



MINISTRY OF  
**FINANCE OF**  
UKRAINE

# **STATE-OWNED BANKS**

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## **NON-PERFORMING LOANS STATUS AND RESOLUTION REPORT**

September 2019



## GENERAL INFORMATION

The definition of Non-performing assets/loans and the overview of the NPL resolution efforts is given in the previous issue of the Report (<https://u.to/i5BXFg>) on slides 2-10 .

Slides 4-19 of this Report contain data on each state-owned bank's NPL resolution measures in Q1 2019.

Consolidated data on banks' problem portfolio resolution efforts in Q1 2019 is presented on slide 20 of this Report.



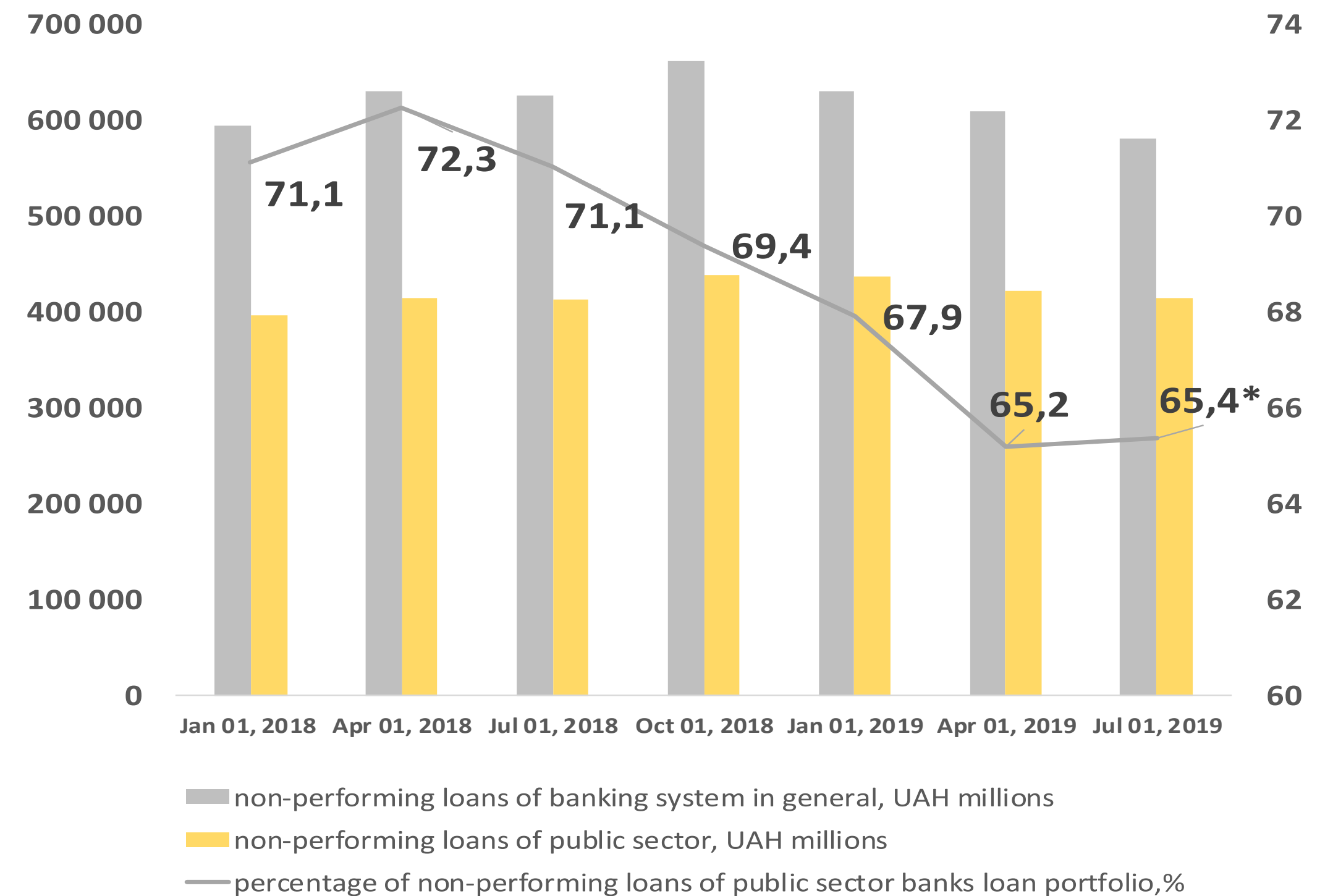
## GENERAL INFORMATION ON THE AMOUNT OF NON-PERFORMING LOANS\*

The amount of non-performing loans in the banking system remains quite significant, despite the tendency of its gradual decline.

As of 01.07.2019, the share of non-performing loans of the state owned banks in the banking system amounted 70%.

However, since the beginning of this year, the volume of performing loans have reduced by UAH 22 billion to UAH 415 billion, and their share in the state-owned banks' loan portfolio has decreased by 2.5 pp. to 65%, which is explained by the increase of performing loans, incl. the rapid growth of retail lending, and the banks' measures to repay and restructure non-performing loans.

\* In QII NPL continued to decline, but their share did not change significantly, as the decline of the loan portfolio exceeded the decline of non-performing loans.



\*Source: NBU (reporting forms # 600, #10)



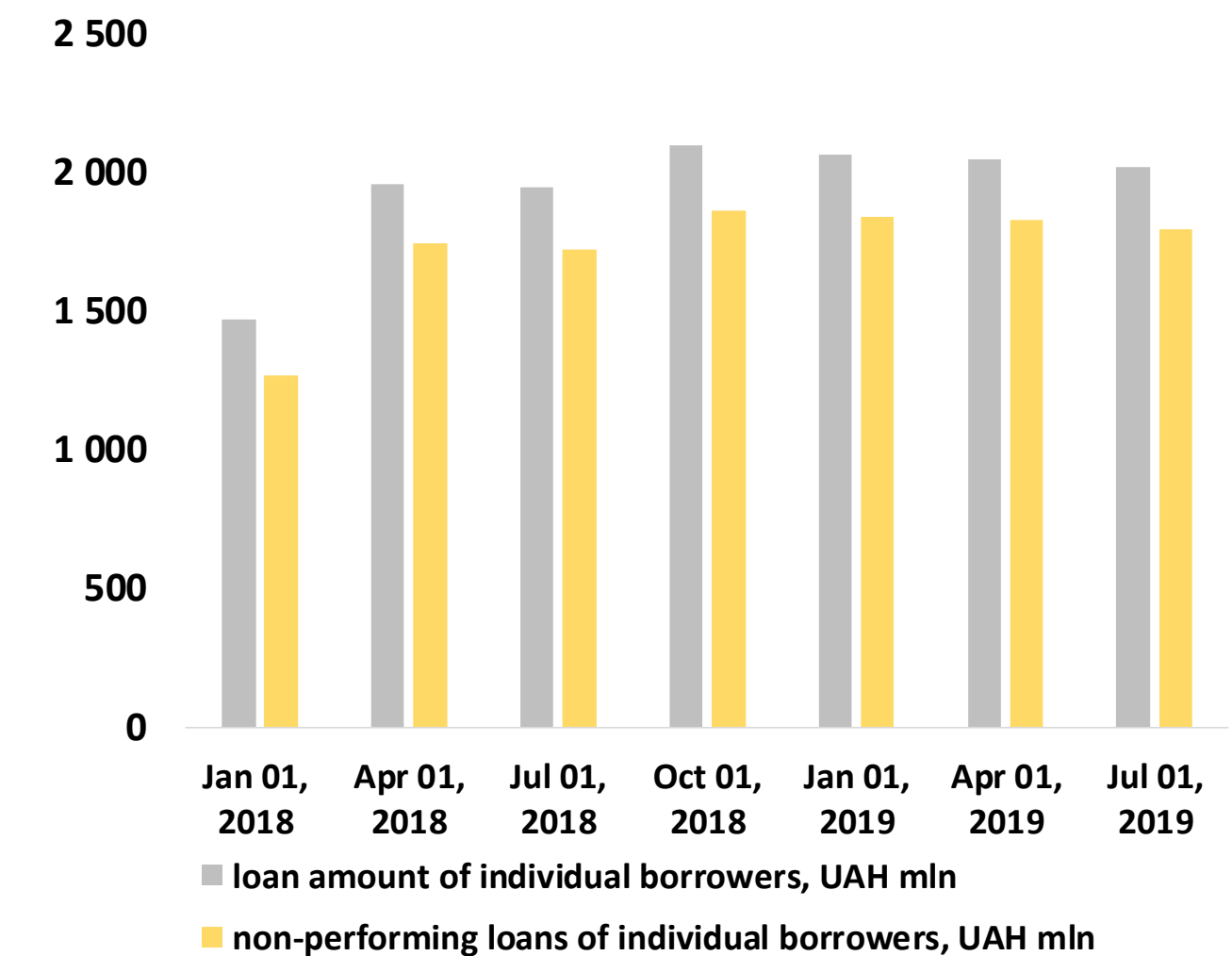
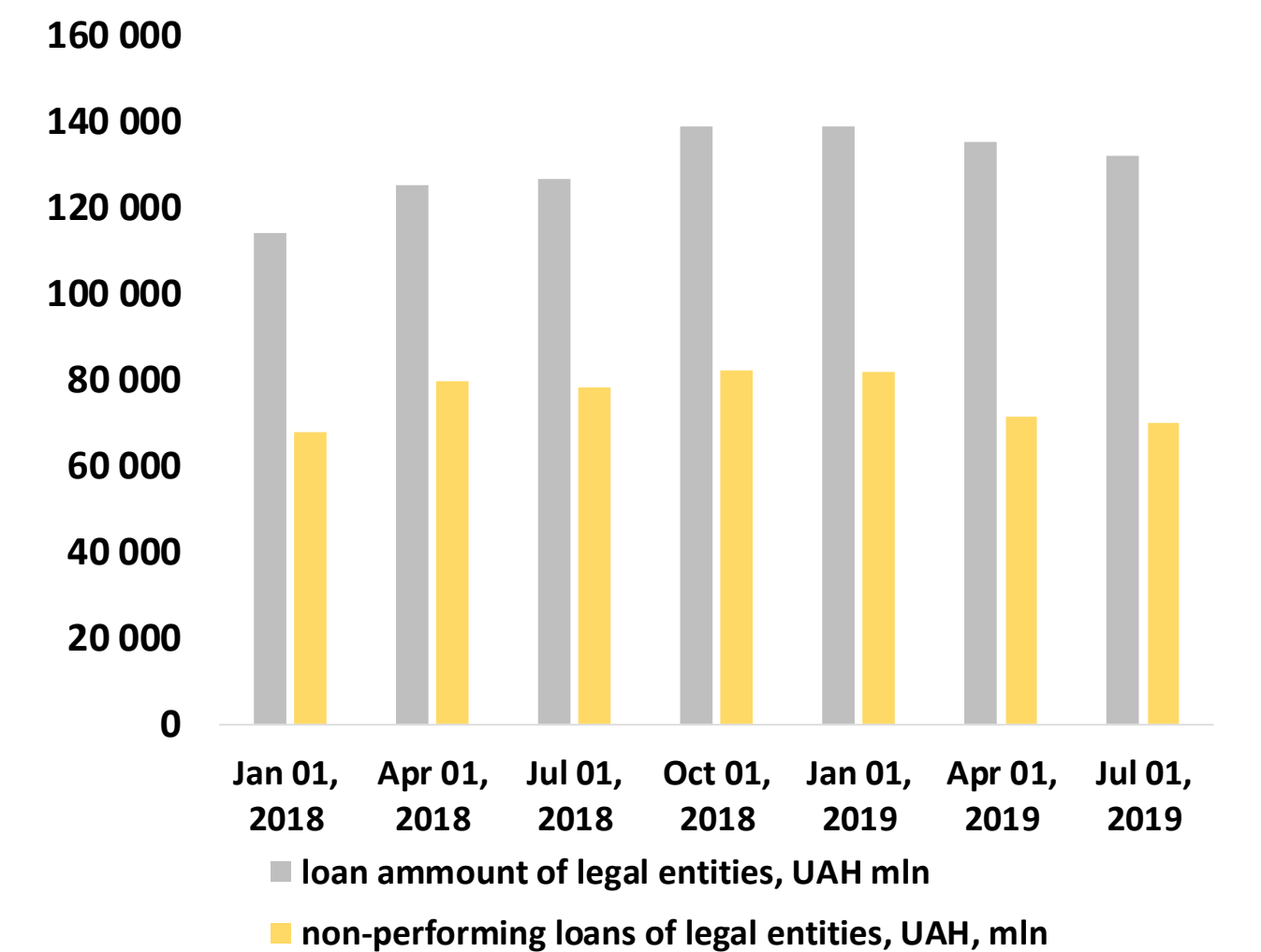
# NON-PERFORMING LOANS\*

The loan portfolio consists mostly of the corporate clients' loans (98,5%). 53% (UAH 70 bn.) of the loans are classified as default class with the credit risks coverage of 92% (UAH 65 bn.)

Class 5 (default) constitutes 89% (almost UAH 2 bn.) of total individual clients' loans, the credit risks coverage is 97%

As of 01.07.2019,  
M. UAH

Individual borrower's class	Individual borrower's class		Percentage of the class in the total amount of Individual borrower's loans	Percentage coverage	Legal entity borrower's class	Legal entity borrower's class		Percentage of the class in the total amount of legal entity borrower's loans	Percentage coverage
	Loans	Credit risk				Loans	Credit risk		
1	121	17	6%	14%	1	3 088	14	2%	0%
2	67	9	3%	13%	2	14 784	226	11%	2%
3	20	5	1%	24%	3	6 116	31	5%	1%
4	16	6	1%	41%	4	14 691	288	11%	2%
5	1 800	1 747	89%	97%	5	2 923	28	2%	1%
					6	421	5	0%	1%
					7	1 214	93	1%	8%
					8	3 239	163	2%	5%
					9	15 721	2 953	12%	19%
					10	70 181	64 715	53%	92%
<b>Total</b>	<b>2 023</b>	<b>1 784</b>	<b>100%</b>	<b>88%</b>	<b>Total</b>	<b>132 378</b>	<b>68 516</b>	<b>100%</b>	<b>52%</b>



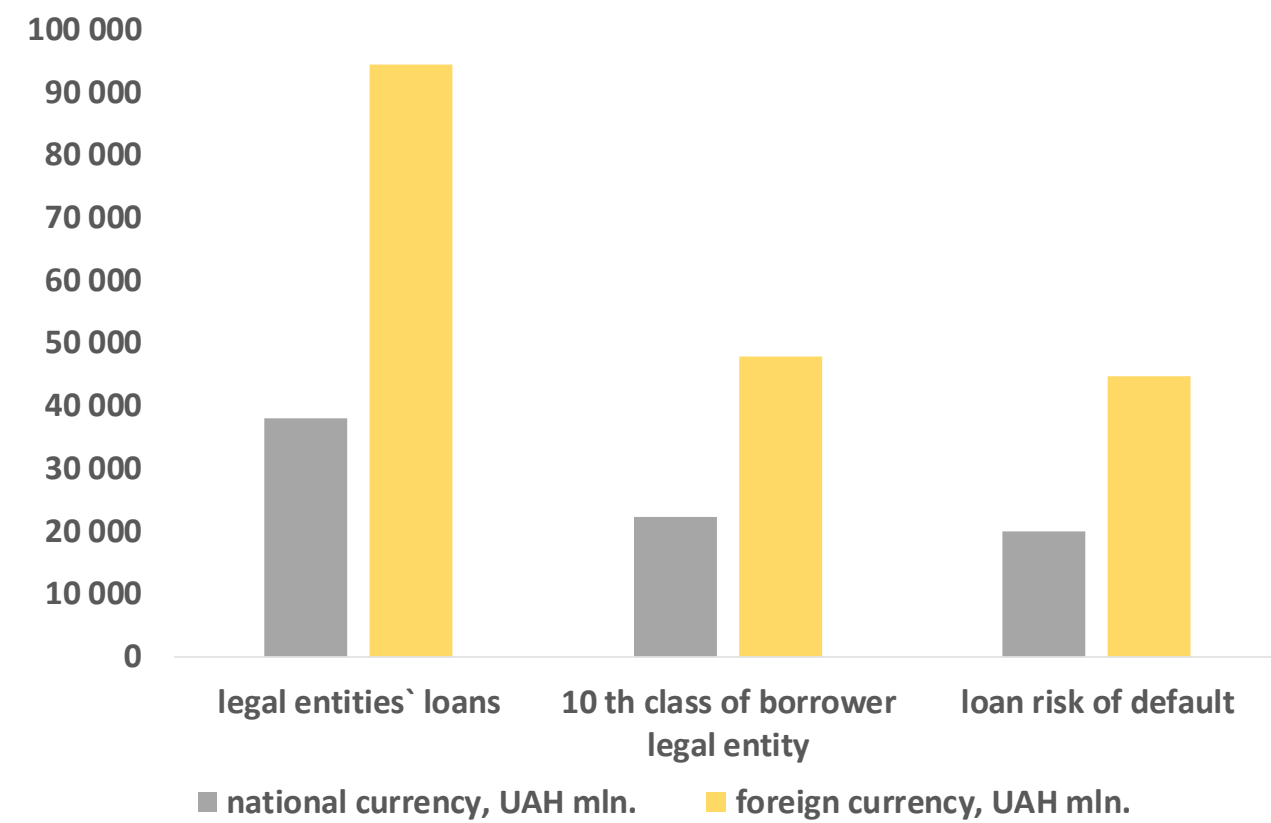
\* NON-PERFORMING LOANS ARE CLASS 10 FOR THE CORPORATE CLIENTS AND CLASS 5 FOR PRIVATE CLIENTS ACCORDING TO THE NBU DECREE DATED 30.06.2016 #351

\*Source: the official NBU website

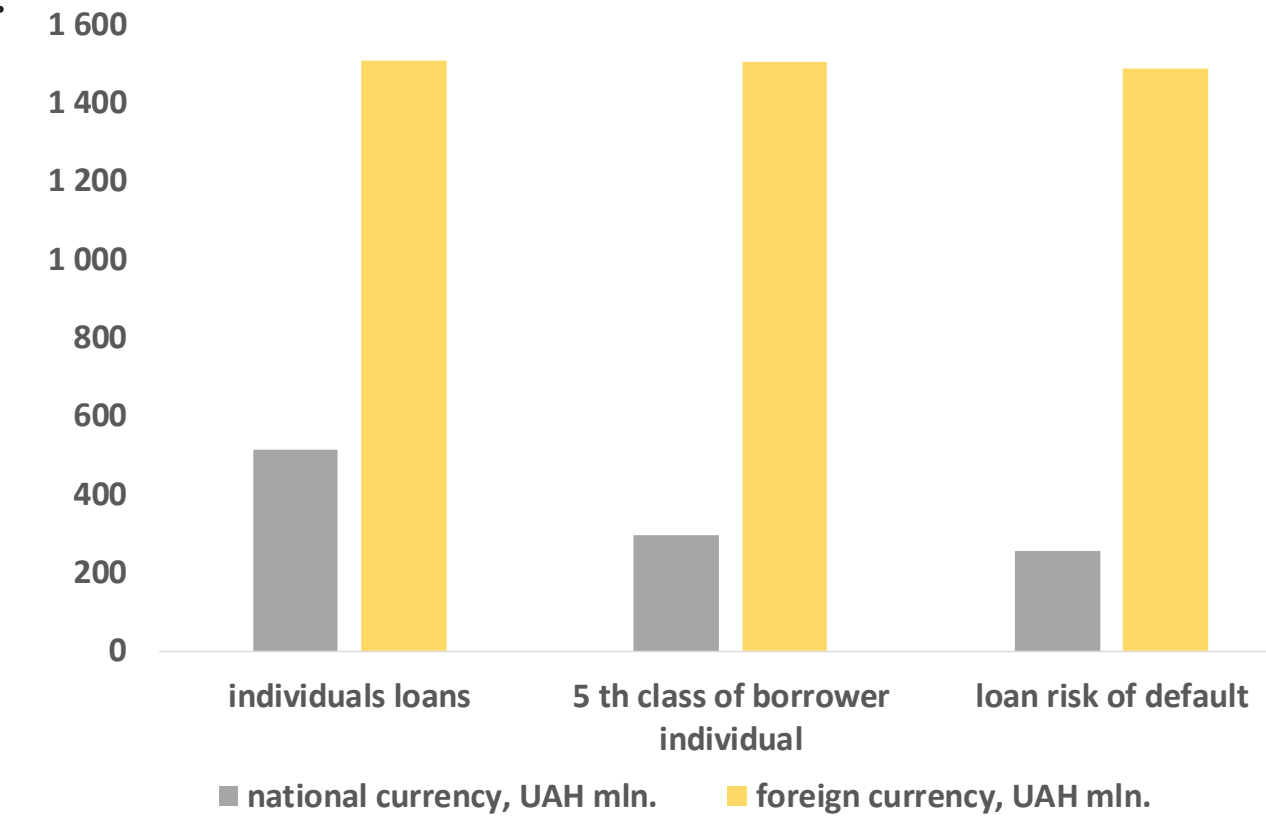


# NON-PERFORMING LOANS CONTINUED

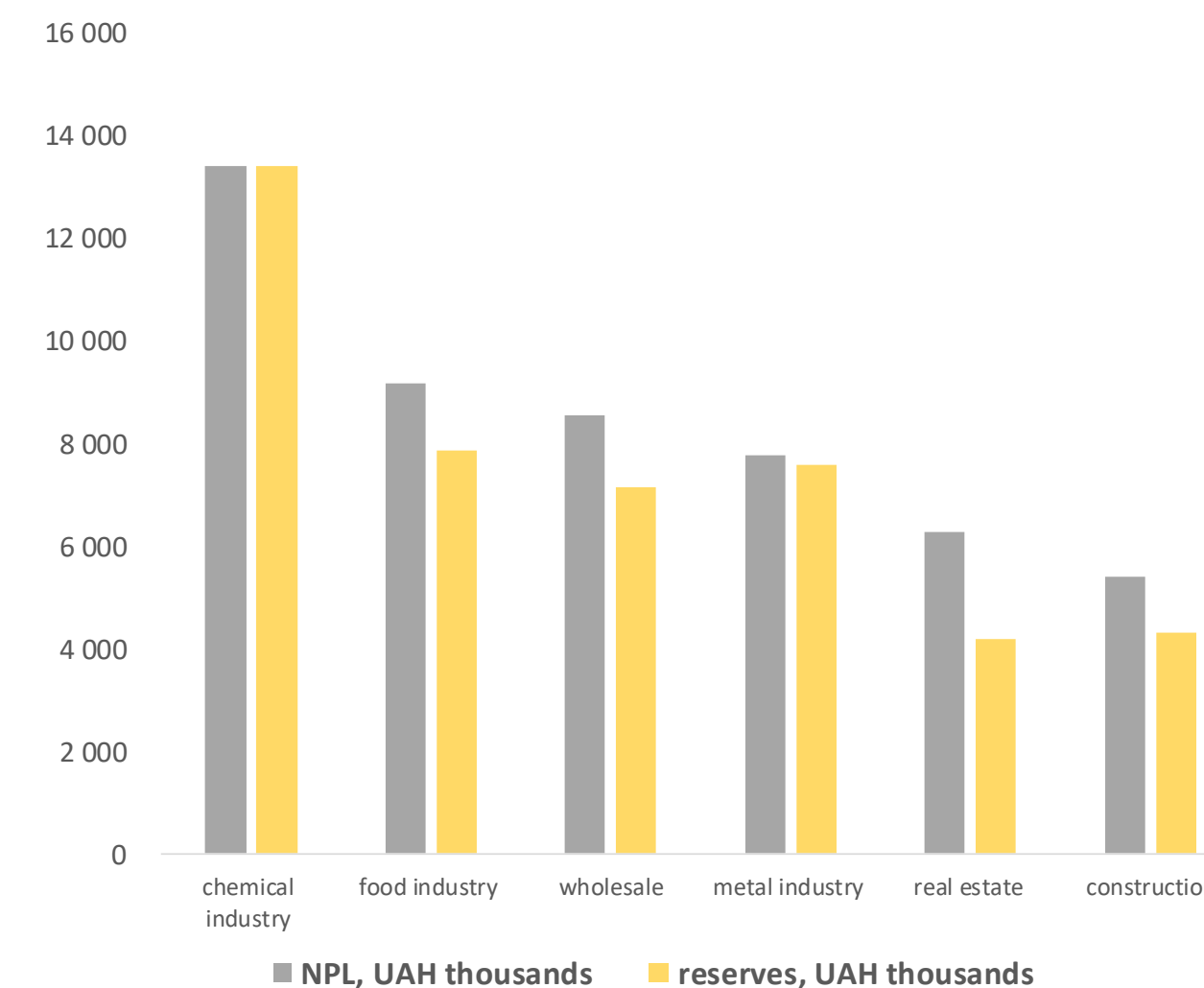
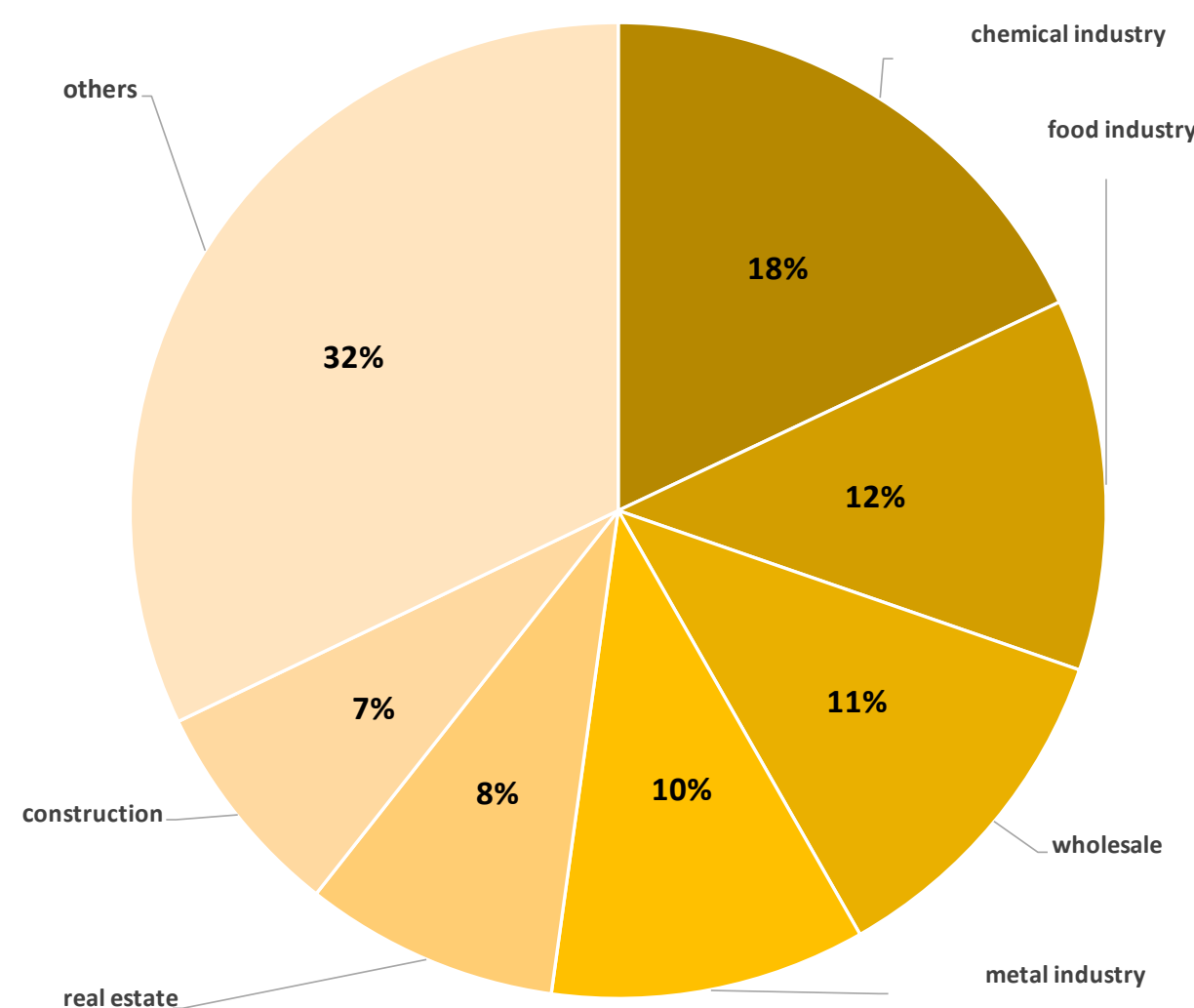
More than 70% of total corporate loans are FX denominated, of which 51% are deemed default (credit risk coverage 93%).\*



75% of total individual clients' loan portfolio are FX denominated, of which 99.7% are default, with almost full credit risks coverage (99,1%).\*



The largest share of non-performing loans by the sector of economy is concentrated in chemical production, food industry and wholesale trade



\* Source: the official NBU website



# RESOLUTION OF DEBT 90+ DAYS OVERDUE



During the 1<sup>st</sup> half of 2019 the bank restructured UAH 5 bn. worth of non-performing loans.

Due to debtors' repayments with their own funds and disposition of collateral, the past-due debt reduced by UAH 0.4 bn.

№	Indicator	During 2018, UAH, mln	During the 1st half of 2019, UAH, mln
1.	<b>Reduction of overdue debt, including:</b>	<b>408</b>	<b>372</b>
1.1.	repayment by debtors with their own funds	293	78
1.2.	realization of the collateral property	114	294
1.3.	incorporation of collateral property on the bank's balance sheet	0	0
2.	<b>Restructuring including:</b>	<b>5303</b>	<b>4989</b>
2.1.	restructuring under the Law of Ukraine "On Financial Restructuring"	0	0
2.2.	other restructuring	5303	4989
3.	<b>Write-off against provisions</b>	<b>0</b>	<b>0</b>

During the 1<sup>st</sup> half of 2019 (12.02.2019) the bank launched its **first financial restructuring case under the Law of Ukraine "On Financial Restructuring"**.

**The debtor-company - "OFFICE BUILDING AGENCY" LLC** (see <https://u.to/sBxJFg> for details).

The principles for filling the table are indicated on slide 23





## BANK'S LITIGATION EFFORTS



**The Bank is actively litigating debt collection.**

**The tables below contain data on** credit transactions with corporates (except banks) and private individuals. Data on credit transactions with debt securities is excluded.

Ukreximbank	Stage 1		Stage 2		Stage 3	
	Filed lawsuits		Received court decisions		Opened enforcement proceedings	
	number	UAH mln	number	UAH mln	number	UAH mln
during 2018	474	29 576	318	7 442	1 167	21 923
during the first half of 2019	155	5 951	146	4 169	613	11 298

The principles for filling the table are indicated on slide 24

Ukreximbank	Court claims	
	number	UAH mln
as of 01.01.2019	513	30 947
as of 01.07.2019	586	95 298

As of 01.07.2019, in courts there are **586 claims** filed by the bank to the total amount of **UAH 95 bn.** (claims filed in previous periods and in the reporting period), and which as of 01.07.2019 did not reach stage 2.



# NON-PERFORMING LOANS\*

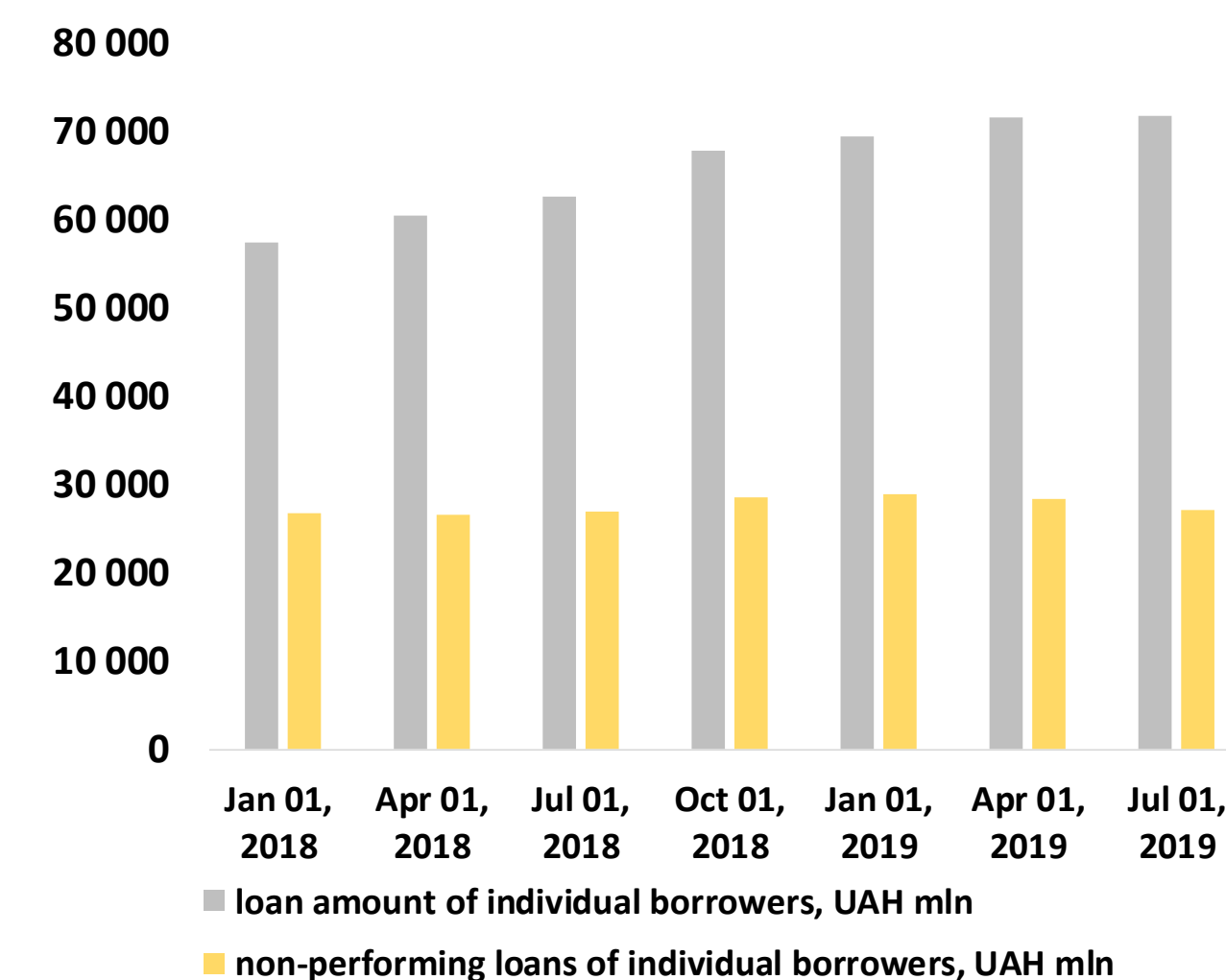
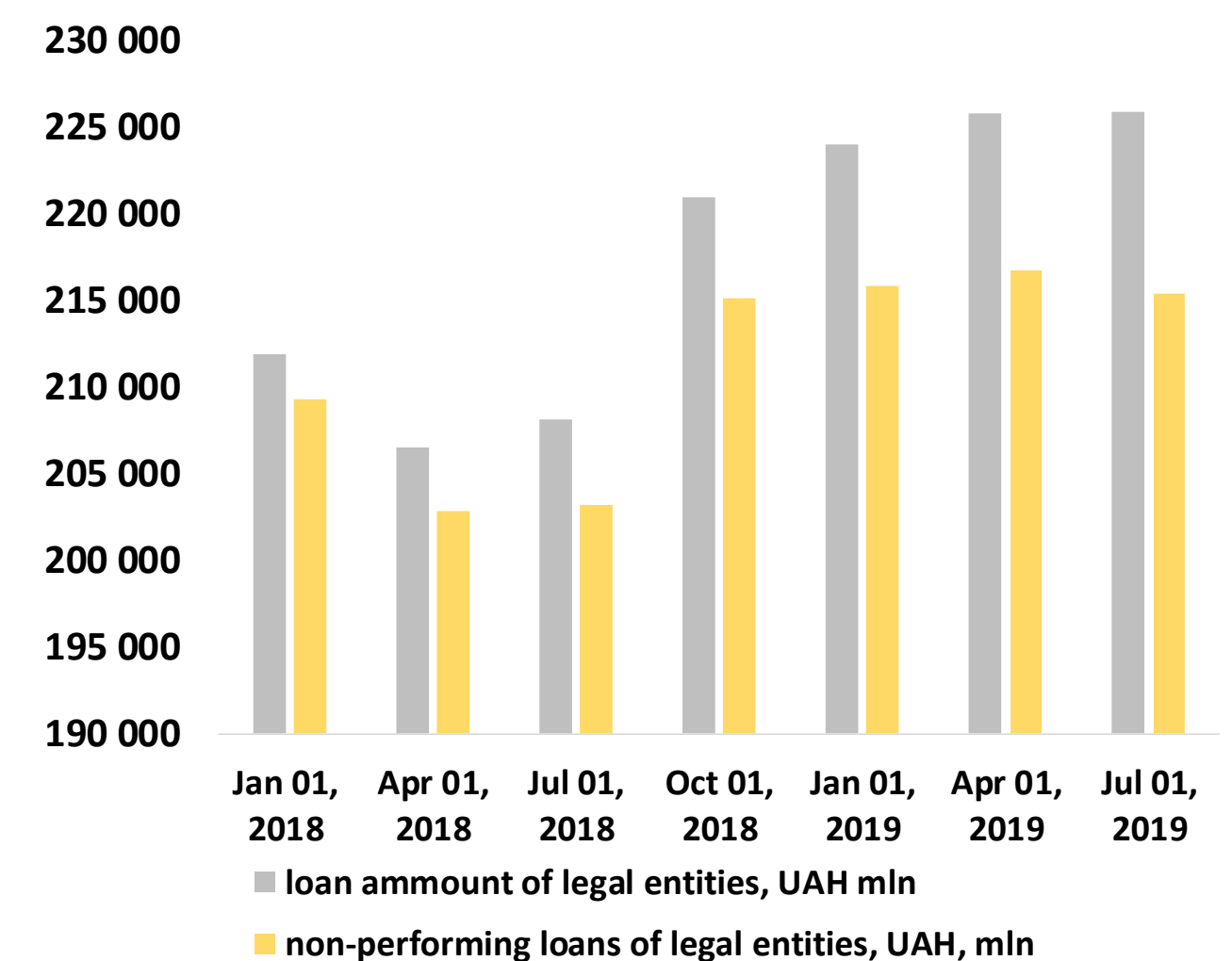


76% (UAH 226 bn.) of the bank's loan portfolio are loans to corporate clients, of which 95% are default loans, almost all of them being related to the former owners of the bank. The portfolio's credit risk coverage is 100%

Class 5 (default) constitutes 38% (UAH 27 bn.) of the total corporate portfolio, the credit risks coverage is 93% (UAH 25 bn.)

As of 01.07.2019,  
M. UAH

Individual borrower's class	Loans	Credit risk	Percentage of the class in the total amount of Individual borrower's loans	Percentage coverage	Legal entity borrower's class	Loans	Credit risk	Percentage of the class in the total amount of legal entity borrower's loans	Percentage coverage
1	43 758	950	61%	2%	1	4 224	331	2%	8%
2	502	71	1%	14%	2	861	8	0%	1%
3	285	100	0%	35%	3	2 582	111	1%	4%
4	217	136	0%	63%	4	974	22	0%	2%
5	27 132	25 112	38%	93%	5	1 370	60	1%	4%
					6	51	4	0%	7%
					7	116	4	0%	4%
					8	15	1	0%	8%
					9	249	116	0%	47%
					10	215 483	215 175	95%	100%
<b>Total</b>	<b>71 894</b>	<b>26 369</b>	<b>100%</b>	<b>37%</b>	<b>Total</b>	<b>225 924</b>	<b>215 832</b>	<b>100%</b>	<b>96%</b>



\* NON-PERFORMING LOANS ARE CLASS 10 FOR THE CORPORATE CLIENTS AND CLASS 5 FOR PRIVATE CLIENTS ACCORDING TO THE NBU DECREE DATED 30.06.2016 #351

\*Source: the official NBU website

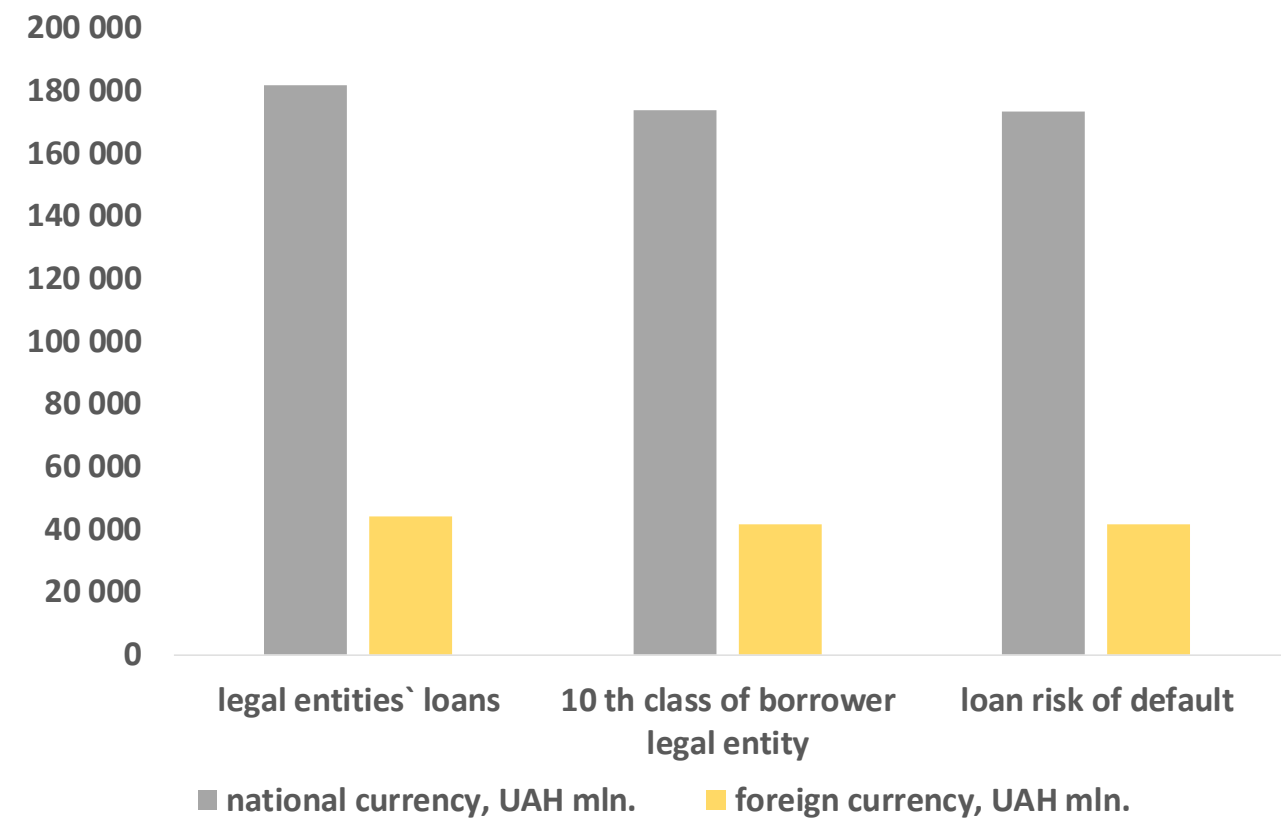




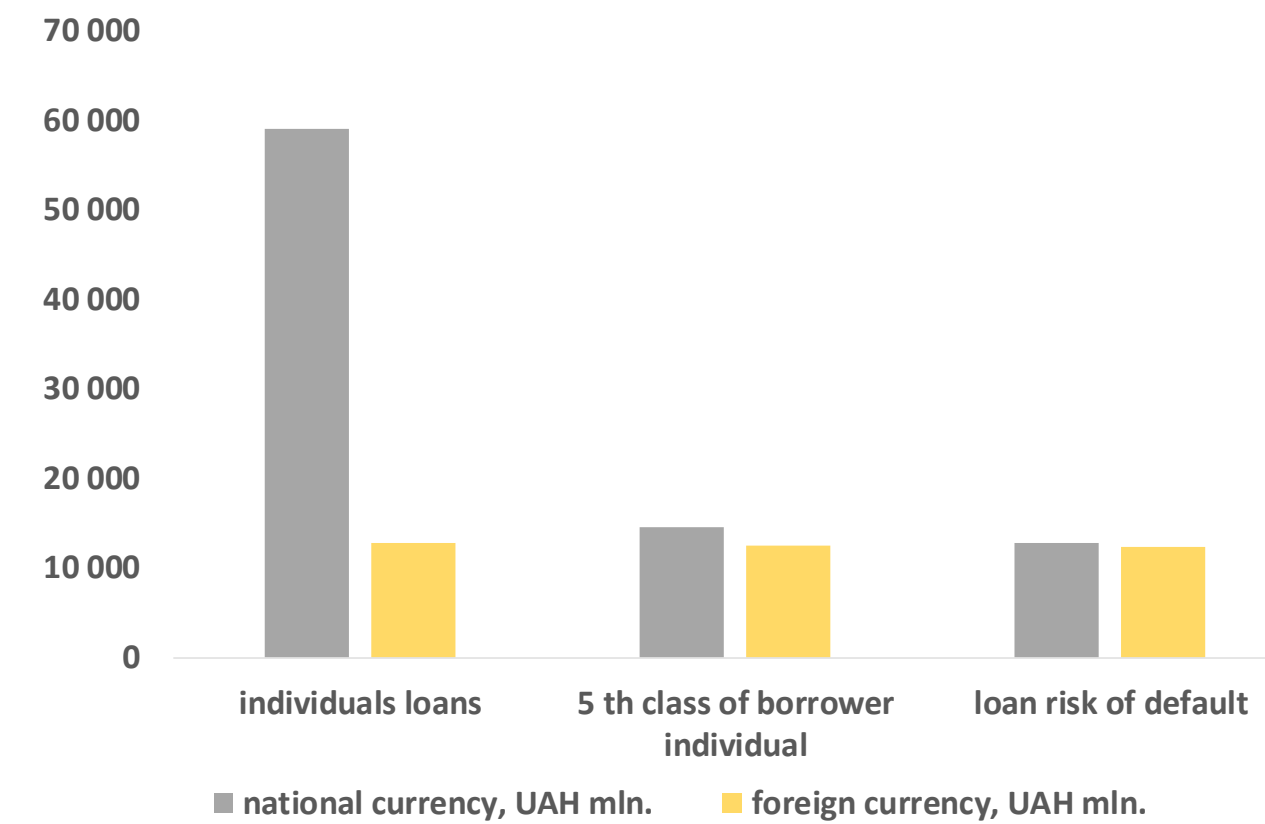
# NON-PERFORMING LOANS CONTINUED



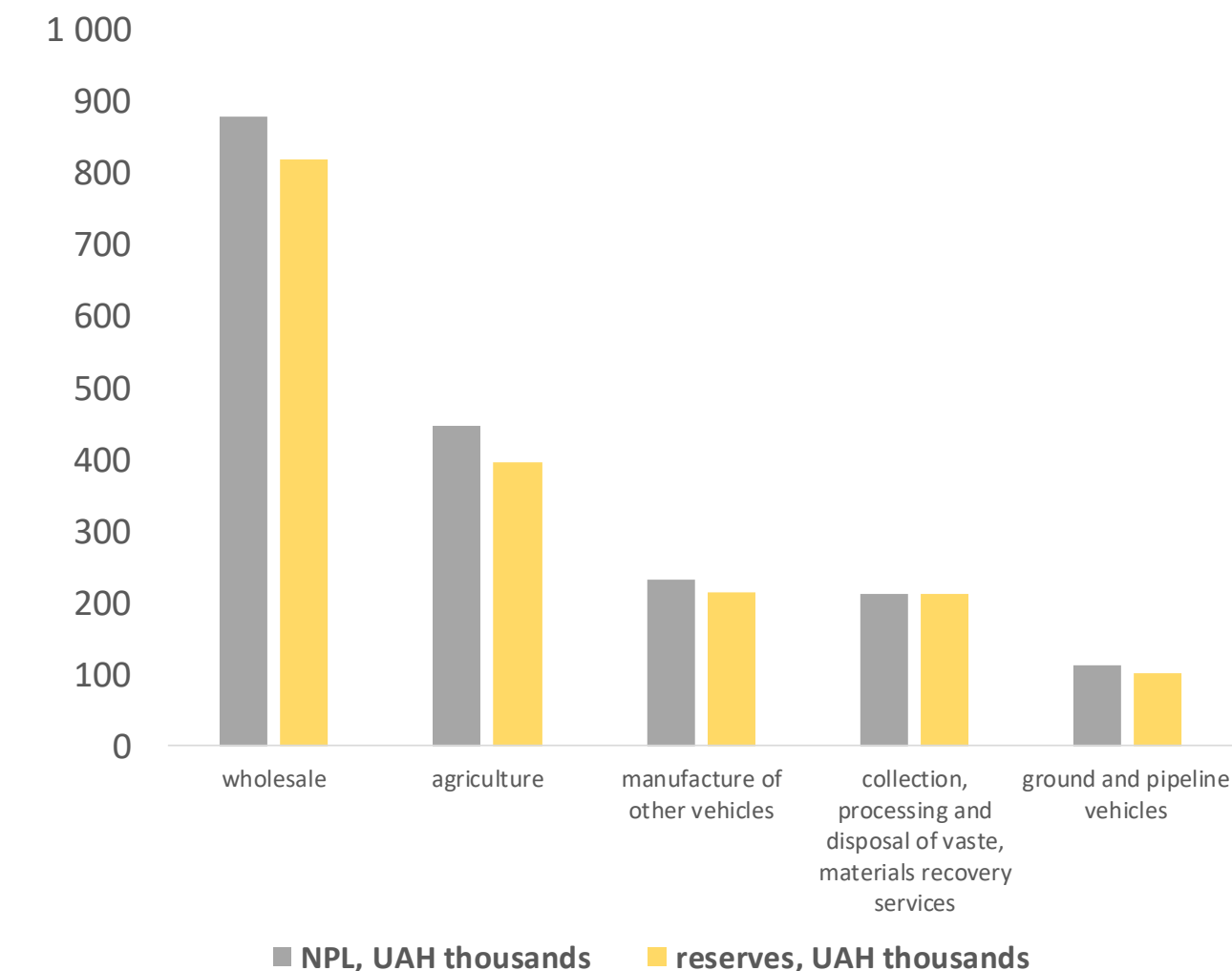
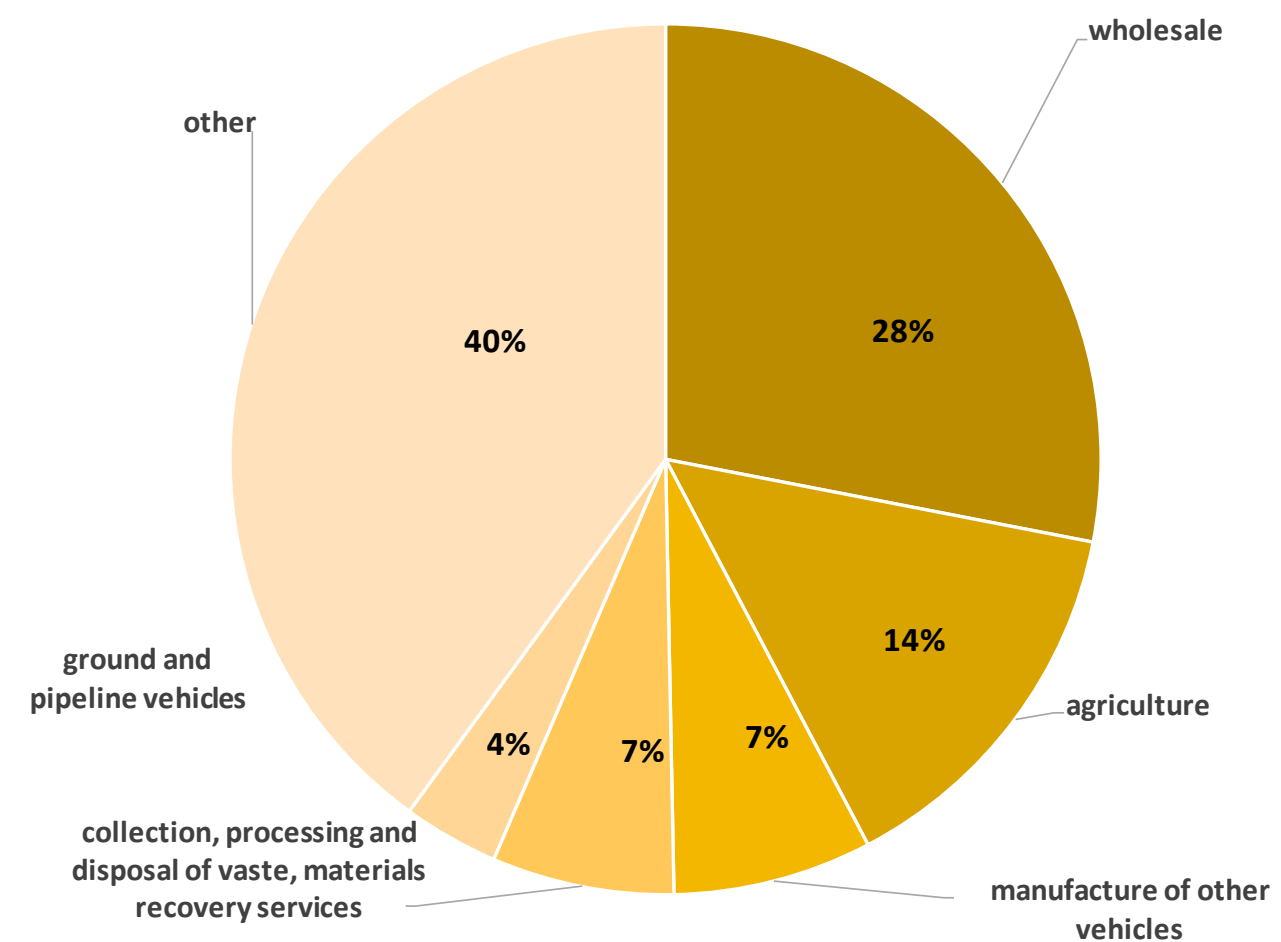
19% of the total amount of corporate loans are FX denominated, 95% of which are default loans (credit risks coverage 99%)\*.



Share of FX denominated loans to private individuals is 18%, of which almost all (98%) are default loans (credit risks coverage 98%)



The largest amount of non-performing loans by sectors of economy is concentrated in wholesale trade sector\*\*



\*Source: the official NBU website

\*\* EXCLUDING RELATED PARTIES



## RESOLUTION OF DEBT 90+ DAYS OVERDUE



Due to debtors' repayments with their own funds, **the amount of past-due debt decreased by UAH 0,7 bn.**

Nº	Indicator	During 2018 , UAH, mln	During the 1 st half of 2019 , UAH, mln
<b>1.</b>	<b>Reduction of overdue debt, including:</b>	<b>1 199</b>	<b>724</b>
1.1.	repayment by debtors with their own funds	1 140	714
1.2.	realization of the collateral property	55	10
1.3.	incorporation of collateral property on the bank`s balance sheet	4	0
<b>2.</b>	<b>Restructuring including:</b>	<b>226</b>	<b>172</b>
2.1.	restructuring under the Law of Ukraine "On Financial Restructuring"	0	0
2.2.	other restructuring	226	172
<b>3.</b>	<b>Write-off against provisions</b>	<b>24</b>	<b>2 490</b>

The principles for filling the table are indicated on slide 23



## BANK'S LITIGATION EFFORTS



**The Bank is actively litigating debt collection.**

**The tables below contain data on** credit transactions with corporates (except banks) and private individuals. Data on credit transactions with debt securities is excluded.

PrivatBank	Stage 1		Stage 2		Stage 3	
	Filed lawsuits		Received court decisions		Opened enforcement proceedings	
	number	UAH mln	number	UAH mln	number	UAH mln
during 2018	116 452	11 253	118 778	25 310	137 140	32 545
during the first half of 2019	51 183	8 000	68 210	3 100	97 110	11 252

The principles for filling the table are indicated on slide 24

PrivatBank	Court claims	
	number	UAH mln
as of 01.01.2019	237 085	54 428
as of 01.07.2019	67 233	7 200

As of 01.07.2019, in courts there are **67 233 claims** filed by the bank to the total amount of **UAH 7 bn.** (claims filed in previous periods and in the reporting period), and which as of 01.07.2019 did not reach the stage 2.



# NON-PERFORMING LOANS\*

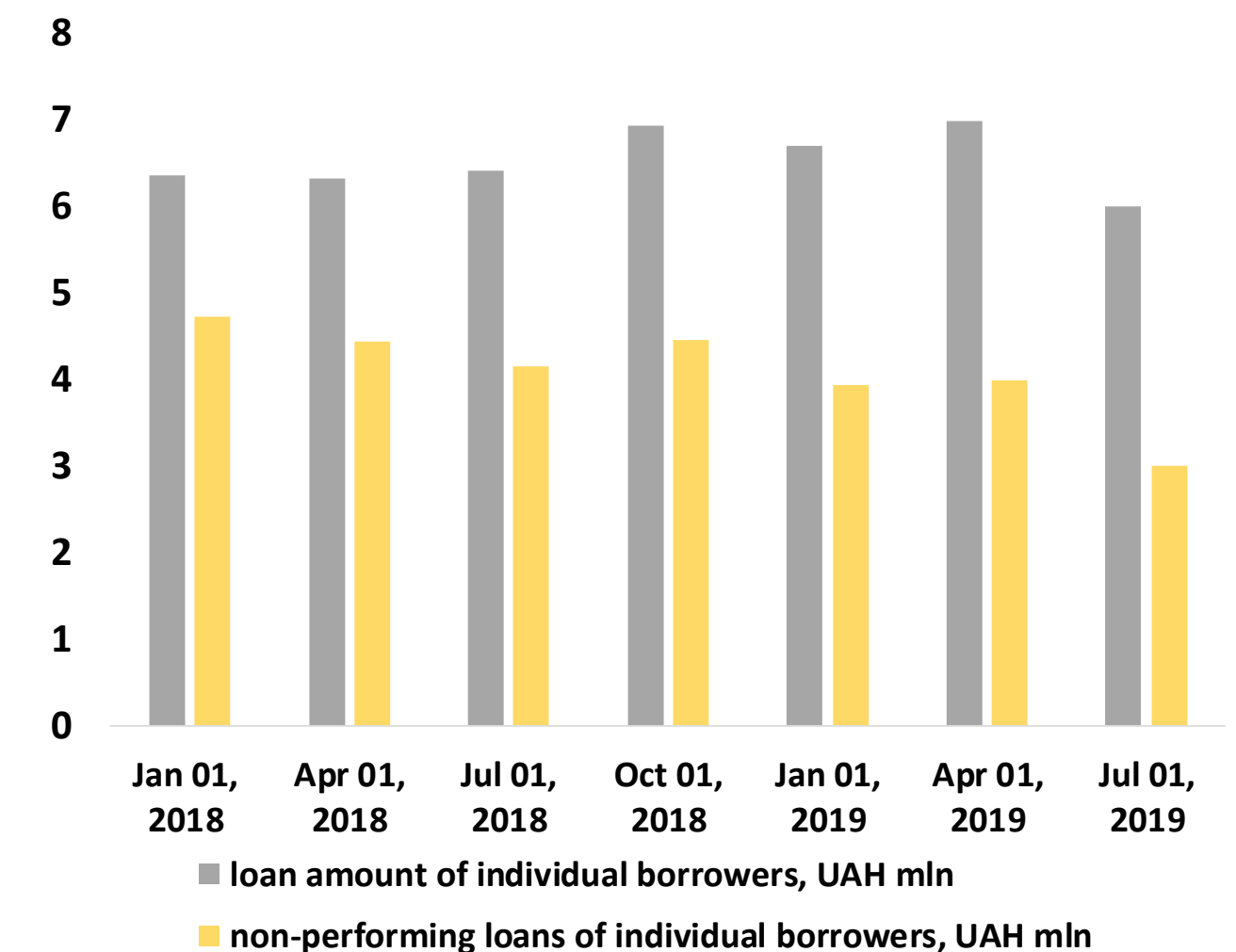
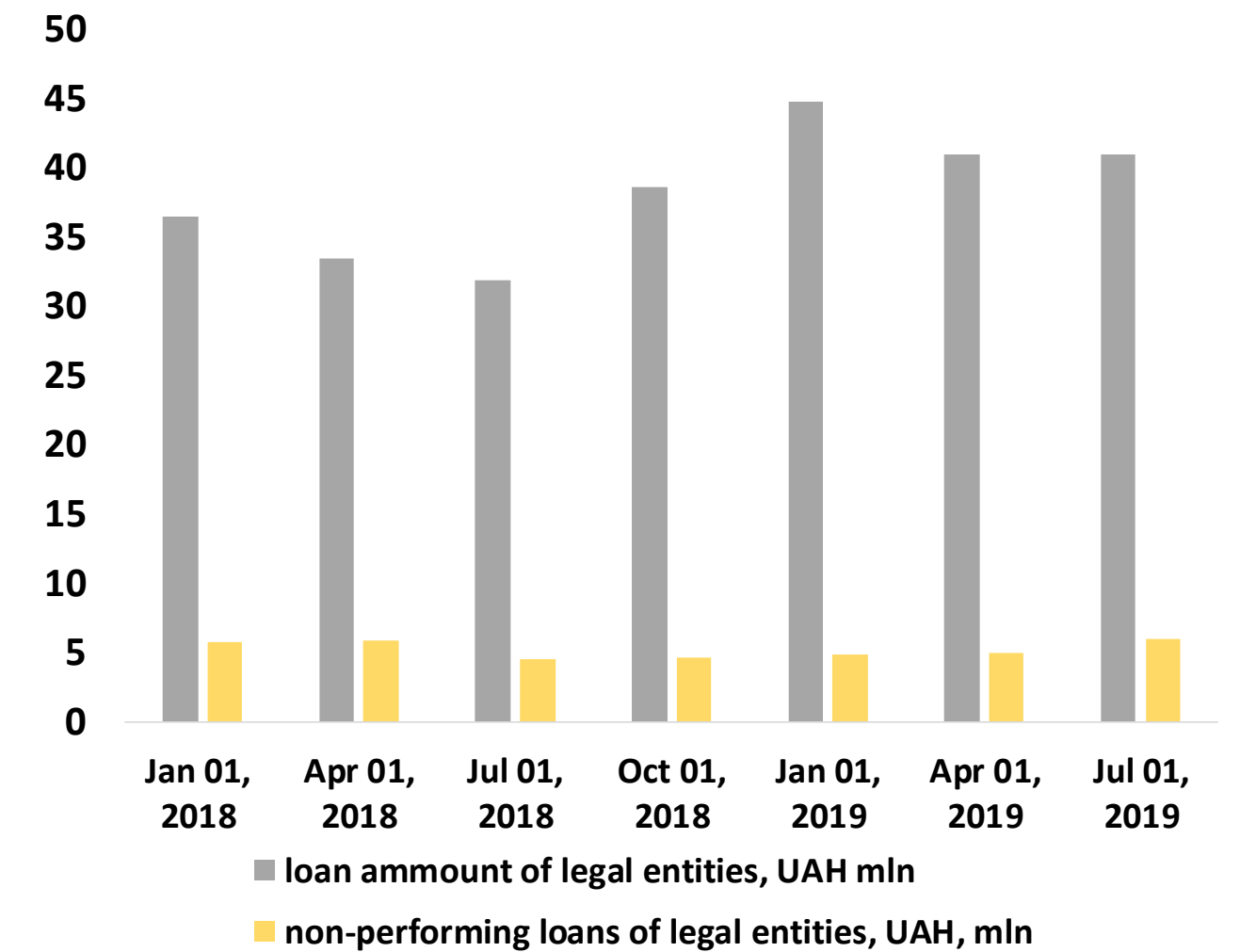


87% (UAH 41 bn.) of the bank's loan portfolio are loans to corporate clients, of which only 14% are default loans, with 70% (UAH 4 bn.) credit risk coverage.

Class 5 (default) constitutes 56% (UAH 4 bn.) of the total corporate portfolio, the credit risks coverage is 92%

As of 01.07.2019,  
M. UAH

Individual borrower's class	Loans	Credit risk	Percentage of the class in the total amount of Individual borrower's loans	Percentage coverage	Legal entity borrower's class	Loans	Credit risk	Percentage of the class in the total amount of legal entity borrower's loans	Percentage coverage
1	2 605	68	41%	3%	1	286	12	1%	4%
2	120	14	2%	12%	2	11 785	164	29%	1%
3	19	7	0%	35%	3	2 676	15	6%	1%
4	7	4	0%	51%	4	3 690	34	9%	1%
5	3 543	3 275	56%	92%	5	1 561	23	4%	1%
					6	853	23	2%	3%
					7	1 045	7	3%	1%
					8	1 052	84	3%	8%
					9	12 717	227	31%	2%
					10	5 574	3 910	14%	70%
<b>Total</b>	<b>6 294</b>	<b>3 368</b>	<b>100%</b>	<b>54%</b>	<b>Total</b>	<b>41 238</b>	<b>4 499</b>	<b>100%</b>	<b>11%</b>



\* NON-PERFORMING LOANS ARE CLASS 10 FOR THE CORPORATE CLIENTS AND CLASS 5 FOR PRIVATE CLIENTS ACCORDING TO THE NBU DECREE DATED 30.06.2016 #351

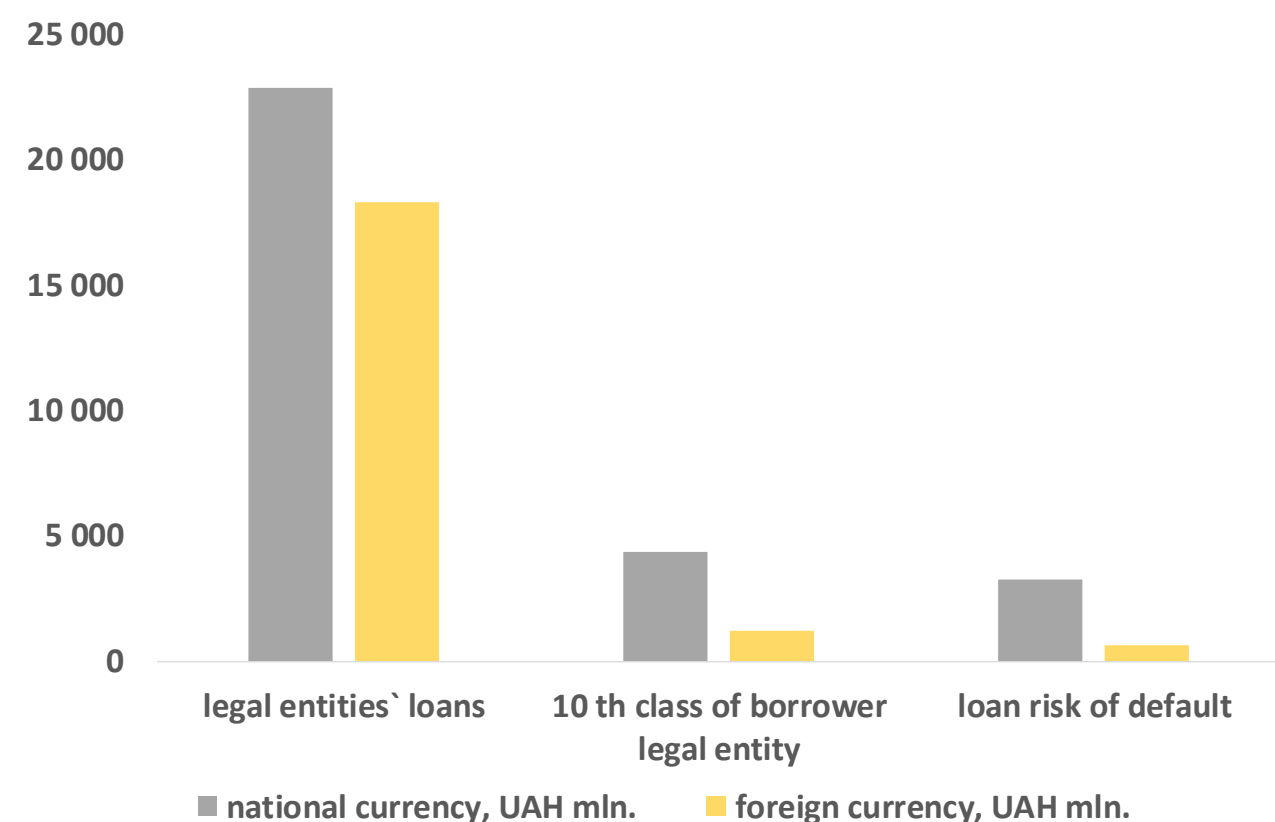
\*Source: the official NBU website



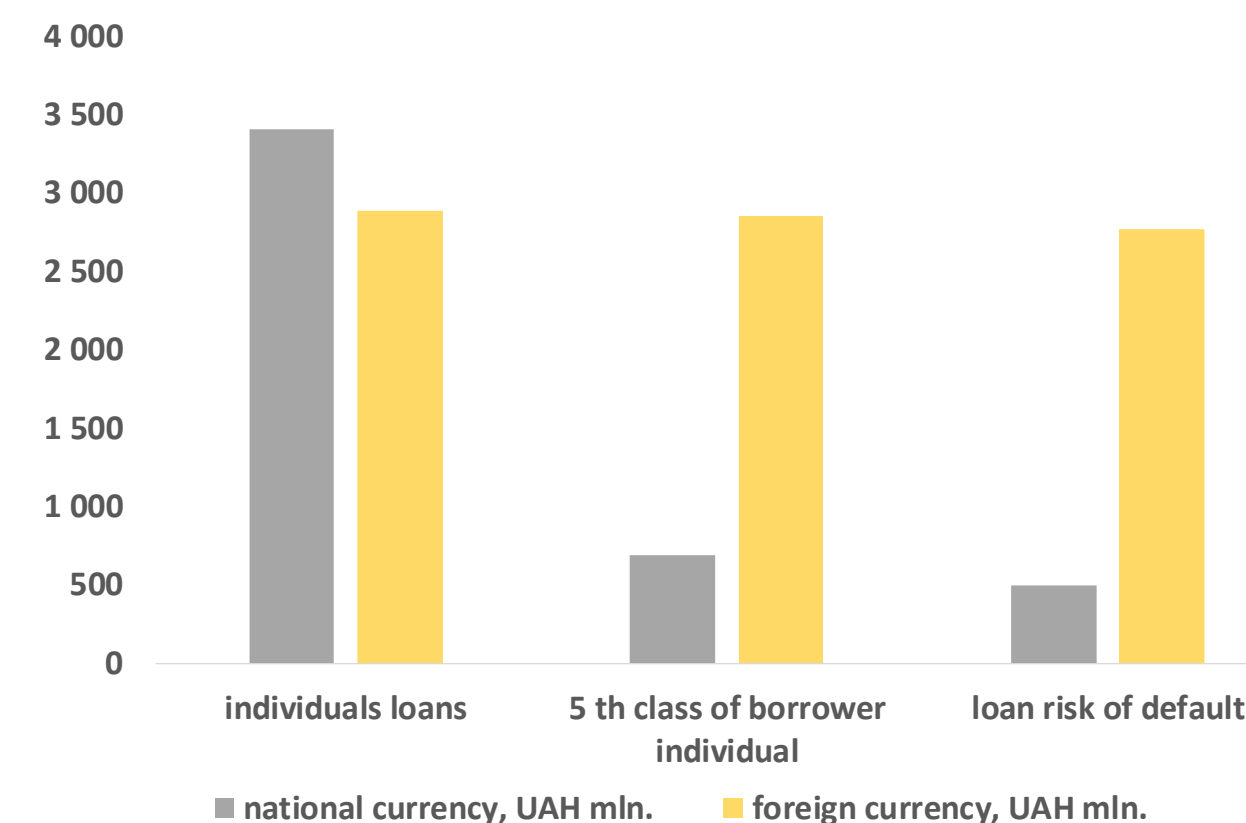
# NON-PERFORMING LOANS CONTINUED



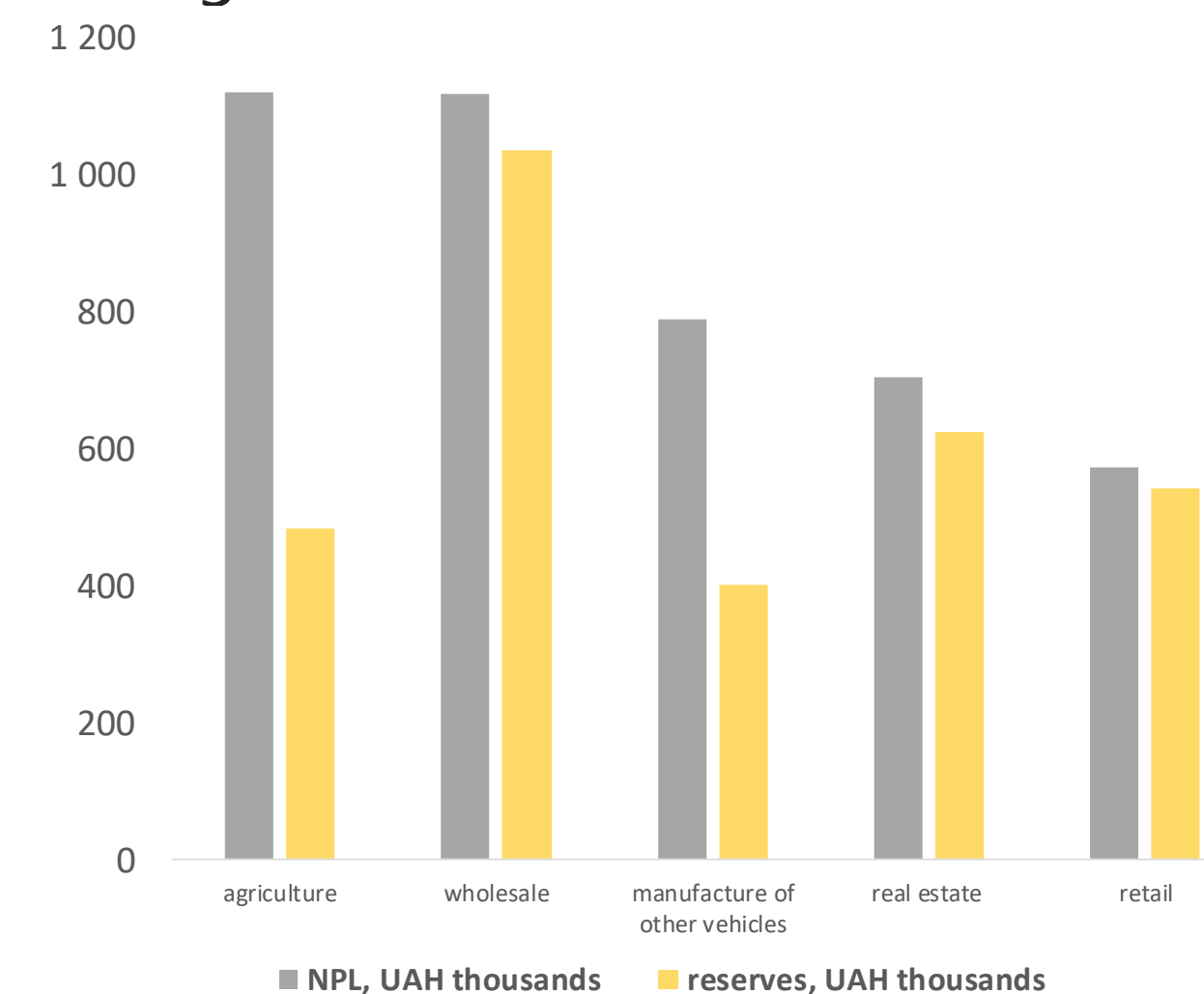
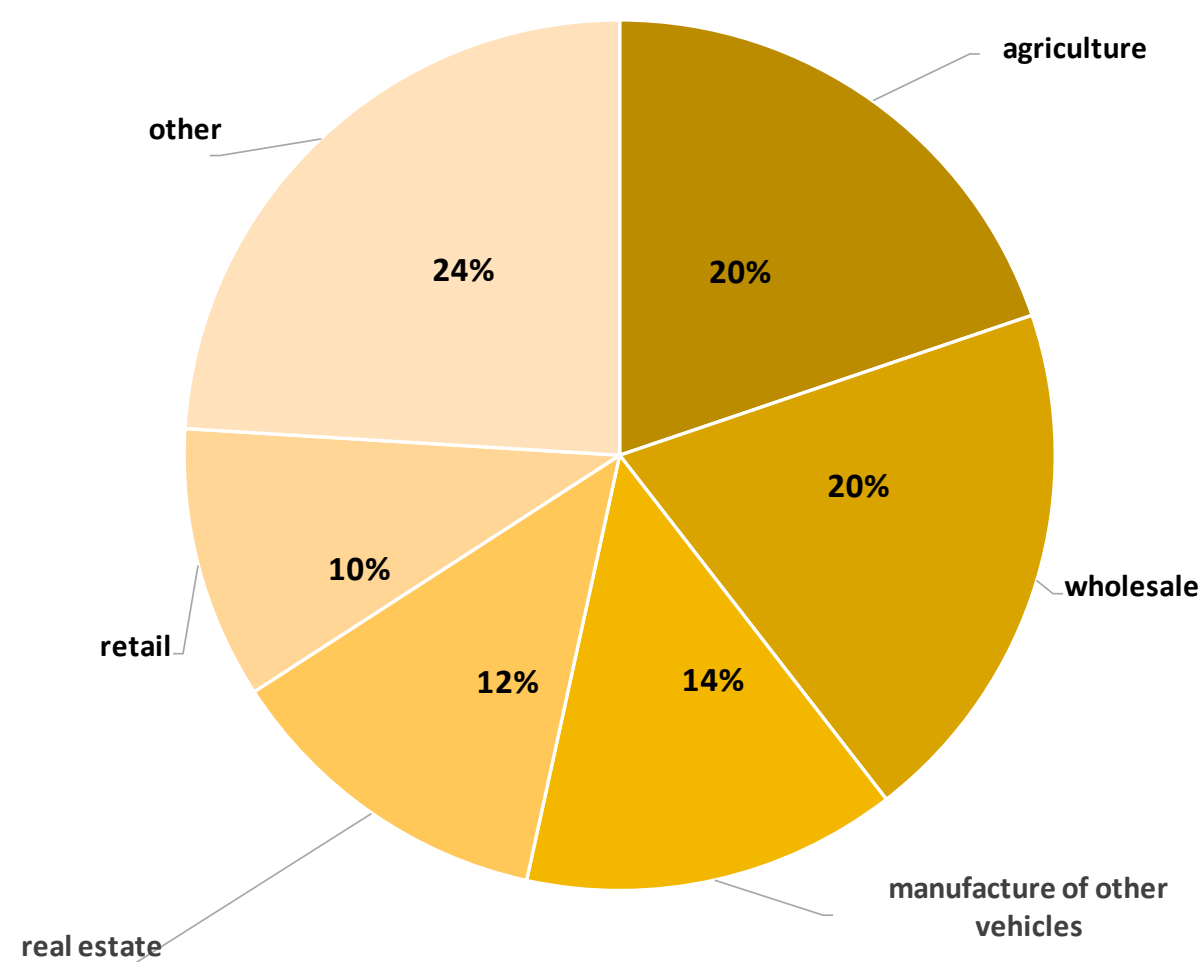
44% of the total amount of corporate loans are FX denominated, only 6% of which are default loans (54% credit risk coverage)\*.



Almost half of individuals' loans are FX denominated, and almost all of them (99%) are default, with 97% credit risk coverage\*



The largest volume of non-performing loans by sectors of the economy is concentrated in agriculture and wholesale trade.



\*Source: official NBU website





## RESOLUTION OF DEBT 90+ DAYS OVERDUE



During the 1<sup>st</sup> half of 2019 the bank has written-off UAH 0,4 bn. to off-balance sheet accounts against provisions .  
**Overdue debt decreased by UAH 0.2 bln**, mainly due to incorporating collateral property on the bank`s balance sheet (UAH 0.1 bn.) and disposition of collateral (UAH 0.1 bn.).

№	Indicator	During 2018 , UAH, mln	During the 1 st half of 2019 , UAH, mln
1.	<b>Reduction of overdue debt, including:</b>	<b>317</b>	<b>233</b>
1.1.	repayment by debtors with their own funds	90	41
1.2.	realization of the collateral property	148	86
1.3.	incorporation of collateral property on the bank`s balance sheet	79	106
2.	<b>Restructuring including:</b>	<b>696</b>	<b>3</b>
2.1.	restructuring under the Law of Ukraine "On Financial Restructuring"	313	0
2.2.	other restructuring	383	3
3.	<b>Write-off against provisions</b>	<b>1 421</b>	<b>411</b>

The principles for filling the table are indicated on slide 23



## BANK'S LITIGATION EFFORTS



**The Bank is actively litigating debt collection.**

**The tables below contain data on** credit transactions with corporates (except banks) and private individuals. Data on credit transactions with debt securities is excluded.

UkrGasbank	Stage 1		Stage 2		Stage 3	
	Filed lawsuits		Received court decisions		Opened enforcement proceedings	
	number	UAH mln	number	UAH mln	number	UAH mln
during 2018	1 904	1 270	1 110	879	686	1 189
during the first half of 2019	1 023	526	924	263	682	841

The principles for filling the table are indicated on slide 24

UkrGasbank	Court claims	
	number	UAH mln
as of 01.01.2019	2 702	2 053
as of 01.07.2019	2 133	1 178

As of 01.07.2019, in courts there are **2 133 claims** filed by the bank to the total amount of **UAH 1 bn.** (claims filed in pervious periods and in the reporting period), and which as of 01.07.2019 did not reach the stage 2.



# NON-PERFORMING LOANS\*

ОЩАДБАНК

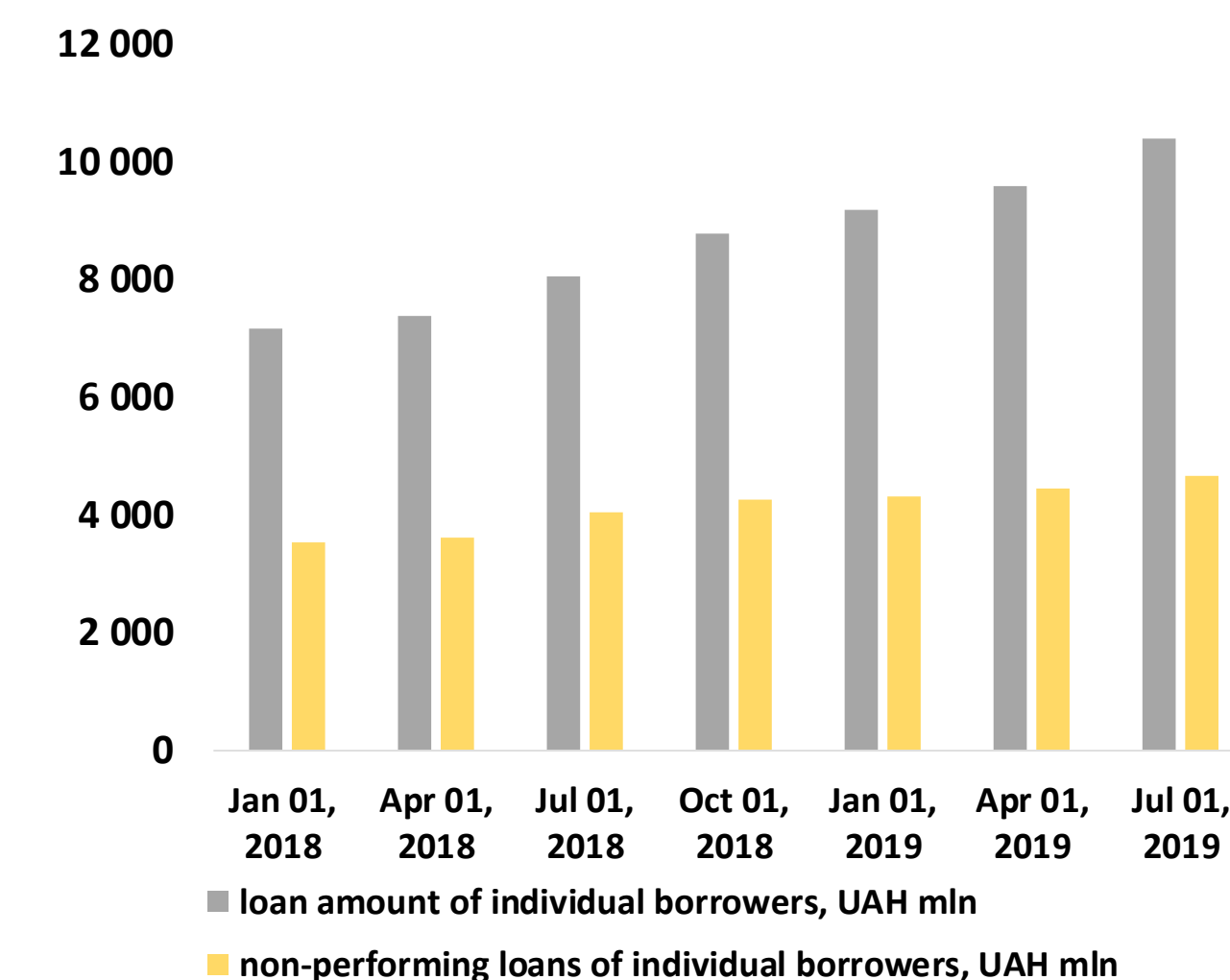
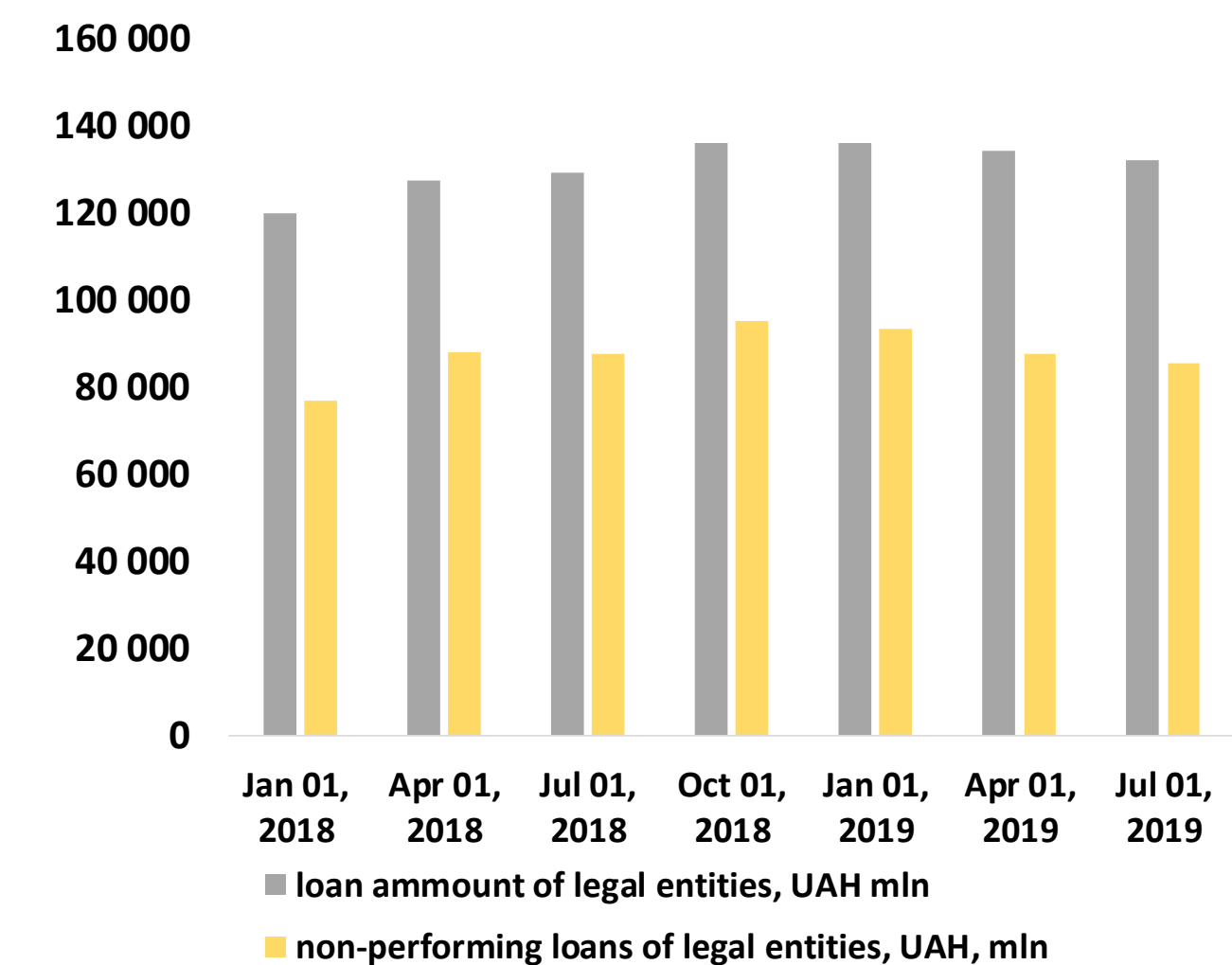
МІЙ БАНК. МОЯ КРАЇНА

More than 90% of the bank's loan portfolio are loans to corporate clients. At the same time, 65% (UAH 86 bn.) of them are classified as default with 88% (UAH 75 bn.) credit risk coverage.

Class 5 (default) loans to individuals constitute 45% (UAH 5 bn.), which is 73% covered by credit risk.

As of 01.07.2019,  
M. UAH

Individual borrower`s class	Loans	Credit risk	Percentage of the class in the total amount of Individual borrower`s loans	Percentage coverage	Legal entity borrower`s class	Loans	Credit risk	Percentage of the class in the total amount of legal entity borrower`s loans	Percentage coverage
1	4 498	561	43%	12%	1	14 425	48	11%	0%
2	728	28	7%	4%	2	1 301	6	1%	0%
3	321	61	3%	19%	3	1 802	11	1%	1%
4	190	42	2%	22%	4	6 463	246	5%	4%
5	4 665	3 406	45%	73%	5	1 708	99	1%	6%
					6	513	10	0%	2%
					7	1 347	38	1%	3%
					8	5 298	504	4%	10%
					9	13 934	4 013	11%	29%
					10	85 588	75 506	65%	88%
<b>Total</b>	<b>10 402</b>	<b>4 098</b>	<b>100%</b>	<b>39%</b>	<b>Total</b>	<b>132 379</b>	<b>80 481</b>	<b>100%</b>	<b>61%</b>



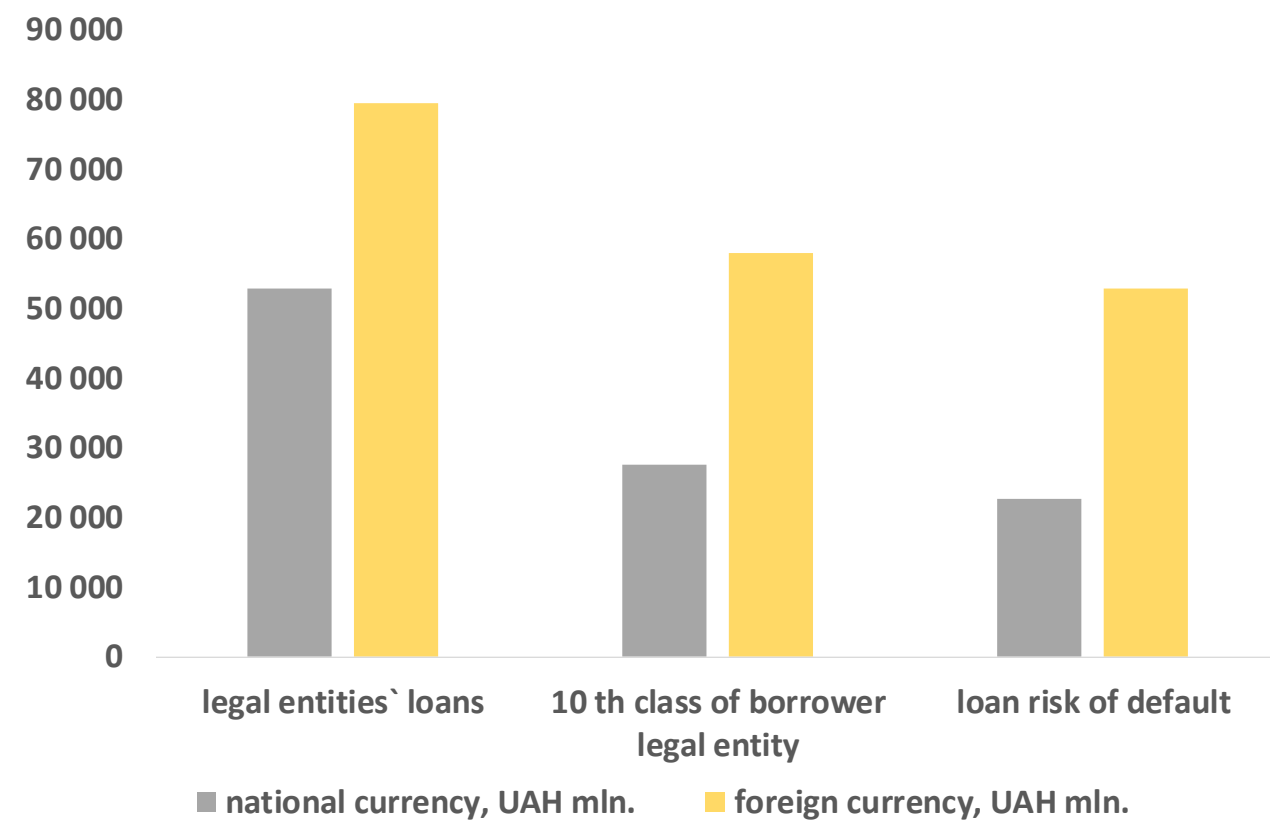
\* NON-PERFORMING LOANS ARE CLASS 10 FOR THE CORPORATE CLIENTS AND CLASS 5 FOR PRIVATE CLIENTS ACCORDING TO THE NBU DECREE DATED 30.06.2016 #351

\*Source: the official NBU website

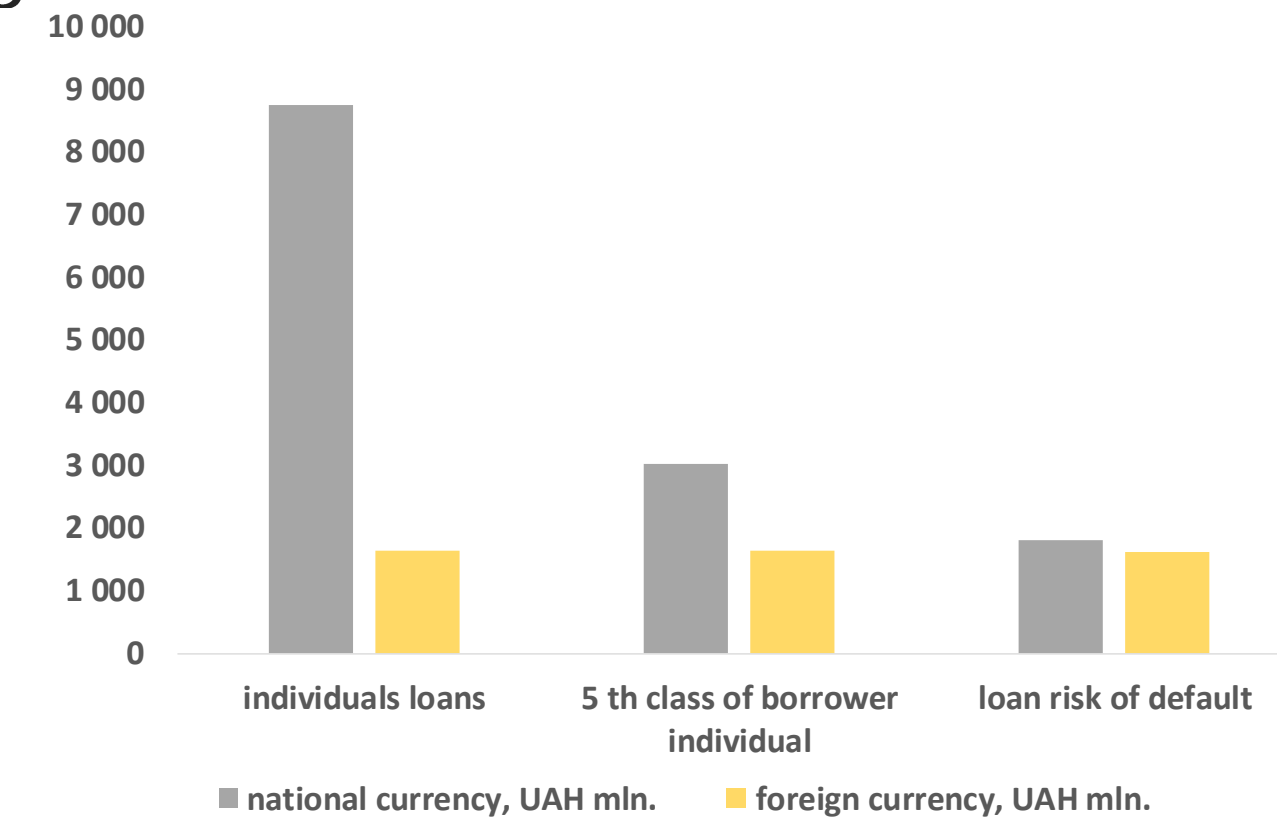


# NON-PERFORMING LOANS CONTINUED

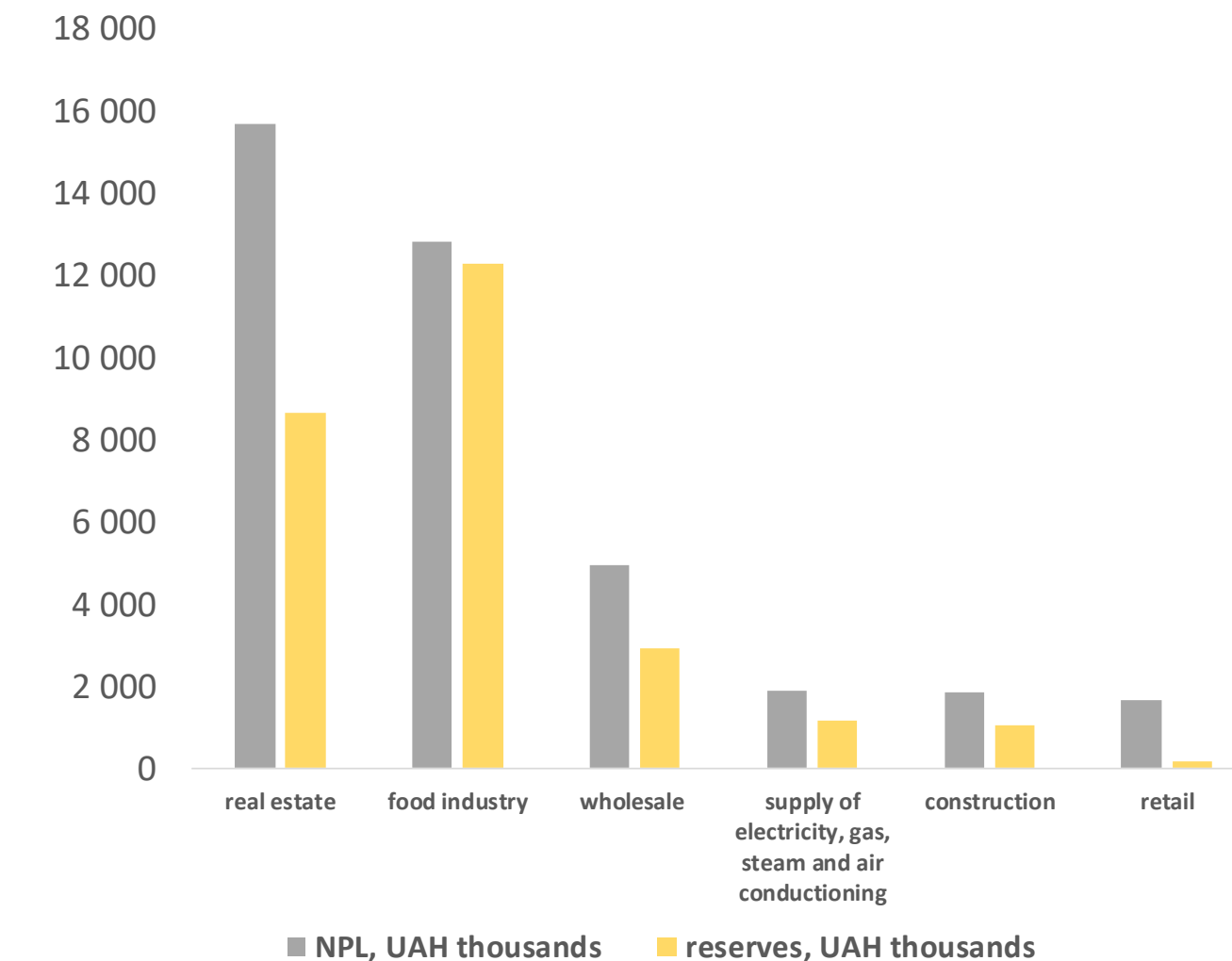
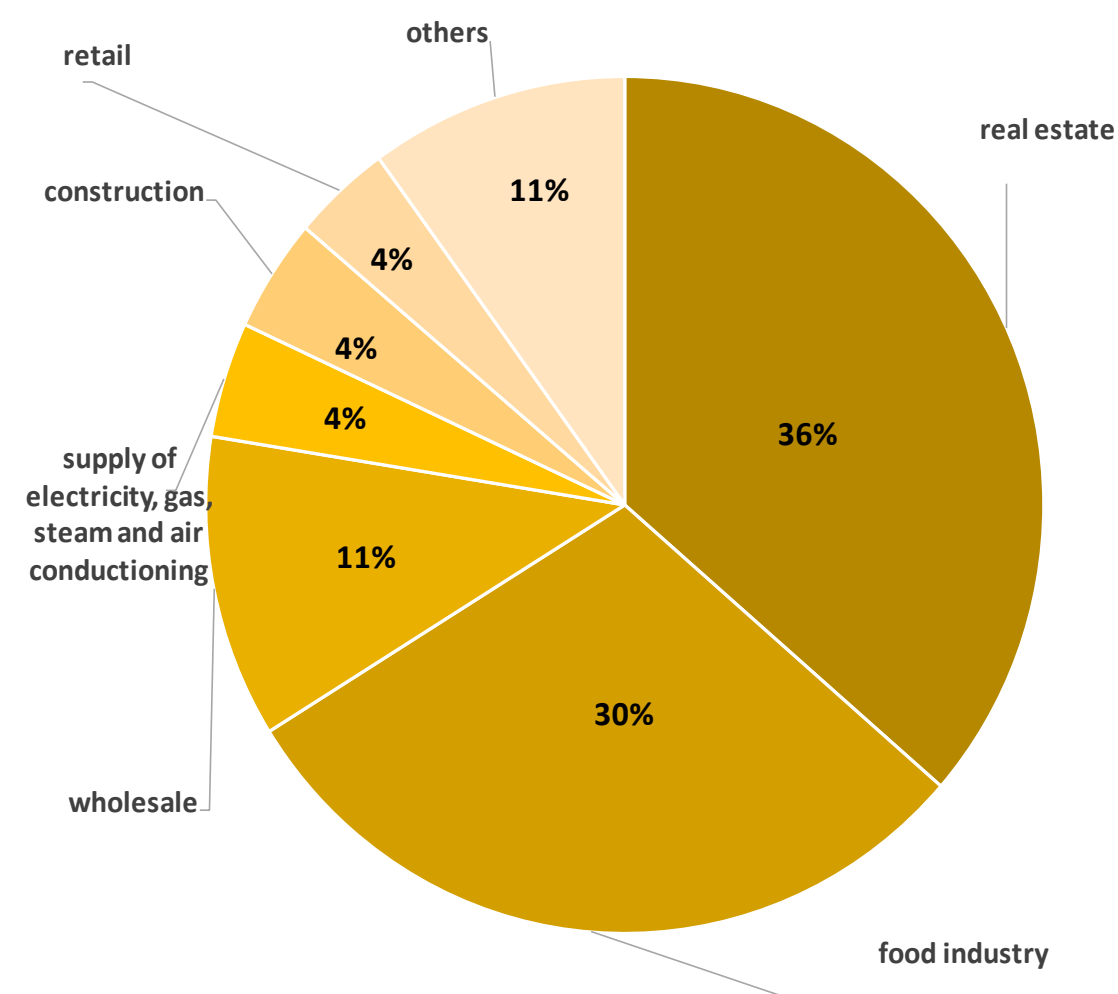
60% of the total amount of corporate loans are FX denominated, 73% of which are default (91% credit risk coverage) \*.



Individual' loans in foreign currency constitute 16%. Almost all of these loans (99.9%) are default loans with 99% credit risk coverage\*.



The largest volume of non-performing loans by sectors of economy is concentrated in real estate sector and food production



\*Source: official website of NBU

\*\* WITHOUT TAKING INTO ACCOUNT THE ZONE JFO AND CRIMEA





# RESOLUTION OF DEBT 90+ DAYS OVERDUE

ОЩАДБАНК

МІЙ БАНК. МОЯ КРАЇНА

During the 1<sup>st</sup> half of 2019 the bank **conducted restructuring to the amount of UAH 5,4 bn.** (under the Law of Ukraine "On Financial Restructuring" – UAH 5,2 bn.). Overdue debt decreased by UAH 2,2 bln, mainly due to repayment by debtors with their own funds (UAH 1,4 bn.) and incorporating collateral on the balance sheet of the bank (UAH 0,8 bn.)

№	Indicator	During 2018, UAH, mln	During the 1st half of 2019, UAH, mln
1.	<b>Reduction of overdue debt, including:</b>	<b>2 960</b>	<b>2 205</b>
1.1.	repayment by debtors with their own funds	1 260	1 383
1.2.	realization of the collateral property	208	38
1.3.	incorporation of collateral property on the bank's balance sheet	1 492	784
2.	<b>Restructuring including:</b>	<b>16 030</b>	<b>5 398</b>
2.1.	restructuring under the Law of Ukraine "On Financial Restructuring"	16 030	5 194
2.2.	other restructuring	0	205
3.	<b>Write-off against provisions</b>	<b>38</b>	<b>18</b>

The principles for filling the table are indicated on slide 23

**Oshadbank remains the leader among banks in conducting financial restructuring procedures.**

In the 1<sup>st</sup> half of 2019 (28.01 2019), the Bank opened two cases of financial restructuring in accordance under the Law "On Financial Restructuring".

**The debtor companies belonging to the "WOG" group:**

**«Import Trans Service» LLC** (see <https://u.to/AhhJFg> for details);

**«WOG TRADING» LLC** (<https://u.to/URhJFg>).

4 financial restructuring procedures completed.

**The debtor-companies :**

**«IMPEROVO FOODS» LLC** (04.02.2019; <https://u.to/jBdJFg>);

**«AGROHOLDING AVANGARD» PJSC** (04.02.2019; <https://u.to/aRIJFg>);

**«RAIZ-MAXIMKO» PJSC**(04.02.2019; <https://u.to/RBpJFg>);

**«Firm T.M.M.»** (19.03.2019; <https://u.to/yh1JFg>).





## BANK'S LITIGATION EFFORTS

ОЩАДБАНК

МІЙ БАНК. МОЯ КРАЇНА

**The Bank is actively litigating debt collection.**

**The tables below contain data on** credit transactions with corporates (except banks) and private individuals. Data on credit transactions with debt securities is excluded.

Oschadbank	Stage 1		Stage 2		Stage 3	
	Filed lawsuits		Received court decisions		Opened enforcement proceedings	
	number	UAH mln	number	UAH mln	number	UAH mln
during 2018	2 406	3 921	1 537	49 071	4 022	36 036
during the first half of 2019	1 607	12 049	1 559	11 514	6 506	9 266

The principles for filling the table are indicated on slide 24

Oschadbank	Court claims	
	number	UAH mln
as of 01.01.2019	2 555	19 315
as of 01.07.2019	2 162	12 754

As of 01.07.2019, in courts there are **2 162 claims** filed by the bank to the total amount of **UAH 13 bn.** (claims filed in previous periods and in the reporting period), and which as of 01.07.2019 did not reach the stage 2.

# MANAGEMENT OF NON-PERFORMING LOANS PORTFOLIO OF STATE OWNED BANKS IN THE FIRST HALF OF 2019

According to the results of the 1<sup>st</sup> half of 2019, state owned banks:

- reduced overdue debts by UAH **3,5 bn.**;
- conducted restructuring to the amount of UAH **10,6 bn.**;
- UAH **2,9 bn.** were written-off against provisions.

Banks	Reduction of overdue debt (UAH mln)	Restructuring (UAH mln)	Write-off against provisions (UAH mln)
PrivatBank	724	172	2 490
Ukrغازbank	233	3	411
Oshadbank	2 205	5 398	18
Ukreximbank	372	4 989	0
<b>Total</b>	<b>3 534</b>	<b>10 562</b>	<b>2 919</b>

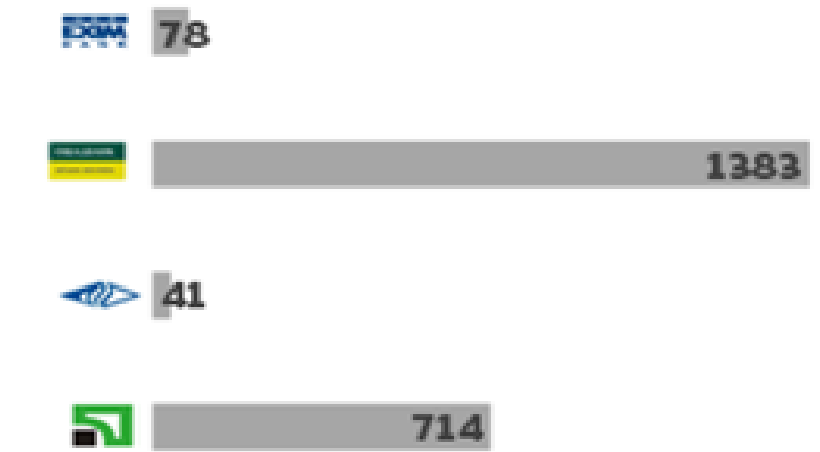
State owned banks of Ukraine conducted restructuring to the total amount of **UAH 11 bln**, of which 47% (**UAH 5 bln**) under the Law of Ukraine "On Financial Restructuring"

Banks	Filed lawsuits during the 1st half of 2019		Received court decisions during the 1st half of 2019		Opened enforcement proceedings during the 1st half of 2019		Court claims (as of 01.07.2019)	
	number	UAH mln	number	UAH mln	number	UAH mln	number	UAH mln
PrivatBank*	51 183	8 000	68 210	3 100	97 110	11 252	67 233	7 200
Ukrغازbank	1 023	526	924	263	682	841	2 133	1 178
Oshadbank	1 607	12 049	1 559	11 514	6 506	9 266	2 162	12 754
Ukreximbank	155	5 951	146	4 169	613	11 298	586	95 298
<b>Total</b>	<b>53 968</b>	<b>26 526</b>	<b>70 839</b>	<b>19 046</b>	<b>104 911</b>	<b>32 657</b>	<b>72 114</b>	<b>116 430</b>

For principles of data presentation in the tables see slides 23,24

\*Information on non-performing loans portfolio of JS SC CB "Privatbank" is provided without taking into account the non-performing loans portfolio prior to its nationalization. More than 90% of the court claims are the individuals' debts

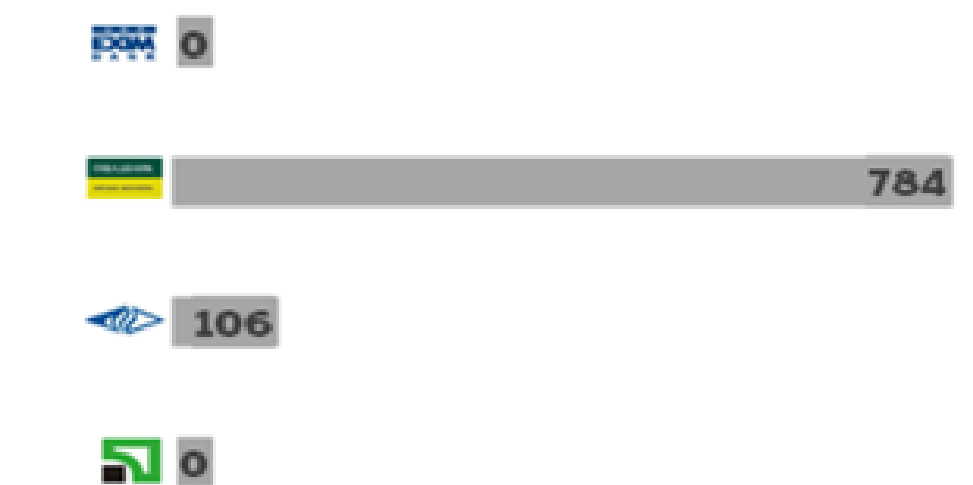
Repayment by debtors with their own funds, UAH mln



Realization of the collateral property, UAH mln



Incorporation of collateral property on the bank's balance sheet, UAH mln



Reduction of overdue debt at the expense of:



## STATE OWNED BANKS ARBITRATION AGAINST THE RUSSIAN FEDERATION

**In November 2018, the Arbitral Tribunal in Paris** passed a decision in favor of JSC "Oschadbank" in a case concerning compensation for losses incurred by the bank as a result of the annexation of the Crimea by the Russian Federation. The Tribunal determined compensation in the amount of almost USD 1.3 bn., and a fine calculated on a daily basis from this amount. The fine is almost USD100 thousand.

The Ruling of the Kyiv Court of Appeal dated July 17, 2019 grants the application of Oschadbank for the confession and the exequatur of the International Arbitral decision on the territory of Ukraine. The exequatur documents for the enforcement on the territory of Ukraine are expected to be received in the near future.

In a partial arbitration award by the Permanent Court of Arbitration in the Hague (the Netherlands) dated February 4, 2019, it was recognized that the Russian Federation had violated its obligations under the bilateral agreement on the promotion and mutual protection of investments, illegally expropriating the assets of the **JSC CB "PRIVATBANK" in the Crimea, and that JSC CB "PRIVATBANK" has the right to compensation for such expropriation in full amount.**

The Arbitral Tribunal postponed the issue regarding the amount of compensation to be paid to JSC CB "PRIVATBANK" for illegal actions of the Russian Federation to the next stage of arbitration. The Bank seeks to receive reimbursements **in the amount of over \$ 1 bn.**

At present, the relevant judicial proceedings are ongoing and final judgment has not been issued yet.



# REFERENCE TO COURT DECISIONS

All legal cases are registered in the Unified State Register of Judgments and are in the public domain at:

<http://www.reyestr.court.gov.ua>,

Banks, as owners of information, disclose their information on legal cases and non-performing loans (NPLs) on their own web sites, for example:

[Example 1 \(Oschadbank\)](#)

[Example 2 \(Oschadbank\)](#)

[Example 3 \(Oschadbank\)](#)

[Example 4 \(Privatbank\)](#)

[Example 5 \(Privatbank\)](#)

[Example 6 \(Ukrigasbank\)](#)

[Example 7 \(Ukrigasbank\)](#)

[Example 8 \(Ukrigasbank\)](#)

Moreover, there exists a separate analytical facility "Court in plain sight" for the convenience of searching, tracking and access to judgments (<https://conp.com.ua>)

- ✓ Quick search of court decisions at any specific request;
- ✓ Data of public state registers;
- ✓ Structured texts of court decisions.

The screenshot displays the WINCOURT website interface. The top navigation bar includes the WINCOURT logo and a search bar. The main content area shows search results for the query "Суд на долоні". The results are displayed in a list format, with each entry showing the case number, date, and a brief description. The interface also includes a sidebar with filters and a right-hand panel with additional information and history.





## Parameters of data presentation in the table on Slide 6, 10, 14, 18, 20:

1. The table contains data **on credit transactions with corporates (except banks) and private individuals.**
2. The table contains data **on credit transactions, excluding transactions with debt securities.**
3. **"Debt"** shall be deemed the principal plus accrued interest.
4. **"Reduction of overdue debt"** indicator includes debt on assets carried on the balance sheet of the bank, and assets written-off to off-balance sheet accounts against provisions (cumulative for the period).
5. The **"Restructuring"** indicator displays the amount of loans restructured in the period. The amount of the restructured asset is reflected as the amount of the asset debt on the date of restructuring.





## Parameters of data presentation in the table on slide 7, 11, 15, 19, 20

- 1. Proceedings during the period.** If a bank sues the asset during the period (stage 1), and in the same year the case is considered and judgment passed (stage 2), and the relevant enforcement proceeding is started (stage 3), then the information about such asset is only displayed in relation to the last stage of the claim, namely, in the "Opened enforcement proceedings" line (stage 3).
- 2. Number.** If several claims have been filed for recovering the debt on the asset (to the borrower, to the guarantor, claims for debt recovery/foreclosure of collateral, and the bank's monetary claims on debtors in bankruptcy cases), then the information about such an asset is displayed by each claim, corresponding to the stage of its consideration. That is, the number of claims related to one asset may be more than one. In this case, all submitted claims are displayed in the "Number" columns at the appropriate stages.
- 3. Amount ("UAH mln"). If several events (lawsuit/judgment/enforcement proceeding) are associated with an asset being in one stage, then the amounts of each event are not added.** To avoid doubling, only the amount due on the asset is displayed. Should the asset be at several stages at a time, the asset amount is displayed at each of those stages respectively, subject to the rules on non-doubling.



# MINISTRY OF FINANCE OF UKRAINE

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