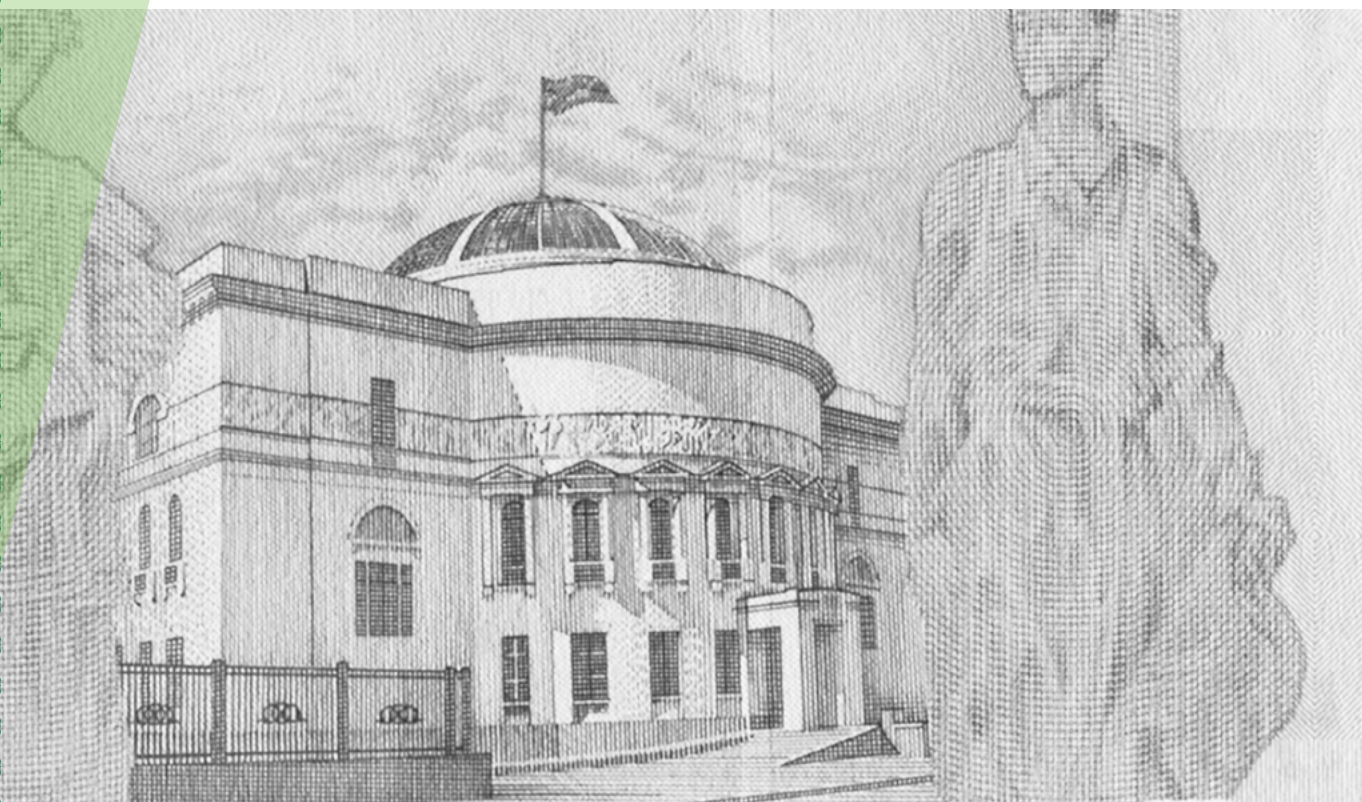




National Bank
of Ukraine

Monetary and Financial Statistics

December 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>

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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	2024									
	4	5	6	7	8	9	10	11	12	
NBU discount rate (end of period)	13.5	13.5	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.5
Average weighted interest rate on all instruments	19.5	–	–	17.0	–	–	16.0	16.0	16.2	16.2
of which										
loans granted through tender	–	–	–	–	–	–	16.0	16.0	16.4	16.4
overnight loans	19.5	–	–	17.0	–	–	16.0	16.0	16.0	16.0

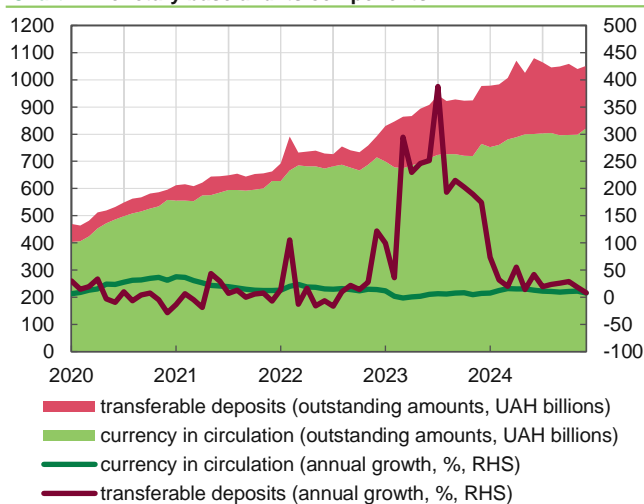
Table 2. Official exchange rate of hryvnia against US dollar and euro, hryvnias

	2024									
	4	5	6	7	8	9	10	11	12	
US Dollar										
period average	39.3606	39.7101	40.4775	40.9902	41.1894	41.2474	41.2425	41.3503	41.7520	41.7520
end of period	39.6688	40.5001	40.5374	41.0291	41.1901	41.1664	41.2790	41.5956	42.0390	42.0390
Euro										
period average	42.2577	42.8753	43.5919	44.4443	45.2912	45.7913	45.0154	44.0407	43.7280	43.7280
end of period	42.4972	43.8171	43.3547	44.4181	45.7045	45.9541	44.6350	43.8626	43.9266	43.9266

Table 3. Monetary base and its components

Components	2023			2024					
	December			November			December		
	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	976.94	52.63	23.3	1040.19	-18.86	12.5	1052.11	11.93	7.7
of which									
Currency in circulation	764.38	44.45	6.9	798.55	0.95	10.9	822.42	23.87	7.6
Transferable deposits of other deposit-taking corporations	212.23	8.20	–	241.26	-20.02	18.3	229.15	-12.11	8.0
Transferable deposits of other sectors of economy	0.33	-0.03	84.7	0.38	0.21	7.2	0.54	0.16	65.1

Chart 1. Monetary base and its components



Surveys of financial corporations

Table 4. Deposit-taking corporations survey¹

Components	2023			2024			2024		
	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	3 077.19	183.38	21.6	3 316.01	18.99	12.6	3 488.38	165.76	11.1
(2) Other items (net) (3 + 4 – 1)	1 100.59	-50.66	–	1 430.56	34.95	–	1 405.33	-37.45	–
(3) Domestic claims (3.1 + 3.2)	2 249.36	63.51	-0.1	2 557.75	-92.04	15.7	2 487.55	-68.66	9.4
(3.1) Net claims on the central government	1255.00	74.22	–	1423.11	-114.69	–	1360.61	-58.88	–
(3.2) Claims on other sectors of economy	994.36	-10.71	-2.2	1 134.64	22.64	10.9	1 126.94	-9.78	11.1
Other financial corporations	11.29	-3.09	3.6	27.39	3.15	88.4	23.46	-3.90	–
State and local government	4.75	0.07	-52.8	3.95	0.07	-15.3	3.87	-0.10	-18.7
Non-financial corporations	740.52	-2.65	-4.1	797.26	10.63	4.8	791.37	-7.85	4.2
Households and NPISH	237.81	-5.03	6.1	306.05	8.79	25.5	308.23	2.07	29.0
(4) Net foreign assets	1 928.41	69.21	–	2 188.81	145.99	–	2 406.16	196.98	–

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

Components	2023			2024			2024		
	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)	3 077.19	183.38	21.6	3 316.01	18.99	12.6	3 488.38	165.76	11.1
(1.1) Currency in circulation outside deposit-taking corporations	716.17	42.12	7.5	745.46	0.71	10.6	759.75	14.29	6.1
(1.2) Transferable deposits in national currency	1 147.02	109.64	26.7	1 238.66	18.68	19.4	1 369.53	130.86	19.4
(1.3) M1 (1.1 + 1.2)	1 863.18	151.75	18.6	1 984.12	19.39	15.9	2 129.28	145.15	14.3
(1.4) Transferable deposits in foreign currency	498.59	14.00	7.6	578.69	2.06	11.1	590.77	7.75	9.3
(1.5) Other deposits	714.66	17.70	44.2	752.65	-2.46	5.2	767.81	12.89	4.3
(1.6) M2 (1.3 + 1.4 + 1.5)	3 076.43	183.44	21.6	3 315.46	18.99	12.6	3 487.86	165.80	11.1
(1.7) Debt securities	0.75	-0.06	-35.2	0.55	0.00	-38.2	0.52	-0.03	-36.9
Counterparts									
Liabilities									
(2) Liabilities excluded from M3	2.37	-1.99	2.8	5.58	1.18	23.8	6.86	1.27	–
(3) Equity	791.63	-42.46	-1.1	1 077.88	23.00	8.2	1 073.21	-17.33	12.6
(4) Other items (net)	306.58	-6.21	–	347.11	10.77	–	325.26	-21.38	–
Assets									
(5) Domestic claims	2 249.36	63.51	-0.1	2 557.75	-92.04	15.7	2 487.55	-68.66	9.4
(5.1) Net claims on central government	1 255.00	74.22	–	1 423.11	-114.69	–	1 360.61	-58.88	–
Claims	1 484.76	31.01	9.5	1 695.25	37.68	15.2	1 729.56	36.10	15.1
Minus: liabilities	229.76	-43.21	86.6	272.14	152.37	-4.9	368.95	94.98	53.2
(5.2) Claims on other sectors of economy	994.36	-10.71	-2.2	1 134.64	22.64	10.9	1 126.94	-9.78	11.1
among them:									
Loans	982.22	-9.82	-2.0	1 111.08	18.84	10.0	1 096.18	-16.99	9.4
Debt securities	4.64	-0.83	-27.1	5.18	0.06	-7.3	4.89	-0.28	3.2
Equity	0.58	0.00	4.2	0.58	0.01	-1.5	0.44	-0.14	-25.0
(6) Net foreign assets	1 928.41	69.21	–	2 188.81	145.99	–	2 406.16	196.98	–

¹ National Bank of Ukraine and other deposit-taking corporations

Table 6. Components M3 by sectors of the economy

Components	2023			2024			2024		
	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	1 147.02	109.64	26.7	1 238.66	18.68	19.4	1 369.53	130.86	19.4
Other financial corporations	28.22	4.39	5.6	27.81	0.72	16.7	31.61	3.80	12.0
Non-financial corporations	552.44	71.70	41.1	594.19	8.19	23.6	688.85	94.66	24.7
Households and NPISH	566.36	33.55	16.3	616.66	9.77	15.7	649.07	32.41	14.6
M2 - M1	1 213.25	31.69	26.8	1 331.33	-0.39	7.7	1 358.58	20.64	6.4
Other financial corporations	39.53	1.88	27.7	44.76	1.97	16.3	46.56	1.69	14.9
Non-financial corporations	478.68	19.68	48.8	528.44	-5.95	10.5	538.79	8.06	7.4
Households and NPISH	695.04	10.14	15.0	758.13	3.58	5.4	773.23	10.89	5.3
M3 - M2	0.75	-0.06	-35.2	0.55	0.00	-38.2	0.52	-0.03	-36.9
Other financial corporations	0.02	-0.06	32.7	0.04	-0.00	-53.3	0.01	-0.03	-60.5
Non-financial corporations	0.00	0.00	3.8	0.00	0.00	1.7	0.00	0.00	1.4
Households and NPISH	0.73	0.00	-36.4	0.51	0.00	-36.1	0.51	0.00	-36.4

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

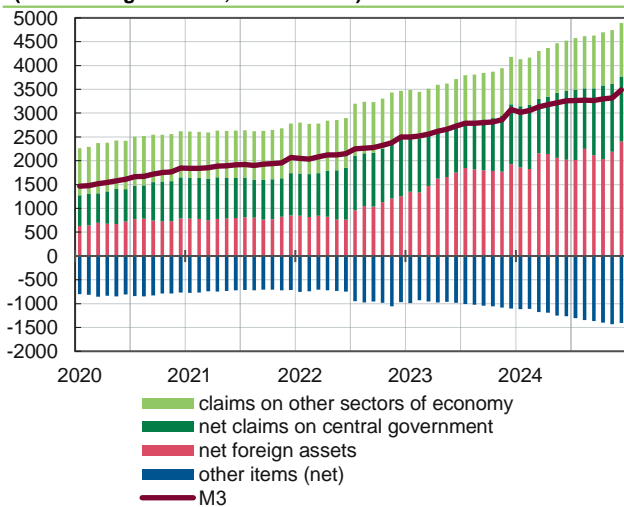


Chart 3. Monetary aggregate M3 and counterpart items (annual growth rates, %)

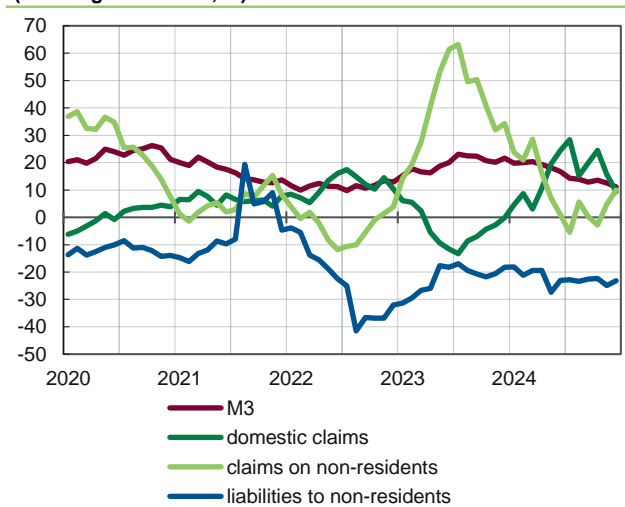


Table 7. Financial corporations survey

Components	III quarter 2023			II quarter 2024			III quarter 2024		
	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	1 795.02	52.61	-	2 007.45	-210.65	-	2 103.12	27.84
(2) Domestic claims	2 425.64	84.85	-4.30	2 928.80	320.80	20.50	2 944.80	11.10	16.70
(2.1) Net claims on central government	1 146.41	60.02	-	1 526.78	294.54	-	1 497.13	-28.53	-
Claims	1 475.90	22.13	11.50	1 637.10	-11.50	9.50	1 711.90	71.90	12.60
Less: liabilities	329.49	-37.89	106.90	110.30	-306.10	-72.60	214.70	100.40	-41.60
(2.2) Claims on other residents	1 279.23	24.83	-6.30	1 402.00	26.30	5.90	1 447.70	39.70	6.80
State and local government	5.19	-1.23	-59.80	4.40	-0.20	-31.20	3.90	-0.50	-24.10
Non-financial corporations	1 029.74	16.90	-5.70	1 086.90	8.70	3.00	1 111.30	18.90	3.00
Households and NPISH	244.30	9.15	-6.00	310.80	17.80	19.40	332.40	21.20	22.80
(3) Currency in circulation outside financial corporations	679.53	19.04	9.40	747.70	15.80	14.20	740.80	-7.00	9.90
(4) Deposits	2 060.98	55.91	27.30	2 439.70	87.70	17.60	2 456.80	-5.30	14.20
(5) Debt securities	4.44	-0.07	7.70	1.50	-0.40	-139.20	1.80	0.30	-147.40
(6) Loans	0.39	0.28	134.20	0.00	0.00	-92.20	0.00	0.10	-60.50
(7) Financial derivatives and employee stock options	0.17	0.00	0.00	0.10	0.00	0.00	0.10	0.00	0.00
(8) Insurance, pension and standardized guarantee schemes	51.37	2.79	14.10	35.40	2.50	24.70	36.80	1.40	22.60
(9) Equity and investment fund shares	1 334.67	83.67	11.60	1 605.30	1.90	7.70	1 736.10	99.50	7.20
(10) Other items (net)	89.11	-24.18	-	106.60	2.80	-	75.50	-50.00	-

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

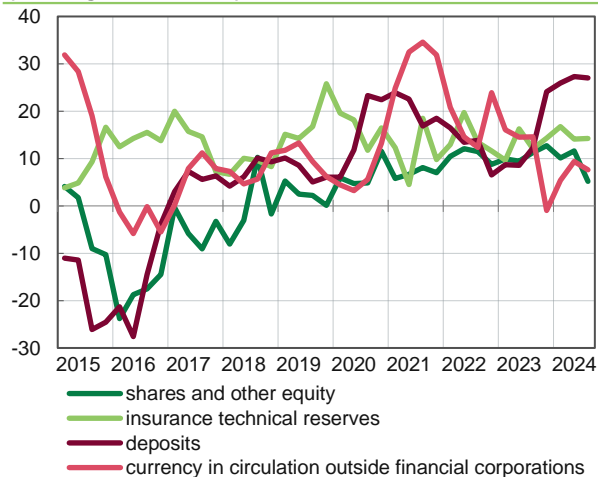
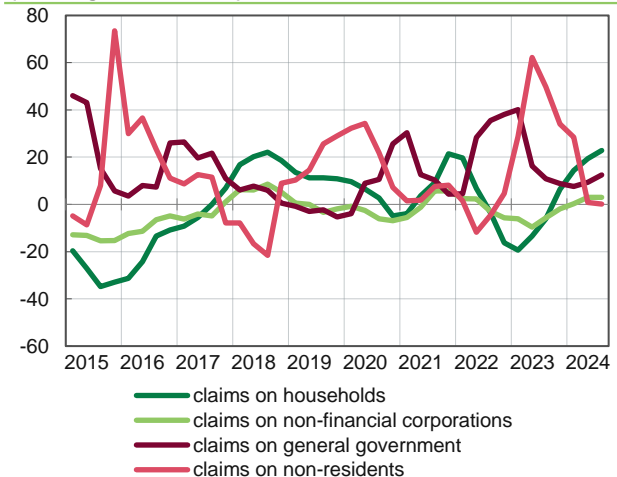


Chart 5. Claims of financial corporations (annual growth rates, %)



Loans and deposits

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

Components	2023			2024			2024		
	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	735.30	-2.34	-4.0	790.37	10.01	4.7	782.22	-10.12	3.7
hryvnia	495.41	1.80	-1.6	541.77	5.07	9.8	531.41	-10.38	7.3
US dollar	163.81	-3.77	-10.4	173.07	3.79	-5.8	173.44	-1.46	-4.3
euro	76.00	-0.37	-5.4	75.45	1.15	-5.0	77.29	1.72	-2.3
Households	236.47	-4.35	6.7	294.95	5.81	22.0	291.76	-3.30	22.8
hryvnia	224.04	-3.33	7.9	283.02	5.89	24.5	280.12	-2.90	25.0
US dollar	11.25	-0.87	-11.5	10.74	-0.09	-19.3	10.47	-0.39	-16.0
euro	0.57	-0.01	-7.5	0.59	0.01	-2.3	0.60	0.01	0.5
Deposits									
Non-financial corporations	1 031.12	91.38	44.6	1 122.64	2.25	17.2	1 227.64	102.72	16.4
hryvnia	754.04	84.06	54.9	796.92	3.52	18.9	896.54	99.61	18.9
US dollar	168.44	2.05	22.4	193.58	-1.16	6.3	193.58	-2.05	3.8
euro	105.20	5.60	20.4	129.70	0.27	25.4	135.07	5.17	23.1
Households	1 228.55	44.04	15.6	1 335.92	14.30	9.7	1 381.87	41.84	9.0
hryvnia	795.49	40.43	21.8	862.31	10.87	14.2	896.81	34.50	12.7
US dollar	341.92	2.86	3.7	366.57	1.35	-1.2	375.66	5.15	-0.7
euro	88.66	0.81	12.6	104.33	2.08	14.3	106.78	2.29	15.7

Chart 6. Loans

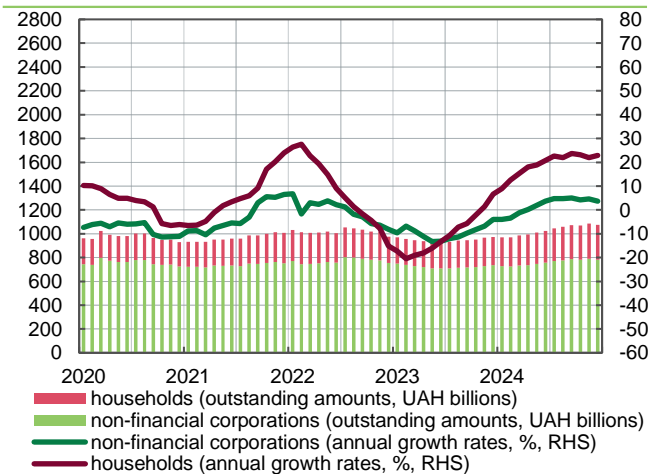


Chart 7. Deposits

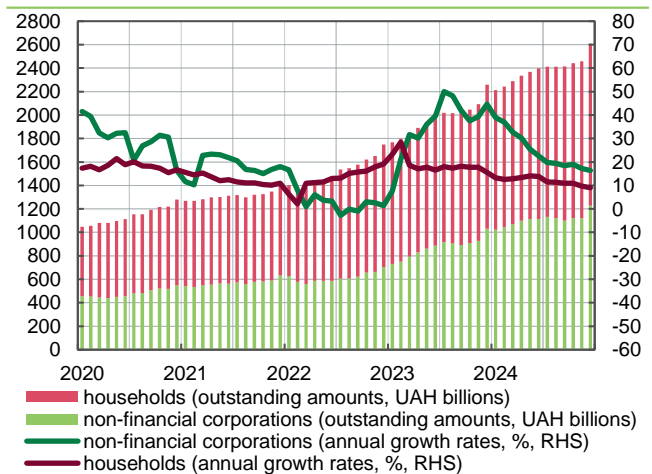


Chart 8. Loans (annual growth rates, %)

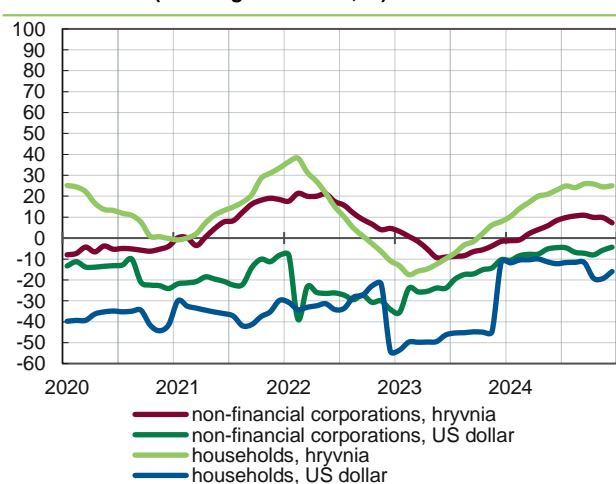


Chart 9. Deposits (annual growth rates, %)

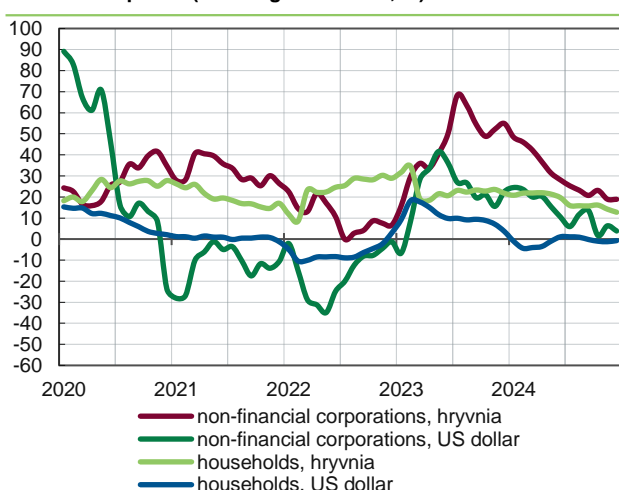


Table 9. Loans and deposits of non-financial corporations and households, by original maturities

Components	2023			2024			2024		
	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, %
Loans									
Non-financial corporations	735.30	-2.34	-4.0	790.37	10.01	4.7	782.22	-10.12	3.7
up to 1 year	379.64	-6.75	-8.9	398.36	5.51	1.5	391.37	-7.66	1.4
over 1 year and up to 5 years	252.54	4.30	2.8	282.99	4.33	11.0	286.91	3.23	10.3
over 5 years	103.12	0.11	-0.3	109.01	0.17	1.3	103.94	-5.69	-4.1
Households	236.47	-4.35	6.7	294.95	5.81	22.0	291.76	-3.30	22.8
up to 1 year	128.43	-3.74	15.6	163.57	3.02	23.7	161.29	-2.28	25.6
over 1 year and up to 5 years	58.15	-0.63	-11.1	71.15	2.01	20.9	71.49	0.33	22.8
over 5 years	49.89	0.01	10.5	60.23	0.78	18.6	58.98	-1.35	15.9
Deposits									
Non-financial corporations	1 031.12	91.38	44.6	1 122.64	2.25	17.2	1 227.64	102.72	16.4
on demand	731.09	79.55	32.2	812.06	6.90	22.5	905.66	92.18	21.4
up to 1 year	278.58	11.14	118.6	281.99	-3.17	3.1	288.92	6.19	1.1
over 1 year and up to 2 years	15.60	-0.46	-45.0	21.19	-1.76	26.7	24.87	3.60	52.7
over 2 years	5.85	1.15	28.3	7.40	0.28	49.8	8.19	0.75	32.0
Households	1 228.55	44.04	15.6	1 335.92	14.30	9.7	1 381.87	41.84	9.0
on demand	788.70	39.46	9.0	864.93	11.51	12.5	905.76	38.30	11.5
up to 1 year	348.63	19.07	44.1	340.89	1.08	0.6	343.89	1.89	-4.5
over 1 year and up to 2 years	79.16	-16.48	-8.8	117.05	0.00	18.3	118.87	1.42	45.1
over 2 years	12.05	1.99	13.2	13.05	1.71	22.8	13.36	0.23	3.7

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

Components	2023			2024			2024		
	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	236.47	-4.35	6.7	294.95	5.81	22.0	291.76	-3.30	22.8
consumer loans	196.09	-5.23	3.8	240.82	4.73	19.3	237.25	-3.62	20.6
hryvnia	189.53	-4.92	4.2	234.59	4.72	20.6	231.04	-3.55	21.9
US dollar	6.04	-0.25	-8.1	5.70	0.00	-17.5	5.70	-0.06	-14.7
euro	0.28	-0.01	-9.6	0.29	-0.00	-2.4	0.29	-0.00	-0.4
lending for house purchase	26.52	0.70	23.1	37.01	0.65	41.3	37.06	0.01	37.5
hryvnia	21.12	1.30	39.2	31.81	0.67	60.6	32.10	0.29	52.0
US dollar	4.88	-0.51	-15.8	4.68	-0.02	-21.0	4.46	-0.27	-17.5
euro	0.15	-0.00	-8.0	0.15	-0.00	-8.4	0.15	-0.00	-8.3
other loans	13.86	0.18	24.5	17.13	0.44	24.9	17.44	0.31	25.5

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

Components	2023			2024			2024		
	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	236.47	-4.35	6.7	294.95	5.81	22.0	291.76	-3.30	22.8
consumer loans	196.09	-5.23	3.8	240.82	4.73	19.3	237.25	-3.62	20.6
up to 1 year	127.35	-3.67	15.8	162.17	3.10	23.8	159.90	-2.28	25.5
over 1 year and up to 5 years	44.87	-0.85	-17.9	55.15	1.55	20.5	55.20	0.05	22.9
over 5 years	23.87	-0.71	-2.0	23.50	0.07	-6.5	22.16	-1.40	-9.4
lending for house purchase	26.52	0.70	23.1	37.01	0.65	41.3	37.06	0.01	37.5
up to 1 year	0.07	-0.00	-20.7	0.09	-0.00	10.2	0.09	-0.00	14.4
over 1 year and up to 5 years	0.62	-0.03	-30.3	0.51	-0.02	-23.8	0.49	-0.02	-24.0
over 5 years	25.84	0.73	25.6	36.41	0.68	43.0	36.49	0.04	39.1
other loans	13.86	0.18	24.5	17.13	0.44	24.9	17.44	0.31	25.5

Interest rates

Table 12. Interest rates on loans¹ and deposits in December 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	13.74	0.38	217.6	27.80	0.60	82.0
hryvnia	15.00	0.20	186.2	27.81	0.60	81.9
US dollar	6.71	0.11	20.5	13.46	1.29	0.05
euro	5.40	-0.21	11.0	18.71	3.72	0.01
Outstanding amounts of loans	14.44	0.54	782.2	33.93	0.99	291.8
hryvnia	19.06	0.50	531.4	34.42	1.00	231.2
US dollar	7.94	0.62	173.4	10.70	0.38	46.7
euro	7.07	0.28	77.3	4.91	0.16	52.8
New business on deposits	7.30	-0.09	797.6	7.29	0.13	116.6
hryvnia	8.31	-0.03	689.5	10.00	0.57	81.3
US dollar	1.00	-0.03	82.4	1.15	0.02	30.6
euro	0.31	0.02	25.7	0.43	0.04	4.6
Outstanding amounts of deposits	7.61	0.35	1 227.6	7.17	0.36	1 381.9
hryvnia	9.28	0.40	896.5	10.89	0.47	896.8
US dollar	1.11	-0.00	193.6	1.05	0.05	375.7
euro	0.31	0.01	135.1	0.38	0.02	106.8

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

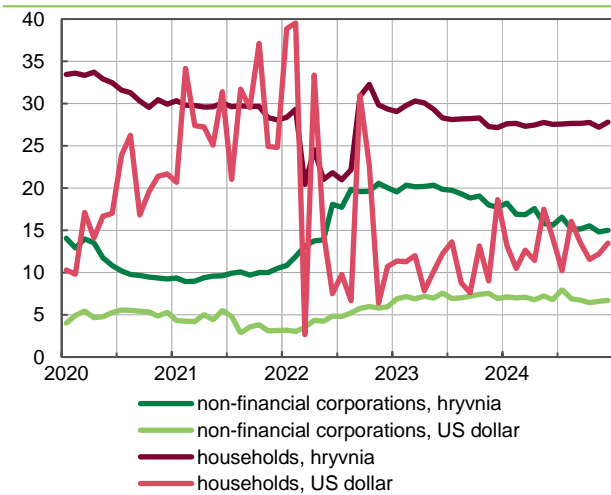


Chart 11. Interest rates of new business on deposits, %

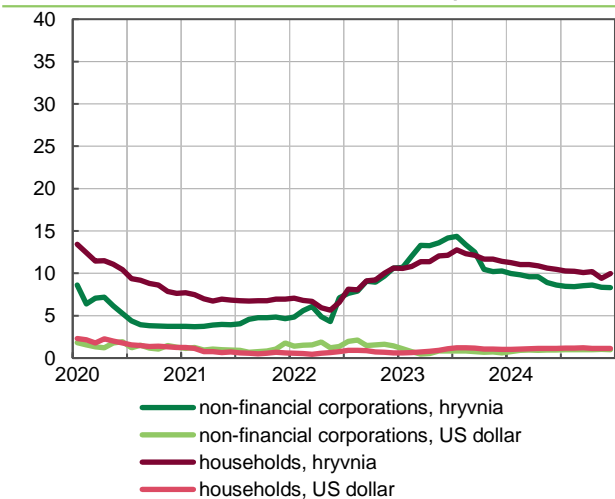


Chart 12. Interest rates on outstanding amounts of loans, %

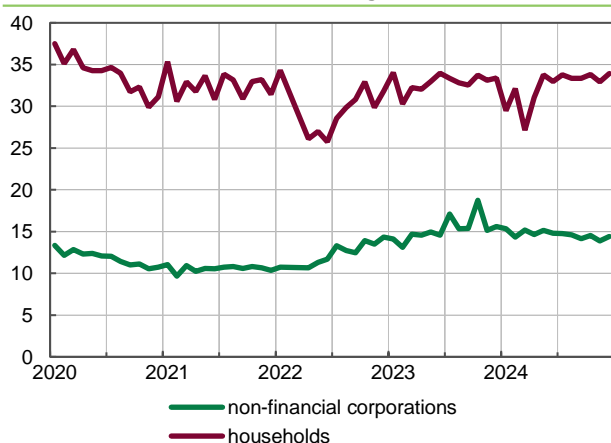
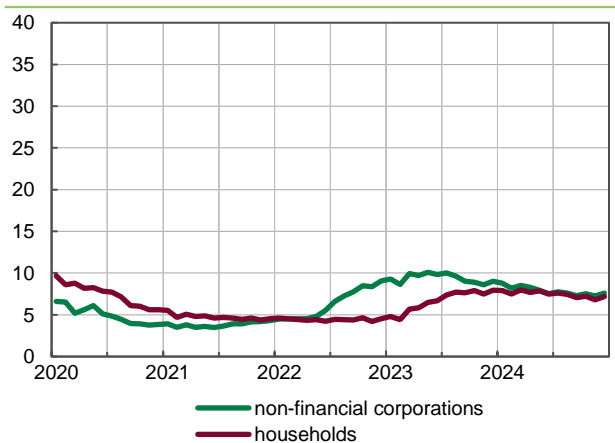


Chart 13. Interest rates on outstanding amounts of deposits, %

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		
	December			November			December		
	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	843.36	40.26	43.3	1 106.64	41.75	33.8	1 143.13	37.20	31.5
residents	737.68	31.21	31.8	971.12	46.67	34.3	994.84	25.65	31.9
National bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	–	–	–	–	–	–	–	–	–
Other financial corporations	2.24	-0.80	-23.0	2.34	-0.05	-27.2	2.33	0.03	-0.3
General government	735.10	32.01	32.0	967.71	46.63	34.4	991.42	25.61	31.9
Non-financial corporations	0.34	0.00	22.0	1.08	0.08	215.2	1.10	0.02	217.4
Households and NPISH	–	–	–	–	–	–	–	–	–
non-residents	105.67	9.04	276.86	135.52	-4.92	30.4	148.29	11.55	28.8
Equity	1.70	-0.00	1.5	1.37	-0.00	-0.9	1.24	-0.14	-10.9
residents	0.37	-0.00	6.3	0.37	-0.00	-4.8	0.23	-0.14	-40.4
Other deposit-taking corporations	–	–	–	–	-0.01	–	–	–	–
Other financial corporations	0.14	-0.00	22.0	0.11	-0.03	-17.8	0.11	–	-23.0
Non-financial corporations	0.24	-0.00	-0.8	0.26	0.03	5.2	0.12	-0.14	-48.7
non-residents	1.33	0.00	0.0	1.00	-0.00	0.2	1.01	0.00	0.1

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

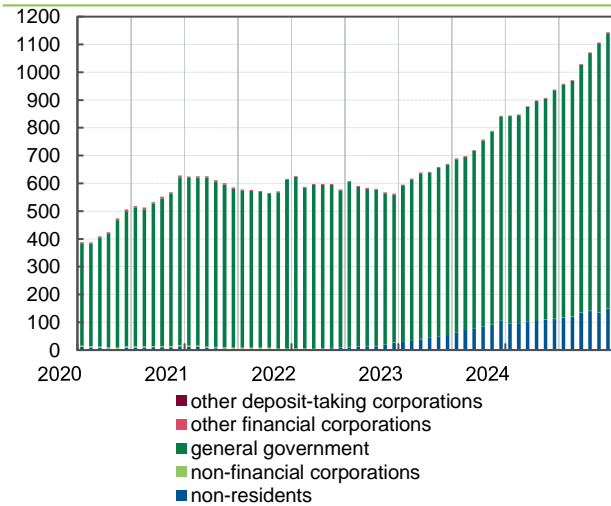


Chart 15. Equity (outstanding amounts, UAH billion)

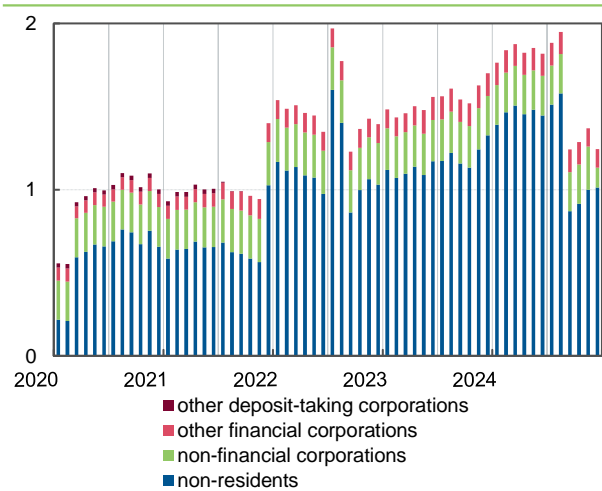


Chart 16. Debt securities (annual growth rates, %)

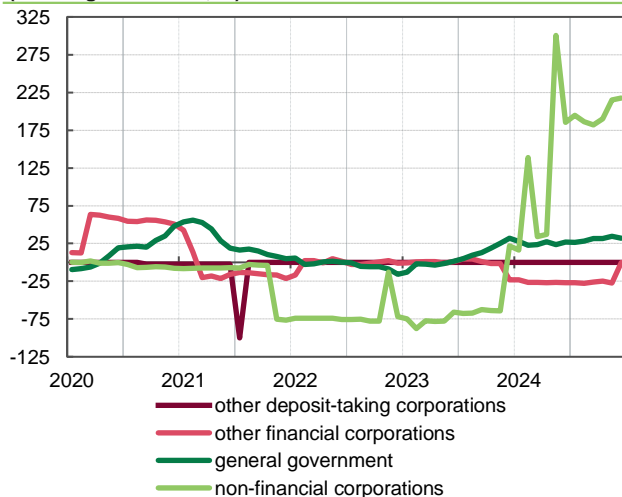
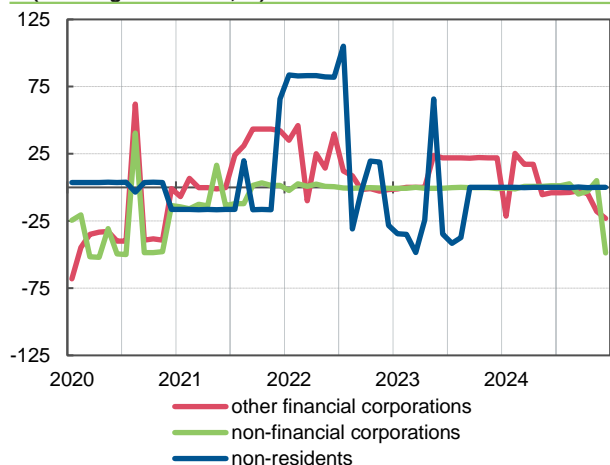


Chart 17. Equity (annual growth rates, %)



Debt securities issued by resident sectors

Table 14. Debt securities issued by resident sectors

Components	III quarter 2023			II quarter 2024			III quarter 2024		
	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	2 392.90	22.99	7.8	2 640.88	29.70	7.1	2 562.02	-99.27	2.0
Deposit-taking corporations	0.86	-0.06	-53.7	0.50	-0.48	-51.0	0.54	0.03	-43.7
National Bank of Ukraine	–	–	–	–	–	–	–	–	–
Other deposit-taking corporations	0.86	-0.06	-53.7	0.50	-0.48	-51.0	0.54	0.03	-43.7
Other financial corporations	6.69	0.17	2.7	4.05	-0.24	9.2	4.32	0.27	13.6
General government	2 299.06	26.99	8.7	2 554.49	27.18	7.7	2 473.04	-101.84	2.2
Non-financial corporations	86.29	-4.11	-10.5	81.85	3.24	-9.5	84.11	2.26	-2.5

Chart 18. Dynamics of debt securities issued by resident sectors

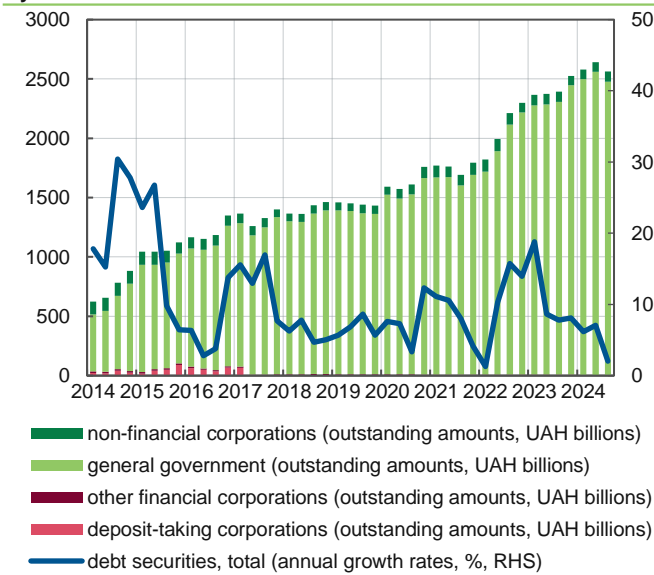
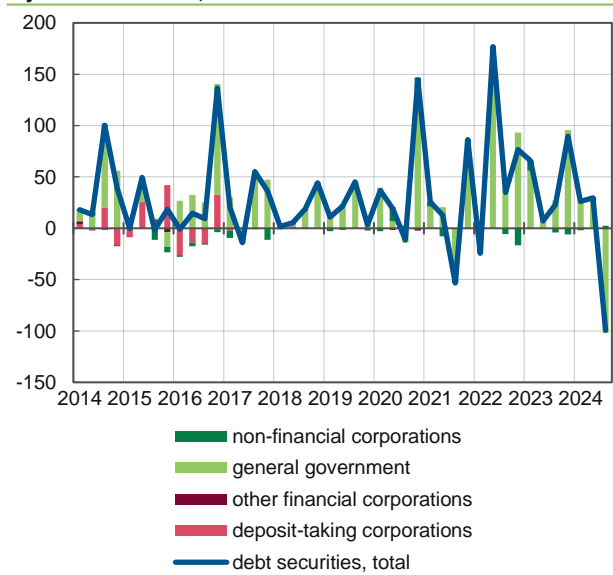


Chart 19. Net issues of debt securities issued by resident sectors, UAH billions



Financial Soundness Indicators

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

	2023		2024		
	III quarter	IV quarter	I quarter	II quarter	III quarter
Tier 1 capital to risk-weighted assets	14.76	12.24	11.95	11.56	15.72
Tier 1 capital to assets	5.11	4.54	4.47	4.91	6.76
Nonperforming loans net of provisions to capital	26.25	26.79	27.00	23.67	25.76
Nonperforming loans to total gross loans	37.87	37.35	36.07	34.57	32.34
Return on assets	6.71	6.08	6.77	6.58	6.54
Liquid assets to short-term liabilities	-	-	-	-	-
Net open position in foreign exchange to capital	39.94	39.93	40.19	44.74	5.49
Residential real estate prices (Housing Price Index)	166.90	170.90	180.60	181.50	186.80

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 .