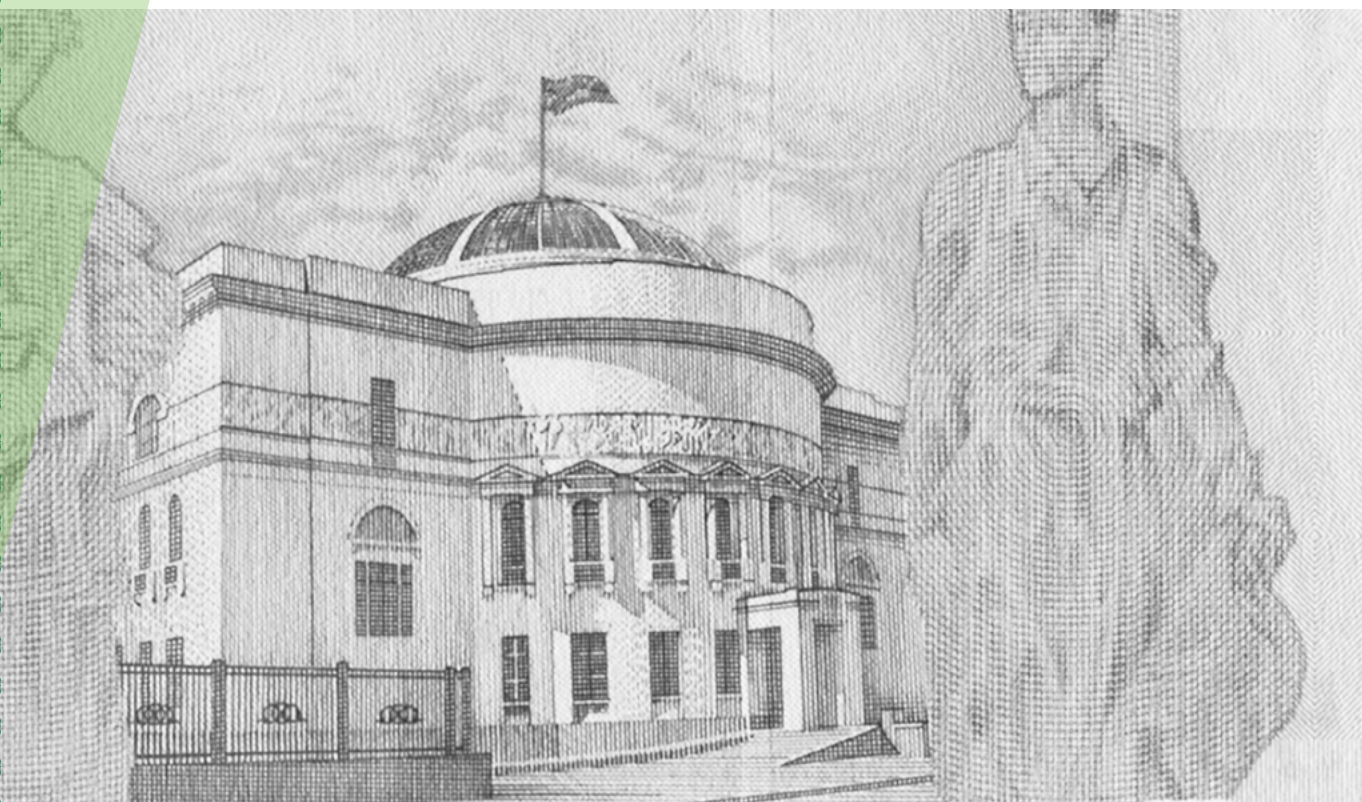




National Bank
of Ukraine

Monetary and Financial Statistics

July 2024



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>

National Bank of Ukraine monetary policy indicators

Table 1. Interest rate on refinancing

Components	2023		2024						
	11	12	1	2	3	4	5	6	7
NBU discount rate (end of period)	16.0	15.0	15.0	15.0	14.5	13.5	13.5	13.0	13.0
Average weighted interest rate on all instruments	–	22.0	–	–	19.5	19.5	–	–	17.0
of which									
loans granted through tender	–	–	–	–	–	–	–	–	–
overnight loans	–	22.0	–	–	19.5	19.5	–	–	17.0

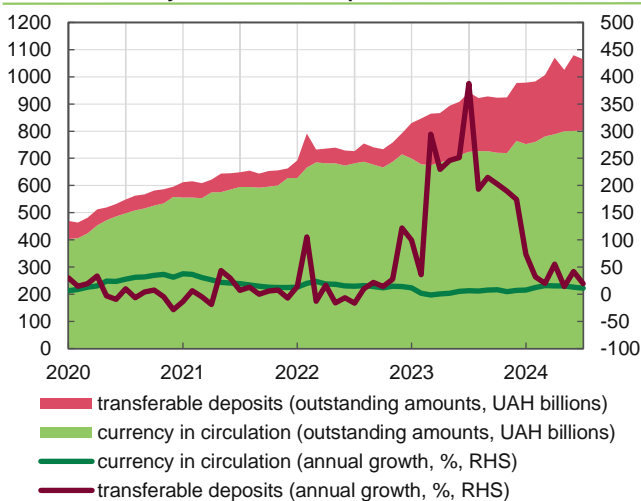
Table 2. Official exchange rate of hryvnia against US dollar and euro, hryvnias

	2023		2024						
	11	12	1	2	3	4	5	6	7
US Dollar									
period average	36.1554	37.0939	37.8685	37.9729	38.6639	39.3606	39.7101	40.4775	40.9902
end of period	36.3752	37.9824	37.8746	38.2077	39.2214	39.6688	40.5001	40.5374	41.0291
Euro									
period average	39.0061	40.5060	41.3563	40.9824	42.0305	42.2577	42.8753	43.5919	44.4443
end of period	39.9582	42.2079	41.0845	41.2968	42.3670	42.4972	43.8171	43.3547	44.4181

Table 3. Monetary base and its components

Components	2023			2024					
	July		annual growth rates, %	June			July		
	outstanding amounts at end of period, UAH billions	trans-actions for UAH billions		outstanding amounts at end of period, UAH billions	trans-actions for UAH billions	annual growth rates, %	outstanding amounts at end of period, UAH billions	trans-actions for UAH billions	annual growth rates, %
Monetary base	943.02	35.56	29.7	1079.53	53.43	19.0	1064.91	-14.62	12.9
of which									
Currency in circulation	724.07	13.15	6.2	800.93	1.34	12.7	802.97	2.05	10.9
Transferable deposits of other deposit-taking corporations	218.72	22.25	–	278.42	52.09	41.7	261.78	-16.64	19.7
Transferable deposits of other sectors of economy	0.24	0.17	79.4	0.18	0.00	–	0.15	-0.03	-36.5

Chart 1. Monetary base and its components



Surveys of financial corporations

Table 4. Deposit-taking corporations survey¹

Components	2023			2024					
	July			June			July		
	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	2 786.01	55.92	23.0	3 260.44	42.83	16.8	3 268.57	-4.45	14.3
(2) Other items (net) (3 + 4 – 1)	1 008.28	19.99	–	1 262.51	6.01	–	1 305.34	19.01	–
(3) Domestic claims (3.1 + 3.2)	1 944.50	-19.38	-13.3	2 500.07	91.98	24.4	2 560.93	53.29	28.4
(3.1) Net claims on the central government	986.80	-23.16	–	1 442.49	74.32	–	1 483.73	37.71	–
(3.2) Claims on other sectors of economy	957.70	3.77	-12.4	1 057.58	17.66	8.3	1 077.20	15.59	9.5
Other financial corporations	10.87	1.03	-20.5	21.24	2.82	–	20.60	-0.65	86.8
State and local government	5.28	-1.12	-64.1	4.33	-0.02	-31.6	4.23	-0.09	-18.9
Non-financial corporations	716.78	1.30	-11.9	763.12	9.72	3.5	775.95	8.97	4.6
Households and NPISH	224.77	2.56	-10.7	268.89	5.14	20.4	276.42	7.36	22.3
(4) Net foreign assets	1 849.79	95.29	–	2 022.88	-43.13	–	2 012.98	-38.74	–

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

Components	2023			2024					
	July			June			July		
	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)	2 786.01	55.92	23.0	3 260.44	42.83	16.8	3 268.57	-4.45	14.3
(1.1) Currency in circulation outside deposit-taking corporations	677.05	12.66	5.3	751.59	3.79	13.1	750.19	-1.40	10.8
(1.2) Transferable deposits in national currency	945.77	40.00	28.7	1 203.48	29.27	32.9	1 206.83	3.35	27.6
(1.3) M1 (1.1 + 1.2)	1 622.82	52.66	17.8	1 955.07	33.06	24.5	1 957.02	1.95	20.6
(1.4) Transferable deposits in foreign currency	455.40	5.54	-1.6	554.61	6.18	12.3	558.52	-5.08	9.9
(1.5) Other deposits	706.94	-2.22	66.9	750.26	3.60	2.5	752.52	-1.33	2.6
(1.6) M2 (1.3 + 1.4 + 1.5)	2 785.16	55.99	23.1	3 259.94	42.84	16.8	3 268.05	-4.46	14.3
(1.7) Debt securities	0.85	-0.07	-50.7	0.50	-0.01	-50.9	0.51	0.01	-45.8
Counterparts									
Liabilities									
(2) Liabilities excluded from M3	3.89	0.31	-30.2	3.59	-0.02	-3.6	3.71	0.08	-9.1
(3) Equity	697.71	19.33	-2.2	935.98	11.01	9.5	979.75	22.62	9.0
(4) Other items (net)	306.68	0.35	–	322.94	-4.98	–	321.88	-3.70	–
Assets									
(5) Domestic claims	1 944.50	-19.38	-13.3	2 500.07	91.98	24.4	2 560.93	53.29	28.4
(5.1) Net claims on central government	986.80	-23.16	–	1 442.49	74.32	–	1 483.73	37.71	–
Claims	1 393.04	13.73	11.3	1 551.65	5.81	9.5	1 571.70	15.07	9.4
Minus: liabilities	406.24	36.89	301.4	109.16	-68.51	-72.0	87.97	-22.64	-79.8
(5.2) Claims on other sectors of economy	957.70	3.77	-12.4	1 057.58	17.66	8.3	1 077.20	15.59	9.5
among them:									
Loans	943.30	4.52	-12.5	1 044.45	17.84	8.7	1 064.34	15.89	9.8
Debt securities	5.50	-0.78	-32.7	5.35	-0.01	-15.8	5.36	0.03	-3.4
Equity	0.60	0.00	4.4	0.58	0.00	-0.3	0.58	0.00	-0.3
(6) Net foreign assets	1 849.79	95.29	–	2 022.88	-43.13	–	2 012.98	-38.74	–

¹ National Bank of Ukraine and other deposit-taking corporations

Table 6. Components M3 by sectors of the economy

Components	2023			2024						
	July			June			July			
	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	945.77	40.00	28.7	1 203.48	29.27	32.9	1 206.83	3.35	27.6	
Other financial corporations	21.07	0.52	12.9	31.35	6.65	52.5	27.14	-4.21	28.8	
Non-financial corporations	412.99	18.88	38.8	577.57	-4.31	46.6	595.53	17.96	44.2	
Households and NPISH	511.71	20.60	22.3	594.56	26.93	21.1	584.16	-10.40	14.2	
M2 - M1	1 162.34	3.33	31.3	1 304.87	9.78	6.3	1 311.03	-6.41	5.5	
Other financial corporations	35.53	0.43	20.1	41.43	0.87	15.2	41.42	-0.19	13.3	
Non-financial corporations	504.16	12.23	60.4	536.11	6.90	3.2	536.99	-4.63	-0.2	
Households and NPISH	622.66	-9.34	15.0	727.33	2.00	8.3	732.62	-1.58	9.7	
M3 - M2	0.85	-0.07	-50.7	0.50	-0.01	-50.9	0.51	0.01	-45.8	
Other financial corporations	0.04	-0.01	-66.1	0.01	0.00	-80.3	0.01	-0.00	-76.7	
Non-financial corporations	0.00	0.00	3.8	0.00	0.00	3.1	0.00	0.00	2.8	
Households and NPISH	0.81	-0.07	-49.7	0.49	-0.01	-49.5	0.50	0.01	-44.5	

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

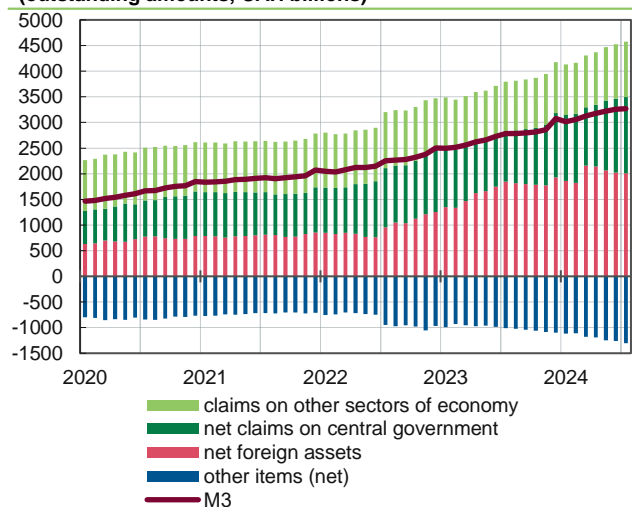


Chart 3. Monetary aggregate M3 and counterpart items (annual growth rates, %)

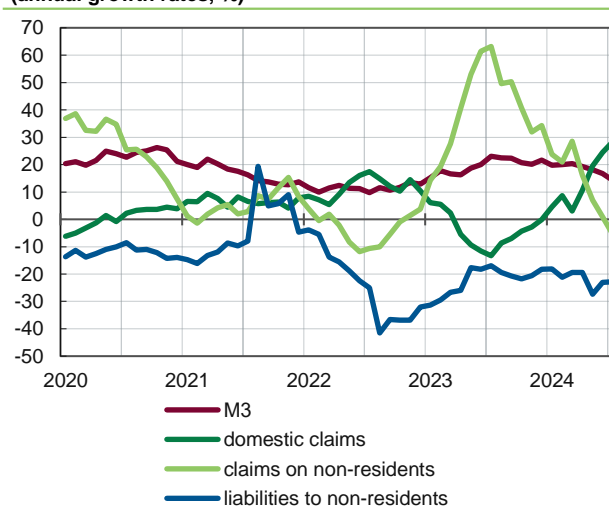


Table 7. Financial corporations survey

Components	IV quarter 2022			III quarter 2023			IV quarter 2023		
	outstanding amounts at end of period ¹ , UAH billions	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period ¹ , UAH	trans-actions for period, UAH billions	annual growth rates, %	outstanding amounts at end of period ¹ , UAH billions	trans-actions for period, UAH billions	annual growth rates, %
(1) Net foreign assets	1 249.51	196.55	-	1 795.02	53.17	-	1 925.68	39.80	-
(2) Domestic claims	2 575.78	65.21	10.8	2 425.64	84.85	-4.3	2 634.51	188.69	0.5
(2.1) Net claims on central government	1281.10	129.23	-	1146.41	60.02	-	1331.81	177.20	-
Claims	1401.18	92.03	39.3	1475.90	22.13	11.5	1563.00	70.63	9.2
Less: liabilities	120.08	-37.20	41.5	329.49	-37.89	106.9	231.18	-106.57	86.1
(2.2) Claims on other residents	1 294.68	-64.02	-8.2	1 279.23	24.83	-6.3	1 302.70	11.49	-0.8
State and local government	9.76	-2.98	-39.0	5.19	-1.23	-59.8	4.78	-0.37	-51.7
Non-financial corporations	1 049.82	-36.15	-5.6	1 029.74	16.90	-5.7	1 047.35	6.13	-1.9
Households and NPISH	235.10	-24.90	-16.3	244.30	9.15	-6.0	250.56	5.74	6.3
(3) Currency in circulation outside financial corporations	662.96	41.05	14.6	679.53	19.04	9.4	713.26	33.06	7.6
(4) Deposits	1 780.06	158.20	12.2	2 060.98	55.91	27.3	2 295.49	197.67	27.0
(5) Debt securities	4.00	-0.28	-22.4	4.44	-0.07	7.7	4.32	0.29	22.6
(6) Loans	0.13	-0.03	-15.1	0.39	0.28	134.2	0.34	-0.05	154.2
(7) Financial derivatives and employee stock options	0.57	0.00	0.0	0.17	0.00	0.0	0.48	0.00	0.0
(8) Insurance, pension and standardized guarantee schemes	46.57	1.77	12.0	51.37	2.79	14.1	53.46	2.09	14.2
(9) Equity and investment fund shares	1 186.12	68.70	11.2	1 334.67	83.67	11.6	1 403.88	0.01	5.2
(10) Other items (net)	144.89	-7.65	-	89.11	-23.61	-	88.95	-4.58	-

¹ Refined data.

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

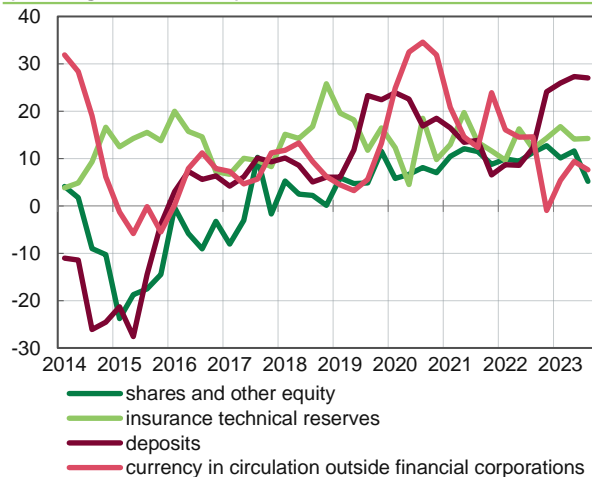
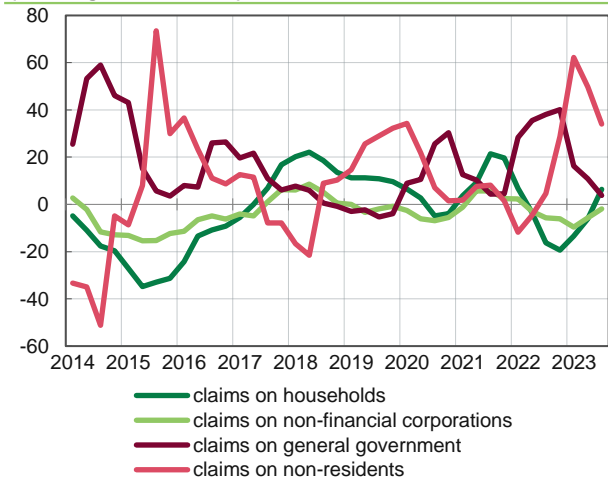


Chart 5. Claims of financial corporations (annual growth rates, %)



Loans and deposits

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

Components	2023			2024			2024		
	July			June			July		
	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	709.96	1.28	-12.1	757.02	10.01	3.7	770.07	9.25	4.8
hryvnia	479.60	-0.17	-8.7	519.68	12.73	8.4	526.32	6.59	9.8
US dollar	160.12	2.61	-19.6	166.72	-1.70	-4.6	171.37	2.63	-4.7
euro	70.14	-1.16	-15.5	70.55	-1.02	-8.1	72.31	0.03	-6.5
Households	222.81	2.57	-10.7	267.34	4.97	20.8	274.85	7.34	22.6
hryvnia	209.58	2.62	-7.1	254.50	5.13	23.0	261.81	7.31	24.9
US dollar	11.93	-0.05	-45.4	11.67	-0.16	-12.3	11.83	0.02	-11.7
euro	0.56	-0.01	-48.2	0.59	-0.00	-3.0	0.61	0.00	-1.2
Deposits									
Non-financial corporations	917.15	31.11	50.0	1 113.68	2.59	22.6	1 132.52	13.32	19.8
hryvnia	636.60	29.34	68.3	777.75	-1.03	28.1	797.49	19.73	25.3
US dollar	177.71	0.43	26.9	216.90	1.85	10.5	211.12	-8.40	5.9
euro	99.39	1.05	8.8	115.88	1.63	9.3	120.87	2.15	10.2
Households	1 102.98	10.87	18.0	1 285.53	29.54	13.8	1 278.87	-13.33	11.5
hryvnia	712.80	12.69	23.1	837.83	25.85	19.7	826.40	-11.43	15.9
US dollar	309.33	-2.11	9.9	349.01	2.55	1.1	350.77	-2.47	1.1
euro	78.49	0.25	8.8	96.03	1.10	14.0	98.96	0.57	14.3

Chart 6. Loans

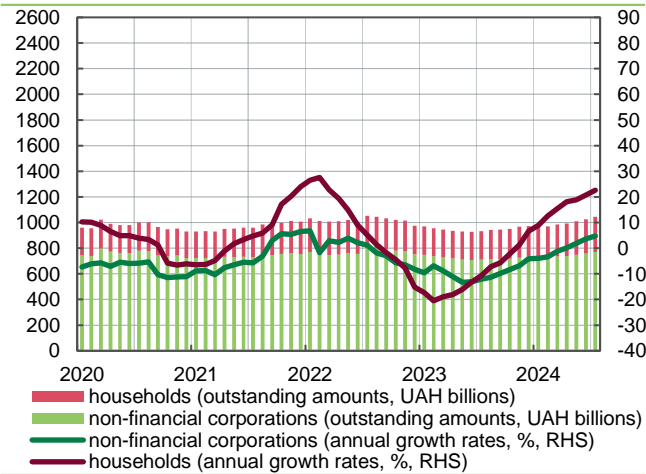


Chart 7. Deposits

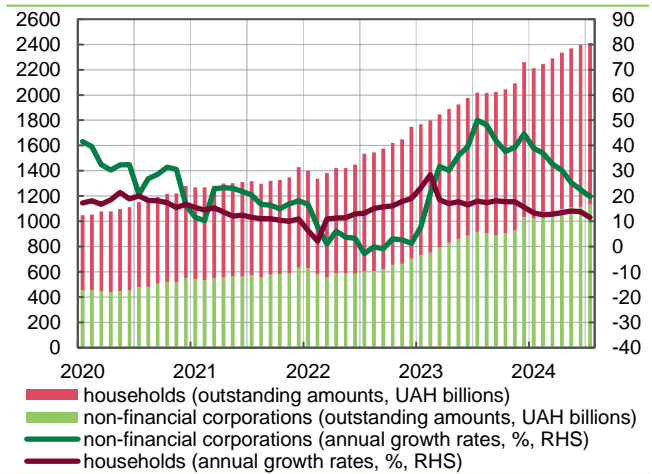


Chart 8. Loans (annual growth rates, %)

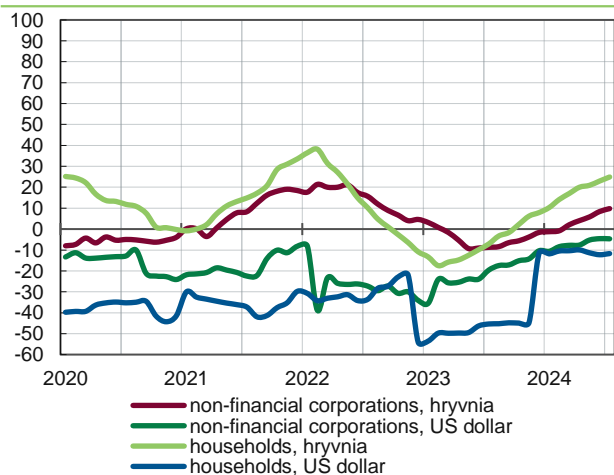


Chart 9. Deposits (annual growth rates, %)

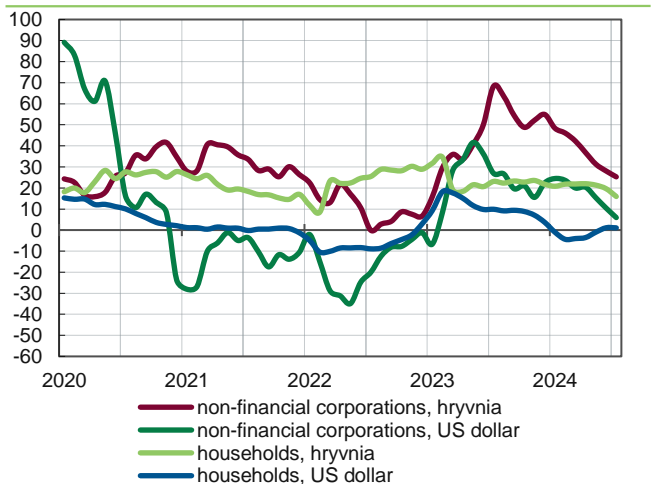


Table 9. Loans and deposits of non-financial corporations and households, by original maturities

Components	2023			2024					
	July			June			July		
	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	709.96	1.28	-12.1	757.02	10.01	3.7	770.07	9.25	4.8
up to 1 year	371.54	-0.31	-17.9	385.01	5.24	1.5	390.54	4.46	2.8
over 1 year and up to 5 years	238.60	1.97	-5.1	271.11	3.61	10.6	278.86	6.10	12.2
over 5 years	99.83	-0.38	-3.6	100.90	1.16	-4.6	100.67	-1.31	-5.5
Households	222.81	2.57	-10.7	267.34	4.97	20.8	274.85	7.34	22.6
up to 1 year	120.40	1.62	4.4	147.95	3.02	24.5	153.58	5.62	27.5
over 1 year and up to 5 years	58.52	0.43	-24.3	62.96	1.30	8.2	63.85	0.87	8.9
over 5 years	43.88	0.51	-22.9	56.43	0.64	27.3	57.42	0.84	27.6
Deposits									
Non-financial corporations	917.15	31.11	50.0	1 113.68	2.59	22.6	1 132.52	13.32	19.8
on demand	577.90	15.95	20.3	792.06	0.05	37.7	809.65	13.63	36.2
up to 1 year	311.02	14.88	215.3	293.39	4.48	-3.5	294.33	-0.40	-8.2
over 1 year and up to 2 years	24.05	0.44	-13.7	19.55	-0.23	-21.0	21.33	1.65	-15.9
over 2 years	4.19	-0.16	-12.6	8.69	-1.71	89.6	7.22	-1.55	61.5
Households	1 102.98	10.87	18.0	1 285.53	29.54	13.8	1 278.87	-13.33	11.5
on demand	739.07	18.53	16.0	827.27	29.14	11.1	819.70	-11.96	6.8
up to 1 year	276.72	6.34	46.6	365.05	-0.38	30.5	332.69	-34.06	15.6
over 1 year and up to 2 years	77.57	-13.57	-20.2	81.69	0.56	-13.7	115.23	33.07	42.4
over 2 years	9.62	-0.44	-13.9	11.52	0.21	6.8	11.24	-0.39	7.9

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

Components	2023			2024					
	July			June			July		
	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	222.81	2.57	-10.7	267.34	4.97	20.8	274.85	7.34	22.6
consumer loans	188.61	1.54	-9.1	218.49	3.86	16.4	224.87	6.30	18.8
hryvnia	181.90	1.53	-8.4	211.68	3.97	17.3	217.99	6.30	19.8
US dollar	6.16	0.01	-25.3	6.29	-0.10	-7.9	6.36	-0.01	-8.1
euro	0.27	-0.00	-20.3	0.29	0.00	-0.9	0.30	-0.00	-0.8
lending for house purchase	21.95	0.59	-26.8	33.10	0.70	52.1	34.05	0.87	51.9
hryvnia	16.00	0.61	0.9	27.60	0.72	79.2	28.47	0.87	77.9
US dollar	5.34	-0.01	-58.8	5.00	-0.02	-15.9	5.06	-0.00	-15.7
euro	0.15	-0.00	-76.2	0.15	-0.00	-1.7	0.16	-0.00	-1.7
other loans	12.25	0.44	2.0	15.75	0.41	32.9	15.93	0.17	29.5

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

Components	2023			2024					
	July			June			July		
	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	222.81	2.57	-10.7	267.34	4.97	20.8	274.85	7.34	22.6
consumer loans	188.61	1.54	-9.1	218.49	3.86	16.4	224.87	6.30	18.8
up to 1 year	119.28	1.65	4.9	146.65	2.97	24.7	152.17	5.53	27.6
over 1 year and up to 5 years	46.78	-0.02	-28.9	48.09	0.98	2.7	48.91	0.81	4.4
over 5 years	22.55	-0.09	-19.4	23.75	-0.09	2.1	23.79	-0.04	2.4
lending for house purchase	21.95	0.59	-26.8	33.10	0.70	52.1	34.05	0.87	51.9
up to 1 year	0.09	0.00	-48.4	0.07	0.00	-28.5	0.07	0.00	-27.4
over 1 year and up to 5 years	0.70	-0.01	-48.5	0.57	-0.02	-22.9	0.57	-0.00	-21.6
over 5 years	21.16	0.61	-25.6	32.46	0.72	55.1	33.41	0.87	54.7
other loans	12.25	0.44	2.0	15.75	0.41	32.9	15.93	0.17	29.5

Interest rates

Table 12. Interest rates on loans¹ and deposits in July 2024

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	15.65	0.83	206.8	27.55	0.02	75.9
hryvnia	16.56	0.93	186.3	27.58	0.04	75.8
US dollar	8.00	1.22	15.4	10.22	-3.87	0.07
euro	5.58	-0.66	5.0	19.61	-11.55	0.02
Outstanding amounts of loans	14.76	-0.05	770.1	33.76	0.80	274.8
hryvnia	19.74	0.06	526.3	34.31	0.80	218.1
US dollar	8.07	-0.31	171.4	10.82	0.14	44.9
euro	6.85	-0.23	72.3	5.00	0.31	47.7
New business on deposits	6.93	0.13	1 134.4	7.88	-0.11	110.8
hryvnia	8.46	-0.14	904.5	10.27	-0.20	82.1
US dollar	0.99	0.06	200.2	1.17	0.03	24.1
euro	0.41	0.06	29.7	0.45	0.00	4.6
Outstanding amounts of deposits	7.76	0.25	1 132.5	7.60	0.11	1 278.9
hryvnia	9.54	0.38	797.5	11.49	0.18	826.4
US dollar	1.10	0.09	211.1	1.09	0.03	350.8
euro	0.38	-0.10	120.9	0.41	0.02	99.0

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

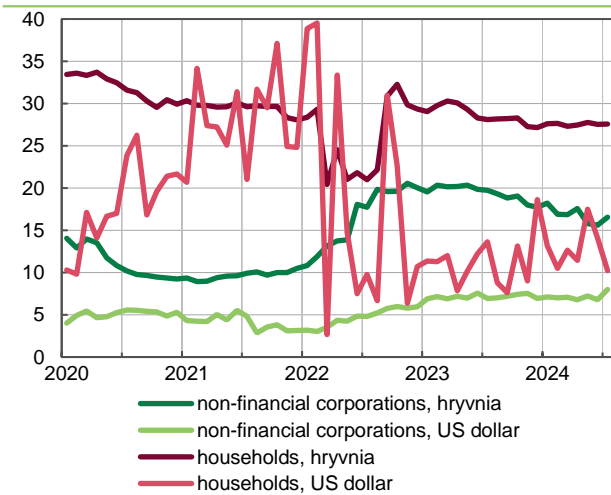


Chart 11. Interest rates of new business on deposits, %

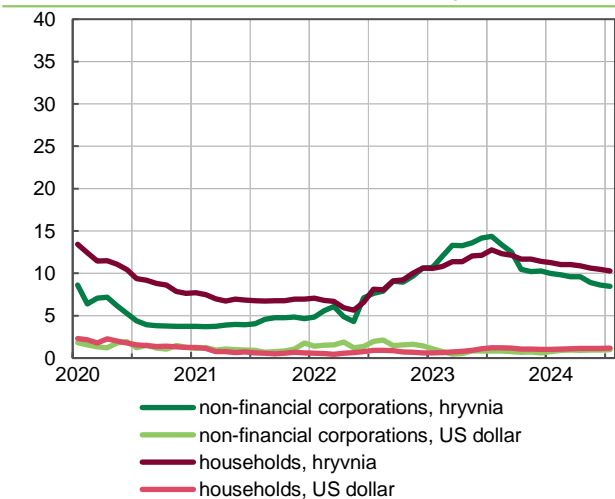


Chart 12. Interest rates on outstanding amounts of loans, %

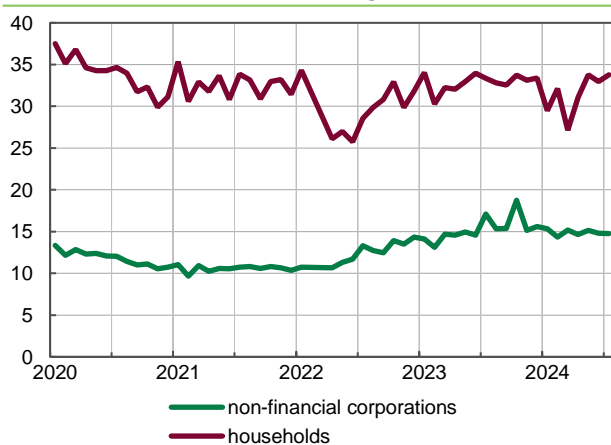
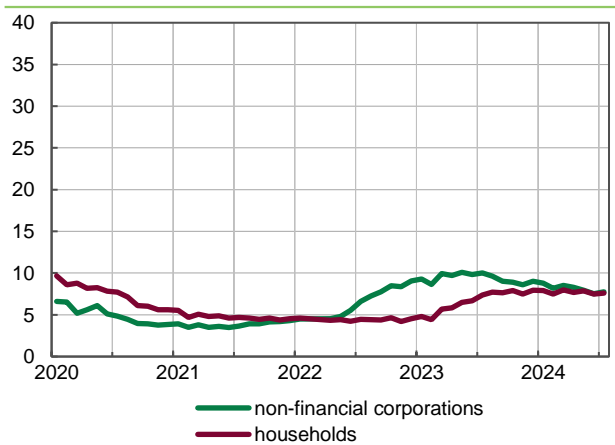


Chart 13. Interest rates on outstanding amounts of deposits, %

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

Components	2023			2024			2024		
	July			June			July		
	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	689.93	19.44	13.5	937.37	24.44	31.9	957.73	14.09	30.1
residents	623.35	10.28	4.9	825.60	22.71	25.1	840.83	10.63	24.6
National bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	–	–	–	–	–	–	–	–	–
Other financial corporations	3.04	0.03	4.5	2.30	0.00	-27.1	2.32	0.03	-27.1
General government	623.96	10.26	5.0	822.29	22.69	27.1	837.51	10.61	26.6
Non-financial corporations	0.34	-0.01	-67.5	1.01	0.01	185.2	1.01	-0.00	194.9
Households and NPISH	–	–	–	–	–	–	–	–	–
non-residents	62.59	9.16	531.03	111.77	1.73	89.8	116.90	3.46	67.0
Equity	1.56	0.00	-32.5	1.82	0.00	-0.1	1.88	0.00	-0.0
residents	0.39	–	6.7	0.37	0.00	-0.7	0.37	–	-0.7
Other deposit-taking corporations	–	–	–	–	–	–	–	–	–
Other financial corporations	0.14	–	22.0	0.13	-0.00	-3.9	0.14	–	-3.9
Non-financial corporations	0.25	–	-0.2	0.24	0.00	1.2	0.24	–	1.2
non-residents	1.17	0.00	-41.7	1.45	-0.00	0.0	1.51	0.00	0.2

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

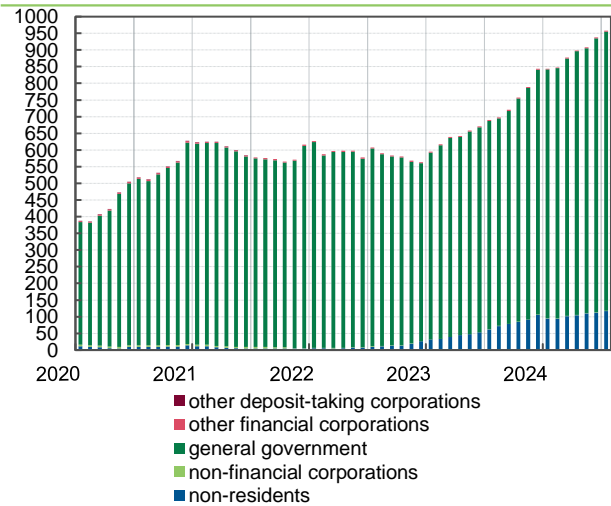


Chart 15. Equity (outstanding amounts, UAH billion)

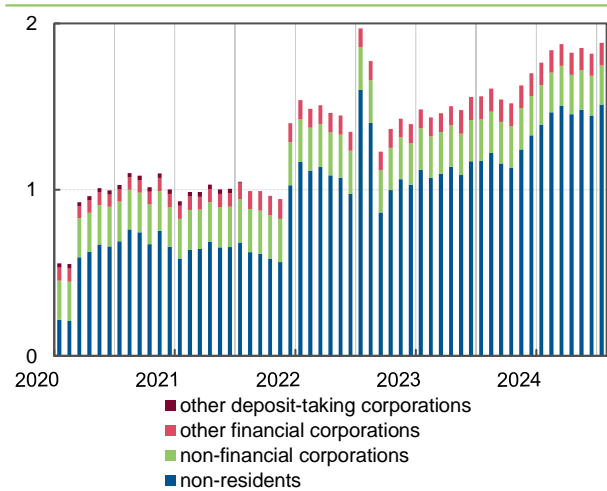


Chart 16. Debt securities (annual growth rates, %)

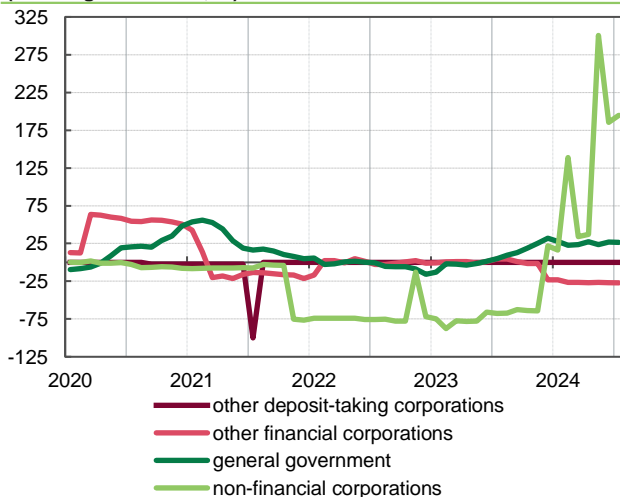
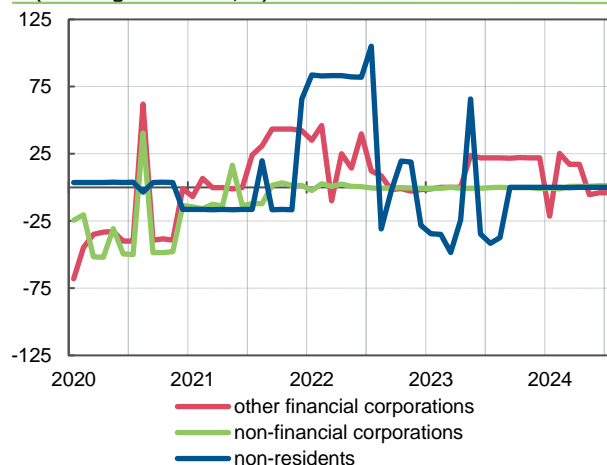


Chart 17. Equity (annual growth rates, %)



Debt securities issued by resident sectors

Table 14. Debt securities issued by resident sectors

Components	IV quarter 2022			III quarter 2023			IV 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	2 298.12	76.77	13.9	2 392.90	22.99	7.8	2 526.48	89.79	8.1
Deposit-taking corporations	1.12	-0.74	-60.7	0.86	-0.06	-53.7	0.81	-0.07	-29.7
National Bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	1.12	-0.74	-60.7	0.86	-0.06	-53.7	0.81	-0.07	-29.7
Other financial corporations	6.50		-2.6	6.69	0.17	2.7	7.14	0.45	9.8
General government	2 209.86	93.29	16.0	2 299.06	26.99	8.7	2 438.12	95.30	8.4
Non-financial corporations	80.64	-15.78	-20.6	86.29	-4.11	-10.5	80.41	-5.88	-0.3

Chart 18. Dynamics of debt securities issued by resident sectors

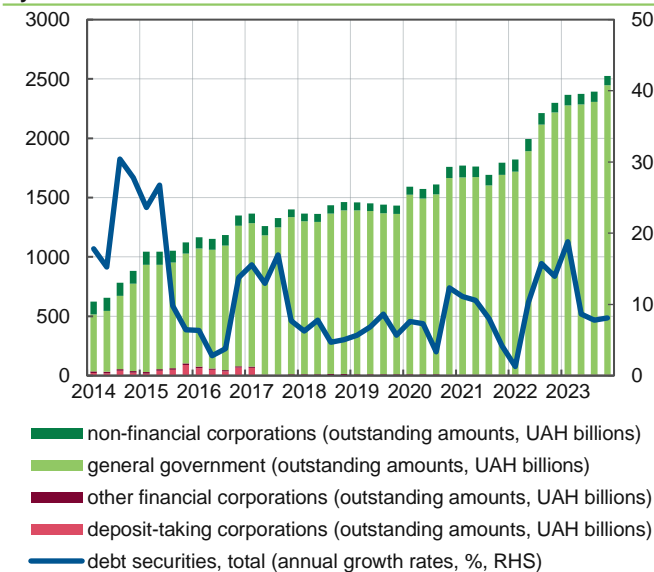
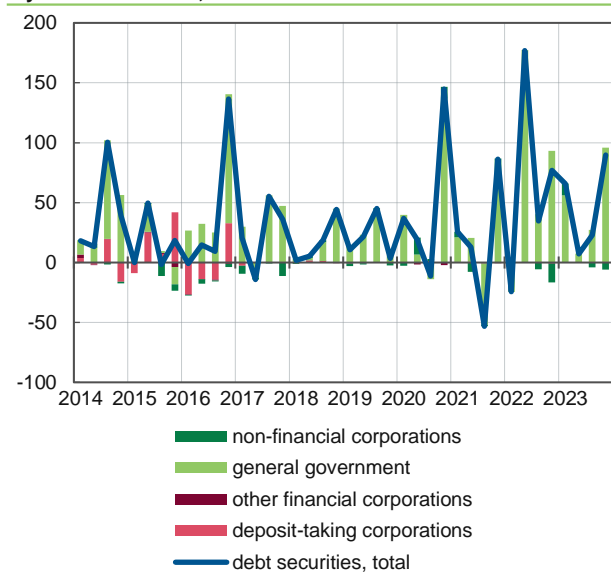


Chart 19. Net issues of debt securities issued by resident sectors, UAH billions



Financial Soundness Indicators

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

	2023			2024	
	II quarter	III quarter	IV quarter	I quarter	II quarter
Tier 1 capital to risk-weighted assets	14.51	14.76	12.24	11.95	11.56
Tier 1 capital to assets	5.13	5.11	4.54	4.47	4.91
Nonperforming loans net of provisions to capital	27.38	26.25	26.79	27.00	23.67
Nonperforming loans to total gross loans	38.94	37.87	37.35	36.07	34.57
Return on assets	6.39	6.71	6.08	6.77	6.58
Liquid assets to short-term liabilities	-	-	-	-	-
Net open position in foreign exchange to capital	42.16	39.94	39.93	40.19	44.74
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 .