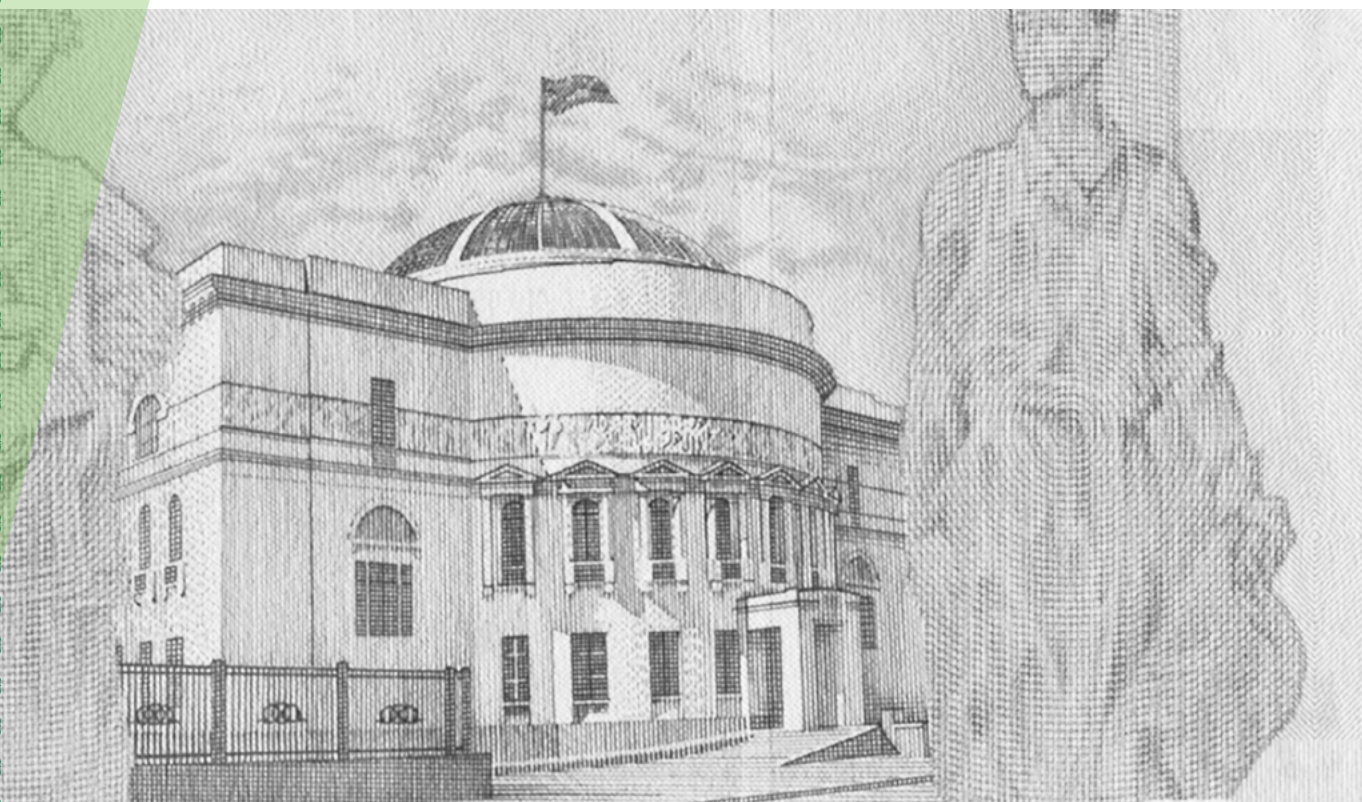




National Bank
of Ukraine

Monetary and Financial Statistics

December 2021



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://bank.gov.ua/en/statistic/sector-financial>

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National Bank of Ukraine monetary policy indicators

Table 1. Interest rate on refinancing

Components	2021								
	4	5	6	7	8	9	10	11	12
NBU discount rate (end of period)	7.5	7.5	7.5	8.0	8.0	8.5	8.5	8.5	9.0
Average weighted interest rate on all instruments	6.7	7.8	7.5	7.8	9.1	9.8	9.5	9.5	9.9
of which									
loans granted through tender	6.7	7.5	7.5	7.7	9.2	9.8	9.5	9.5	10.0
overnight loans	7.5	8.5	–	8.5	9.0	9.5	9.5	9.5	9.9

Table 2. Reserve requirements, %

Validity	current accounts and deposits in national currency	current accounts and deposits in foreign currency
з 13.03.2020	0	10

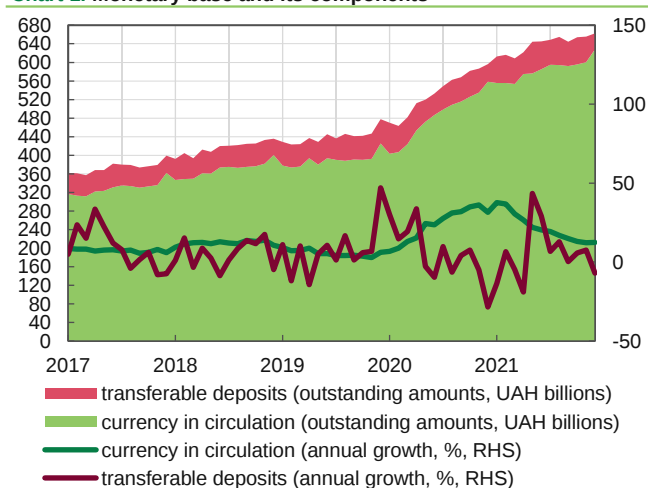
Table 3. Official exchange rate of hryvnia against US dollar and euro, hryvnias

	2021								
	4	5	6	7	8	9	10	11	12
US Dollar									
period average	27.9300	27.6028	27.2399	27.2145	26.7849	26.7278	26.3747	26.4462	27.2135
end of period	27.7500	27.5004	27.1763	26.8867	26.8601	26.5760	26.3265	27.1739	27.2782
Euro									
period average	33.3302	33.5062	32.8540	32.1821	31.5288	31.4976	30.5641	30.1924	30.7832
end of period	33.6427	33.3896	32.3018	31.9239	31.6963	31.4976	30.5032	30.6481	30.9226

Table 4. Monetary base and its components

Components	2020			2021					
	December			November			December		
	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	595.99	9.72	24.8	655.46	1.48	11.8	662.50	7.04	11.2
of which									
Currency in circulation	558.48	23.78	31.4	600.04	4.84	12.2	627.60	27.57	12.4
Transferable deposits of other deposit-taking corporations	37.49	-14.06	-28.5	55.29	-3.39	7.3	34.84	-20.45	-7.1
Transferable deposits of other sectors of economy	0.02	0.00	0.3	0.13	0.03	–	0.05	-0.07	–

Chart 1. Monetary base and its components



Surveys of financial corporations

Table 5. Deposit-taking corporations survey¹

Components	2020			2021					
	December			November			December		
	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	1 850.01	82.56	21.1	1 957.88	5.92	12.6	2 071.36	110.97	13.7
(2) Other items (net) (3 + 4 – 1)	686.30	-19.98	–	644.03	-3.94	–	634.02	-10.84	–
(3) Domestic credit (3.1 + 3.2)	1 828.30	3.73	3.9	1 852.79	-29.50	4.0	1 926.90	71.79	7.9
(3.1) Net claims on the central government	863.35	24.29	–	803.96	-35.13	–	883.39	78.44	–
(3.2) Claims on other sectors of economy	964.95	-20.56	-9.5	1 048.82	5.63	8.7	1 043.51	-6.65	10.3
Other financial corporations	11.15	0.23	-22.9	14.40	0.27	35.8	13.59	-0.87	25.1
State and local government	11.28	1.48	94.7	13.25	1.73	37.1	15.76	2.51	41.8
Non-financial corporations	734.06	-18.68	-11.0	768.36	-3.43	4.7	757.55	-12.00	5.7
Households ²	208.45	-3.59	-6.1	252.80	7.06	20.0	256.62	3.72	23.9
(4) Net foreign assets	708.00	58.84	–	749.13	31.48	–	778.48	28.34	–

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

Components	2020			2021					
	December			November			December		
	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)	1 850.01	82.56	21.1	1 957.88	5.92	12.6	2 071.36	110.97	13.7
(1.1) Currency in circulation outside deposit-taking corporations	516.08	23.00	34.3	549.64	-4.16	11.5	581.01	31.37	12.6
(1.2) Transferable deposits in national currency	533.97	55.76	38.4	624.83	14.06	30.7	700.23	75.40	31.1
(1.3) M1 (1.1 + 1.2)	1 050.05	78.77	36.4	1 174.48	9.90	20.9	1 281.24	106.76	22.0
(1.4) Transferable deposits in foreign currency	287.45	-10.36	12.8	321.59	2.42	15.3	317.93	-5.43	17.5
(1.5) Other deposits	509.87	14.20	2.5	459.96	-6.29	-5.2	470.44	9.75	-5.9
(1.6) M2 (1.3 + 1.4 + 1.5)	1 847.36	82.60	21.2	1 956.03	6.03	12.7	2 069.61	111.08	13.7
(1.7) Securities other than shares	2.64	-0.05	-27.7	1.85	-0.12	-28.5	1.75	-0.11	-31.5
Counterparts									
Liabilities									
(2) Liabilities excluded from M3	1.87	-8.39	–	14.44	-0.53	40.7	1.10	-13.34	-41.0
(3) Shares and other equity	449.10	0.94	-2.2	453.74	15.53	11.8	469.61	14.98	15.2
(4) Other items (net)	235.32	-12.53	–	175.85	-18.94	–	163.30	-12.48	–
Assets									
(5) Domestic credit	1 828.30	3.73	3.9	1 852.79	-29.50	4.0	1 926.90	71.79	7.9
(5.1) Net claims on central government	863.35	24.29	–	803.96	-35.13	–	883.39	78.44	–
Claims	952.92	57.33	24.7	912.28	-4.56	4.9	957.62	44.00	3.3
Minus: liabilities	89.57	33.04	29.9	108.31	30.57	–	74.23	-34.44	-13.9
(5.2) Claims on other sectors of economy	964.95	-20.56	-9.5	1 048.82	5.63	8.7	1 043.51	-6.65	10.3
among them:									
Loans	943.74	-20.66	-10.0	1 033.35	8.56	9.5	1 028.88	-5.81	11.3
Securities other than shares	13.72	0.77	38.5	7.37	-2.97	-41.9	8.05	0.65	-40.2
Shares and other equity	0.35	0.00	-40.3	0.58	0.00	58.1	0.58	0.00	57.8
(6) Net foreign assets	708.00	58.84	–	749.13	31.48	–	778.48	28.34	–

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	2020			2021					
	December			November			December		
	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	533.97	55.76	38.4	624.83	14.06	30.7	700.23	75.40	31.1
Other financial corporations	15.90	0.44	65.4	22.65	1.37	46.5	22.14	-0.50	39.3
Non-financial corporations	255.82	32.72	28.0	317.53	11.74	42.3	357.12	39.59	39.6
Households ¹	262.25	22.60	48.8	284.65	0.96	18.8	320.96	36.31	22.4
M2 - M1	797.31	3.84	5.7	781.55	-3.87	2.4	788.37	4.32	2.4
Other financial corporations	22.35	0.35	-3.2	22.43	-0.10	3.9	23.82	1.35	8.4
Non-financial corporations	293.67	-1.27	8.3	272.57	-7.04	-3.1	276.68	3.07	-1.5
Households ¹	481.29	4.75	4.6	486.55	3.27	5.6	487.86	-0.11	4.6
M3 - M2	2.64	-0.05	-27.7	1.85	-0.12	-28.5	1.75	-0.11	-31.5
Other financial corporations	0.11	0.00	-24.7	0.14	-0.00	22.4	0.14	0.01	26.3
Non-financial corporations	0.00	0.00	—	0.00	0.00	—	0.00	0.00	—
Households ¹	2.53	-0.05	-27.8	1.71	-0.12	-30.8	1.61	-0.11	-34.1

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

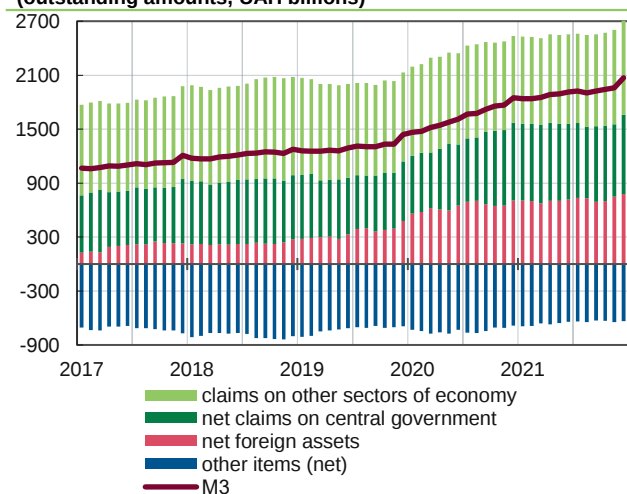


Chart 3. Monetary aggregate M3 and counterpart items (annual growth rates, %)

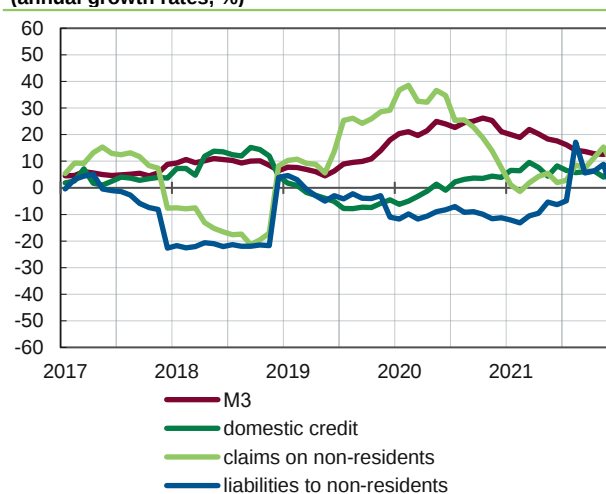
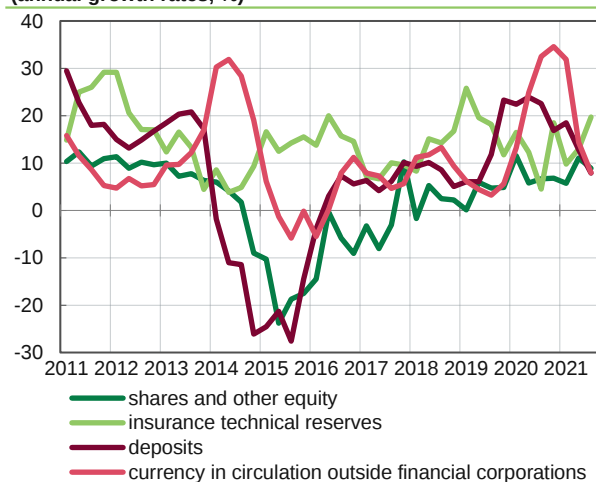
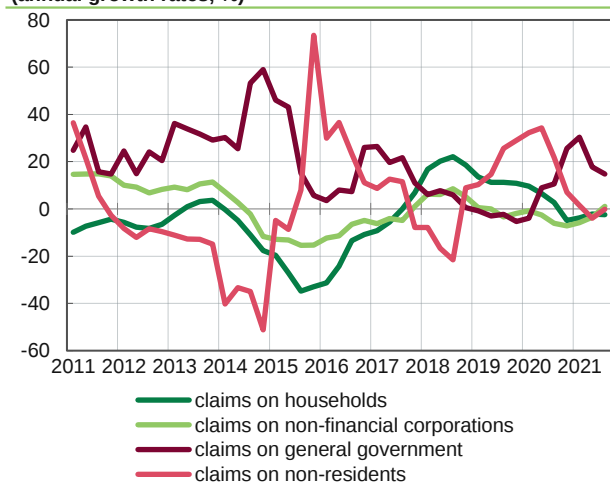
¹ Households and non-profit institutions serving households

Table 8. Financial corporations survey

Components	III quarter 2020			II quarter 2021			III quarter 2021		
	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	642,31	-25,35	–	696,58	-1,48	–	669,00	-1,93	–
(2) Domestic credit	2 097,93	79,97	4,6	2 145,59	6,82	8,5	2 191,94	9,51	4,8
(2.1) Net claims on central government	817,73	117,29	–	862,41	4,06	–	862,73	2,10	–
Claims	880,37	22,67	9,9	942,60	4,12	17,6	940,01	2,17	14,7
Less: liabilities	62,64	-94,62	-53,6	80,19	0,07	-40,5	77,28	0,06	57,6
(2.2) Claims on other residents	1 280,20	-37,32	-4,0	1 283,18	2,76	-3,1	1 329,21	7,41	0,6
State and local government	9,27	2,22	152,8	10,09	0,10	55,7	11,55	0,17	20,6
Non-financial corporations	1 028,94	-40,67	-6,0	1 024,54	2,47	-3,7	1 055,08	6,71	1,1
Households ¹	242,00	1,14	2,7	248,55	0,19	-2,2	262,58	0,53	-2,4
(3) Currency in circulation outside financial corporations	473,95	26,65	32,5	540,39	-0,00	14,4	543,19	0,00	8,0
(4) Deposits	1 219,06	51,84	22,6	1 340,17	0,02	12,8	1 351,73	-0,01	7,9
(5) Securities other than shares	6,82	1,00	-14,4	5,54	0,37	0,4	4,84	-0,35	-20,0
(6) Loans	0,10	0,00	-34,6	0,13	0,02	30,3	0,15	0,01	48,5
(7) Financial derivatives	0,40	0,00	0,0	0,03	0,00	0,0	0,07	0,00	0,0
(8) Insurance technical reserves	32,19	-1,25	4,5	37,85	0,98	13,2	38,53	0,76	19,7
(9) Shares and other equity	816,09	31,48	6,7	830,28	28,17	12,6	868,64	17,82	8,9
(10) Other items (net)	191,64	-55,10	–	87,79	-24,21	–	53,80	-10,66	–

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 households

Loans and deposits

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

Components	2020			2021					
	December			November			December		
	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	724,16	-17,98	-11,1	761,54	-0,31	5,3	752,32	-10,44	6,5
hryvnia	409,52	-7,98	-3,9	496,24	8,25	19,1	484,06	-12,04	18,4
US dollar	224,85	-9,64	-24,1	199,79	-4,38	-11,3	199,01	-1,54	-8,2
euro	89,74	-0,37	-4,6	65,48	-4,19	-17,5	69,22	3,14	-13,2
Households	206,47	-3,35	-6,1	250,57	7,10	20,2	254,39	3,72	24,0
hryvnia	174,43	-0,16	-0,2	228,80	7,69	31,0	232,91	4,11	33,5
US dollar	29,35	-3,07	-41,4	20,15	-0,45	-35,2	19,86	-0,36	-29,8
euro	1,34	-0,09	-25,5	0,91	-0,00	-28,4	0,90	-0,02	-24,7
Deposits									
Non-financial corporations	549,49	31,45	16,4	590,10	4,70	16,8	633,81	42,66	18,1
hryvnia	361,29	46,55	34,7	409,51	10,94	30,1	456,47	46,96	26,3
US dollar	117,17	-14,52	-23,7	108,91	-4,12	-13,9	101,09	-8,22	-10,6
euro	68,04	-0,86	46,6	67,40	-2,71	10,5	72,61	4,59	19,5
Households	730,32	27,41	16,7	757,04	4,44	10,1	794,15	35,71	10,9
hryvnia	433,42	24,06	27,8	469,05	3,19	14,6	506,98	37,93	17,0
US dollar	241,52	2,37	2,1	231,56	-0,20	0,7	230,01	-2,44	-1,3
euro	53,85	0,98	9,0	54,62	1,45	16,9	55,32	0,21	15,2

Chart 6. Loans

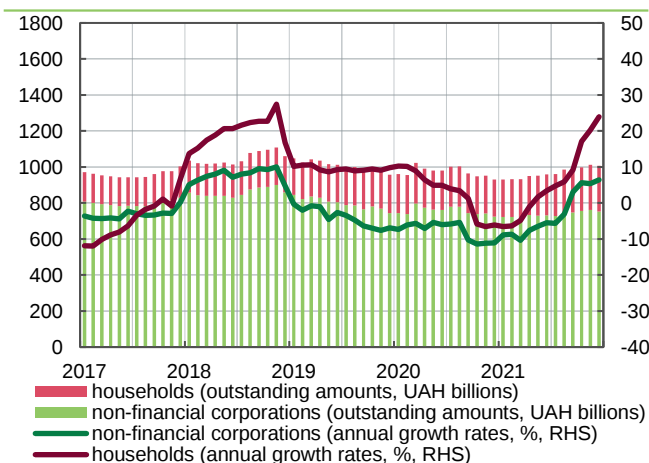


Chart 7. Deposits

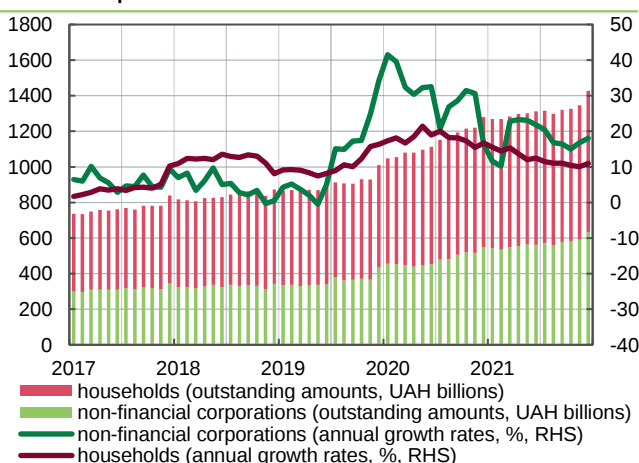


Chart 8. Loans (annual growth rates, %)

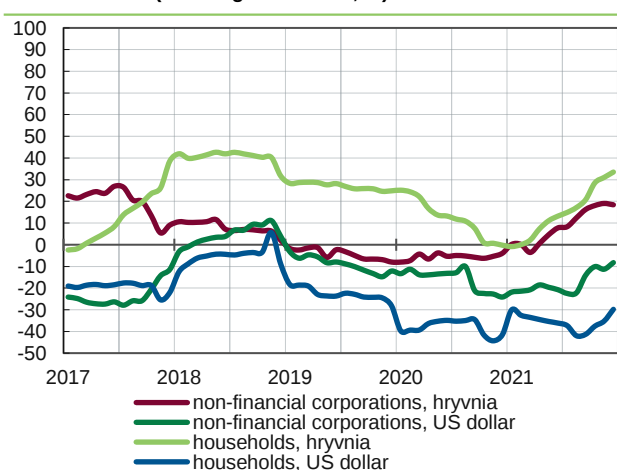


Chart 9. Deposits (annual growth rates, %)

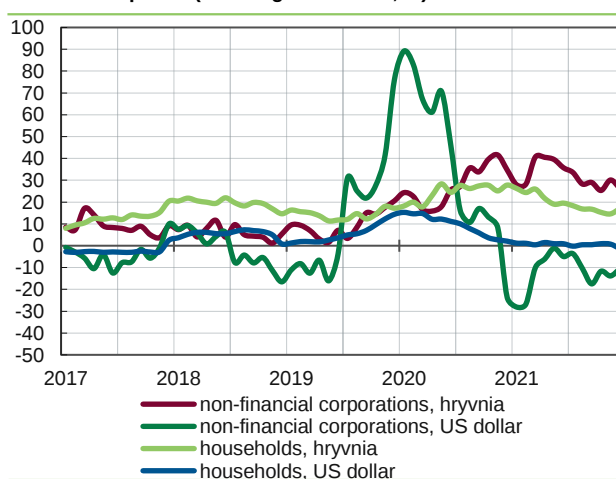


Table 10. Loans and deposits of non-financial corporations and households, by original maturities

Components	2020			2021					
	December			November			December		
	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	724,16	-17,98	-11,1	761,54	-0,31	5,3	752,32	-10,44	6,5
up to 1 year	371,86	-9,50	-5,7	431,79	18,58	14,6	415,52	-16,75	13,0
over 1 year and up to 5 years	233,46	-8,32	-10,4	240,72	-14,81	3,1	242,42	1,13	7,2
over 5 years	118,84	-0,16	-21,9	89,02	-4,08	-20,7	94,39	5,18	-15,9
Households	206,47	-3,35	-6,1	250,57	7,10	20,2	254,39	3,72	24,0
up to 1 year	90,80	-1,04	-2,1	116,34	4,75	26,7	117,31	0,96	29,2
over 1 year and up to 5 years	64,58	0,24	-1,1	84,63	3,25	31,7	86,95	2,31	34,8
over 5 years	51,10	-2,56	-15,8	49,61	-0,90	-5,2	50,13	0,44	0,4
Deposits									
Non-financial corporations	549,49	31,45	16,4	590,10	4,70	16,8	633,81	42,66	18,1
on demand	383,76	12,83	11,8	453,53	12,39	25,8	482,80	28,42	29,2
up to 1 year	136,94	14,32	43,9	109,03	-2,86	-9,6	121,16	11,99	-10,2
over 1 year and up to 2 years	21,57	3,67	66,8	20,61	-2,81	16,4	22,51	1,87	5,4
over 2 years	7,22	0,63	-66,6	6,94	-2,01	9,7	7,34	0,38	5,5
Households	730,32	27,41	16,7	757,04	4,44	10,1	794,15	35,71	10,9
on demand	379,00	27,90	47,7	434,79	4,93	26,4	473,24	37,60	27,2
up to 1 year	237,49	-0,71	-8,2	211,71	-1,86	-9,2	209,21	-2,84	-10,2
over 1 year and up to 2 years	104,88	-0,15	1,1	100,41	1,28	-1,8	101,75	1,16	-0,5
over 2 years	8,94	0,37	37,2	10,13	0,10	23,2	9,95	-0,21	15,6

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

Components	2020			2021					
	December			November			December		
	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	206,47	-3,35	-6,1	250,57	7,10	20,2	254,39	3,72	24,0
consumer loans	170,72	-2,18	-2,9	211,47	6,46	22,7	214,13	2,63	25,8
hryvnia	157,59	-0,55	-1,4	202,88	6,69	28,3	205,68	2,80	30,5
US dollar	12,08	-1,54	-43,4	8,03	-0,19	-38,5	7,91	-0,15	-32,0
euro	0,53	-0,07	-33,1	0,30	-0,00	-43,6	0,28	-0,01	-39,2
lending for house purchase	28,92	-1,77	-19,1	28,16	0,15	-5,6	28,56	0,34	1,3
hryvnia	10,90	0,19	1,6	15,63	0,52	45,9	16,20	0,57	48,6
US dollar	16,53	-1,92	-41,8	11,60	-0,27	-34,5	11,42	-0,23	-28,3
euro	0,66	-0,03	-25,5	0,47	-0,00	-23,0	0,48	0,00	-19,3
other loans	6,83	0,60	8,8	10,94	0,49	76,6	11,69	0,74	72,1

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

Components	2020			2021					
	December			November			December		
	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	206,47	-3,35	-6,1	250,57	7,10	20,2	254,39	3,72	24,0
consumer loans	170,72	-2,18	-2,9	211,47	6,46	22,7	214,13	2,63	25,8
up to 1 year	88,39	-0,98	-0,9	113,50	4,66	27,0	114,52	1,02	29,6
over 1 year and up to 5 years	58,94	0,00	-2,2	75,25	2,89	27,8	76,76	1,50	30,4
over 5 years	23,39	-1,20	-11,8	22,71	-1,08	-5,7	22,85	0,11	-0,4
lending for house purchase	28,92	-1,77	-19,1	28,16	0,15	-5,6	28,56	0,34	1,3
up to 1 year	0,40	-0,00	-43,5	0,23	-0,03	-40,2	0,22	-0,01	-41,8
over 1 year and up to 5 years	1,42	-0,02	-20,1	1,44	-0,01	0,8	1,45	0,01	3,3
over 5 years	27,11	-1,75	-18,5	26,50	0,19	-5,5	26,89	0,34	1,9
other loans	6,83	0,60	8,8	10,94	0,49	76,6	11,69	0,74	72,1

Interest rates

Table 13. Interest rates on loans¹ and deposits in December 2021

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	9.07	-0.01	295.5	28.06	-0.27	66.7
hryvnia	10.48	0.50	237.2	28.07	-0.28	66.5
US dollar	3.15	0.05	49.5	24.81	-0.11	0.11
euro	4.42	0.22	8.8	17.67	6.13	0.01
Outstanding amounts of loans	10.34	-0.33	752.3	31.42	-1.76	254.4
hryvnia	13.48	-0.08	484.1	32.28	-1.96	232.9
US dollar	6.36	-0.17	199.0	11.25	0.82	19.9
euro	6.21	-1.44	69.2	6.35	1.26	0.9
New business on deposits	4.52	-0.24	310.5	5.18	0.16	55.4
hryvnia	4.64	-0.21	299.3	6.96	-0.01	40.0
US dollar	1.77	0.72	7.3	0.61	-0.06	13.8
euro	0.75	-0.06	3.9	0.40	0.09	1.7
Outstanding amounts of deposits	4.32	0.14	633.8	4.54	0.15	794.2
hryvnia	5.16	0.22	456.5	6.95	0.24	507.0
US dollar	0.92	0.14	101.1	0.89	-0.03	230.0
euro	0.41	-0.11	72.6	0.42	-0.02	55.3

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

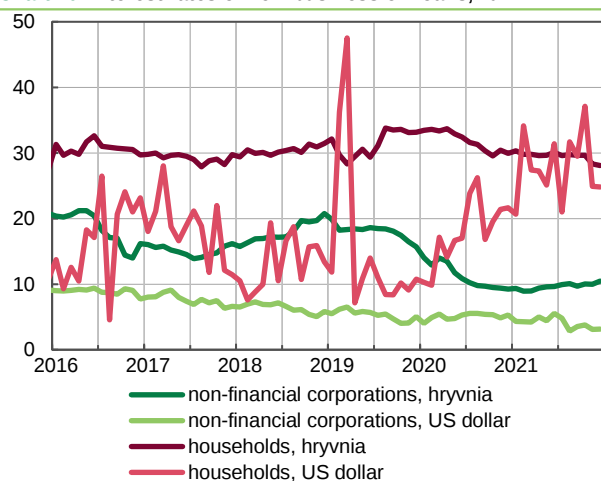


Chart 11. Interest rates of new business on deposits, %

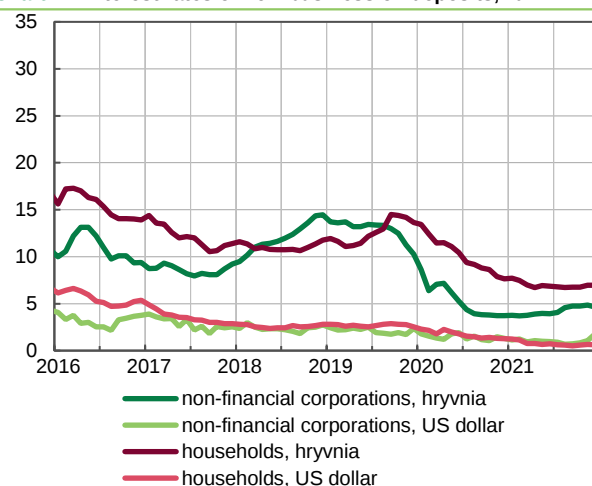


Chart 12. Interest rates on outstanding amounts of loans, %

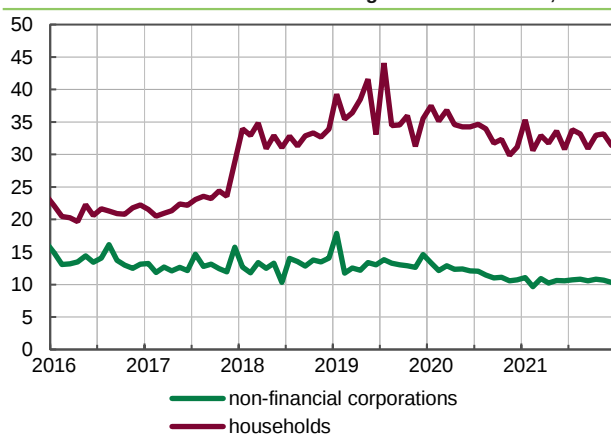
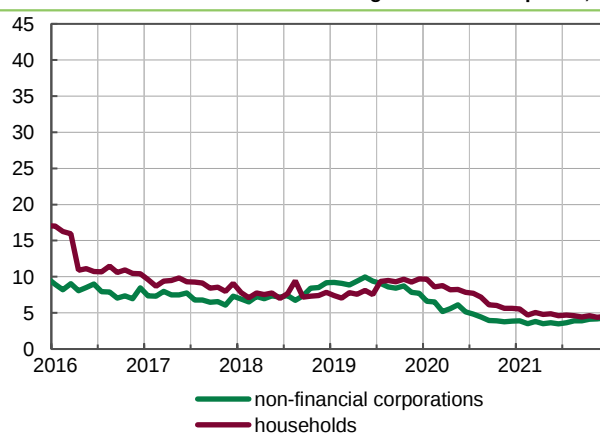


Chart 13. Interest rates on outstanding amounts of deposits, %

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	2020			2021			2021		
	December			November			December		
	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	627,18	61,04	46,4	571,03	1,67	5,6	615,87	43,50	2,6
residents	613,30	57,59	47,2	566,78	1,80	6,8	610,92	42,82	4,1
National bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	0,95	–	-2,4	–	–	–	–	–	–
Other financial corporations	4,02	0,14	50,6	3,21	-0,02	-16,8	3,17	-0,07	-21,4
General government	603,91	57,58	48,0	562,45	5,07	7,9	606,72	42,98	5,0
Non-financial corporations	4,42	-0,13	-8,0	1,12	-3,26	-75,1	1,02	-0,09	-76,4
Other residents	–	–	–	–	–	–	–	–	–
non-residents	13,87	3,45	15,90	4,26	-0,13	-57,5	4,95	0,68	-62,9
Holdings of shares	1,00	-0,12	-14,1	0,94	-0,00	-10,2	1,40	0,37	41,1
residents	0,35	-0,00	-9,7	0,38	-0,00	3,7	0,37	-0,00	3,3
Other deposit-taking corporations	0,03	–	0,0	–	-0,00	-100,0	–	–	–
Other financial corporations	0,08	–	-0,8	0,12	-0,00	43,5	0,11	-0,00	42,2
Non-financial corporations	0,24	-0,00	-13,6	0,26	0,00	1,5	0,26	0,00	1,4
non-residents	0,66	-0,12	-16,5	0,56	-0,00	-16,5	1,03	0,37	65,9

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

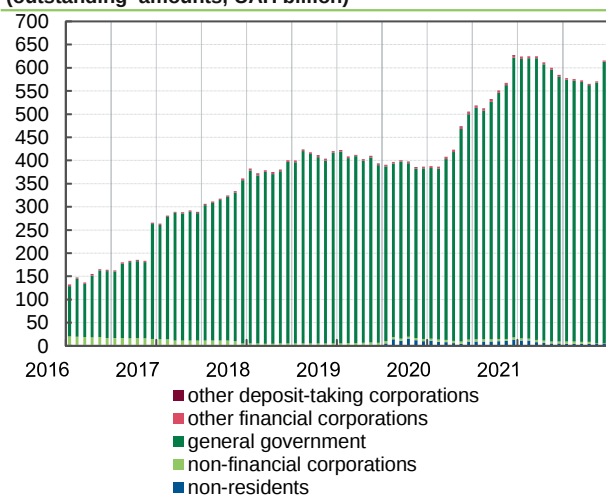


Chart 15. Holdings of shares (outstanding amounts, UAH billion)

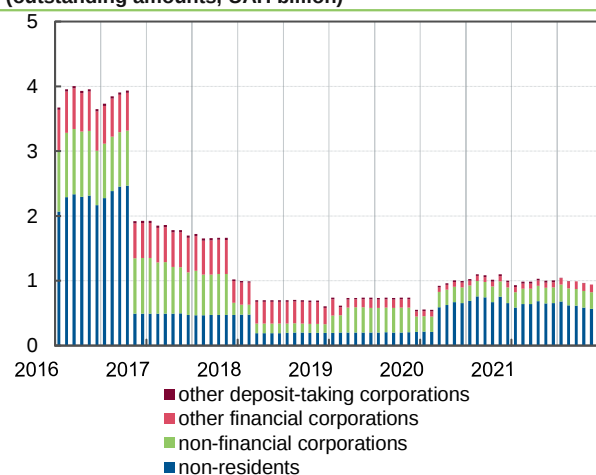


Chart 16. Holdings of securities other than shares (annual growth rates, %)

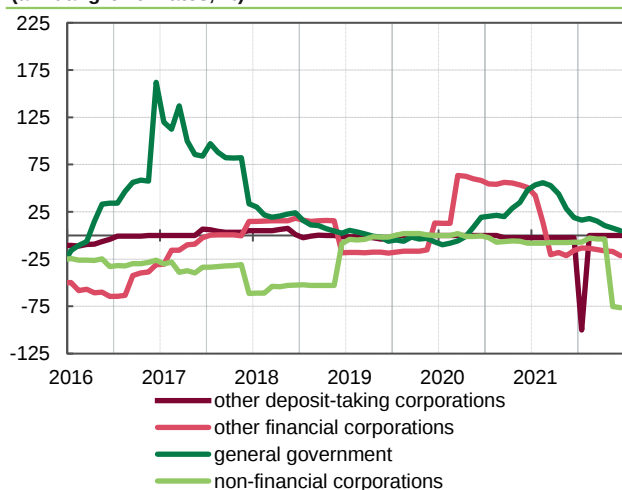
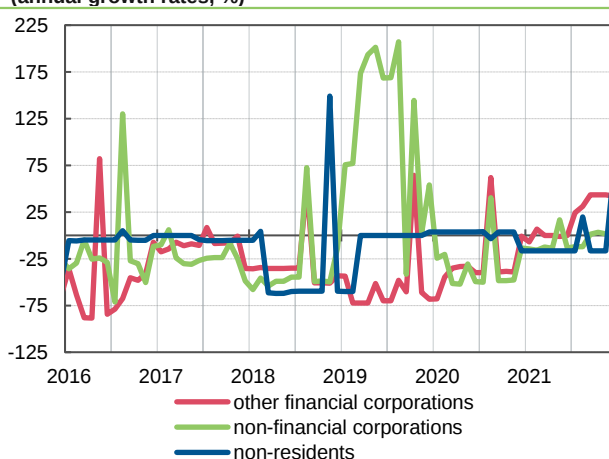


Chart 17. Holdings of shares (annual growth rates, %)



Financial Soundness Indicators

Table 16. Financial Soundness Indicators

Components	2021				
	July	August	September	October	November
Core Financial Soundness Indicators					
I1 Regulatory capital to risk-weighted assets	21.72	21.29	21.59	21.69	21.44
I2 Regulatory Tier 1 capital to risk-weighted assets	15.70	15.18	15.17	15.09	14.45
I3 Nonperforming loans net of provisions to capital	18.51	17.62	16.36	15.53	14.07
I4 Nonperforming loans to total gross loans	36.30	34.99	33.26	32.65	30.67
I5 Sectoral distribution of loans to total loans					
Residents	96.08	96.15	96.13	96.01	95.81
Deposit-takers	0.47	0.35	0.29	0.27	0.42
Central bank					
Other financial corporations	0.91	0.93	0.93	0.93	0.95
General government	1.11	1.56	1.90	2.08	2.30
Nonfinancial corporations	71.03	70.87	70.33	70.13	69.28
Other domestic sectors	22.57	22.44	22.69	22.60	22.86
Nonresidents	3.92	3.85	3.87	3.99	4.19
I6 Return on assets	3.98	3.98	4.01	4.07	4.17
I7 Return on equity	34.65	34.58	34.69	35.00	35.61
I8 Interest margin to gross income	53.10	53.37	53.80	54.22	53.89
I9 Noninterest expenses to gross income	59.95	59.77	60.02	60.11	59.95
I10 Liquid assets to total assets	70.23	69.40	69.35	69.18	69.36
I11 Liquid assets to short-term liabilities	89.55	89.49	89.21	89.31	89.38
I12 Net open position in foreign exchange to capital	33.61	33.27	31.54	29.72	29.51
Encouraged Financial Soundness Indicators					
I13 Capital to assets	11.50	11.84	12.02	12.23	12.42
I14 Large exposures to capital	72.83	77.73	73.18	74.38	70.75
I15 Geographical distribution of loans to total loans					
Domestic economy	96.08	96.15	96.13	96.01	95.81
Advanced economies, excluding China	3.86	3.80	3.82	3.94	4.11
Other emerging market and developing countries, including China	0.06	0.05	0.05	0.05	0.07
I16 Gross asset position in financial derivatives to capital	1.10	1.05	0.94	0.85	0.56
I17 Gross liability position in financial derivatives to capital	0.06	0.07	0.05	0.06	0.18
I18 Trading income to total income	-0.34	-0.73	-1.54	-2.06	-1.38
I19 Personnel expenses to noninterest expenses	35.95	35.60	35.39	35.31	34.97
I20 Spread between reference lending and deposit rates (basis points)	834	783	740	763	733
I21 Spread between highest and lowest interbank rates (basis points)	1 188	1 150	1 163	440	986
I22 Customer deposits to total (noninterbank) loans	140.38	134.25	135.93	134.56	134.29
I23 Foreign-currency-denominated loans to total loans	33.30	33.06	32.00	32.06	31.61
I24 Foreign-currency-denominated liabilities to total liabilities	36.91	36.81	36.01	35.47	35.61
I26 OFC's financial assets to total financial assets	–	–	29.28	–	–
I27 OFC's financial assets to gross domestic product	–	–	17.73	–	–
I37 Residential real estate prices (Percentage change/last 12 months)	–	–	114.30	–	–
I39 Residential real estate loans to total gross loans	2.79	2.68	2.67	2.57	2.56
I40 Commercial real estate loans to total gross loans	2.16	2.07	2.05	2.00	1.72

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/en/statistic/sector-financial/data-sector-financial#4fsi>

Glossary

1. Monetary aggregates	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. Monetary aggregate M0 includes currency in circulation outside the deposit-taking corporations. Monetary aggregate M1 – monetary aggregate M0 and transferable deposits in national currency (M1 - M0). Monetary aggregate M2 – monetary aggregate M1 and transferable deposits in foreign currency and other deposits (M2 - M1). Monetary aggregate M3 – monetary aggregate M2 and securities other than shares (M3 - M2).
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 .