



MINISTRY OF
FINANCE OF
UKRAINE

STATE-OWNED BANKS

NON-PERFORMING LOANS STATUS AND RESOLUTION REPORT

(II HALF 2021, 2021 AS A WHOLE)



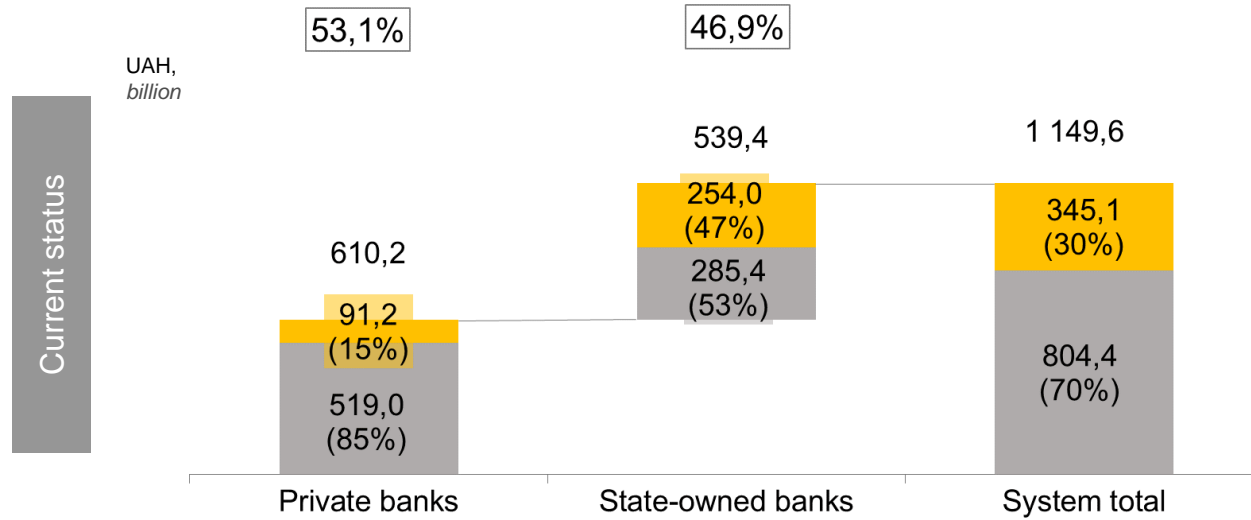
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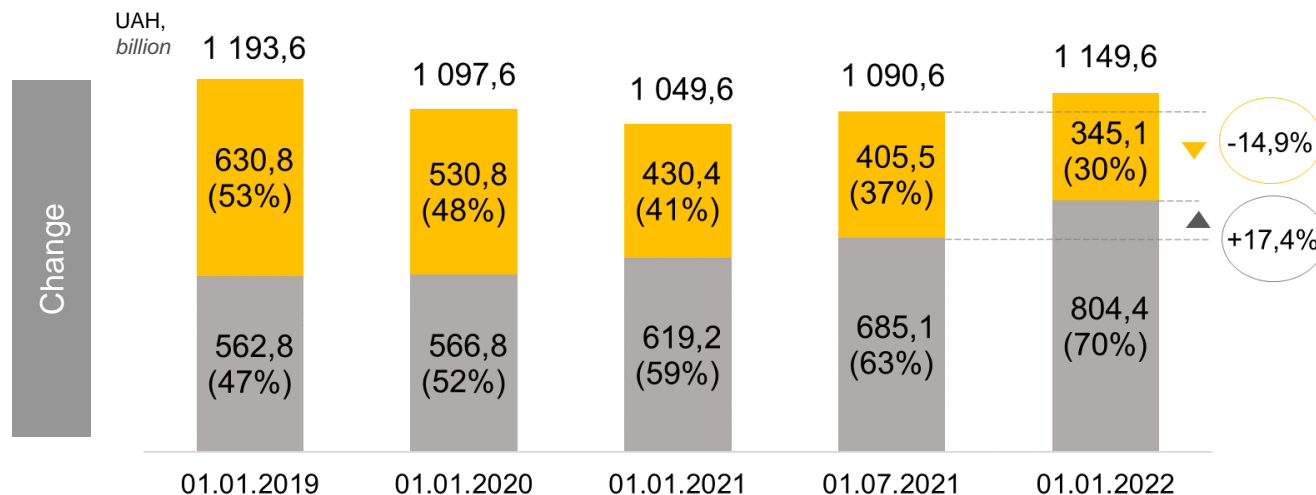
Status of the banking sector loan portfolio

■ Non-performing ■ Performing

xx% – share of the sector in the banking system



- During 2021, the quality of the loan portfolio of Ukrainian banks continued to improve.
- However, the amount of non-performing loans (NPL) still remains significant and constitutes 30% (UAH 345.1 billion) of the loan portfolio of Ukrainian banks.
- More than 73% (**UAH 254.0 billion**) of total non-performing loans are accumulated in **public sector banks**.
- Approval of public sector banks' NPL Resolution Strategies and Operational Plans facilitated NPL resolution efforts and the rate of problem assets reduction.

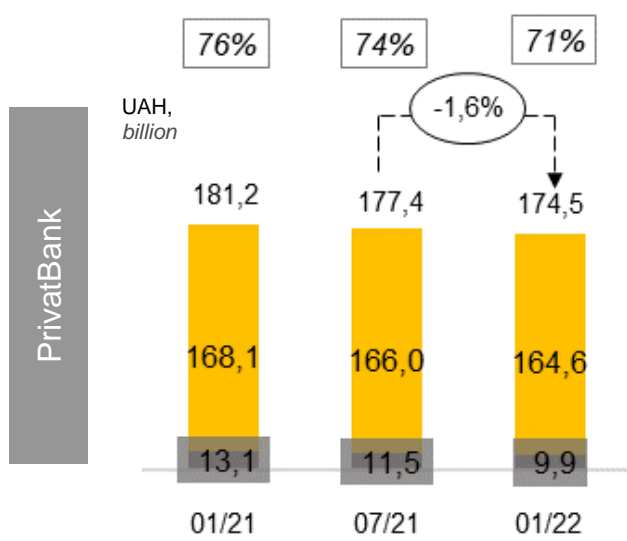


- In the 2nd half 2021, as in the 1st half of the year, non-performing loan portfolio of Ukrainian banks continued to reduce, alongside the growth of the performing portfolio.
- Total volume of the banking system NPL in the 2nd half of the year reduced by 14.9%, or UAH 60.4 billion (in total in 2021 reduced by 19.8%, or UAH 85.2 billion). Volume of performing portfolio in the 2nd half of the year increased by 17.4%, or UAH 119.3 billion (in total in 2021 increased by 29.9%, or UAH 185.2 billion).
- In the 2nd half of 2021 **public sector banks reduced their NPL volume by 14%**, or **UAH 41.5 billion** (in total in 2021 reduced by 18.91%, or UAH 56.2 billion). At the same time, the performing loan portfolio of public sector banks in the 2nd half of the year increased by 16.0%, or by UAH 39.4 billion (in total in 2021 – by 24.0%, or UAH 55.3 billion).

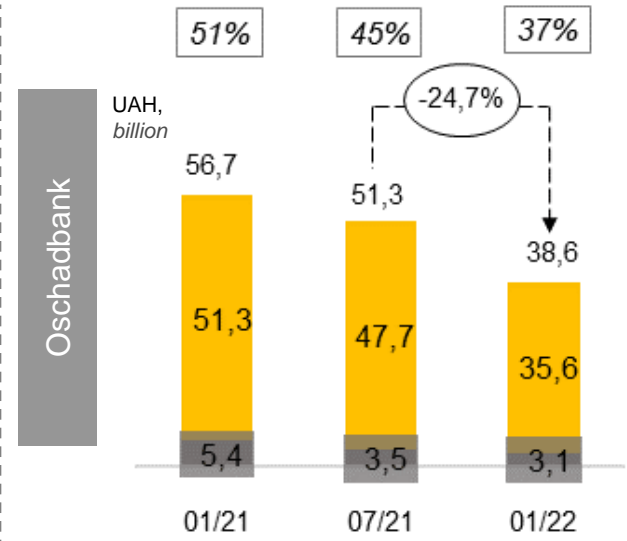


Public sector banks' NPL: current status

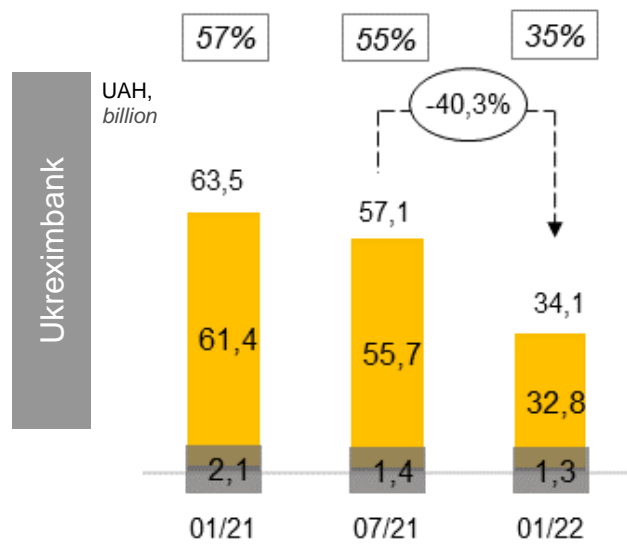
■ Legal entities
 ■ Private individuals
 xx% – share of loan portfolio



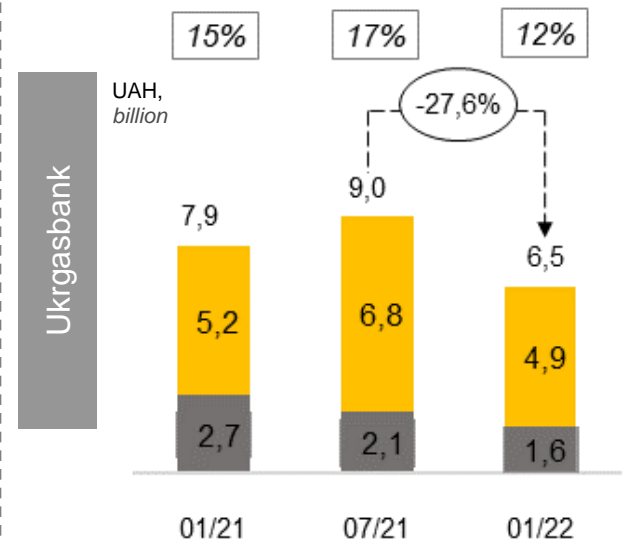
- In the 2nd half of 2021 PrivatBank's **NPL reduced by 1.6%, or UAH 2.9 billion** (total in 2021 – by 3.7%, or UAH 6.7 billion).
- **The bank's NPL level** in the 2nd half of the year decreased by 3 percentage points (during the year - by 5 percentage points) to **71%**.
- The majority of NPL portfolio (over 94%) are loans to legal entities.



- In the 2nd half of 2021 the Oschadbank's **NPL reduced by 24.7%, or UAH 12.6 billion** (total in 2021 – by 31.9%, or UAH 18.1 billion).
- **The bank's NPL level** in the 2nd half of the year decreased by 8 percentage points (during the year - by 14 percentage points) to **37%**.
- NPL is concentrated in the corporate loan portfolio.



- In the 2nd half of 2021 the Ukreximbank's **NPL reduced by 40.3%, or UAH 23.0 billion** (in total in 2021 – by 46.3%, or UAH 29.4 billion).
- **The bank's NPL level** in the 2nd half of the year decreased by 20 percentage points (during they ear - by 22 percentage points) to **35%**.
- The main component of the NPL portfolio is loans issued before 2014 and loans in the Autonomous Republic of Crimea.



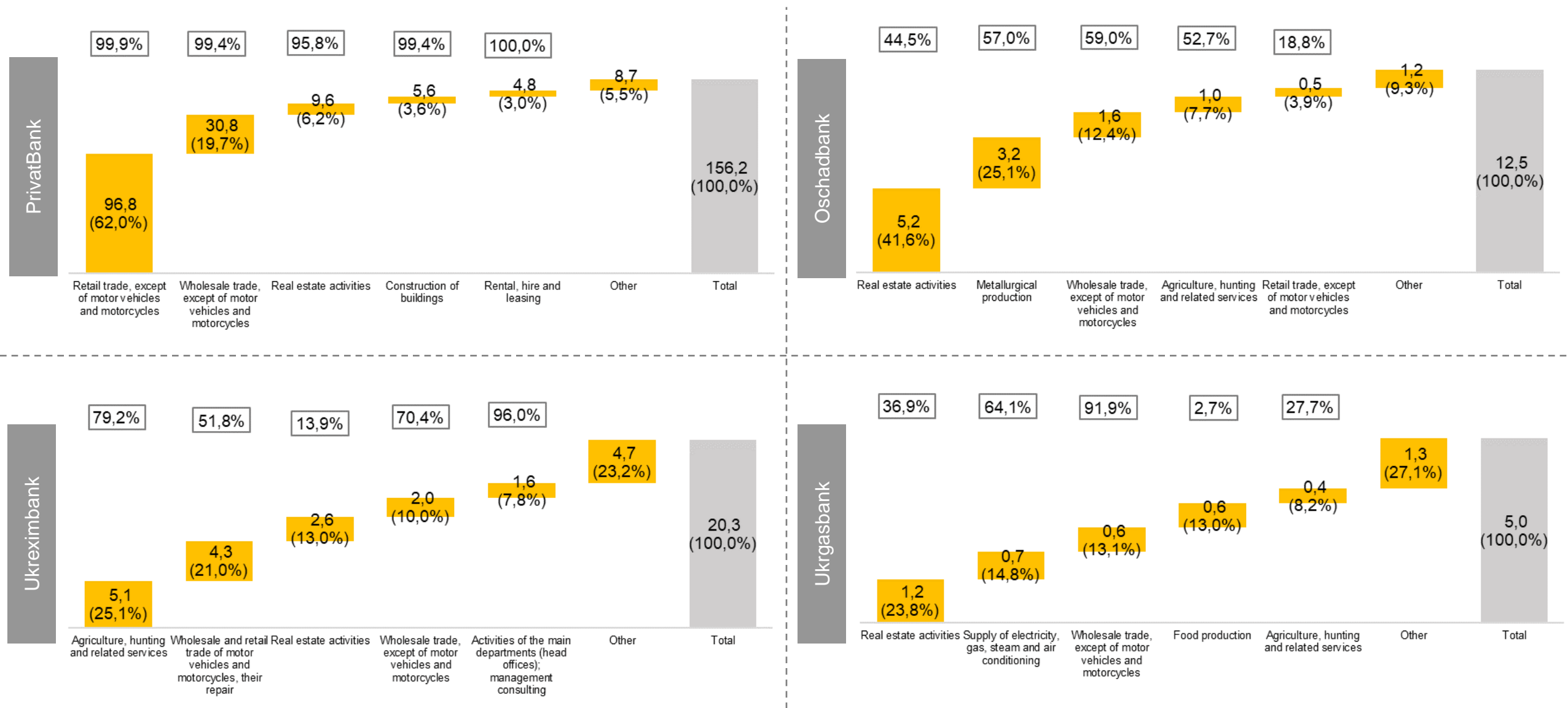
- In the 2nd half of 2021 the Ukrgasbank's **NPL reduced by 27.6%, or UAH 2.5 billion** (total in 2021 – by 17.9%, or UAH 1.4 billion).
- **The bank's NPL level** in the 2nd half of the year decreased by 5 percentage points (during the year - by 3 percentage points) to **12%**.
- The bank has the smallest amount and share of the NPL portfolio among public sector banks.



Corporate NPL by sector of economy

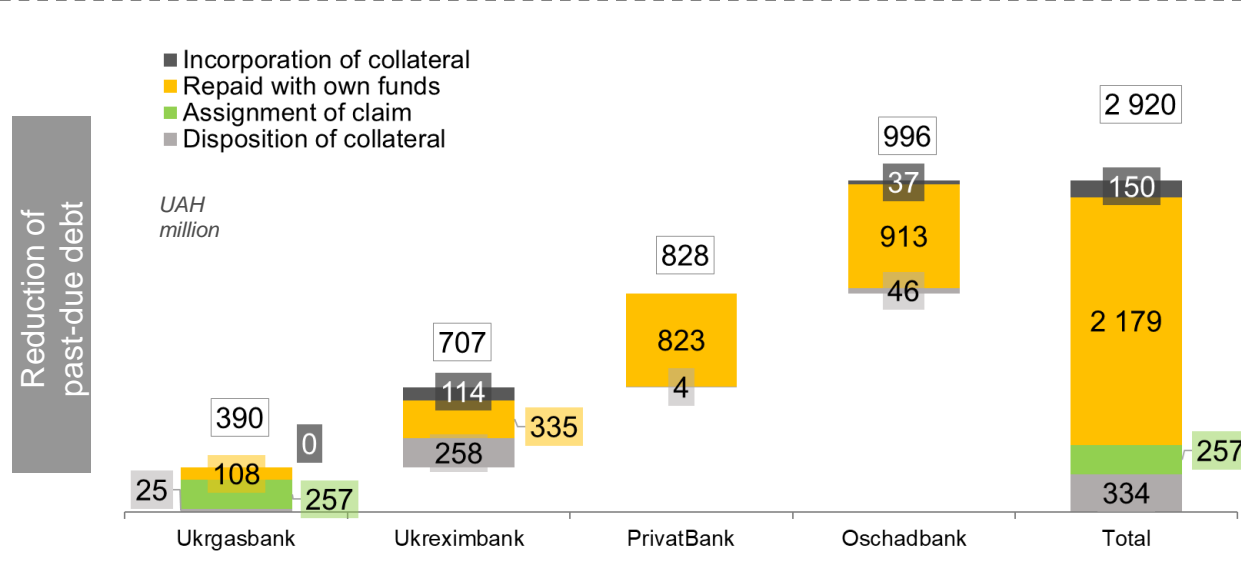
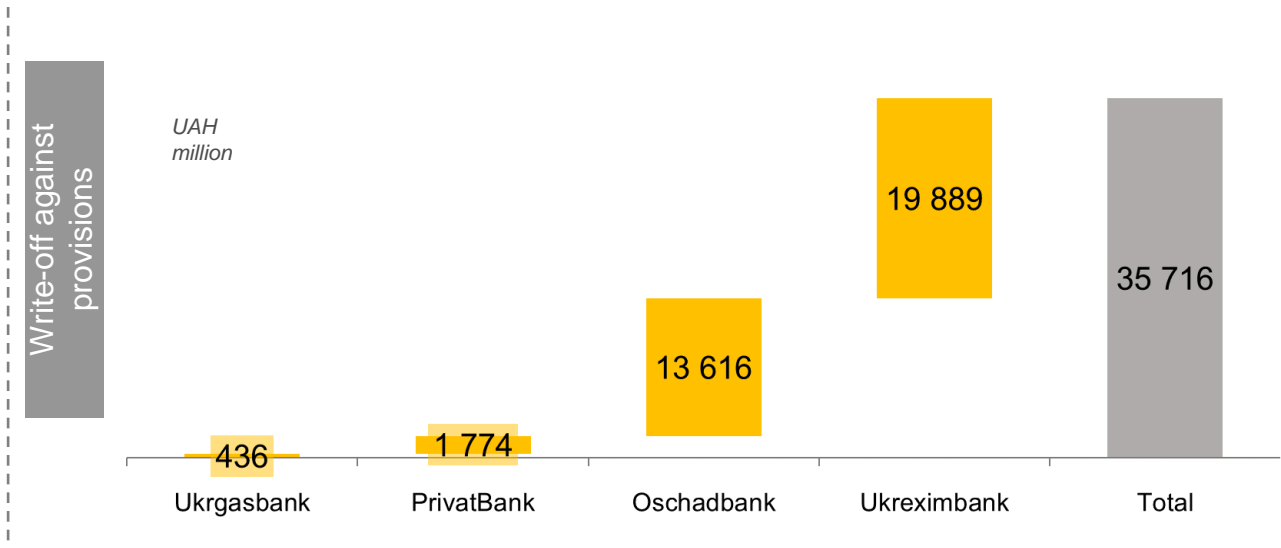
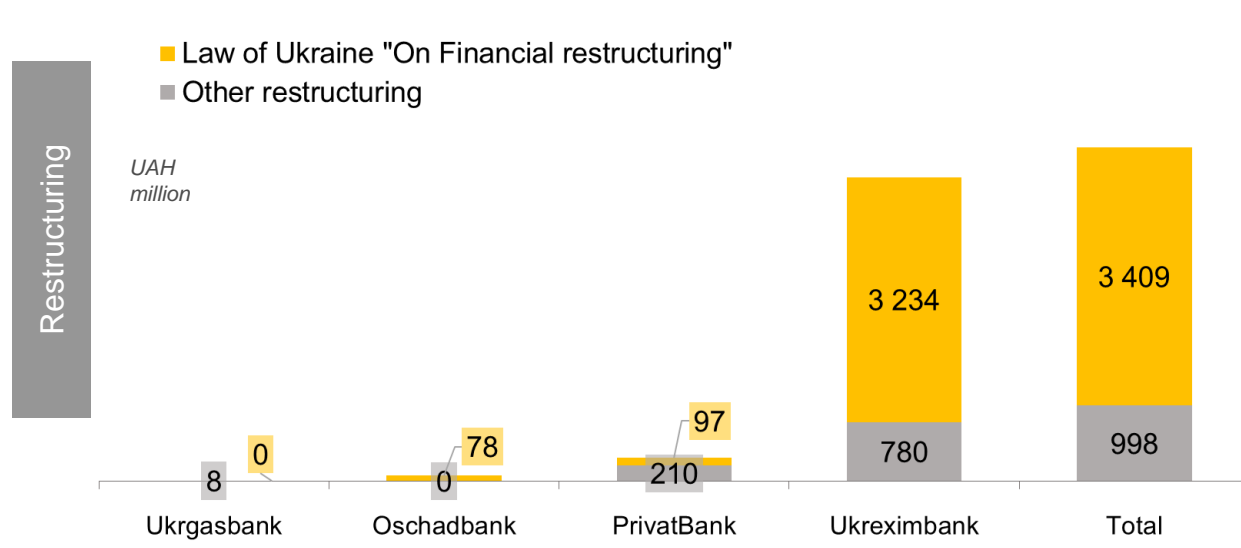
■ Share of the sector in the corporate NPL portfolio, UAH billion

xx% – provision coverage





Public sector banks' NPL: efforts taken in the IIst half of 2021



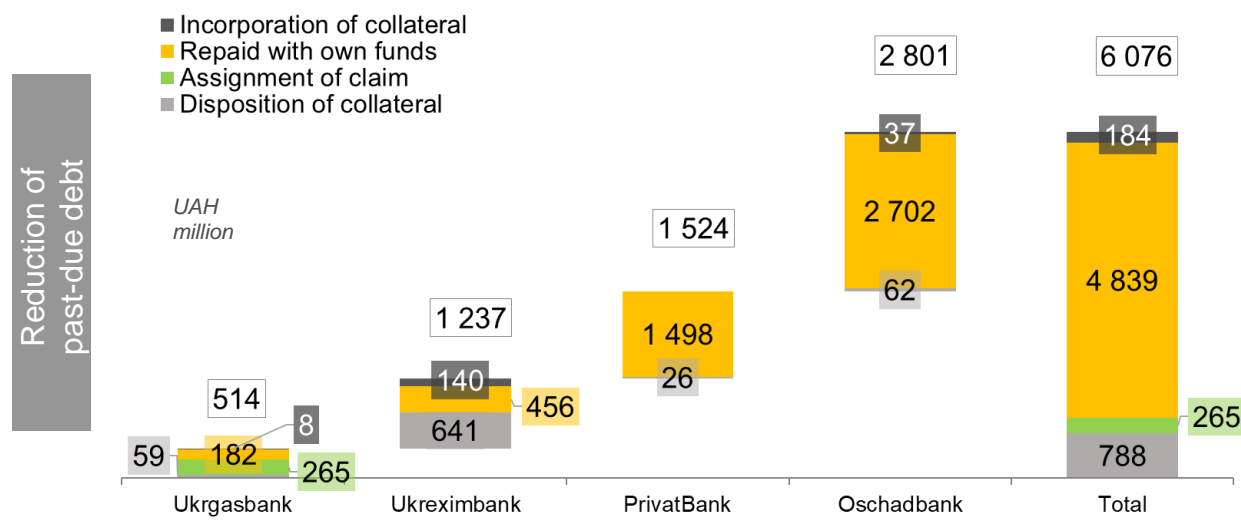
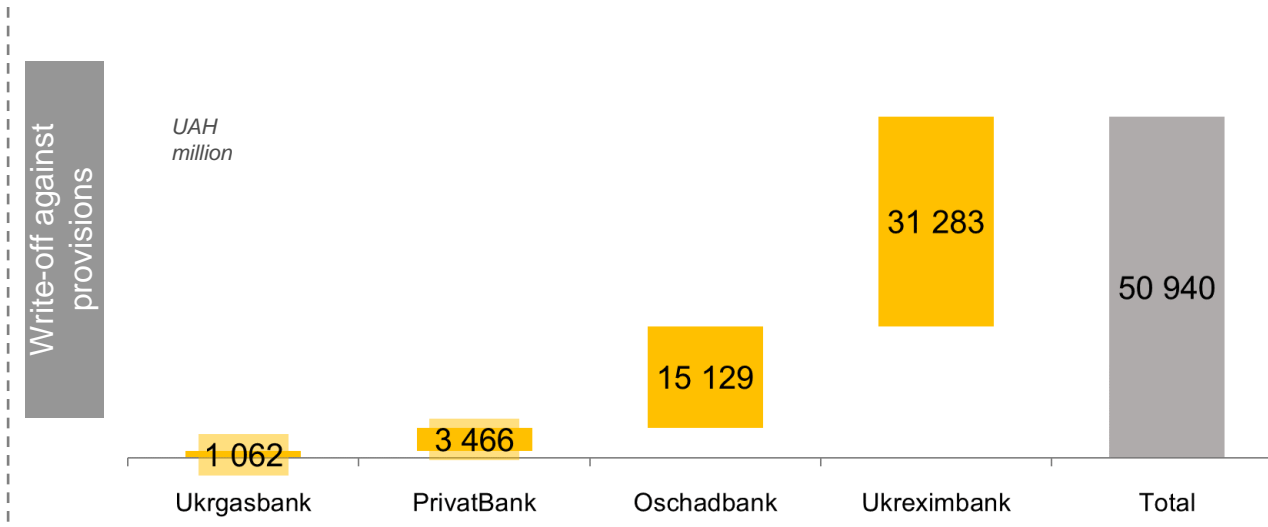
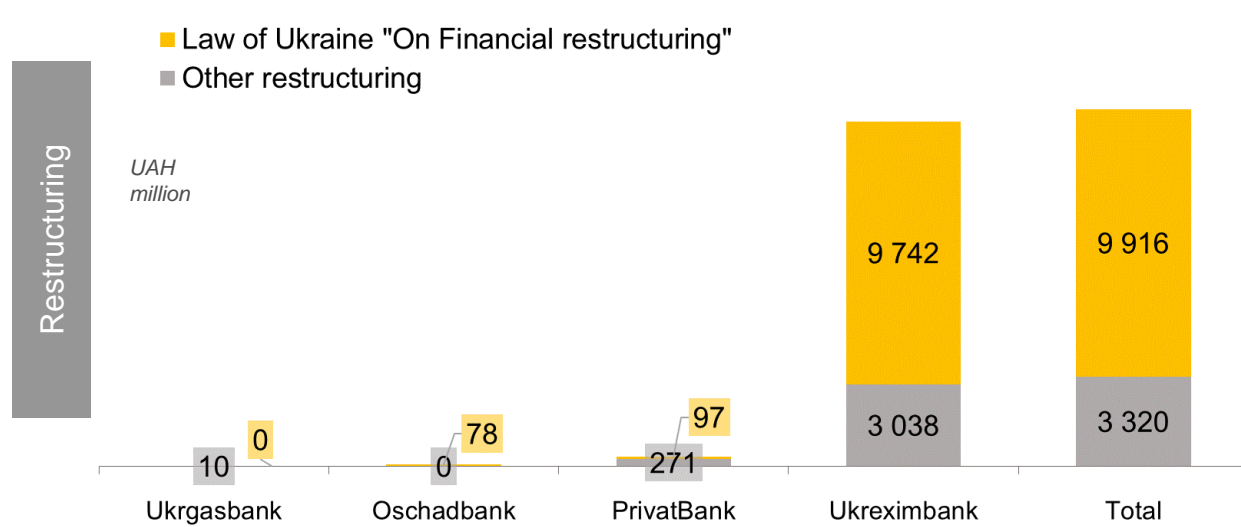
Litigation

Banks	New lawsuits filed in the II st half of 2021		Got court decisions in the II st half of 2021		Enforcement proceedings in the II st half of 2021		Lawsuits in courts as of 01.01.2022	
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
PrivatBank	13,2	0,9	42,9	1,9	31,7	7,1	28,8	3,1
Oschadbank	2,3	0,1	2,1	0,1	33,0	3,2	5,1	3,5
Ukreximbank	0,1	17,3	0,3	7,4	0,3	1,4	0,5	35,8
Ukrgasbank	1,5	1,7	1,2	1,1	0,6	1,4	2,7	6,2
Total	17,1	20,0	46,5	10,5	65,7	13,1	37,2	48,6

Source: data of Oschadbank, PrivatBank, Ukreximbank, Ukrgasbank



Public sector banks' NPL: efforts taken in total in 2021



Litigation

Banks	New lawsuits filed		Got court decisions		Enforcement proceedings		Lawsuits in courts as of 01.01.2022	
	During 2021		During 2021		During 2021			
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
PrivatBank	35,6	2,1	87,2	4,0	68,5	11,3	28,8	3,1
Oschadbank	4,6	0,2	4,5	0,2	45,7	4,5	5,1	3,5
Ukreximbank	0,4	23,4	0,4	12,8	1,5	22,6	0,5	35,8
Ukrgasbank	2,6	3,4	2,1	1,7	1,4	2,5	2,7	6,2
Total	43,1	29,0	94,2	18,7	117,1	40,8	37,2	48,6

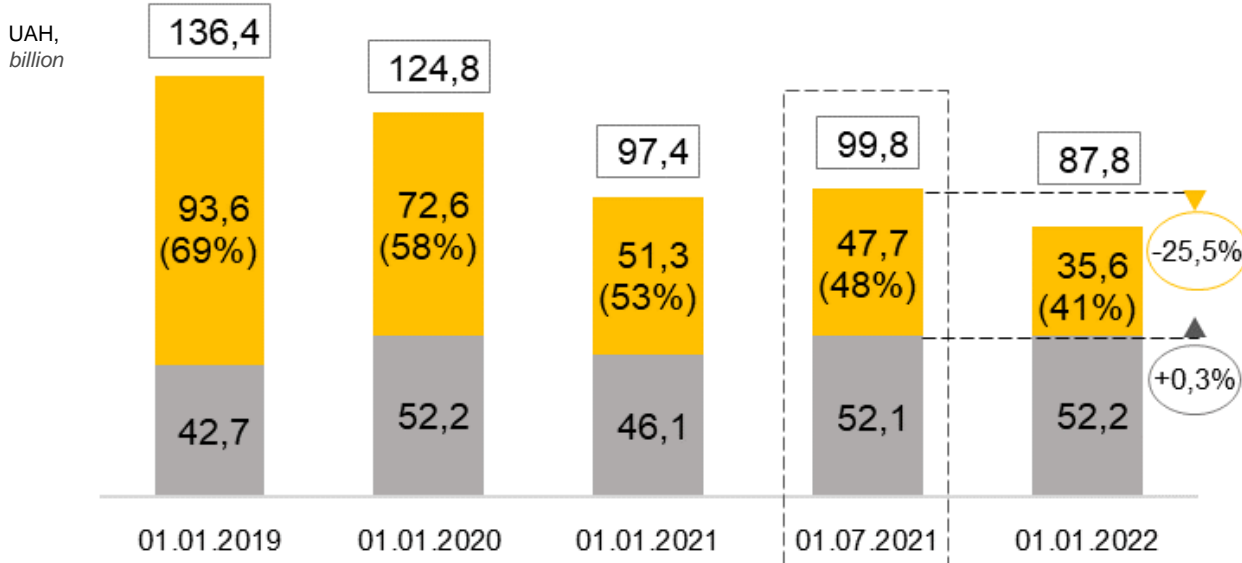
Source: data of Oschadbank, PrivatBank, Ukreximbank, Ukrgasbank



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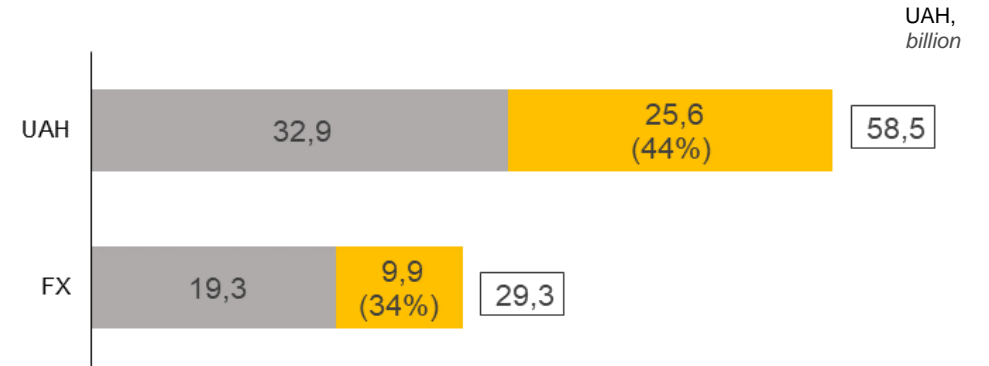
Oschadbank: corporate loan portfolio



- As of January 01, 2022, **41%** of the bank's corporate portfolio was **non-performing**.
- In the 2nd half of 2021 the **non-performing corporate loan portfolio reduced by 25.5%**, or **UAH 12.2 billion**, to **UAH 35.6 billion**. In total in 2021 non-performing corporate loan portfolio **reduced by 30.7%**, or **UAH 15.7 billion**.
- **Performing corporate loan portfolio** in 2nd half of 2021 **increased by 0.3%**, or **UAH 0.2 billion**, to **UAH 52.2 billion**. In total in 2021 it **grew by 13.2%**, or **UAH 6.1 billion**.
- Credit risk **coverage of the non-performing corporate loan portfolio** under NBU Resolution No.351 (provisions under IFRS + capital coverage) made **88.6%**

Class (1)	1	2	3	4	5	6	7	8	9	10
Loan portfolio, UAH billion	3,3	1,7	2,4	10,6	3,7	13,7	0,4	0,0	16,4	35,6
Share of the class	3,8%	1,9%	2,7%	12,1%	4,3%	15,6%	0,5%	0,0%	18,6%	40,5%
Credit risk, UAH billion (2)	0,2	0,0	0,0	0,2	0,1	0,5	0,0	0,0	5,6	31,5
Coverage	7,0%	0,4%	0,9%	2,2%	1,7%	3,4%	5,3%	0,0%	34,4%	88,6%

(1) – NPL deemed class 10 loans according to NBU Resolution No.351
 (2) – estimated exposure at risk under NBU Resolution No

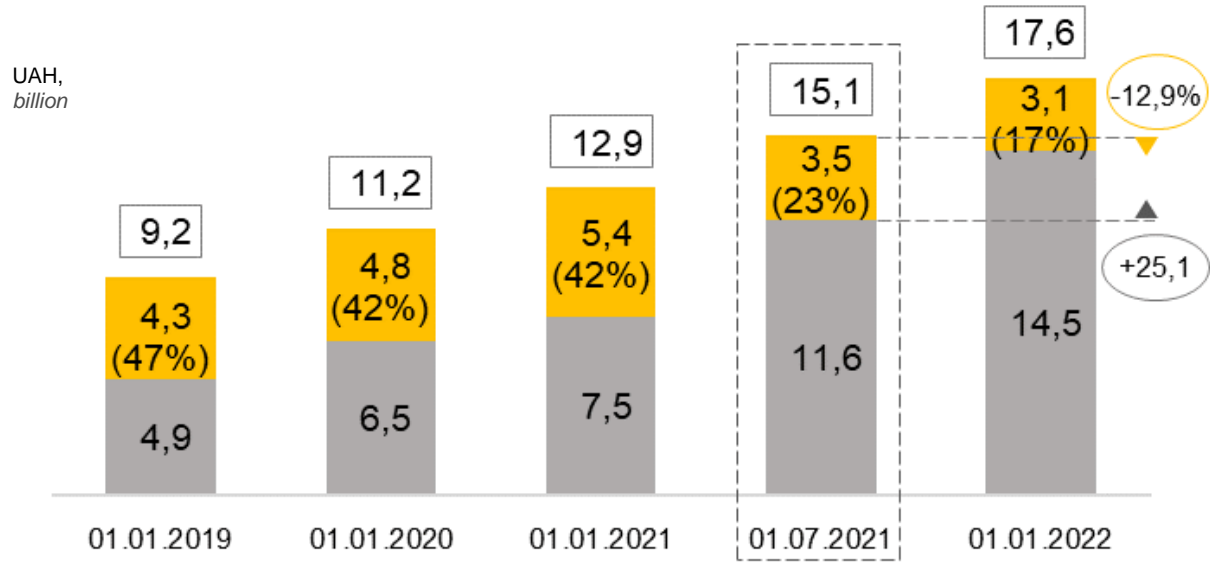




Oschadbank: retail loan portfolio

■ Non-performing
 ■ Performing

 Base of comparison



- As of January 01, 2022, the **share of NPL** in the retail loan portfolio made **17%**.
- In the 2nd half of 2021 **non-performing retail loan portfolio reduced by 12.9%**, or **UAH 0.5 billion**, to **UAH 3.1 billion**.
In total, in 2021 retail NPL portfolio **reduced by 43.5%**, or **UAH 2.4 billion**.
- **Performing retail loan portfolio** in the 2nd half of 2021 **increased by 21.1%**, or **UAH 2.19 billion**, to **UAH 14.5 billion**.
In total, in 2021 performing retail loan portfolio **grew almost twice** - by **93.3%**, or **UAH 7.0 billion**.
- Credit risk **coverage of non-performing retail loan portfolio** under NBU Resolution No.351 (provisions under IFRS + capital coverage) made **88.6%**.

<i>Class (1)</i>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
Loan portfolio, UAH billion	13,8	0,5	0,1	0,1	3,1
Share of the class	78,4%	2,7%	0,8%	0,6%	17,4%
Credit risk, UAH billion (2)	1,1	0,1	0,0	0,0	2,7
Coverage	7,8%	16,1%	30,0%	24,9%	88,6%



(1) – NPL deemed class 5 loans according to NBU Resolution No.351
 (2) – estimated exposure at risk under NBU Resolution No.351



Oschadbank: key achievements in restructuring and collection

Implemented

In the 2nd half of 2021 past-due debt reduced by UAH 1,0 billion (in total, in 2021 – by UAH 2.8 billion), o/w:

- repayment with own funds – UAH 0,9 billion (in total in 2021 – by UAH 2.7 billion);
- disposition of collateral – UAH 0,05 billion (in total in 2021 – UAH 0.06 billion);
- collateral incorporated on the bank’s balance sheet – UAH 0.04 billion (in total in 2021 - UAH 0.04 billion).

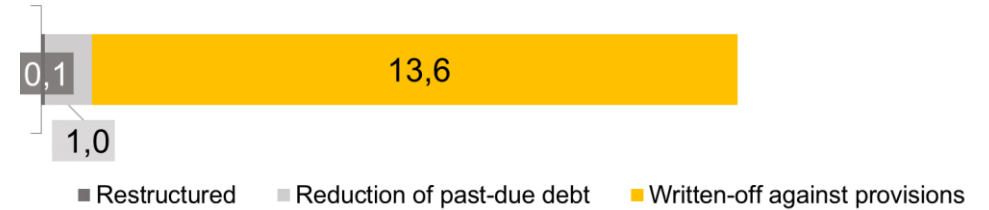
In the 2nd half of 2021, **problem debts were restructured** in the amount of **UAH 0.08 billion** (in total in 2021 - UAH 0.08 billion).

In the 2nd half of 2021 **UAH 13.6 billion written-off against provisions**, in total in 2021 – **UAH 15.1 billion**.

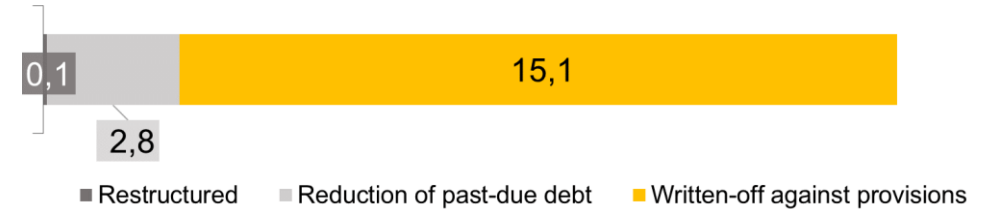
Litigations

	Stage 1		Stage 2		Stage 3	
	<i>Lawsuits filed</i>		<i>Got court decisions</i>		<i>Launched enforcement proceedings</i>	
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
During 2021	4,6	0,2	4,5	0,2	45,7	4,5
In the II st half of 2021	2,3	0,1	2,1	0,1	33,0	3,2

Achievements in the IIst half of 2021, UAH billion



Achievements in total in 2021, UAH billion



In 2021 restructured under the Law of Ukraine «On Financial Restructuring»

Debtor companies:

In the 1st half of 2021:

–

In the 2nd half of 2021

- “Association of children foods”



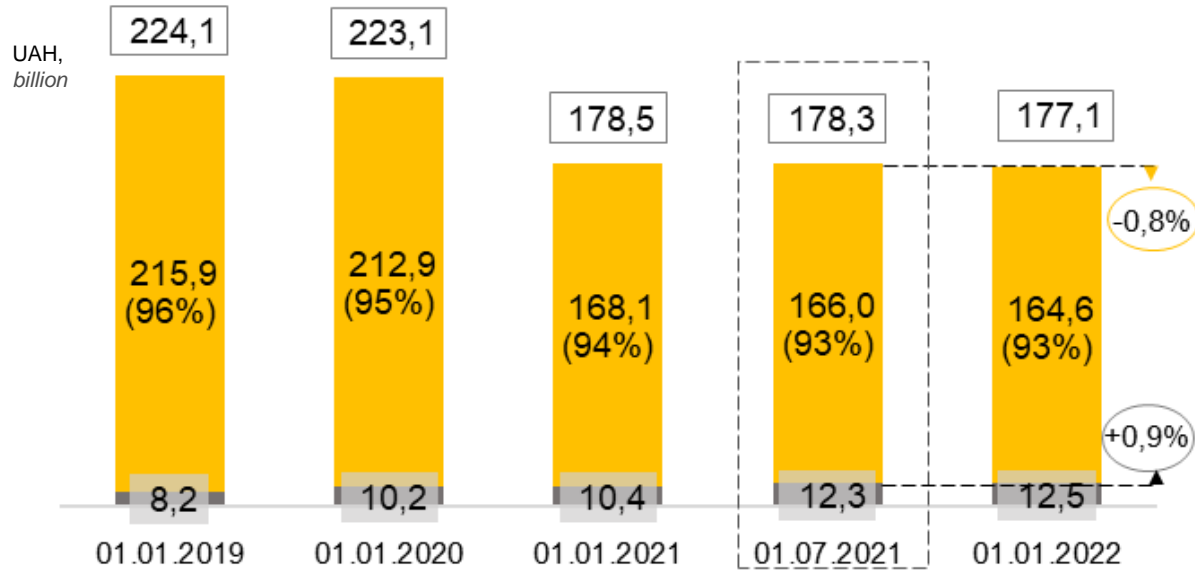
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PrivatBank: corporate loan portfolio

■ Non-performing
 ■ Performing

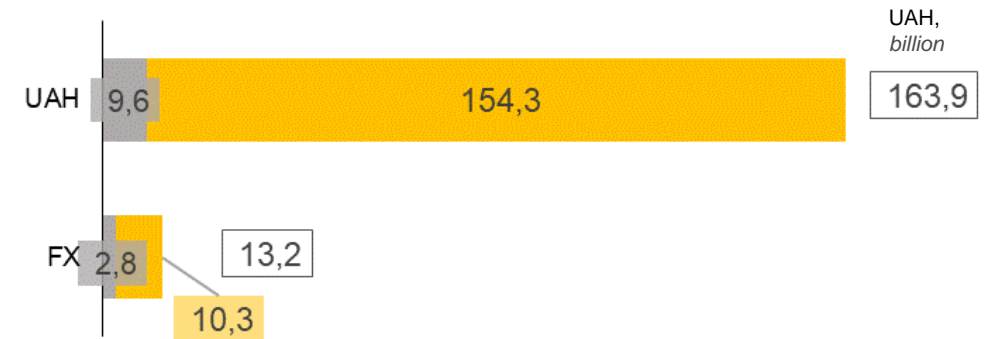
 Base of comparison



- **93%**, or **UAH 165 billion** of the corporate loan portfolio is defaulted.
- In the 2nd half of 2021 the **non-performing corporate loan portfolio reduced by 0.8%**, or **UAH 1.4 billion**, to **UAH 164.6 billion**. In total in 2021 the non-performing corporate loan portfolio **reduced by 2.1%**, or **UAH 3.5 billion**.
- **Performing corporate loan portfolio** in the 2nd half of 2021 **increased by 0.9%**, or **UAH 0.1 billion**, to **UAH 12.5 billion**. During the year the performing corporate loan portfolio **increased by 19.9%**, or **UAH 2.1 billion**.
- **Credit risk coverage of the non-performing corporate loan portfolio** under NBU Resolution No.351 (provisions under IFRS + capital coverage) made **100.0%**.

Class (1)	1	2	3	4	5	6	7	8	9	10
Loan portfolio, UAH billion	6,8	1,3	3,2	0,8	0,2	0,0	0,0	0,0	0,2	164,6
Share of the class	3,8%	0,7%	1,8%	0,5%	0,1%	0,0%	0,0%	0,0%	0,1%	93,0%
Credit risk, UAH billion (2)	0,3	0,0	0,2	0,0	0,0	0,0	0,0	0,0	0,0	164,6
Coverage	5,0%	1,2%	4,9%	1,5%	4,0%	0,3%	0,6%	5,8%	8,0%	100,0%

(1) – NPL deemed class 10 loans according to NBU Resolution No.351
 (2) – estimated exposure at risk under NBU Resolution No.351

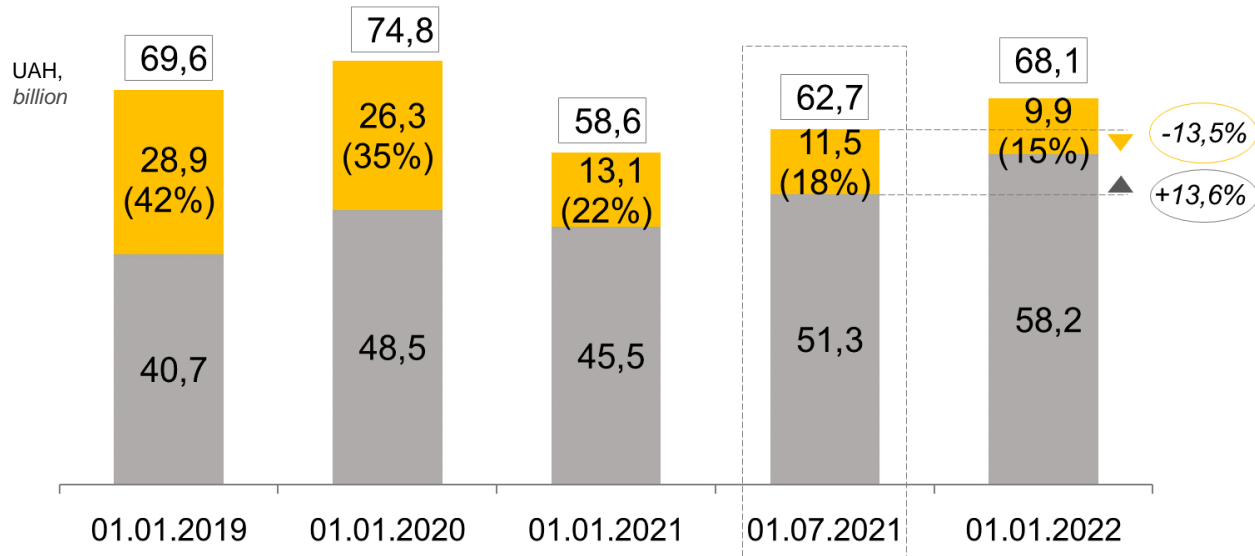




PrivatBank: retail loan portfolio

■ Non-performing
 ■ Performing

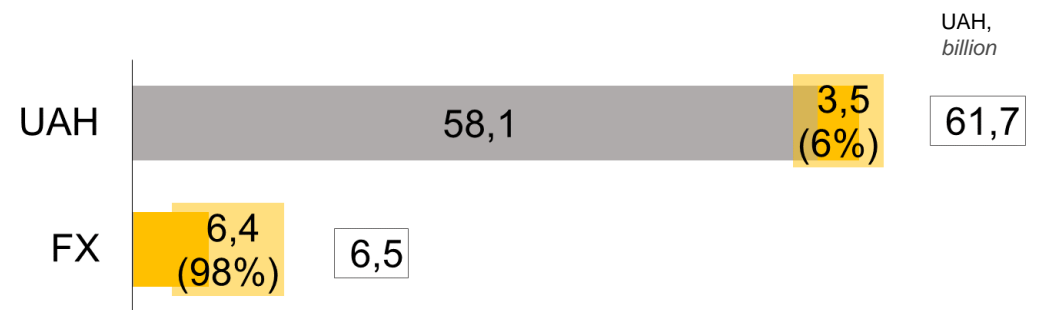
 Base of comparison



- As of January 01, 2022 the **share of NPL** in the retail loan portfolio made **15%**.
- In the 2nd half of 2021 **non-performing retail loan portfolio reduced by 13.5%**, or **UAH 1.5 billion**, to **UAH 9.9 billion**.
In total, in 2021 retail NPL portfolio **reduced by 24.4%**, or **UAH 3.2 billion**.
- **Performing retail loan portfolio** in the 2nd half of 2021 **increased by 13.6%**, or **UAH 7.0 billion**, to **UAH 58.2 billion**.
In total in 2021 performing retail loan portfolio **increased by 28.1%**, or **UAH 12.8 billion**.
- Credit risk **coverage of non-performing retail loan portfolio** under NBU Resolution No.351 (provisions under IFRS + capital coverage) made **97.2%**.

<i>Class (1)</i>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
Loan portfolio, UAH billion	57,8	0,1	0,2	0,2	9,9
Share of the class	84,7%	0,1%	0,4%	0,2%	14,5%
Credit risk, UAH billion (2)	1,0	0,0	0,1	0,1	9,6
Coverage	1,8%	7,9%	32,1%	57,1%	97,2%

(1) – NPL deemed class 10 loans according to NBU Resolution No.351
 (2) – estimated exposure at risk under NBU Resolution No.351





PrivatBank: key achievements in restructuring and collection

Implemented

In the 2nd half of 2021 **past-due debt reduced by UAH 0,8 billion** (in total in 2021 by **UAH 1.5 billion**), o/w :

- repayment with own funds – UAH 0,8 billion (in total in 2021 – UAH 1.5. billion)
- disposition of collateral – UAH 0.004 billion (in total in 2021 - UAH 0.03 billion).

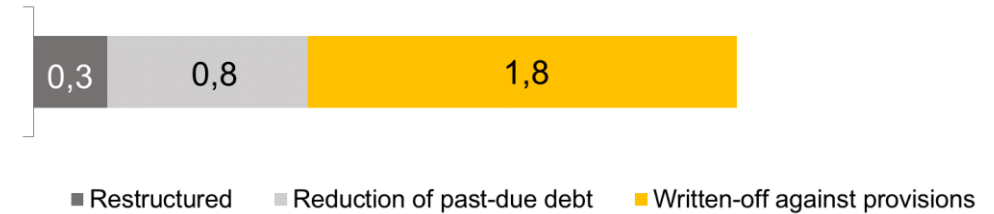
In the 2nd half of 2021 **UAH 0.3 billion of problem debt was restructured**, in total in 2021 – **UAH 0.4 billion**.

Written-of against provisions in the 2nd half of 2021 – **UAH 1.8 billion**, in total in 2021 – **UAH 3.5 billion**.

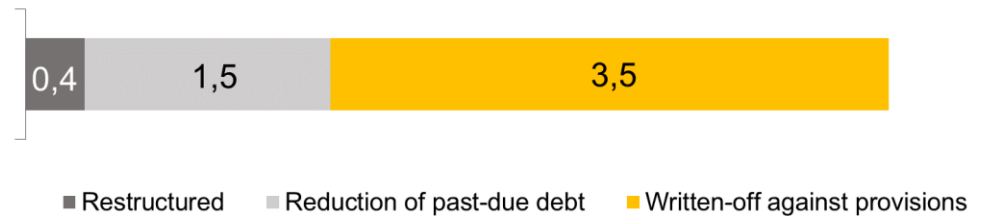
Litigations

	Stage 1		Stage 2		Stage 3	
	<i>Lawsuits filed</i>		<i>Got court decisions</i>		<i>Launched enforcement proceedings</i>	
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
During 2021	35,6	2,1	87,2	4,0	68,5	11,3
In the II st half of 2021	13,2	0,9	42,9	1,9	31,7	7,1

Achievements in the IIst half of 2021, UAH million



Achievements in total in 2021, UAH billion





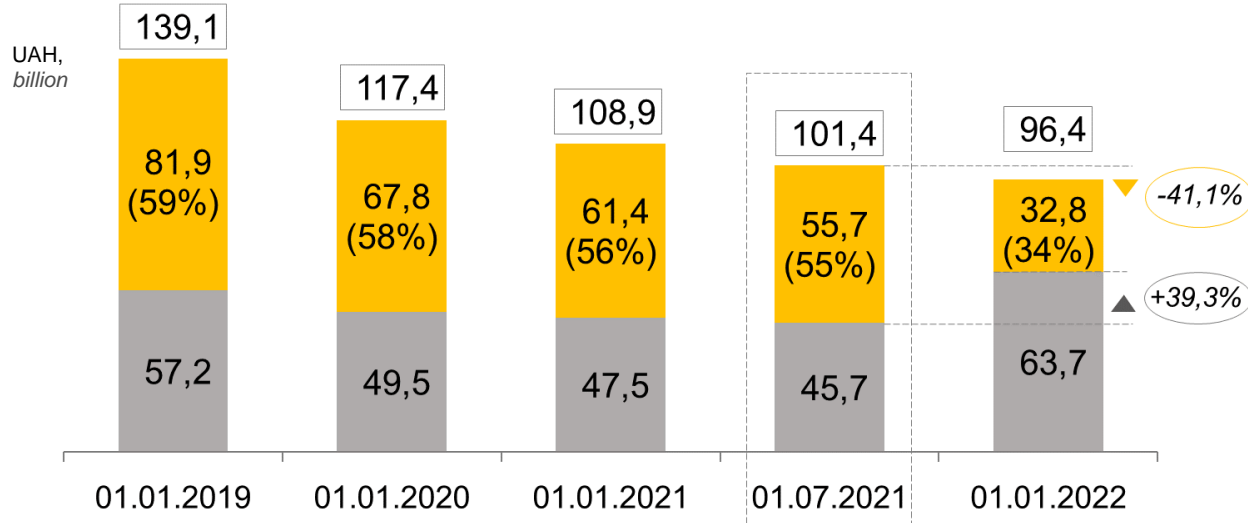
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Ukreximbank: corporate loan portfolio

■ Non-performing
 ■ Performing

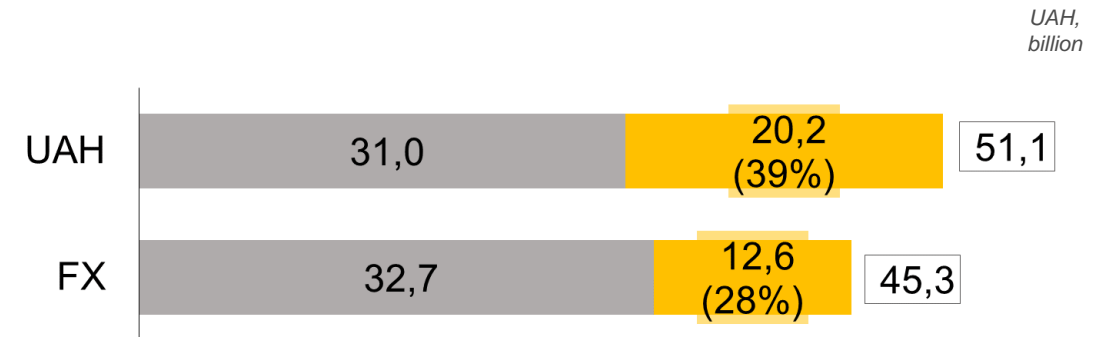
 Base of comparison



- As of January 01, 2022, **34%** of corporate loan portfolio consisted of NPL.
- In the 2nd half of 2021 the non-performing corporate loan portfolio reduced by **41.1%**, or **UAH 22.9 billion**, to **UAH 32.8 billion**. In total in 2021 non-performing corporate loan portfolio reduced by **46.7%** of **UAH 28.7 billion**.
- **Performing corporate loan portfolio** increased by **39.3%**, or **UAH 18.0 billion**, to **UAH 63.7 billion**. In total in 2021 performing corporate loan portfolio increased by **34.0%**, or **UAH 16.2 billion**.
- **Credit risk coverage of non-performing corporate loan portfolio** under NBU Resolution No.351 (provisions under IFRS + capital coverage) made **84.0%**.

Class (1)	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Loan portfolio, UAH billion	2,5	9,5	7,2	4,3	7,5	10,2	0,5	0,5	21,5	32,8
Share of the class	2,6%	9,8%	7,5%	4,5%	7,8%	10,6%	0,5%	0,5%	22,3%	34,0%
Credit risk, UAH billion (2)	0,0	0,3	0,1	0,1	0,2	0,4	0,0	0,1	5,8	27,5
Coverage	0,4%	2,7%	1,8%	1,2%	2,5%	4,0%	2,6%	19,8%	27,1%	84,0%

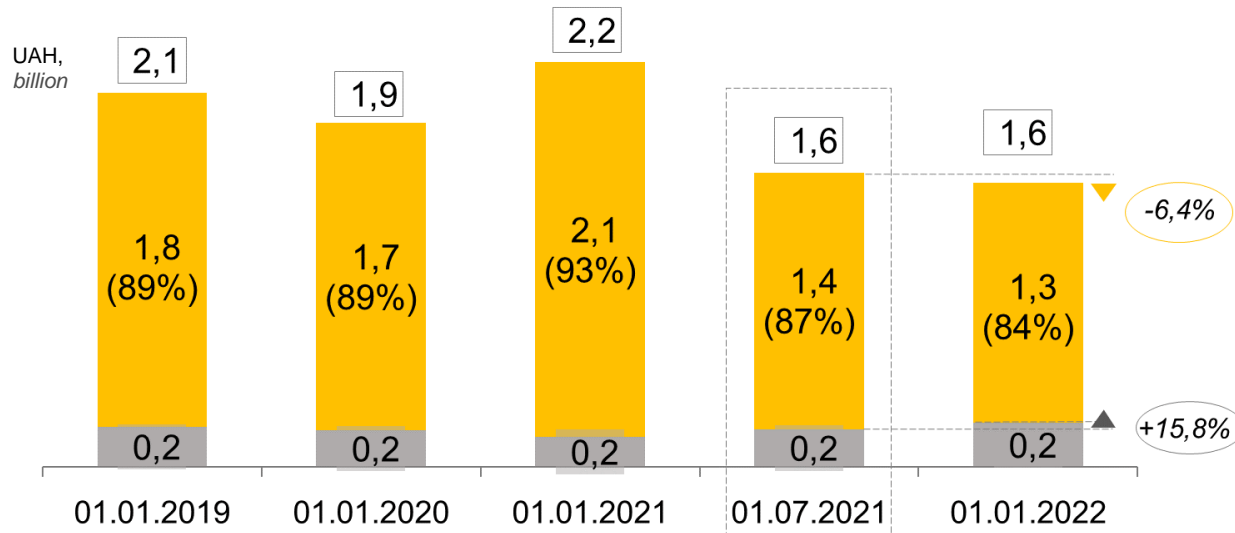
(1) – NPL deemed class 5 according to NBU Resolution No.351
 (2) – estimated exposure at risk under NBU Resolution No.351





Ukreximbank: retail loan portfolio

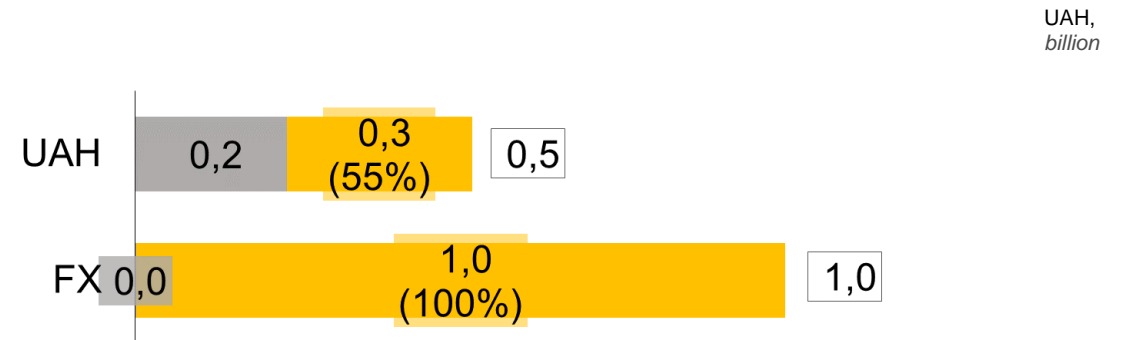
■ Non-performing
 ■ Performing
 Base of comparison



- As of January 01, 2022, **84% of retail loan portfolio consisted of NPL.**
- In the 2nd half of 2021 **the non-performing retail loan portfolio reduced by 6.4%, or UAH 0.1 billion, to UAH 1.3 billion.**
In total in 2021 performing retail loan portfolio **reduced by 35.9%, or UAH 0.7 billion.**
- **Performing retail loan portfolio** in the 2nd half of 2021 **increased by 15.8%, or UAH 0.03 billion, to UAH 0.2 billion.**
In total in 2021 performing retail loan portfolio **increased by 46.5%, or UAH 0.1 billion.**
- **Credit risk coverage of non-performing retail loan portfolio** under NBU Resolution No.351 (provisions under IFRS + capital coverage) made **99.7%.**

Class (1)	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
Loan portfolio, UAH billion	0,1	0,1	0,0	0,0	1,3
Share of the class	7,8%	4,9%	2,6%	0,3%	84,4%
Credit risk, UAH billion (2)	0,0	0,0	0,0	0,0	1,3
Coverage	13,4%	10,7%	24,9%	24,4%	99,7%

(1)– NPL deemed class 5 according to NBU Resolution No.351
 (2) – estimated exposure at risk under NBU Resolution No.351





Ukreximbank: key achievements in restructuring and collection

Implemented

In the 2nd half of 2021 **past-due debt reduced by UAH 0.7 billion** (in total in 2021 – by **UAH 1.2 billion**), o/w:

- **repayment with own funds – UAH 0.3 billion** (in total in 2021 – **UAH 0.5 billion**);
- **disposition of collateral – UAH 0.3 billion** (in total in 2021 – **UAH 0.6 billion**);
- **incorporation of collateral into the bank`s balance sheet – UAH 0.1 billion** (in total in 2021 – **UAH 0.1 billion**).

In the 2nd half of 2021 **UAH 4.0 billion of problem debt was restructured** (in total in 2021 – **UAH 12.8 billion**), of which **UAH 3.2 billion** (in total in 2021 – **UAH 9.7 billion**) - under the Law of Ukraine "On Financial Restructuring".

Written-off against provisions in the 2nd half of 2021- **UAH 19.9 billion**, in total in 2021 – **UAH 31.3 billion**.

Restructured in 2021 under the Law of Ukraine «On Financial Restructuring»

Debtor company:

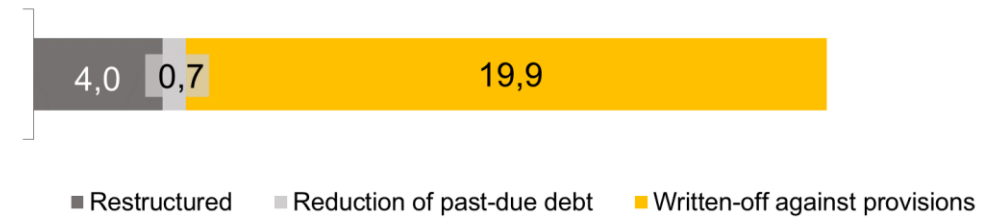
In the 1st half of 2021:

- «Trade-and-Production Company «First Private Brewery «For People-as for Myself!»» Ltd.
- PJSC «Beer – Non-Alcohol Company «Radomyshl»
- «International Business Center» LTD

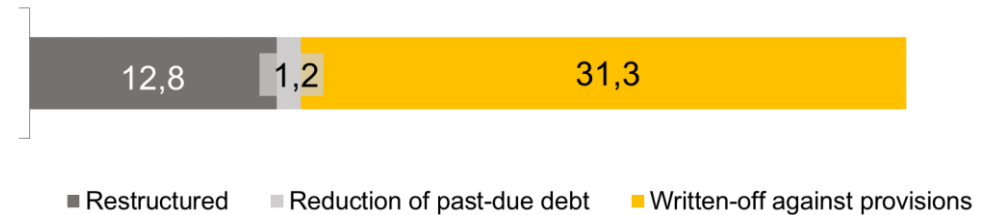
In the 2st half of 2021:

- PJSC «House of Vintage Cognacs «Tavria»»
- «Halytska Leasing Company» Ltd.
- «Terkuriy-2» Ltd. »

Achievements in the IIst half of 2021, UAH million



Achievements in total in 2021, UAH million



Litigations

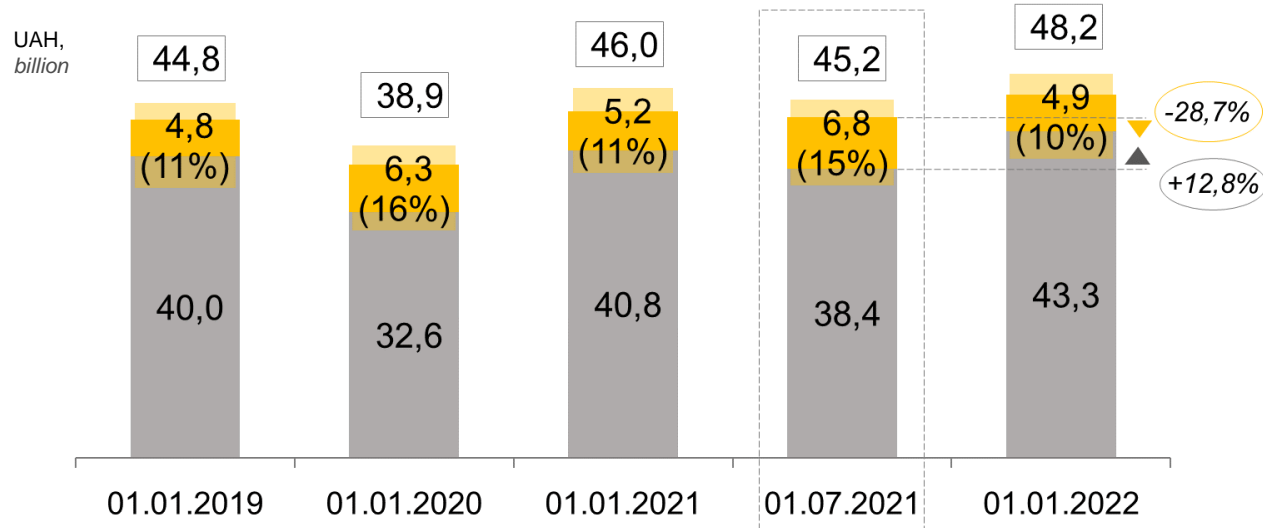
	Stage 1		Stage 2		Stage 3	
	<i>Lawsuits filed</i>		<i>Got court decisions</i>		<i>Launched enforcement proceedings</i>	
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
During 2021	0,4	23,4	0,4	12,8	1,5	22,6
In the II st half of 2021	0,1	17,3	0,3	7,4	0,3	1,4



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UkrGasbank: corporate loan portfolio

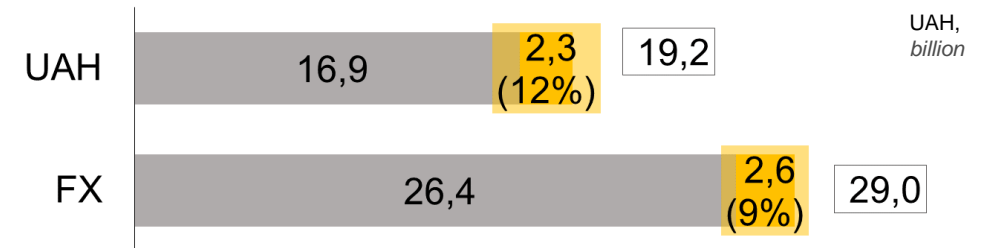


- As of January 01, of 2021 the non-performing corporate loan portfolio made 10%.
- In the 2nd half of 2021 on-performing corporate loan portfolio reduced by 28.7%, or UAH 2.0 billion, to UAH 4.9 billion. In total in 2021 non-performing corporate loan portfolio reduced by 6.2%, or UAH 0.3 billion.
- Performing corporate loan portfolio in the 2nd half of 2021 increased by 12.8%, or UAH 4.9 billion, to UAH 43.3 billion. In total in 2021 performing corporate loan portfolio increased by 6.2%, or UAH 2.5 billion.
- Credit risk coverage of non-performing corporate loan portfolio under NBU Resolution No.351 (provisions under IFRS + capital coverage) made 60.6%.

Class (1)	1	2	3	4	5	6	7	8	9	10
Loan portfolio, UAH billion	1,9	7,5	6,1	7,8	8,5	3,5	0,1	0,1	7,9	4,9
Share of the class	3,9%	15,6%	12,6%	16,1%	17,7%	7,2%	0,3%	0,2%	16,4%	10,1%
Credit risk, UAH billion (2)	0,0	0,1	0,1	0,1	0,2	0,0	0,0	0,0	0,8	3,0
Coverage	0,7%	0,7%	1,0%	1,4%	2,2%	0,8%	2,2%	6,0%	9,9%	60,6%

(1) – NPL deemed class 5 according to NBU Resolution No.351

(2) – estimated exposure at risk under NBU Resolution No.351

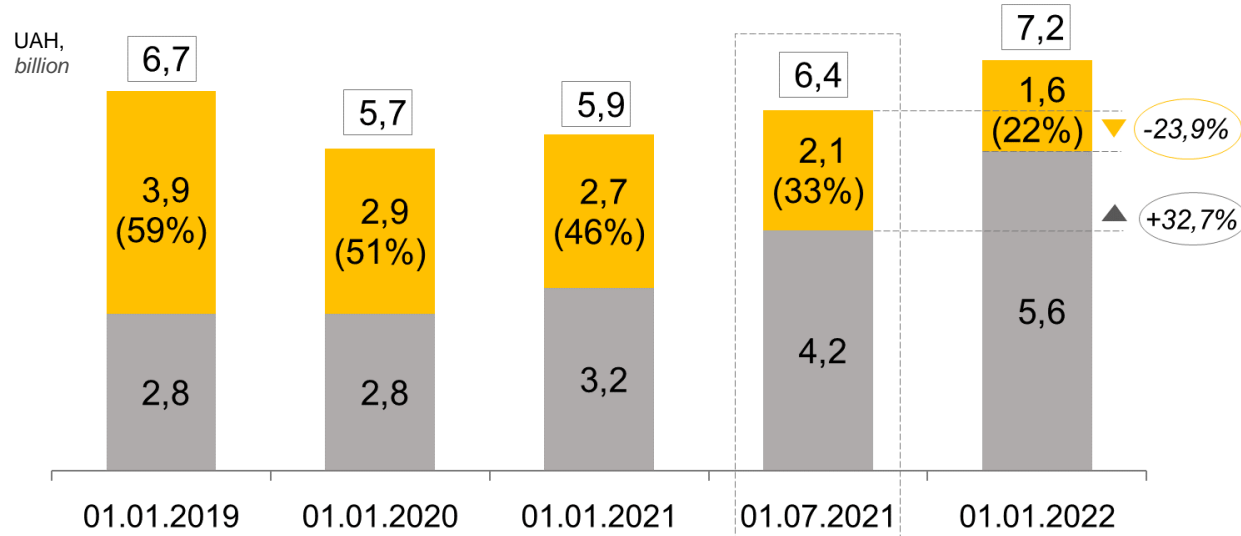




UkrGasbank: retail loan portfolio

■ Non-performing
 ■ Performing

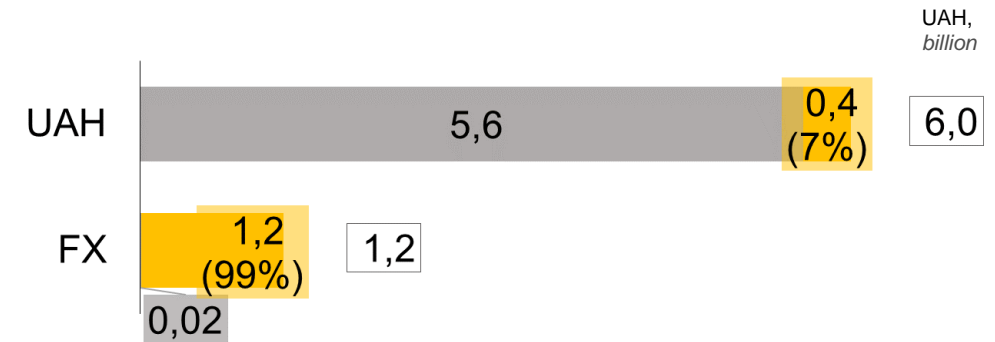
 Base of comparison



- As of January 01, 2022, the share of **NPL** in the retail loan portfolio made **22%**.
- In the 2nd half of 2021 **non-performing retail loan portfolio reduced by 23.9%, or UAH 0,5 billion, to UAH 1.6 billion.**
In total on 2021 non-performing retail loan portfolio **reduced by 40.4%, or UAH 1.1 billion.**
- Performing retail loan portfolio** in the 2nd half of 2021 **increased by 32.7%, or UAH 1.4 billion, to UAH 5.6 billion.**
In total in 2021 performing retail loan portfolio **increased by 74.5%, or UAH 2.4 billion.**
- Credit risk coverage of non-performing retail loan portfolio** under NBU Resolution No.351 (provisions under IFRS + capital coverage) made **91.0%**.

	<u>Class (1)</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
Loan portfolio, UAH billion		5,5	0,0	0,0	0,0	1,6
Share of the class		76,5%	0,7%	0,4%	0,2%	22,2%
Credit risk, UAH billion (2)		0,0	0,0	0,0	0,0	1,5
Coverage		0,8%	6,0%	20,4%	58,1%	91,0%

(1) – NPL deemed class 5 according to NBU Resolution No.351
 (2) – estimated exposure at risk under NBU Resolution No.351





UkrGasbank: key achievements in restructuring and collection

Implemented

In the 2nd half of 2021 past-due debt reduced by UAH 0.4 billion (in total in 2021 – by UAH 0.5 billion), o/w :

- repayment with own funds – UAH 0.1 billion (in total in 2021 – UAH 0.2 billion);
- disposition of collateral – UAH 25.4 million (in total in 2021 – UAH 59.0 million);
- incorporation of collateral into the bank`s balance sheet – UAH 0.0 (in total in 2021 – UAH 8.0 million);
- assignment of the right of claim - UAH 0.3 billion (in total in 2021 – UAH 0.3 billion).

In the 2nd half of 2021 UAH 8,2 million of problem debt was restructured (in total in 2021 – UAH 10.5 million).

Written-off against provisions in the 2nd half of 2021 - UAH 0.4 billion, in total in 2021 – UAH 1.1 billion.

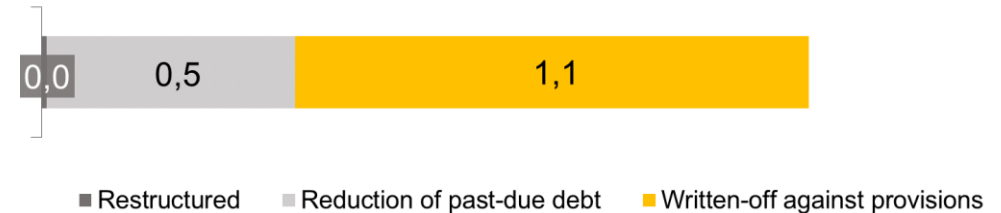
Litigations

	Stage 1		Stage 2		Stage 3	
	<i>Lawsuits filed</i>		<i>Got court decisions</i>		<i>Launched enforcement proceedings</i>	
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
During 2021	2,6	3,4	2,1	1,7	1,4	2,5
In the II st half of 2021	1,5	1,7	1,2	1,1	0,6	1,4

Achievements in the IIst half of 2021, UAH million



Achievements in total in 2021, UAH million





Parameters of data presentation on slides 6,7,11,15,19,23

- Information is given on credit transactions with legal entities (except banks) and private individuals
 - Information is given on credit transactions, except for transactions with debt securities
 - “Debt” shall mean principal plus accrued interest
 - “Reduction of past-due debt” 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).
 - “Restructuring” 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
-

- 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 "Launched 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, with claims for debt recovery/foreclosure of collateral, and the bank’s monetary claims on debtors in bankruptcy cases), then the information about such 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 their appropriate stages.
- 3. Amount.** 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 in several stages at a time, the asset amount is displayed for each of those stages respectively, subject to the rules on non-doubling.