.54	3.43	3.42
I40 Commercial real estate loans to total gross loans	2.86	2.80	2.84	2.83	2.83

Note. Financial soundness indicators are compiled according to the IMF Financial Soundness Indicators Compilation Guide (2006). More detailed information is available on page «Statistics. Financial Sector Statistics. Data» on the official website of the National Bank of Ukraine:

<https://bank.gov.ua/statistic/sector-financial/data-sector-financial#4fsi>

¹ Listed according to banking supervision

Glossary

1. Monetary aggregates	<p>Liabilities of deposit-taking corporations (National Bank of Ukraine and other deposit-taking corporations (banks of Ukraine)), which have relatively high degree of liquidity to other sectors of the economy with the exception of deposit-taking corporations and general government sector. Liabilities of deposit-taking corporations include currency in circulation outside the deposit-taking corporations, transferable deposits, other deposits and securities other than shares.</p> <p>Monetary aggregate M0 includes currency in circulation outside the deposit-taking corporations.</p> <p>Monetary aggregate M1 – monetary aggregate M0 and transferable deposits in national currency (M1 - M0).</p> <p>Monetary aggregate M2 – monetary aggregate M1 and transferable deposits in foreign currency and other deposits (M2 - M1).</p> <p>Monetary aggregate M3 – monetary aggregate M2 and securities other than shares (M3 - M2).</p>
2. Transferable deposits	Financial assets that are exchangeable on demand at par and directly usable for making payments.
3. Other deposits	Non-transferable deposits that are convertible into cash or transferable deposits in short terms such as demand deposits, that are not used directly to make payments, time deposits and savings deposits.
4. Securities other than shares	Negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. Some common types of securities are bonds, treasury bills, promissory notes, deposit certificates of corporations, etc.
5. Lending for house purchase	Loans granted for the purpose of investing in housing, including building and home improvements.
6. Net foreign assets	Balance between claims and liabilities vis-a-vis non-residents on cash in foreign currency, deposits, loans, securities and other accounts receivable/payable.
7. Domestic credit	Net claims of financial corporations on the central government and claims on other sectors of economy in national and foreign currencies.
8. Net claims on the central government	Balance between claims and liabilities of financial corporations vis-a-vis central government under the investments in government securities, under the loans granted and other accounts.
9. Claims on other residents	The claims of financial corporations under the loans, investments in securities etc with regard to state and local government, public and other non-financial corporations, other sectors of the economy (households and non-profit institutions serving households).
10. The interest rate on new business of loans/deposits	The interest rate on new business of loans/deposits are calculated for each maturity, borrower and currency as a weighted average of interest rates in terms of primary loan/deposit agreements concluded during the reporting period and the volume of additional contracts, which was a change either in the amount or interest rate or the amount and interest rate year on year. Interest rates on outstanding loans/deposits reflect the aggregate reward including both a charge for usage of funds granted extended in the form of a nominal interest rate and commissions and fees paid to the bank, which are an integral part of financial instrument income/expenses (equivalent of effective interest rate). Calculation of interest rates is based on the data on all outstanding loans/deposits as of the reporting date and those redeemed during the reporting month. Interest rates on outstanding loans/deposits are calculated as a ratio of recognized interest income/expenses on loans/deposits to average loan/deposit balances in per cent per annum.
11. Transactions	Net financial flows for the period adjusted for the impact of non-operational effects (revaluations arising from changes in the prices of financial assets and/or the exchange
12. Net issues for the period	Financial flows for the period adjusted for the impact of revaluations arising from changes in the exchange rates.

Technical notes

1. Annual growth rates for the adjusted monthly data a_t i.e. change in 12-months in the reporting period is calculated from the monthly financial transactions and the outstanding amounts at the beginning of each month using of the following formula:

$$a_t = \left[\prod_{i=0}^{11} \left(1 + \frac{F_{t-i}^M}{L_{t-1-i}} \right) - 1 \right] \cdot 100,$$

where transactions for month $F_t^M = (L_t - L_{t-1}) - E_t^M - V_t^M - C_t^M$, L_t – outstanding amounts at end of period t , E_t^M – valuation changes affected by the exchange rates changes, V_t^M – valuation changes affected by price changes, C_t^M – other changes in the volume of assets.

2. Annual growth rates a_t are calculated from quarterly transactions and outstanding amounts as follows:

$$a_t = \left[\prod_{i=t-3}^t \left(1 + \frac{F_i}{L_{i-1}} \right) - 1 \right] \cdot 100,$$

where F_t – transactions during the quarter t , L_t – outstanding amounts at end of the quarter t .

3. Annual growth rates a_t are calculated from net issues and outstanding amounts as follows:

$$a_t = \left[\prod_{i=t-3}^t \left(1 + \frac{N_i}{L_{i-1}} \right) - 1 \right] \cdot 100,$$

where N_t – net issues during the quarter t , L_t – outstanding amounts at end of the quarter t .