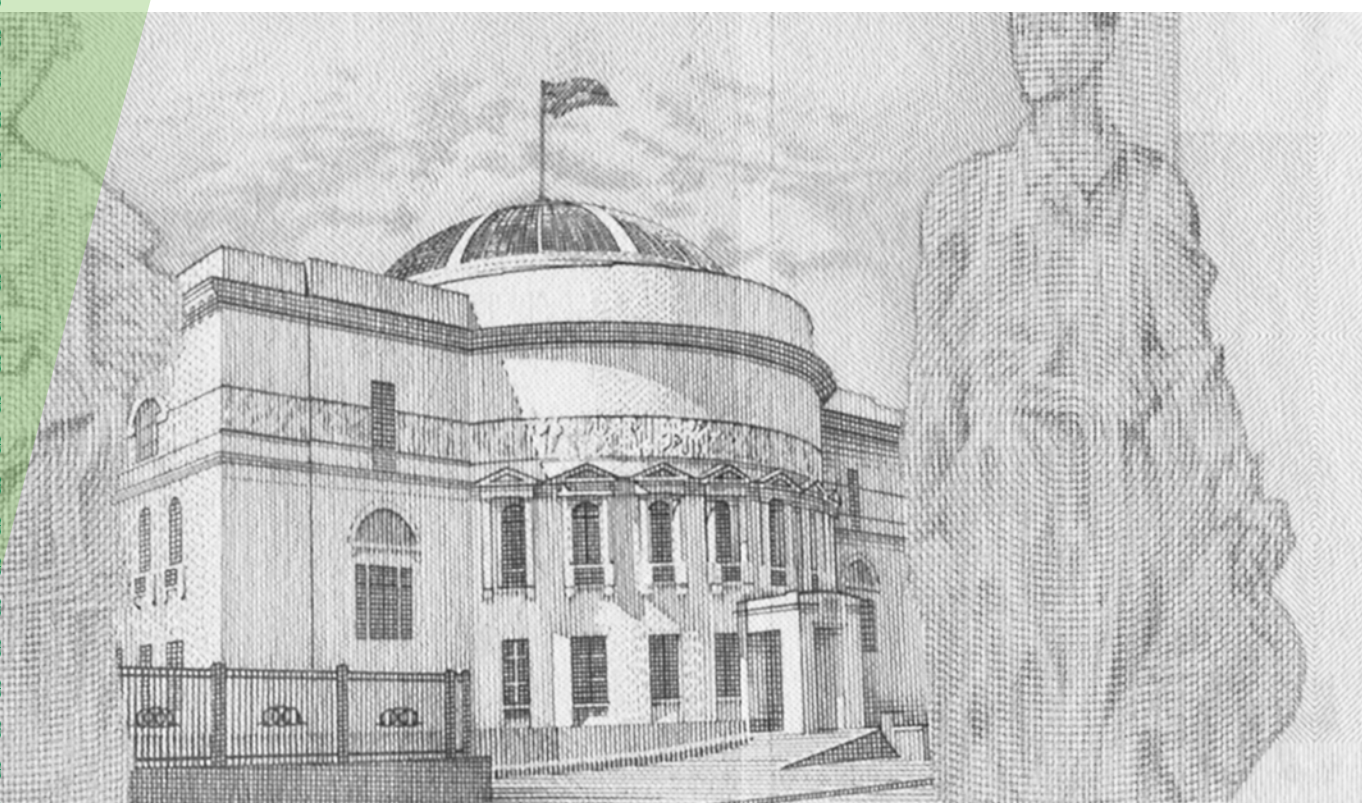




National Bank
of Ukraine

Monetary and Financial Statistics

November 2023



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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Abbreviations

NPISH non-profit institutions serving households (S.15) according to Institutional Sector Classification

Symbols

"_" data are not applicable
 "... " data are not available
 "0; 0,0" data are available but in dimensions smaller than can be expressed by the digits used in the table

National Bank of Ukraine monetary policy indicators

Table 1. Interest rate on refinancing

Components	2023									
	3	4	5	6	7	8	9	10	11	
NBU discount rate (end of period)	25.0	25.0	25.0	25.0	22.0	22.0	20.0	16.0	16.0	
Average weighted interest rate on all instruments	27.0	–	–	–	–	24.0	24.0	–	–	
of which										
loans granted through tender	27.0	–	–	–	–	–	–	–	–	
overnight loans	–	–	–	–	–	24.0	24.0	–	–	

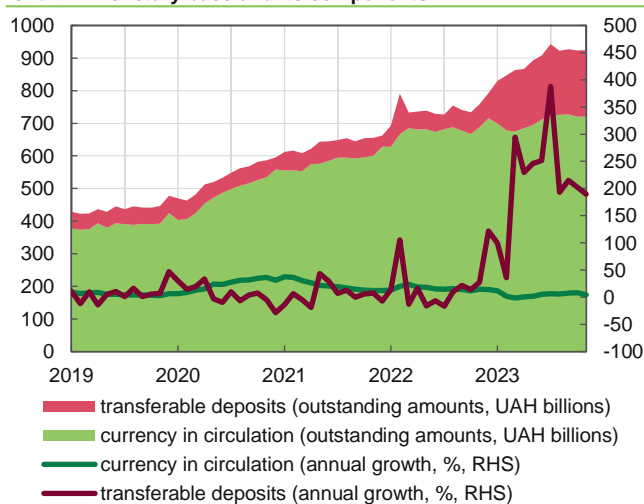
Table 2. Official exchange rate of hryvnia against US dollar and euro, hryvnias

	2023									
	3	4	5	6	7	8	9	10	11	
US Dollar										
period average	36.5686	36.5686	36.5686	36.5686	36.5686	36.5686	36.5686	36.5190	36.1554	
end of period	36.5686	36.5686	36.5686	36.5686	36.5686	36.5686	36.5686	36.3659	36.3752	
Euro										
period average	39.7812	40.0657	39.8083	39.5880	40.4330	39.9225	39.1310	38.5647	39.0061	
end of period	39.0722	40.3461	39.2802	40.0006	40.2584	39.7903	38.5543	38.5624	39.9582	

Table 3. Monetary base and its components

Components	2022			2023					
	November			October			November		
	outstanding amounts at end of period, UAH billions	transactions for UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	transactions for UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	transactions for UAH billions	annual growth rates, %
Monetary base	758.33	24.28	15.7	923.19	-4.20	25.8	924.31	1.12	21.9
of which									
Currency in circulation	687.72	20.80	14.6	720.20	-6.71	8.0	719.93	-0.27	4.7
Transferable deposits of other deposit-taking corporations	70.36	3.35	27.3	202.54	2.24	–	204.02	1.48	–
Transferable deposits of other sectors of economy	0.25	0.12	94.9	0.44	0.26	–	0.35	-0.09	41.6

Chart 1. Monetary base and its components



Surveys of financial corporations

Table 4. Deposit-taking corporations survey¹

Components	2022			2023			2023		
	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	2 376.89	45.42	13.5	2 812.90	16.53	20.7	2 860.71	40.97	20.1
(2) Other items (net) (3 + 4 – 1)	958.48	76.20	–	962.43	19.14	–	986.57	16.41	–
(3) Domestic claims (3.1 + 3.2)	2 221.17	48.62	14.5	2 084.86	41.60	-4.4	2 171.19	80.80	-2.8
(3.1) Net claims on the central government	1 176.25	57.44	–	1 108.53	36.27	–	1 177.70	66.21	–
(3.2) Claims on other sectors of economy	1 044.91	-8.83	-7.1	976.33	5.33	-7.3	993.49	14.59	-5.2
Other financial corporations	10.51	-0.44	-29.3	12.14	-1.00	9.9	14.34	2.15	34.8
State and local government	11.17	-0.91	-15.2	5.04	-0.13	-59.9	4.72	-0.32	-59.4
Non-financial corporations	783.62	-6.35	-6.5	724.03	2.08	-8.3	732.17	5.67	-6.8
Households and NPISH	239.60	-1.13	-7.6	235.12	4.38	-2.3	242.25	7.09	1.1
(4) Net foreign assets	1 114.20	73.00	–	1 690.47	-5.93	–	1 676.08	-23.43	–

Table 5. Monetary aggregates and counterparts items of deposit-taking corporations survey¹

Components	2022			2023			2023		
	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)	2 376.89	45.42	13.5	2 812.90	16.53	20.7	2 860.71	40.97	20.1
(1.1) Currency in circulation outside deposit-taking corporations	641.47	17.56	16.7	675.34	-7.69	8.2	674.05	-1.28	5.1
(1.2) Transferable deposits in national currency	829.77	19.36	32.8	989.47	15.68	22.1	1 037.38	47.91	25.0
(1.3) M1 (1.1 + 1.2)	1 471.24	36.91	25.3	1 664.80	7.99	16.1	1 711.43	46.63	16.3
(1.4) Transferable deposits in foreign currency	437.52	-7.37	4.0	466.40	18.35	4.9	461.90	-9.91	4.5
(1.5) Other deposits	466.96	15.96	-7.5	680.86	-9.80	51.1	686.59	4.30	46.8
(1.6) M2 (1.3 + 1.4 + 1.5)	2 375.72	45.51	13.6	2 812.06	16.54	20.7	2 859.92	41.02	20.1
(1.7) Debt securities	1.17	-0.09	-52.1	0.84	-0.02	-33.0	0.78	-0.06	-32.4
Counterparts									
Liabilities									
(2) Liabilities excluded from M3	5.79	0.06	-61.8	4.30	-0.29	-25.4	4.32	0.01	-26.0
(3) Equity	648.07	14.02	12.6	750.07	21.01	7.2	770.22	12.52	6.7
(4) Other items (net)	304.61	62.12	–	208.06	-1.58	–	212.02	3.88	–
Assets									
(5) Domestic claims	2 221.17	48.62	14.5	2 084.86	41.60	-4.4	2 171.19	80.80	-2.8
(5.1) Net claims on central government	1 176.25	57.44	–	1 108.53	36.27	–	1 177.70	66.21	–
Claims	1 311.25	7.78	39.2	1 431.16	31.84	9.4	1 443.54	7.35	9.3
Minus: liabilities	135.00	-49.67	7.8	322.63	-4.43	71.3	265.84	-58.85	93.0
(5.2) Claims on other sectors of economy	1 044.91	-8.83	-7.1	976.33	5.33	-7.3	993.49	14.59	-5.2
among them:									
Loans	1 029.65	-8.58	-7.2	963.30	5.68	-7.2	980.39	14.50	-5.0
Debt securities	7.12	-0.57	1.4	5.44	-0.03	-33.1	5.53	0.05	-27.1
Equity	0.57	0.00	-0.4	0.59	0.00	4.4	0.59	0.00	4.4
(6) Net foreign assets	1 114.20	73.00	–	1 690.47	-5.93	–	1 676.08	-23.43	–

¹ National Bank of Ukraine and other deposit-taking corporations

Table 6. Components M3 by sectors of the economy

Components	2022			2023					
	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	829.77	19.36	32.8	989.47	15.68	22.1	1 037.38	47.91	25.0
Other financial corporations	26.78	4.84	18.3	21.84	-0.51	-0.5	23.83	1.99	-11.0
Non-financial corporations	353.66	2.18	11.4	451.87	21.12	28.6	480.74	28.87	35.9
Households and NPISH	449.33	12.34	57.9	515.76	-4.92	18.0	532.81	17.05	18.6
M2 - M1	904.48	8.60	-3.1	1 147.26	8.55	28.1	1 148.49	-5.61	26.2
Other financial corporations	30.14	-0.40	21.9	36.48	-0.47	19.2	37.21	0.64	22.9
Non-financial corporations	309.26	0.90	-5.7	456.10	-4.04	47.8	446.23	-13.33	43.0
Households and NPISH	565.09	8.10	-2.8	654.68	13.07	17.6	665.05	7.08	17.2
M3 - M2	1.17	-0.09	-52.1	0.84	-0.02	-33.0	0.78	-0.06	-32.4
Other financial corporations	0.05	0.03	-63.8	0.05	0.01	-	0.08	0.03	68.4
Non-financial corporations	0.00	0.00	3.7	0.00	0.00	3.7	0.00	0.00	3.8
Households and NPISH	1.11	-0.12	-51.6	0.79	-0.03	-35.8	0.70	-0.09	-37.0

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

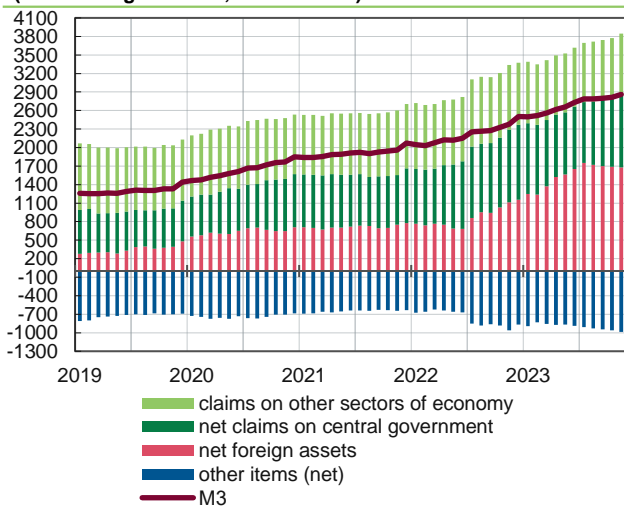


Chart 3. Monetary aggregate M3 and counterpart items (annual growth rates, %)

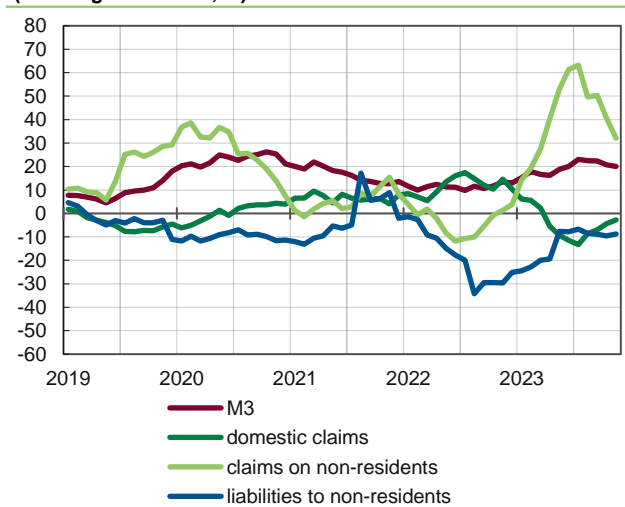


Table 7. Financial corporations survey

Components	III quarter 2022			II quarter 2023 ¹			III quarter 2023		
	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, %	outstanding amounts at end of period, UAH billions	trans-actions for period, UAH billions	annual growth rates, %
(1) Net foreign assets	935.50	123.07	-	1 648.83	237.15	-	1 698.36	53.17	-
(2) Domestic claims	2 522.95	-32.60	10.7	2 338.51	-89.02	-8.9	2 425.64	84.85	-4.3
(2.1) Net claims on central government	1171.73	7.43	-	1083.42	-72.63	-	1146.41	60.02	-
Claims	1321.86	80.02	35.8	1453.43	-32.49	17.1	1475.90	22.13	11.5
Less: liabilities	150.13	72.59	81.0	370.00	40.14	377.1	329.49	-37.89	106.9
(2.2) Claims on other residents	1 351.22	-40.03	-3.0	1 255.09	-16.39	-10.9	1 279.23	24.83	-6.3
State and local government	13.09	-2.21	10.6	6.53	-1.64	-57.7	5.19	-1.23	-59.8
Non-financial corporations	1 077.93	-26.40	-3.0	1 013.41	-18.52	-9.6	1 029.74	16.90	-5.7
Households and NPISH	260.20	-11.42	-3.5	235.15	3.77	-13.4	244.30	9.15	-6.0
(3) Currency in circulation outside financial corporations	621.91	-5.47	14.5	660.48	33.06	5.4	679.53	19.04	9.4
(4) Deposits	1 608.21	24.43	8.5	2 012.17	130.25	25.9	2 060.98	55.91	27.3
(5) Debt securities	4.28	-0.31	-21.2	4.51	0.82	1.5	4.44	-0.07	7.7
(6) Loans	0.17	-0.01	14.6	0.11	-0.02	-36.7	0.39	0.28	134.2
(7) Financial derivatives and employee stock options	0.71	0.00	0.0	0.26	0.00	0.0	0.17	0.00	0.0
(8) Insurance, pension and standardized guarantee schemes	44.79	3.39	16.3	48.58	1.31	16.7	51.37	2.79	14.1
(9) Equity and investment fund shares	1 119.29	50.48	9.4	1 247.25	6.07	10.1	1 334.67	83.67	11.6
(10) Other items (net)	59.08	17.97	-	13.98	-23.37	-	-7.55	-23.61	-

¹ Refined data.

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

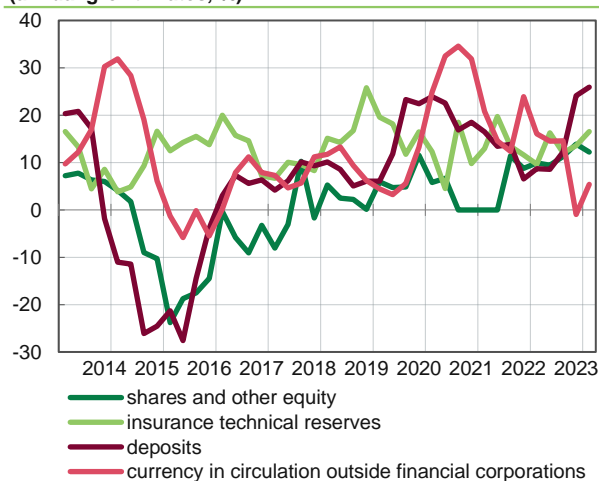
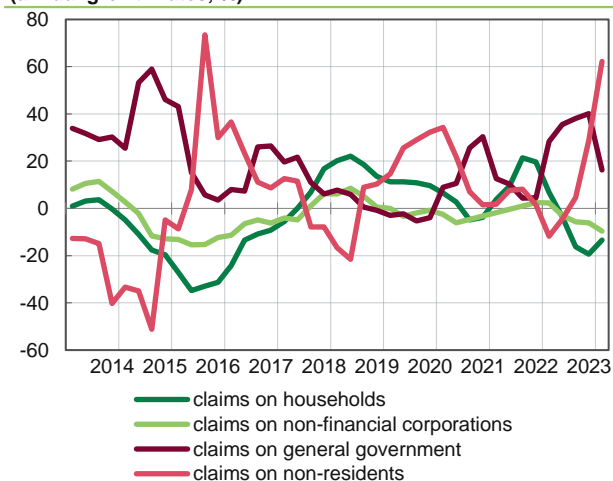


Chart 5. Claims of financial corporations (annual growth rates, %)



Loans and deposits

Table 8. Loans and deposits of non-financial corporations and households, by currencies

Components	2022			2023			2023		
	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	777.37	-6.37	-6.5	718.37	2.38	-8.3	726.63	5.72	-6.8
hryvnia	514.14	-4.49	4.0	488.71	0.25	-5.6	493.67	4.98	-3.8
US dollar	188.28	-2.26	-30.0	160.82	0.32	-15.1	160.57	-0.29	-14.3
euro	74.91	0.38	-7.5	68.78	1.83	-9.3	72.32	1.03	-8.4
Households	237.06	-1.45	-7.7	233.15	4.38	-2.3	240.24	7.05	1.3
hryvnia	214.09	-1.20	-6.4	220.22	4.50	2.3	227.37	7.15	6.2
US dollar	21.18	-0.22	-22.0	11.70	-0.11	-44.9	11.62	-0.08	-44.8
euro	1.00	-0.01	-10.9	0.53	-0.00	-48.9	0.55	-0.00	-48.7
Deposits									
Non-financial corporations	662.91	3.07	2.7	907.97	17.07	37.6	926.97	15.54	39.3
hryvnia	440.38	7.23	7.5	644.46	11.85	48.8	669.98	25.52	52.1
US dollar	138.66	-0.47	-4.5	167.55	7.92	21.1	159.30	-8.24	15.5
euro	80.04	-3.71	-4.2	92.88	-2.45	9.1	94.07	-2.12	11.7
Households	987.39	20.52	17.9	1 137.51	6.69	17.7	1 165.24	24.64	17.8
hryvnia	611.06	13.96	30.3	733.18	-1.83	22.8	755.06	21.89	23.6
US dollar	304.81	6.71	-2.3	322.62	6.72	8.8	324.65	1.94	7.1
euro	69.36	-0.14	2.5	79.47	1.81	12.4	83.14	0.78	13.8

Chart 6. Loans

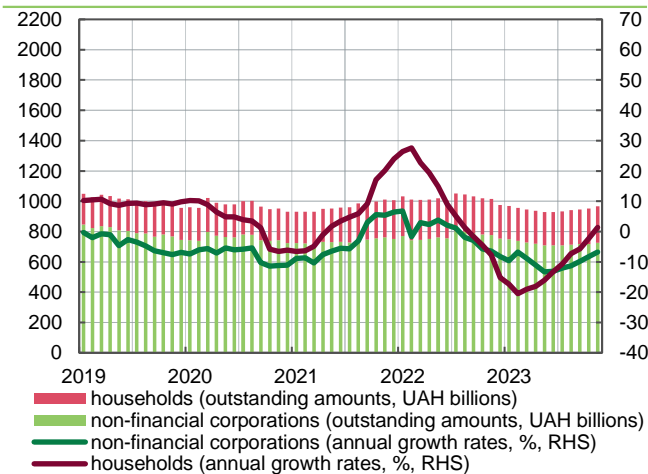


Chart 7. Deposits

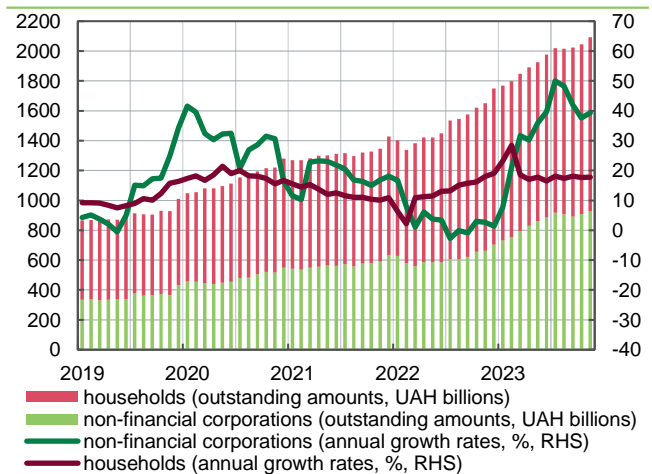


Chart 8. Loans (annual growth rates, %)

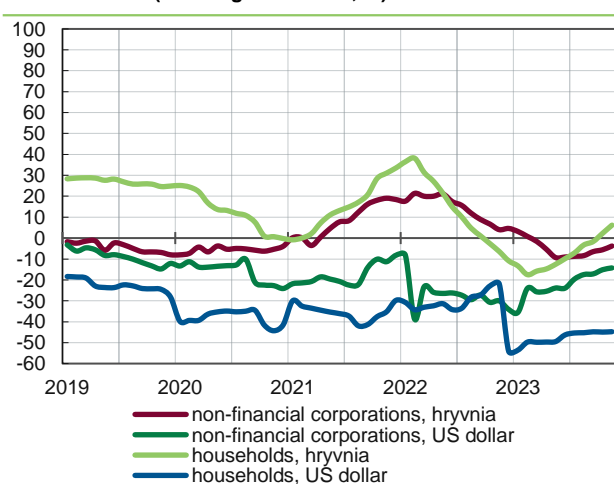


Chart 9. Deposits (annual growth rates, %)

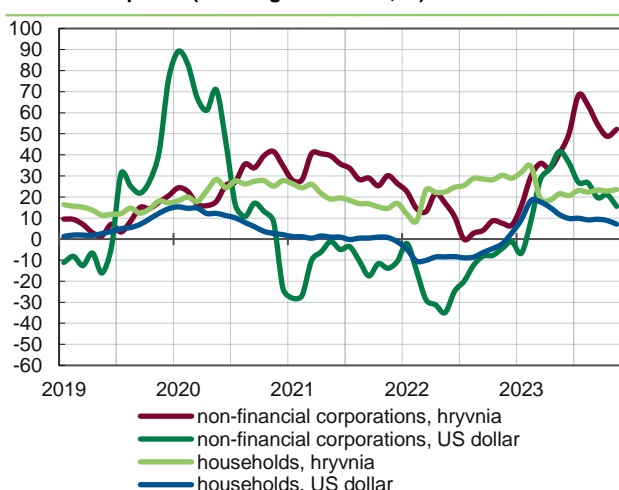


Table 9. Loans and deposits of non-financial corporations and households, by original maturities

Components	2022			2023					
	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, %
Loans									
Non-financial corporations	777.37	-6.37	-6.5	718.37	2.38	-8.3	726.63	5.72	-6.8
up to 1 year	429.78	-5.52	-6.6	379.35	4.42	-12.8	382.66	2.67	-11.1
over 1 year and up to 5 years	246.02	-1.08	-8.6	239.66	-1.47	-3.1	243.86	3.13	-1.4
over 5 years	101.57	0.22	-0.3	99.36	-0.56	-1.3	100.10	-0.08	-1.6
Households	237.06	-1.45	-7.7	233.15	4.38	-2.3	240.24	7.05	1.3
up to 1 year	114.07	0.55	-2.0	127.05	3.18	11.9	132.15	5.10	15.8
over 1 year and up to 5 years	69.15	-1.44	-18.8	57.81	0.44	-18.1	58.73	0.92	-15.1
over 5 years	53.84	-0.56	-2.4	48.29	0.76	-11.3	49.36	1.04	-8.4
Deposits									
Non-financial corporations	662.91	3.07	2.7	907.97	17.07	37.6	926.97	15.54	39.3
on demand	516.70	-3.66	3.4	621.26	40.91	19.4	642.56	18.50	23.9
up to 1 year	115.28	8.23	-0.5	266.84	-19.58	149.3	264.08	-3.34	128.6
over 1 year and up to 2 years	26.64	-1.43	21.7	15.28	-4.60	-45.5	15.73	0.39	-41.1
over 2 years	4.30	-0.07	-47.4	4.59	0.35	4.5	4.59	-0.01	5.9
Households	987.39	20.52	17.9	1 137.51	6.69	17.7	1 165.24	24.64	17.8
on demand	665.16	12.13	38.8	717.84	-0.53	10.0	737.24	17.10	10.5
up to 1 year	225.45	12.19	-3.8	329.87	6.05	54.9	323.98	-6.51	43.6
over 1 year and up to 2 years	86.62	-3.56	-22.1	80.03	1.09	-11.2	94.31	14.12	8.7
over 2 years	10.15	-0.23	-21.6	9.77	0.08	-5.7	9.72	-0.07	-4.2

Table 10. Loans to households with regard to the purpose, by currencies

Components	2022			2023					
	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	237.06	-1.45	-7.7	233.15	4.38	-2.3	240.24	7.05	1.3
consumer loans	197.03	-1.30	-7.9	195.30	3.24	-1.5	201.03	5.70	2.0
hryvnia	188.45	-1.14	-7.1	188.73	3.33	-0.5	194.46	5.73	3.2
US dollar	7.97	-0.16	-26.3	6.06	-0.09	-25.0	6.04	-0.02	-23.8
euro	0.32	-0.00	-15.5	0.26	0.00	-20.3	0.27	0.00	-19.0
lending for house purchase	28.76	-0.17	-10.2	24.44	0.99	-15.5	25.56	1.11	-11.2
hryvnia	15.07	-0.09	-3.6	18.63	1.01	22.9	19.81	1.18	31.5
US dollar	12.66	-0.05	-18.9	5.23	-0.02	-58.6	5.17	-0.06	-58.9
euro	0.54	0.00	-5.6	0.14	-0.00	-75.9	0.15	-0.00	-75.9
other loans	11.26	0.02	1.3	13.41	0.15	19.3	13.65	0.24	21.2

Table 11. Loans to households regard by the purpose, by original maturities

Components	2022			2023					
	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	237.06	-1.45	-7.7	233.15	4.38	-2.3	240.24	7.05	1.3
consumer loans	197.03	-1.30	-7.9	195.30	3.24	-1.5	201.03	5.70	2.0
up to 1 year	112.76	0.54	-0.7	125.93	3.14	12.2	131.01	5.08	16.2
over 1 year and up to 5 years	58.23	-1.43	-22.9	44.96	0.35	-24.6	45.71	0.75	-21.5
over 5 years	26.05	-0.41	5.7	24.42	-0.25	-7.8	24.31	-0.13	-6.8
lending for house purchase	28.76	-0.17	-10.2	24.44	0.99	-15.5	25.56	1.11	-11.2
up to 1 year	0.16	0.00	-49.4	0.09	0.00	-45.2	0.07	-0.02	-56.9
over 1 year and up to 5 years	1.22	-0.03	-22.8	0.65	-0.01	-47.6	0.64	-0.02	-47.8
over 5 years	27.37	-0.14	-9.2	23.70	0.99	-13.9	24.86	1.15	-9.3
other loans	11.26	0.02	1.3	13.41	0.15	19.3	13.65	0.24	21.2

Interest rates

Table 12. Interest rates on loans¹ and deposits in November 2023

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	16.03	-1.31	146.1	27.27	-1.02	66.2
hryvnia	18.00	-1.06	119.8	27.29	-1.01	66.1
US dollar	7.53	0.12	18.9	9.02	-4.14	0.05
euro	5.82	-0.12	7.4	32.98	-12.29	0.01
Outstanding amounts of loans	15.15	-3.60	726.6	33.11	-0.63	233.2
hryvnia	20.65	-1.23	493.7	33.80	-0.64	194.6
US dollar	7.73	-9.39	160.6	10.06	-0.36	35.5
euro	6.66	-1.56	72.3	4.99	-0.22	36.9
New business on deposits	8.82	-0.38	1 115.5	8.82	0.25	107.6
hryvnia	10.19	-0.29	956.5	11.69	-0.00	78.8
US dollar	0.71	0.04	121.5	1.07	0.01	25.5
euro	0.12	0.00	37.4	0.44	-0.02	3.4
Outstanding amounts of deposits	8.58	-0.33	927.0	7.50	-0.39	1 165.2
hryvnia	10.39	-0.41	670.0	11.72	-0.51	755.1
US dollar	1.07	-0.11	159.3	1.04	-0.03	324.6
euro	0.39	-0.01	94.1	0.41	-0.02	83.1

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

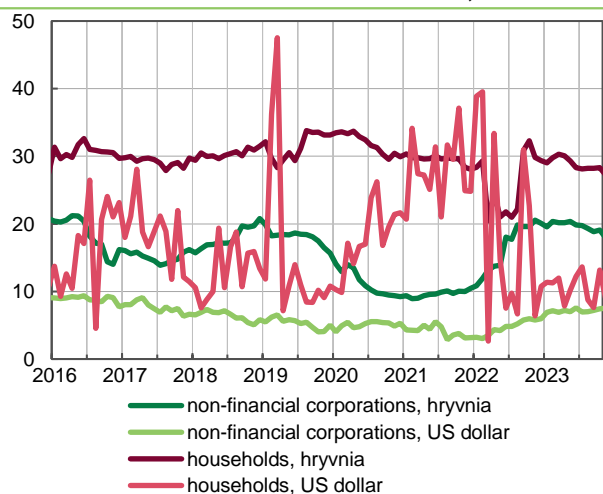


Chart 11. Interest rates of new business on deposits, %

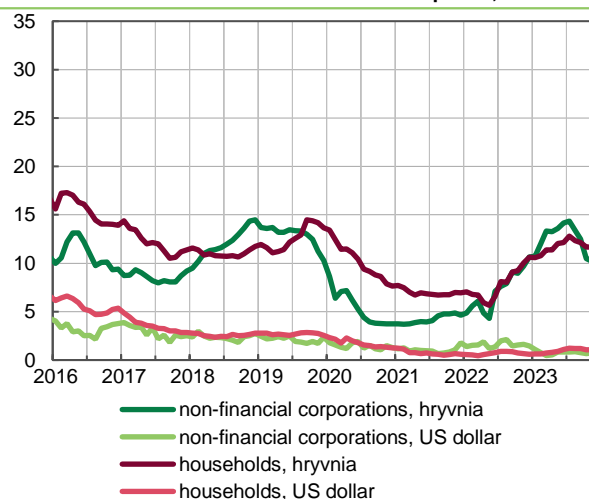


Chart 12. Interest rates on outstanding amounts of loans, %

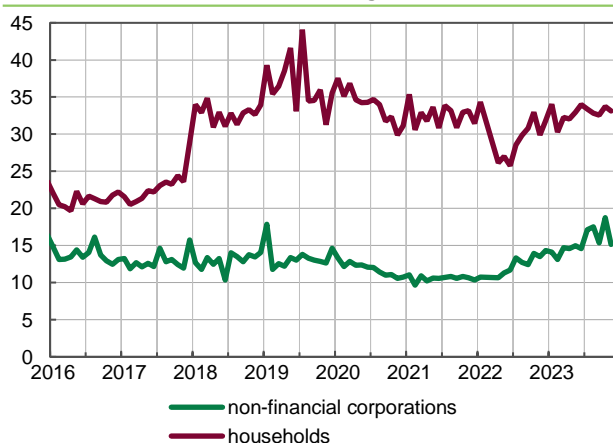
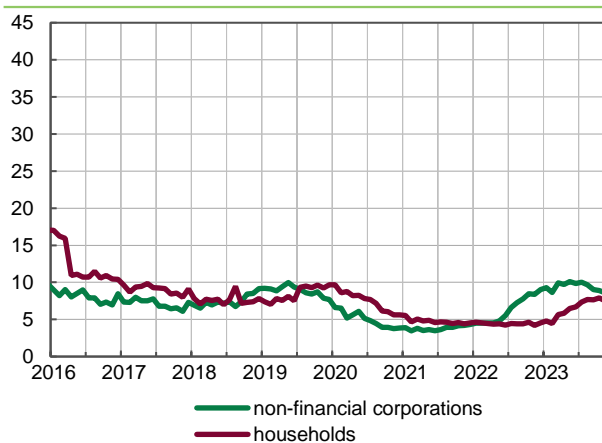


Chart 13. Interest rates on outstanding amounts of deposits, %

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

Components	2022						2023		
	November			October			November		
	outstanding amounts at end of period, UAH	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, %	outstanding amounts at end of period, UAH	trans-actions for period, UAH billions	annual growth rates, %
Debt securities	567.69	-7.82	-6.5	757.61	37.67	30.8	788.97	25.70	37.1
residents	549.04	-13.09	-8.6	672.91	30.78	18.8	696.90	18.95	25.0
National bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	–	–	–	–	–	–	–	–	–
Other financial corporations	3.01	0.03	2.4	2.99	-0.04	-1.3	3.06	0.03	-1.4
General government	545.10	-13.13	-8.6	669.58	30.83	19.0	693.50	18.92	25.3
Non-financial corporations	0.93	0.01	-12.9	0.34	-0.01	-64.0	0.34	-0.00	-64.3
Households and NPISH	–	–	–	–	–	–	–	–	–
non-residents	18.65	5.27	232.27	84.70	6.88	537.8	92.07	6.75	393.5
Equity	1.43	-0.00	7.7	1.52	0.00	1.7	1.63	-0.00	1.6
residents	0.37	-0.00	-1.1	0.39	0.00	6.7	0.39	–	6.7
Other deposit-taking corporations	–	–	–	–	–	–	–	–	–
Other financial corporations	0.11	–	-2.8	0.14	–	22.1	0.14	–	22.0
Non-financial corporations	0.25	-0.00	-0.4	0.25	0.00	-0.2	0.25	–	-0.2
non-residents	1.06	-0.00	19.0	1.13	0.00	0.2	1.24	-0.00	-0.0

Chart 14. Debt securities (outstanding amounts, UAH billion)

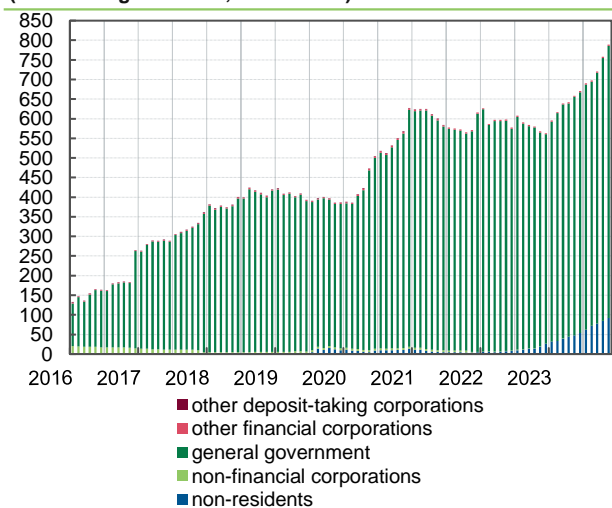


Chart 15. Equity (outstanding amounts, UAH billion)

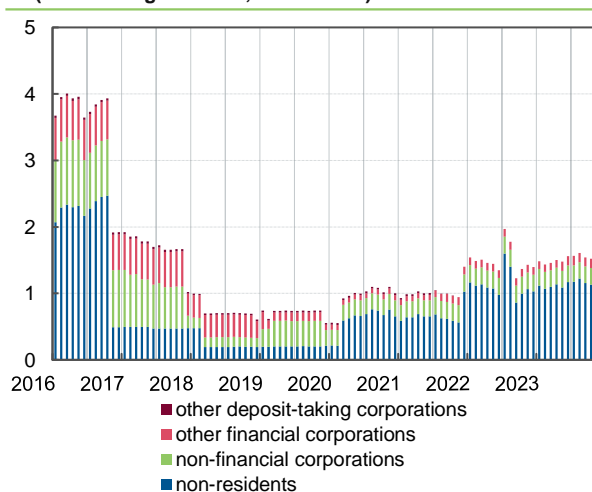


Chart 16. Debt securities (annual growth rates, %)

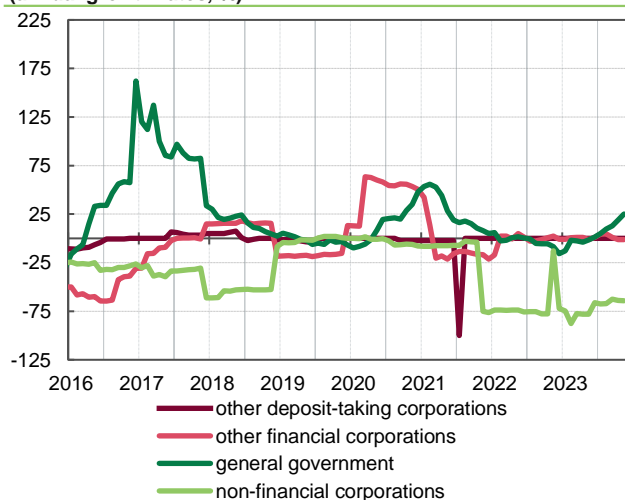
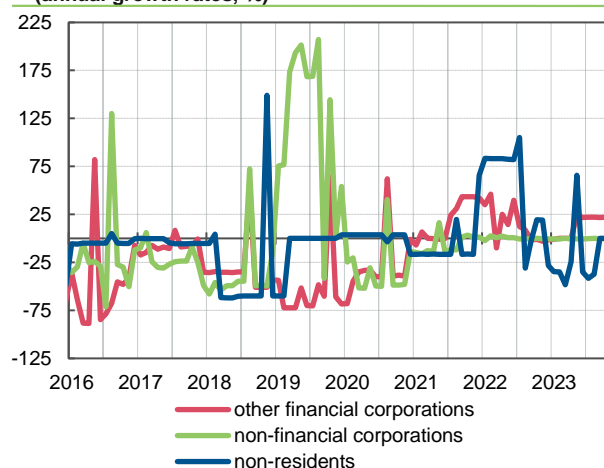


Chart 17. Equity (annual growth rates, %)



Debt securities issued by resident sectors

Table 14. Debt securities issued by resident sectors

Components	III quarter 2022			II quarter 2023 ¹			III quarter 2023		
	outstanding amounts at end of period, UAH	net issues during the period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH	net issues during the period, UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH	net issues during the period, UAH billions	annual growth rates, %
Total	2 211.22	34.79	15.7	2 374.42	7.29	8.6	2 392.90	22.99	7.8
Deposit-taking corporations	1.85	-0.39	-40.3	0.92	-0.10	-60.3	0.86	-0.06	-53.7
National Bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	1.85	-0.39	-40.3	0.92	-0.10	-60.3	0.86	-0.06	-53.7
Other financial corporations	6.51	0.00	-5.4	6.51	0.03	0.1	6.69	0.17	2.7
General government	2 106.43	40.44	16.3	2 276.59	7.44	9.7	2 299.06	26.99	8.7
Non-financial corporations	96.42	-5.25	8.4	90.40	-0.09	-11.1	86.29	-4.11	-10.5

¹ Refined data.

Chart 18. Dynamics of debt securities issued by resident sectors

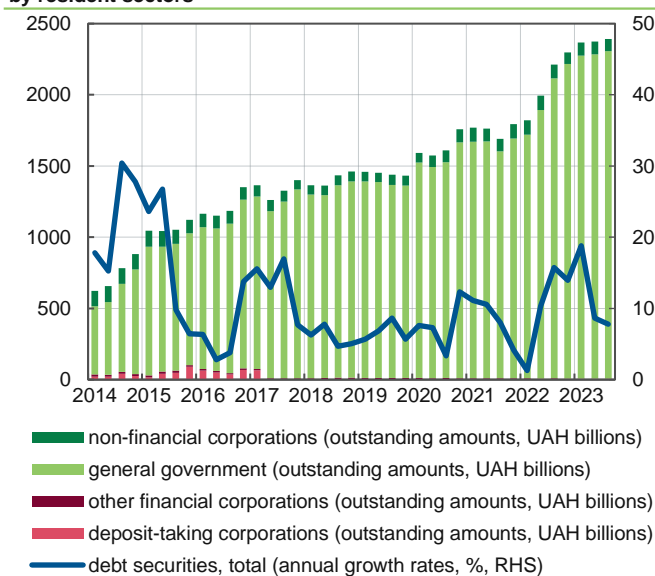
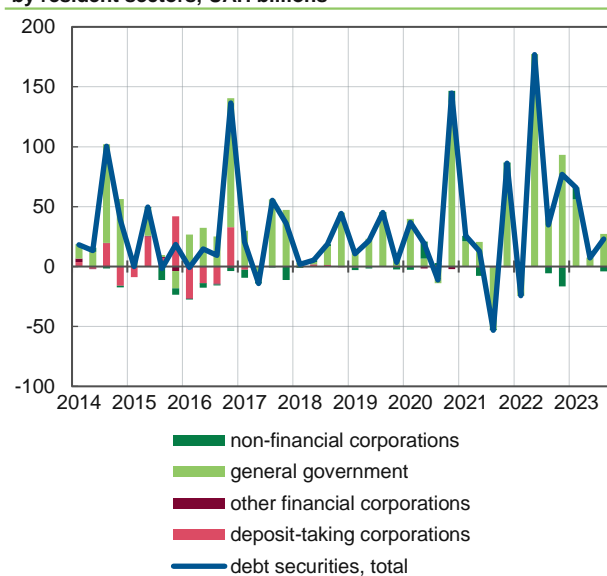


Chart 19. Net issues of debt securities issued by resident sectors, UAH billions



Financial Soundness Indicators

Table 15. Financial Soundness Indicators (component according to SDDS Plus)

	2022		2023		
	III quarter	IV quarter	I quarter	II quarter	III quarter
Tier 1 capital to risk-weighted assets	12.75	13.12	13.41	14.51	14.76
Tier 1 capital to assets	5.58	5.18	5.07	5.13	5.11
Nonperforming loans net of provisions to capital	24.45	34.42	32.00	27.38	26.25
Nonperforming loans to total gross loans	33.63	38.12	37.92	38.94	37.87
Return on assets	0.70	1.48	1.32	1.28	1.25
Liquid assets to short-term liabilities	88.80	-	-	-	-
Net open position in foreign exchange to capital	43.70	45.60	49.78	49.98	45.10
Residential real estate prices (Housing Price Index)

Note. Financial soundness indicators are compiled according to the IMF Financial Soundness Indicators Compilation Guide. More detailed information is available on the IMF page on access to macroeconomic and financial data on the Internet:

<https://data.imf.org/?sk=51B096FA-2CD2-40C2-8D09-0699CC1764DA>

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 debt securities.</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 debt securities (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. Debt securities	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 corporate bonds, government bonds of Ukraine, domestic municipal bonds, treasury bills, promissory notes 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 claims	Net claims of financial corporations on the central government and claims on other sectors of economy.
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 sectors	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 .