



MINISTRY OF  
**FINANCE OF**  
UKRAINE

# STATE-OWNED BANKS

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NON-PERFORMING LOANS STATUS AND RESOLUTION REPORT

*(II HALF 2024)*



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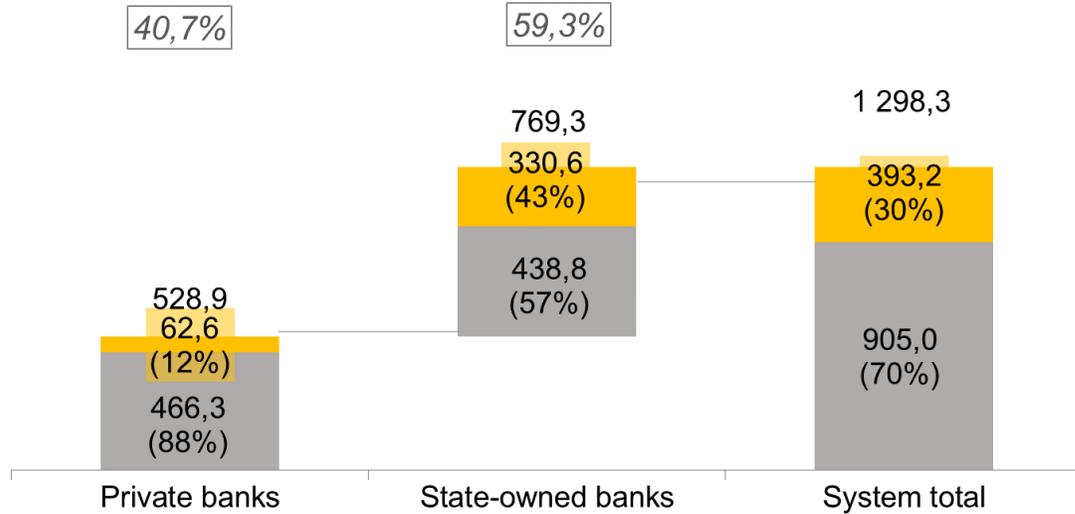
# Status of the banking sector loan portfolio as of 01/01/2025

■ Non-performing
 ■ Performing

xx% – share of the sector in the banking system

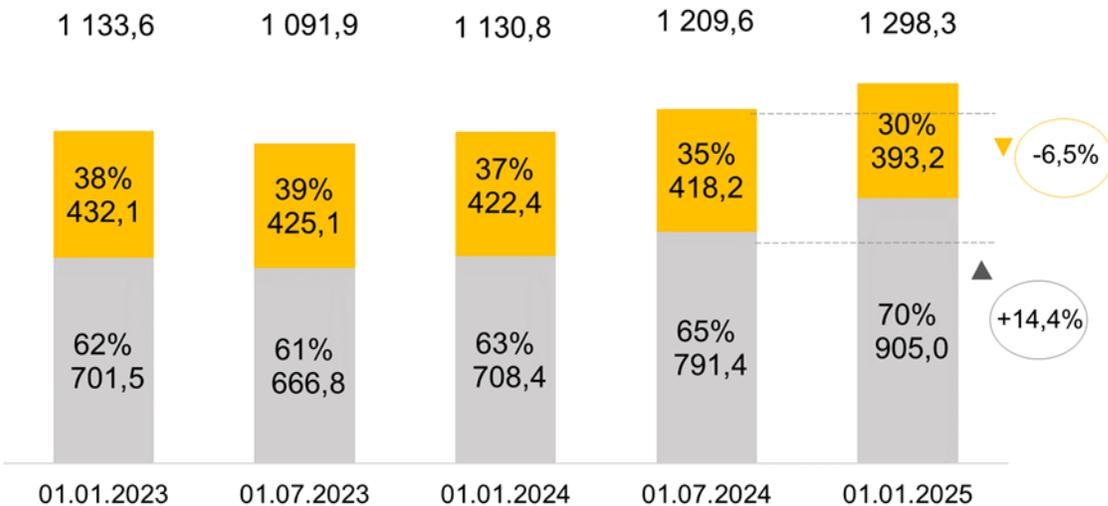
Current status

UAH, billion



Change

UAH, billion

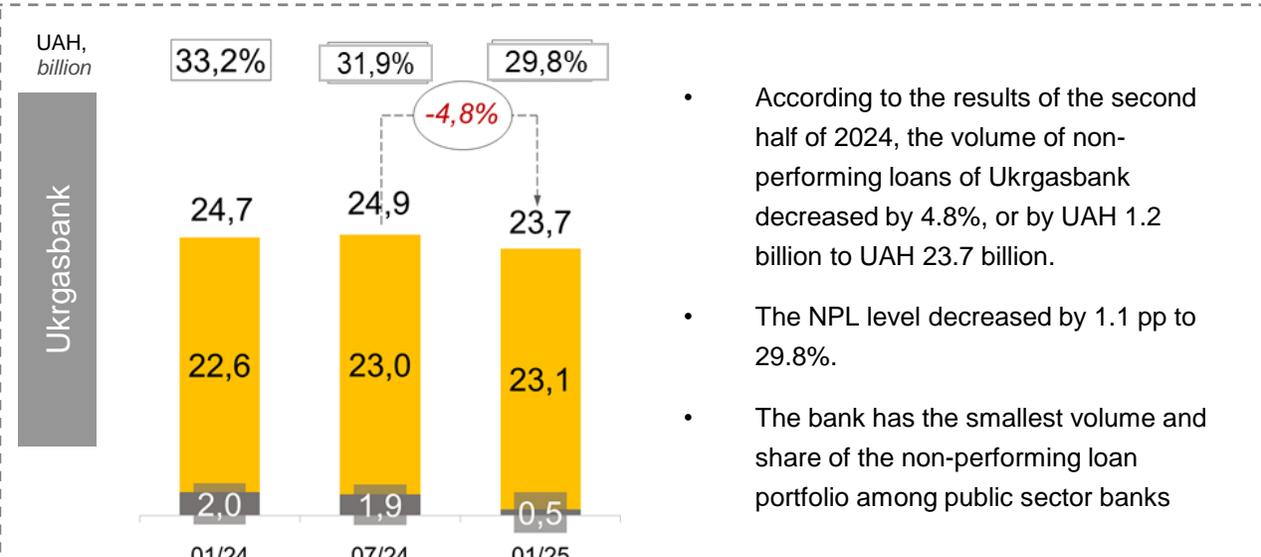
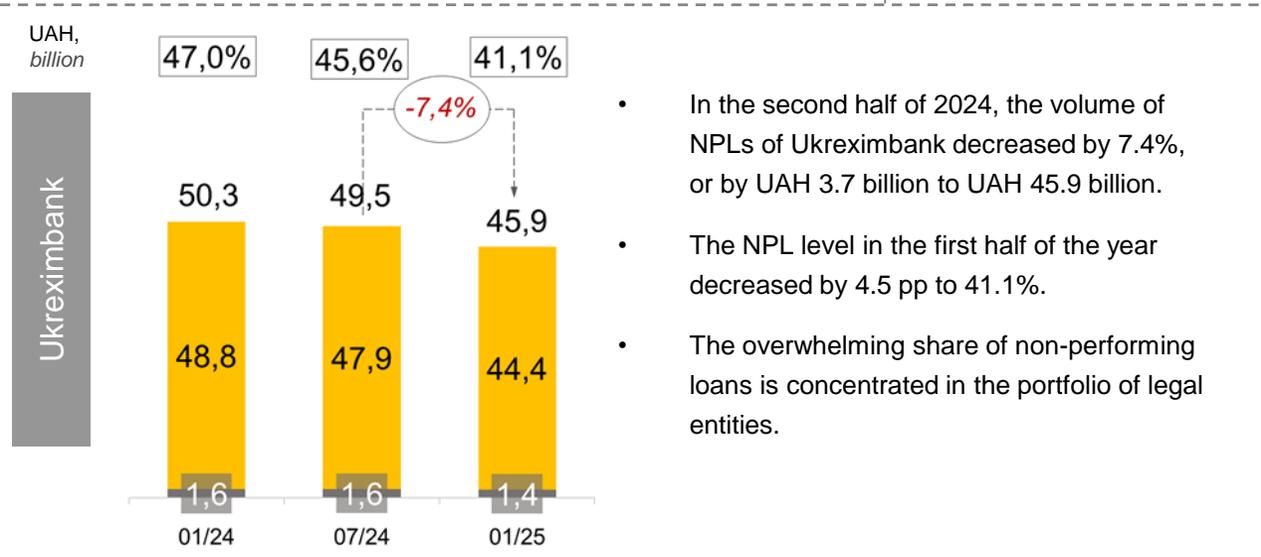
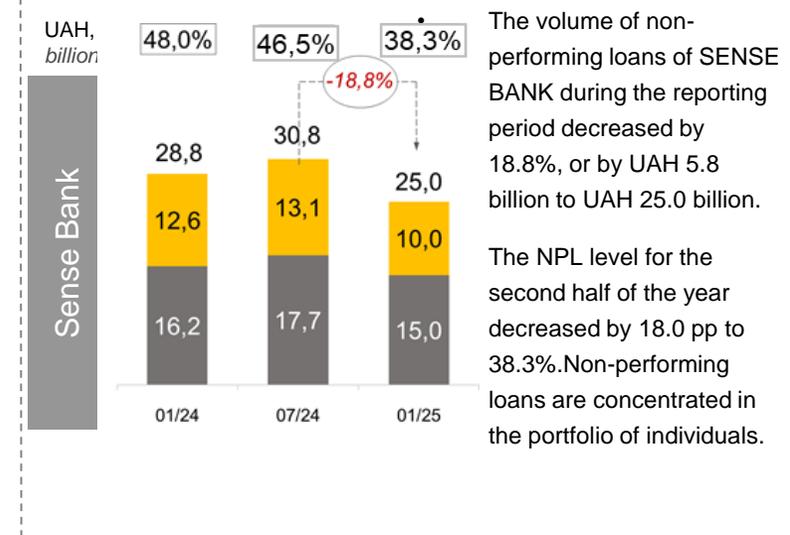
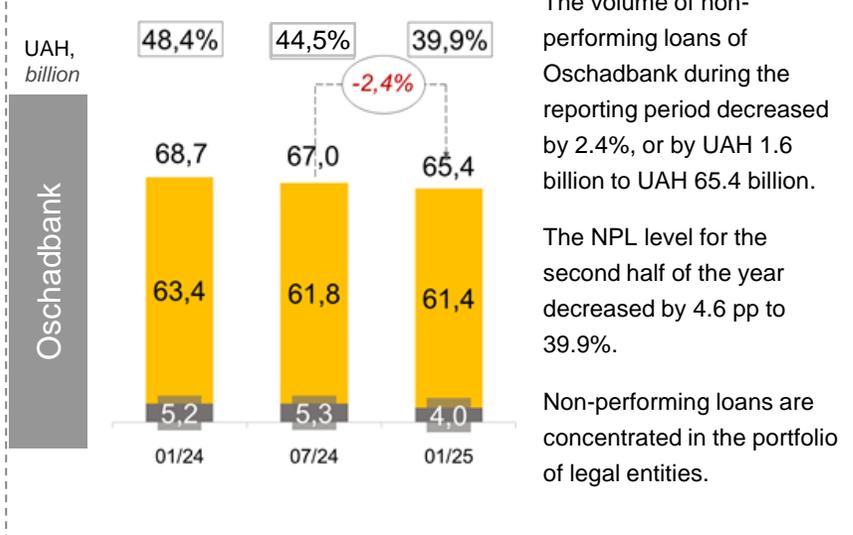
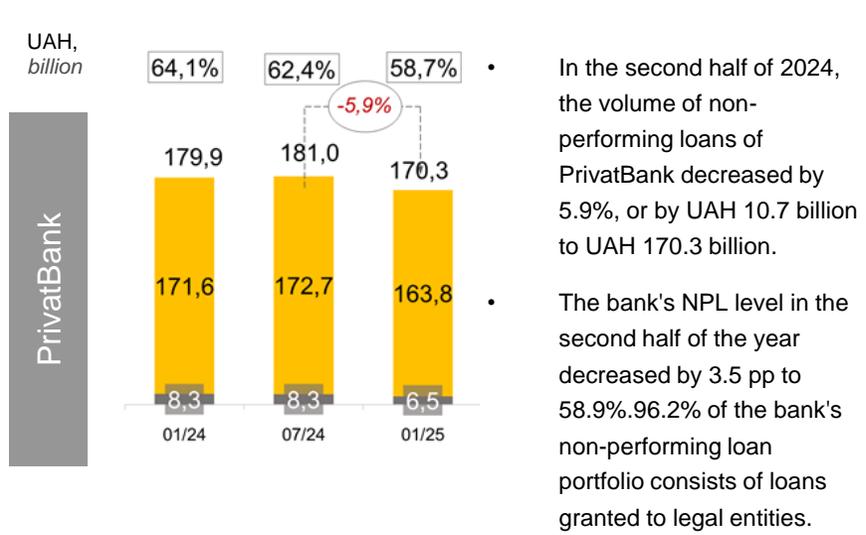


- In the second half of 2024, the volume of non-performing loans (NPL) in the banking system of Ukraine as a whole decreased by 6.0%, or by UAH 24.9 billion, and as of January 1, 2025, it amounted to UAH 393.2 billion.
- The share of NPL in the total loan portfolio of Ukrainian banks during the reporting period decreased from 34.6% to 30.3%. As of January 1, 2025, more than 84.7% (UAH 330.6 billion) of the total volume of non-performing loans was concentrated in public sector banks.
- During the reporting period, the portfolio of non-performing loans of public sector banks decreased by 6.5%, or by UAH 22.8 billion.
- At the same time, the volume of performing loans provided by public sector banks increased by 14.4%, or by UAH 113.6 billion.
- This led to a decrease in the share of NPLs in the loan portfolio of public sector banks from 48.0% as of July 1, 2024 to 43.0% as of January 1, 2025.



# Public sector banks' NPL: current status as of 01/01/2025

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

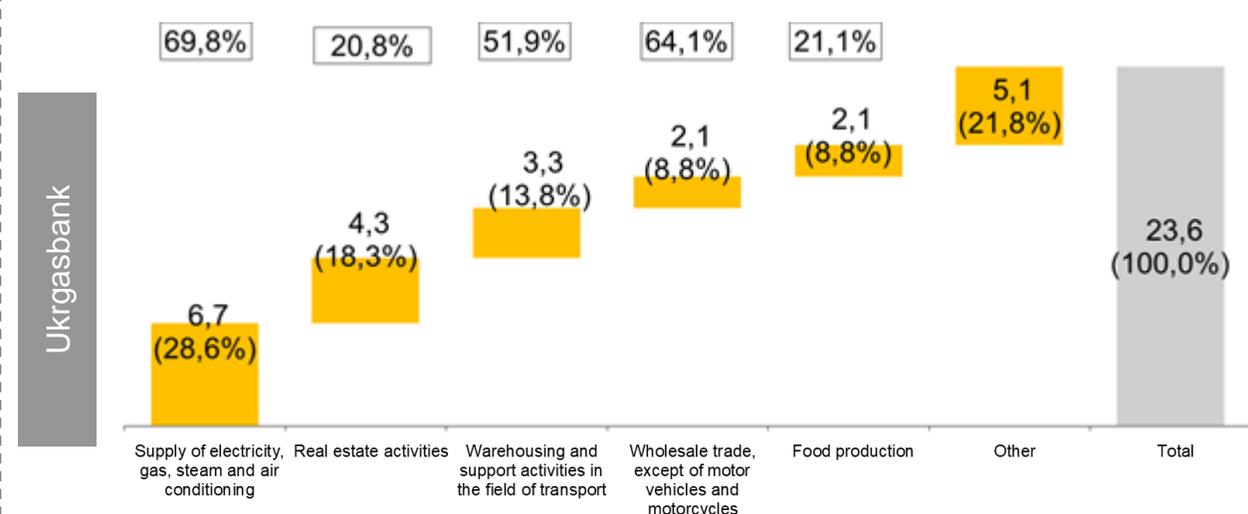
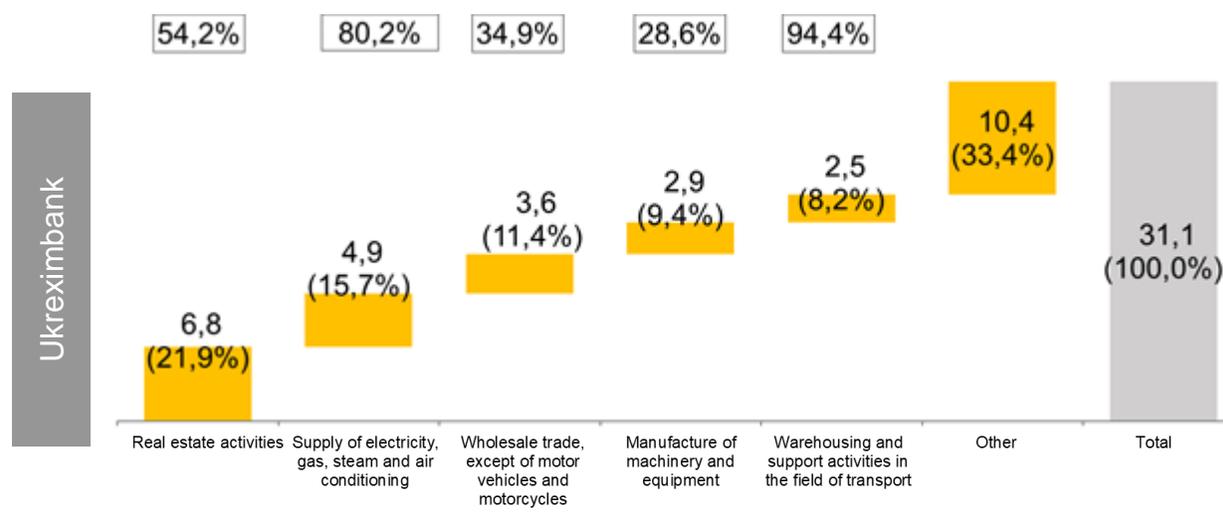
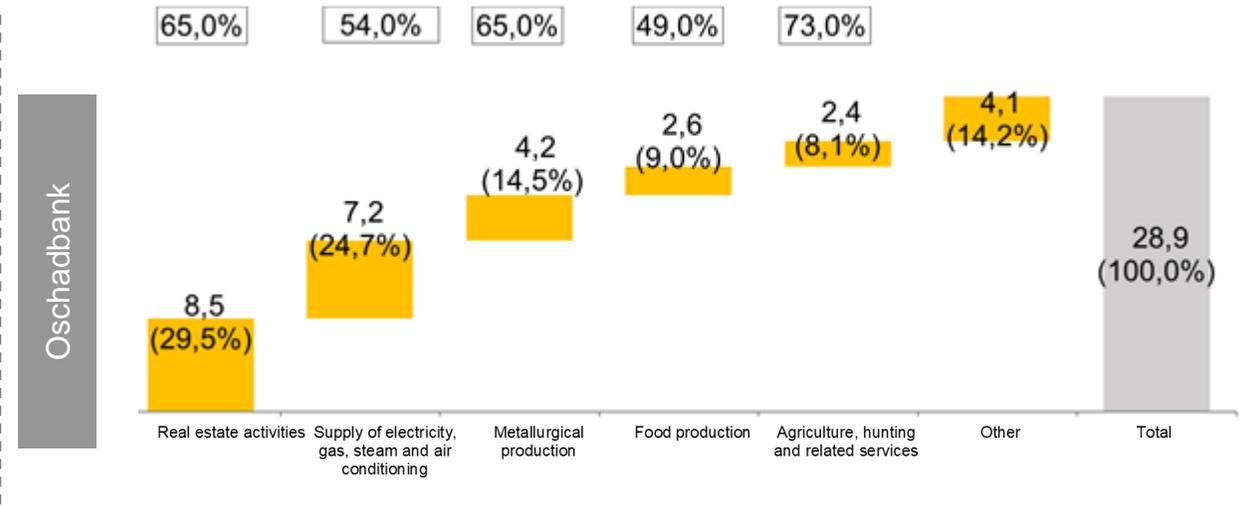
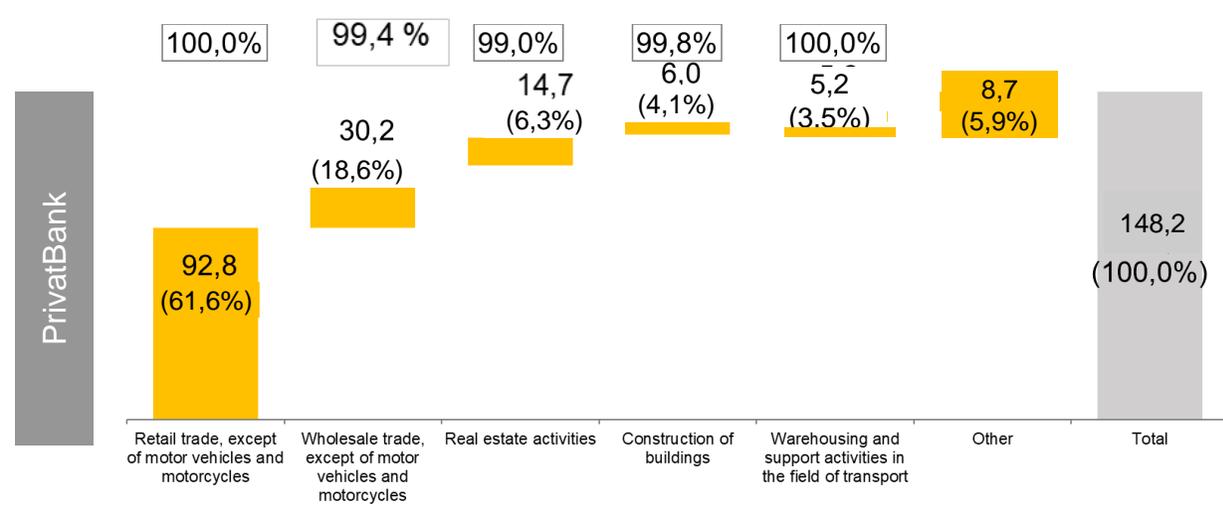




# Corporate NPL by sector of economy as of 01/01/2025

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

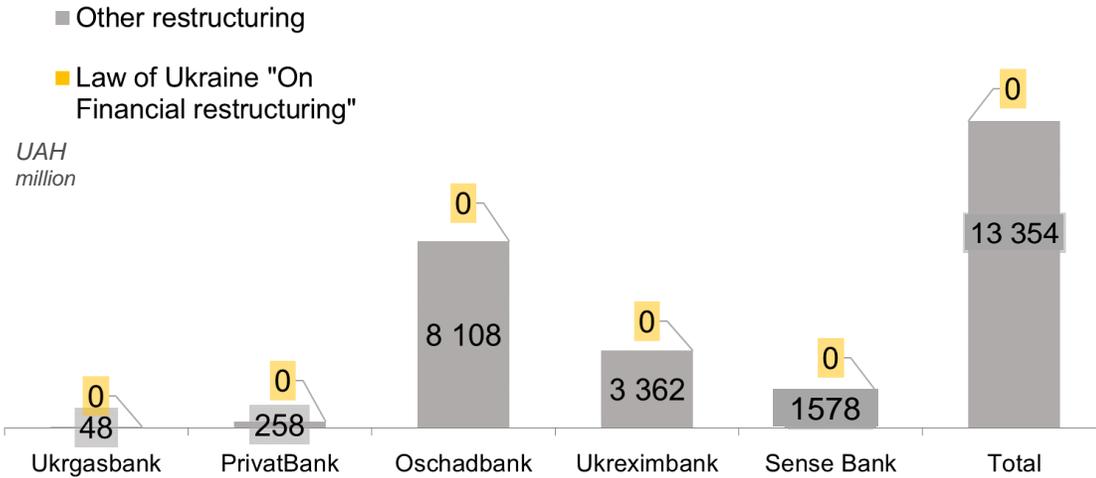
xx% – provision coverage



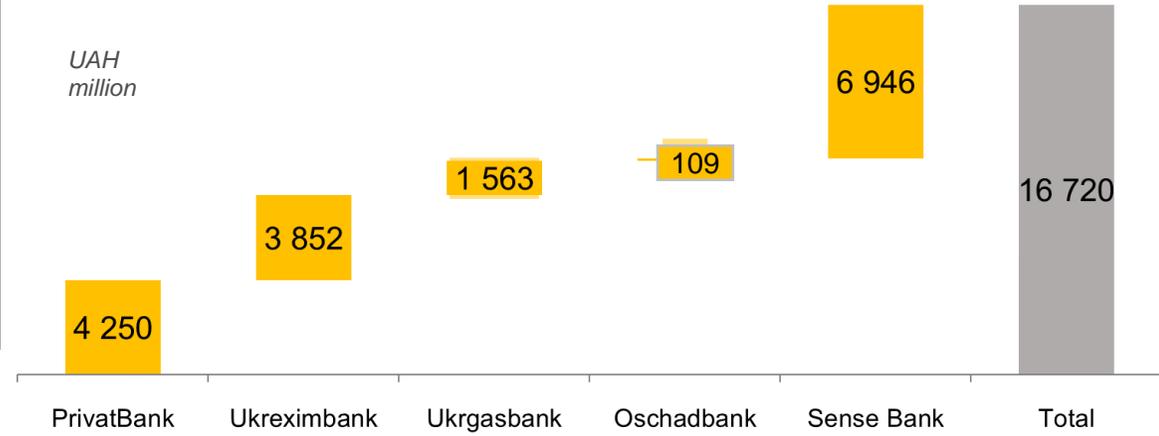


# Public sector banks' NPL: efforts taken in the II half of 2024

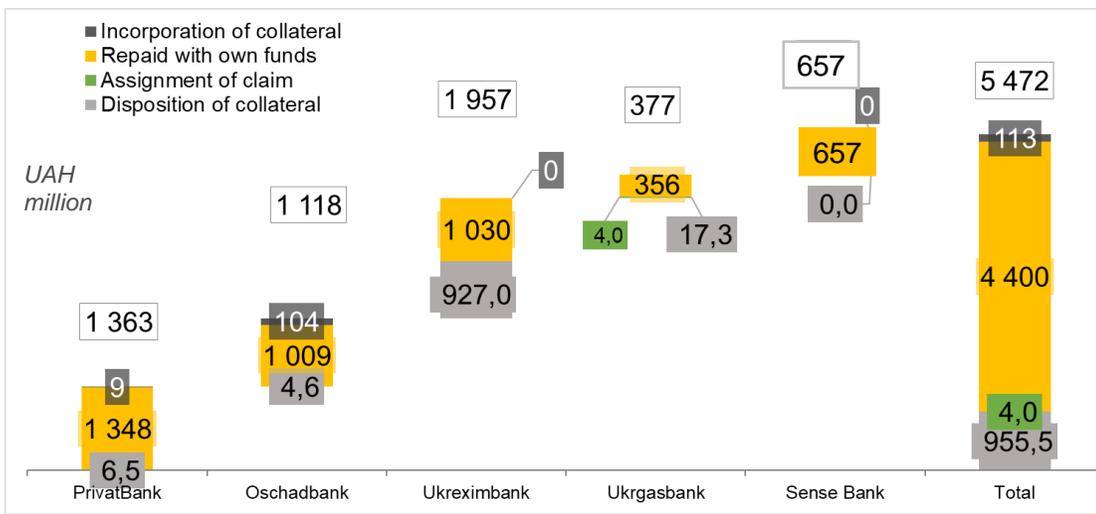
Restructuring



Write-off against provisions



Reduction of past-due debt



Litigation

Banks	New lawsuits filled		Got court decisions		Enforcement proceedings		Lawsuits in courts as of 01.01.2025	
	During 2024		During 2024		During 2024			
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
PrivatBank	18,5	1,6	18,3	2,1	30,7	4,3	17,1	2,2
Oschadbank	0,5	4,3	1,1	3,5	21,4	3,0	1,7	2,2
Ukreximbank	0,1	3,7	0,1	4,2	0,4	38,1	0,5	33,2
UkrGasbank	1,7	8,7	1,7	3,4	4,0	3,9	2,1	14,0
AT "СЕНС БАНК"	0,2	2,3	0,2	6,7	0,3	0,1	1,4	15,1
<b>Total</b>	<b>20,7</b>	<b>18,3</b>	<b>21,3</b>	<b>13,2</b>	<b>56,4</b>	<b>49,3</b>	<b>21,4</b>	<b>51,7</b>

Source: data of Oschadbank, PrivatBank, Ukreximbank, UkrGasbank

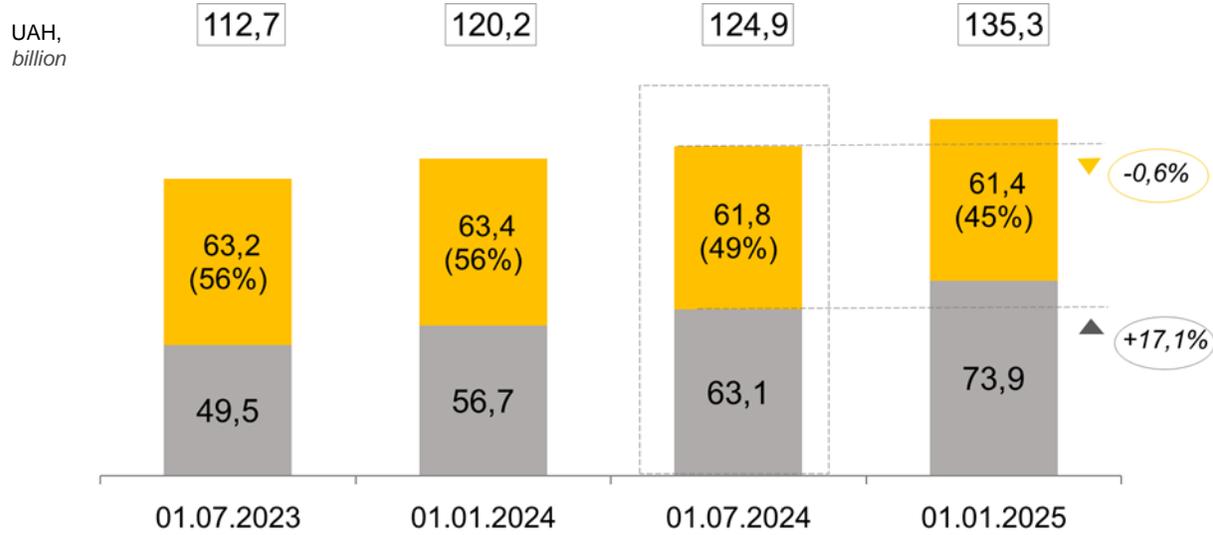


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# Oschadbank: loan portfolio of legal entities

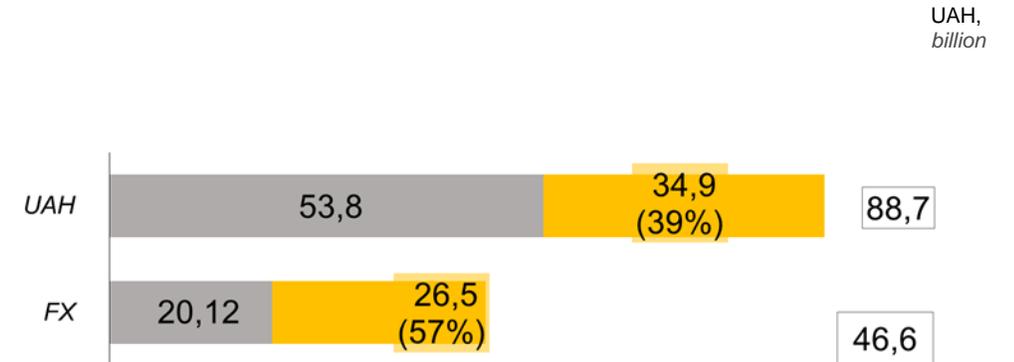
■ Non-performing
 ■ Performing
   
   Base of comparison



- In the second half of 2024, the non-performing loan portfolio of the legal entities decreased by 0.6%, or by UAH 0.4 billion to UAH 61.4 billion.
- The share of NPLs in the total credit portfolio of the legal entities decreased by 4.1 pp to 45%.
- The performing loan portfolio of the legal entities increased by 17.1%, or by UAH 10.8 billion to UAH 73.9 billion in the second half of 2024.
- The coverage of the non-performing loan portfolio of the Central Bank by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 80.7%.

Class (1)	1	2	3	4	5	6	7	8	9	10
<b>Loan portfolio, UAH billion</b>	6,0	5,7	9,6	19,8	25,5	2,5	2,0	0,0	2,7	61,4
<b>Share of the class</b>	4,4%	4,2%	7,1%	14,7%	18,8%	1,8%	1,5%	0,0%	2,0%	45,4%
<b>Credit risk, UAH billion (2)</b>	0,4	0,0	0,1	0,3	0,8	0,2	0,0	0,0	1,0	49,5
<b>Coverage</b>	6,5%	0,6%	1,0%	1,5%	3,0%	8,0%	1,1%	10,0%	38,0%	80,7%

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

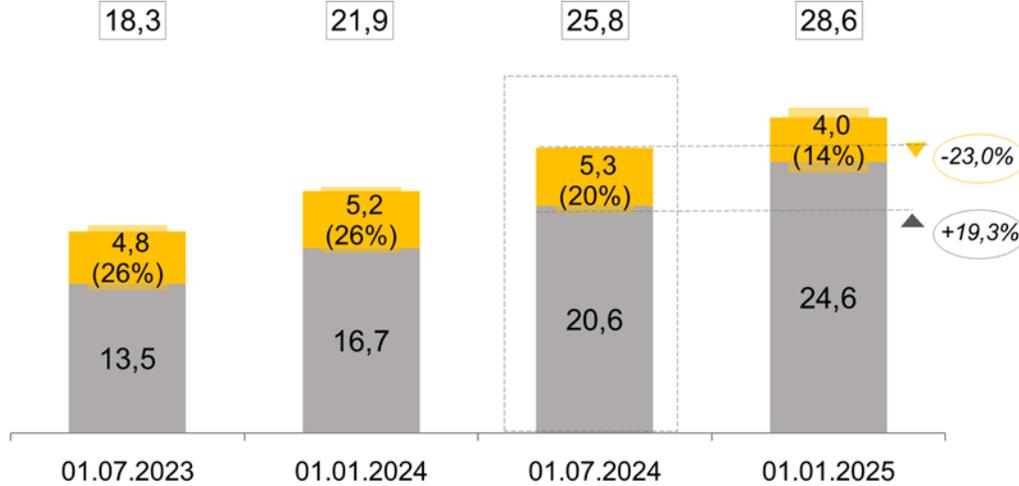




# Oschadbank: retail loan portfolio

■ Non-performing
 ■ Performing
   
    Base of comparison

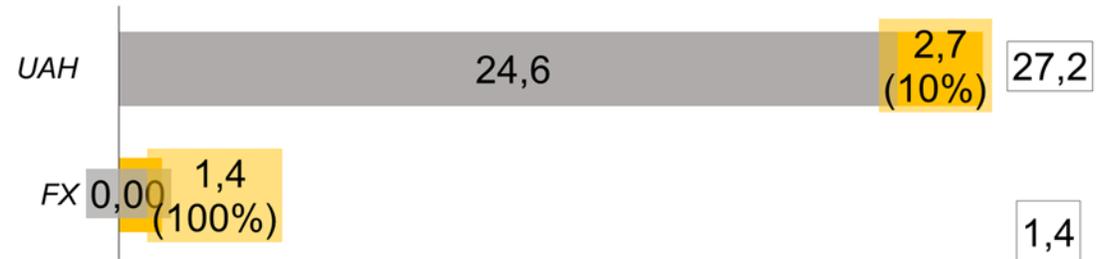
UAH,  
billion



- In the second half of 2024, the non-performing loan portfolio of individuals decreased by 23.0%, or by UAH 1.3 billion to UAH 4.0 billion.
- The share of non-performing loans in the portfolio of individuals for the reporting period decreased by 6.2 pp to 14.1%.
- The performing loan portfolio of individuals in the second half of 2024 increased by 19.3%, or by UAH 4.0 billion to UAH 24.6 billion.
- The coverage of the non-performing loan portfolio of individuals by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 94.2%.

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	24,2	0,1	0,2	0,1	4,0
<b>Share of the class</b>	84,6%	0,4%	0,6%	0,3%	14,1%
<b>Credit risk, UAH billion (2)</b>	1,5	0,0	0,1	0,0	3,8
<b>Coverage</b>	6,4%	13,2%	33,1%	52,9%	94,2%

UAH,  
billion



(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

According to the results of the second half of 2024, overdue debt decreased by UAH 1.1 billion, including:

- repaid with own funds - UAH 1.0 billion;
- realized pledged property - UAH 0.005 billion;
- accepted collateral on the bank's balance sheet - UAH 0.1 billion.
- Written off against the reserve - UAH 0.1 billion.
- Restructuring of problem debt in the amount of UAH 8.1 billion was carried out.

## 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 2024	0,5	4,3	1,1	3,5	21,4	3,0
In the II <sup>st</sup> half of 2024	0,2	1,5	0,6	0,5	22,0	3,2

## Achievements in the II<sup>st</sup> half of 2024, UAH billion



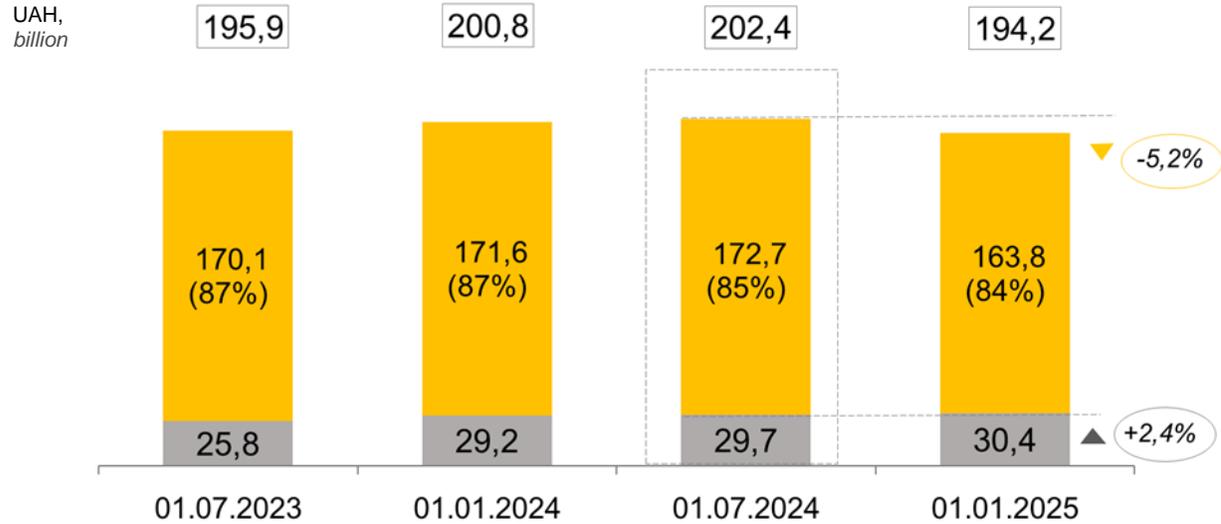


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# PrivatBank: loan portfolio of legal entities

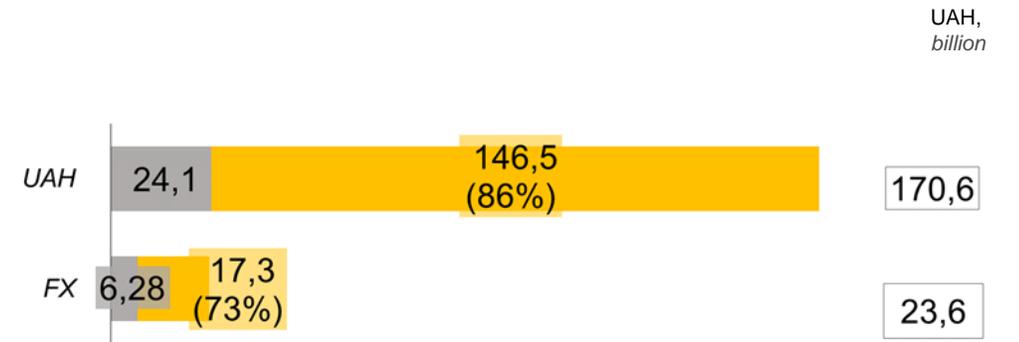
■ Non-performing
 ■ Performing
   
    Base of comparison



- In the second half of 2024, the non-performing loan portfolio of legal entities decreased by 5.2%, or by UAH 8.9 billion to UAH 163.8 billion.
- The share of NPLs in the total loan portfolio of legal entities decreased by 1.0 pp to 84.3%. The increase in the volume of performing loans contributed to a decrease
- in the share of NPLs in the bank's corporate loan portfolio provided to legal entities by 2.4%, or by UAH 0.7 billion to UAH 30.4 billion.
- The coverage of the non-performing loan portfolio of legal entities by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 99.9%.

Class (1)	1	2	3	4	5	6	7	8	9	10
<b>Loan portfolio, UAH billion</b>	17,8	3,5	1,8	6,0	1,2	0,2	0,1	0,0	0,0	163,8
<b>Share of the class</b>	9,1%	1,8%	0,9%	3,1%	0,6%	0,1%	0,0%	0,0%	0,0%	84,3%
<b>Credit risk, UAH billion (2)</b>	0,7	0,0	0,0	0,4	0,1	0,0	0,0	0,0	0,0	163,6
<b>Coverage</b>	4,0%	1,0%	1,6%	7,3%	4,4%	2,9%	0,1%	25,5%	0,0%	99,9%

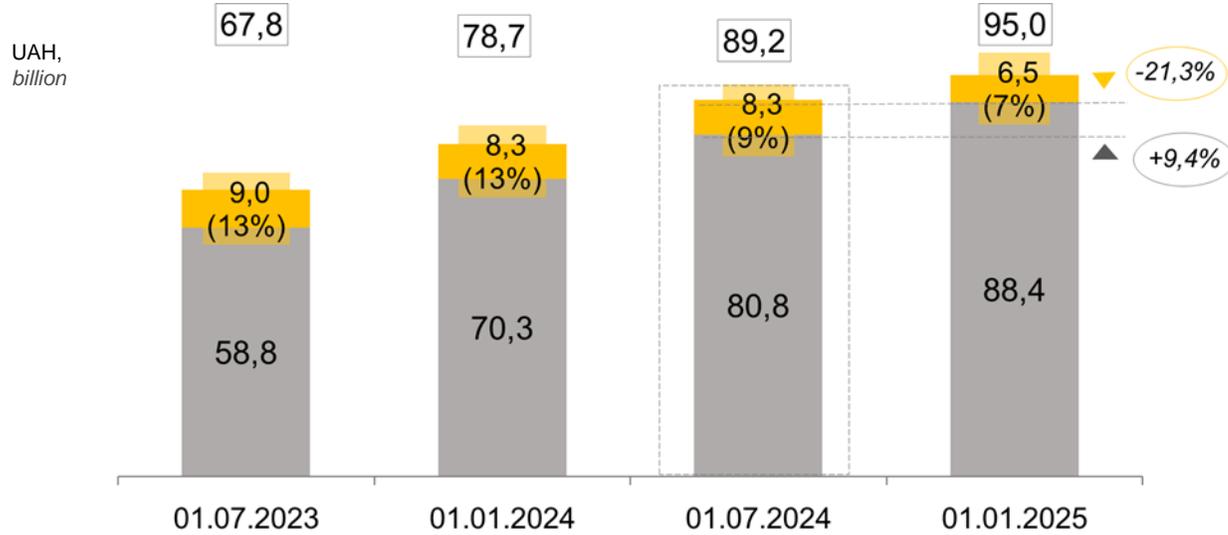
(1) – NPL deemed class 10 loans according to NBU Resolution No.351  
 (2) – estimated exposure at risk under NBU Resolution No.351





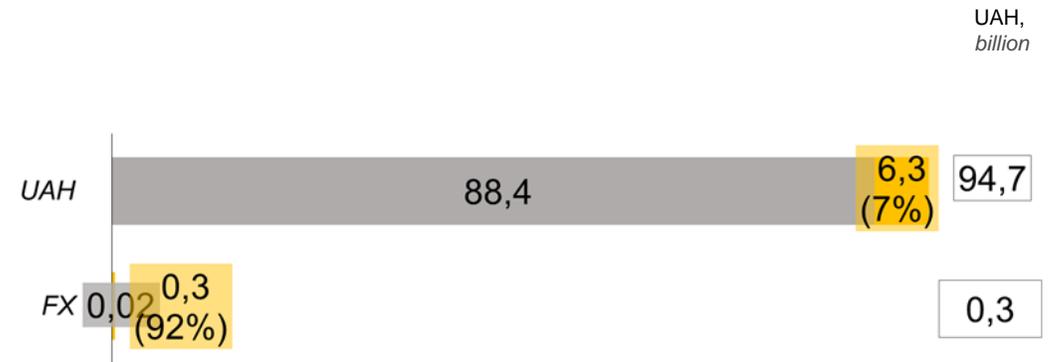
# PrivatBank: retail loan portfolio

■ Non-performing
 ■ Performing
   
    Base of comparison



- The non-performing loan portfolio of individuals in the II half of 2024 decreased by 21.3%, or by UAH 1.8 billion to UAH 6.5 billion.
- The share of non-performing loans in the portfolio of individuals in the reporting period decreased by 2.4 pp to 6.9%.
- The performing loan portfolio of individuals in the II half of 2024 increased by 9.4%, or by UAH 7.6 billion to UAH 88.4 billion.
- The coverage of the non-performing loan portfolio of individuals by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 84.4%.

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	85,6	2,0	0,5	0,3	6,5
<b>Share of the class</b>	90,2%	2,1%	0,6%	0,3%	6,9%
<b>Credit risk, UAH billion (2)</b>	1,7	0,1	0,1	0,2	5,5
<b>Coverage</b>	2,0%	5,1%	27,0%	55,1%	84,4%



(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

According to the results of 2024, overdue debt decreased by UAH 2.7 billion, almost entirely due to repayment with own funds - UAH 2.7 billion.

Also, pledged property was sold for UAH 0.02 billion.

Written off against the reserve - UAH 4.7 billion.

Problematic debt was restructured for UAH 0.5 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
<b>During 2024</b>	18,3	1,6	18,3	2,1	30,7	4,3
<b>In the II<sup>nd</sup> half of 2024</b>	13,6	1,1	7,8	1,0	10,4	1,4

## Achievements in 2024, UAH million



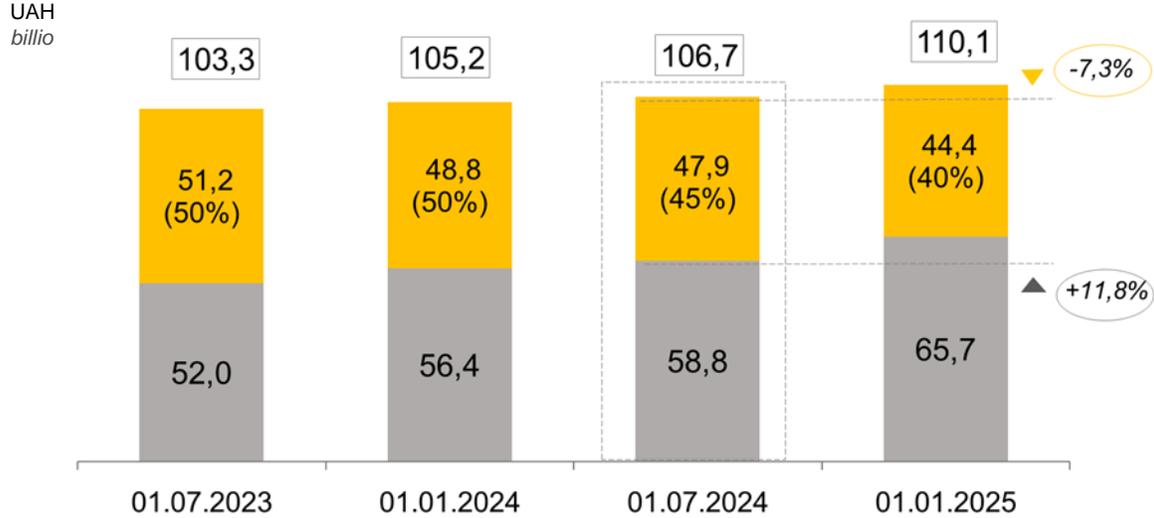


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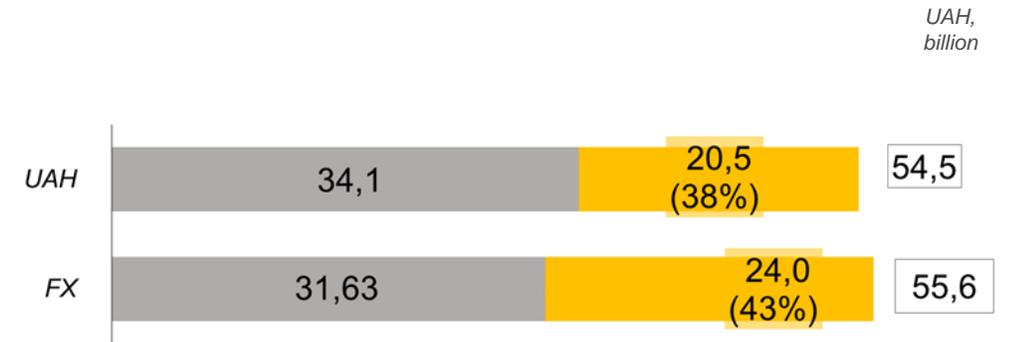
# Ukreximbank: loan portfolio of legal entities

■ Non-performing
 ■ Performing
   
    Base of comparison



- In the second half of 2024, the non-performing loan portfolio of the bank's legal entities decreased by 7.3%, or by UAH 3.5 billion to UAH 44.4 billion.
- At the same time, there was an increase in the volume of performing loans provided to legal entities - by 11.8%, or by UAH 6.9 billion to UAH 65.7 billion.
- This led to a decrease in the share of NPLs in the total loan portfolio of the bank's legal entities by 4.6 pp to 40.4%.
- Coverage of the non-performing loan portfolio of legal entities by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 79.0%.

Class (1)	1	2	3	4	5	6	7	8	9	10
<b>Loan portfolio, UAH billion</b>	3,1	5,7	12,4	21,2	7,9	0,7	0,0	0,3	14,4	44,4
<b>Share of the class</b>	2,8%	5,2%	11,2%	19,3%	7,2%	0,6%	0,0%	0,3%	13,1%	40,4%
<b>Credit risk, UAH billion (2)</b>	0,0	0,1	0,3	0,6	0,5	0,0	0,0	0,0	1,6	35,1
<b>Coverage</b>	0,7%	1,6%	2,2%	2,8%	6,2%	3,2%	14,2%	15,0%	11,2%	79,0%



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

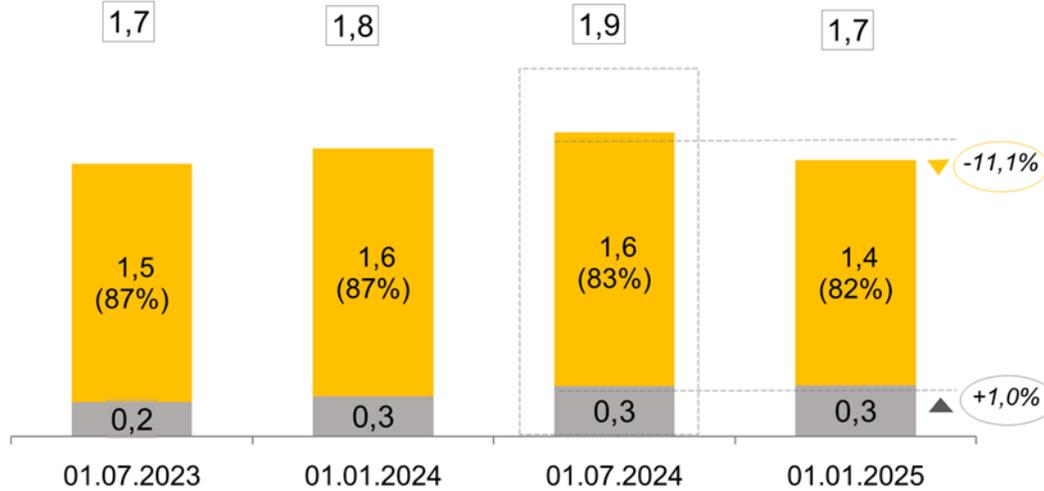
(2) – estimated exposure at risk under NBU Resolution No.351



# Ukreximbank: retail loan portfolio

■ Non-performing
 ■ Performing
   
    Base of comparison

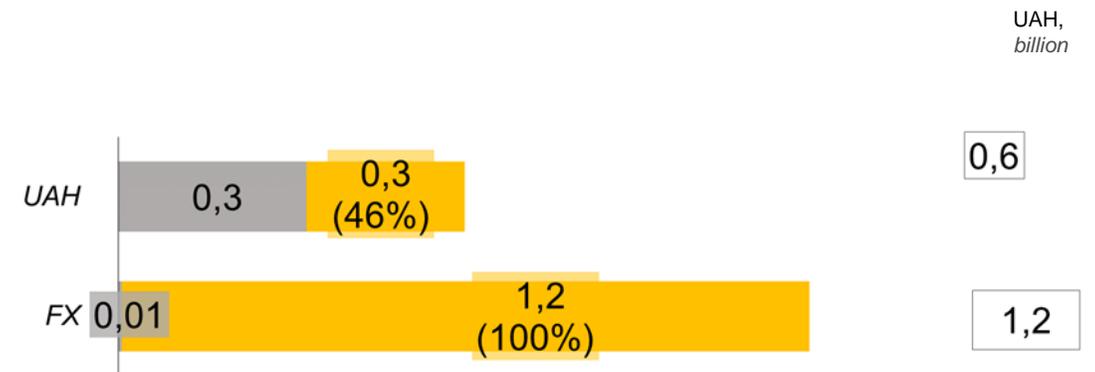
UAH,  
billion



- The bank's non-performing loan portfolio of individuals in the II half of 2024 decreased by 11.1%, or by UAH 0.2 billion to UAH 1.4 billion.
- The share of non-performing loans in the portfolio of individuals in the reporting period decreased by 1.8 pp to 81.6%.
- The performing loan portfolio of individuals in the II half of 2024 increased by 1.0%, or by UAH 0.003 billion to UAH 0.3 billion.
- The coverage of the non-performing loan portfolio of individuals by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 97.1%.

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	0,2	0,1	0,0	0,0	1,4
<b>Share of the class</b>	14,3%	4,0%	0,1%	0,0%	81,6%
<b>Credit risk, UAH billion (2)</b>	0,0	0,0	0,0	0,0	1,4
<b>Coverage</b>	10,0%	5,7%	35,7%	89,1%	97,1%

(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

At the end of 2024, overdue debt decreased by UAH 2.9 billion, including:

- repaid with own funds - UAH 1.9 billion;
- sale of pledged property - UAH 1.03 billion;
- accepted collateral on the bank's balance sheet - UAH 0.001 billion.

Problematic debt was restructured in the amount of UAH 6.1 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 2024	0,1	3,7	0,1	4,2	0,4	38,1
In the 1 <sup>st</sup> half of 2024	0,1	1,7	0,0	2,8	0,1	11,7

## Achievements in 2024, UAH million

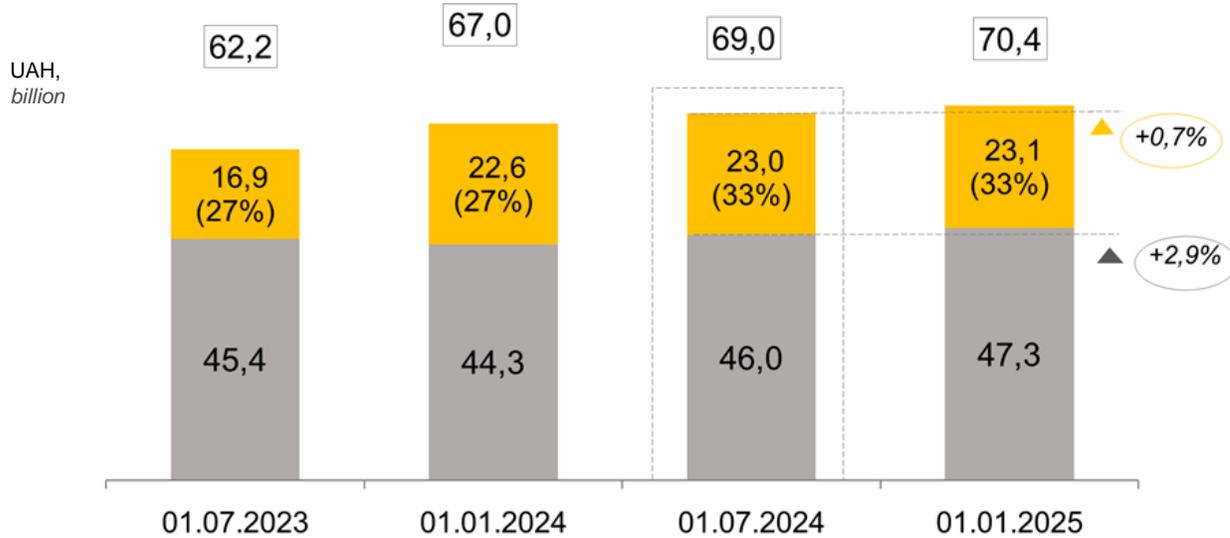




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# UkrGasbank: loan portfolio of legal entities

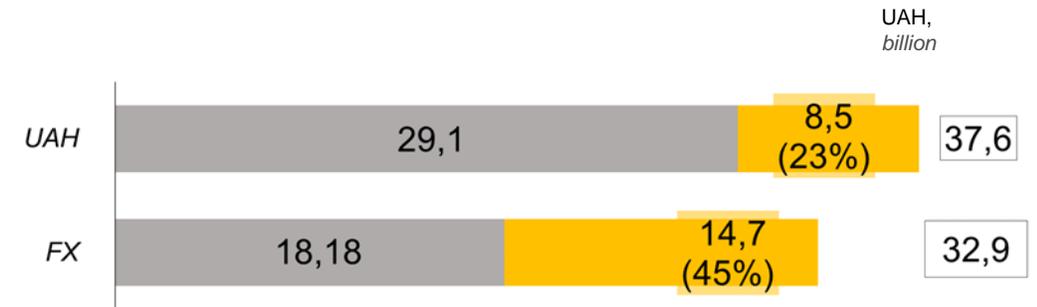


- In the II half of 2024, the non-performing loan portfolio of legal entities increased by 0.7%, or by UAH 0.16 billion to UAH 23.1 billion.
- The share of NPLs in the total loan portfolio of legal entities decreased by 0.5 pp to 33%.
- The performing loan portfolio of legal entities in the II half of 2024 increased by 2.9%, or by UAH 1.3 billion to UAH 47.3 billion.
- The coverage of the non-performing loan portfolio of legal entities by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 53.4%.

Class (1)	1	2	3	4	5	6	7	8	9	10
<b>Loan portfolio, UAH billion</b>	6,1	2,6	7,0	12,5	11,3	1,9	0,3	0,1	4,2	23,0
<b>Share of the class</b>	8,8%	3,8%	10,1%	18,1%	16,4%	2,8%	0,4%	0,1%	6,0%	33,3%
<b>Credit risk, UAH billion (2)</b>	0,1	0,0	0,1	0,3	0,5	0,1	0,0	0,0	0,2	12,1
<b>Coverage</b>	2,3%	0,9%	1,6%	2,7%	4,7%	3,1%	0,0%	10,0%	5,8%	52,5%

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

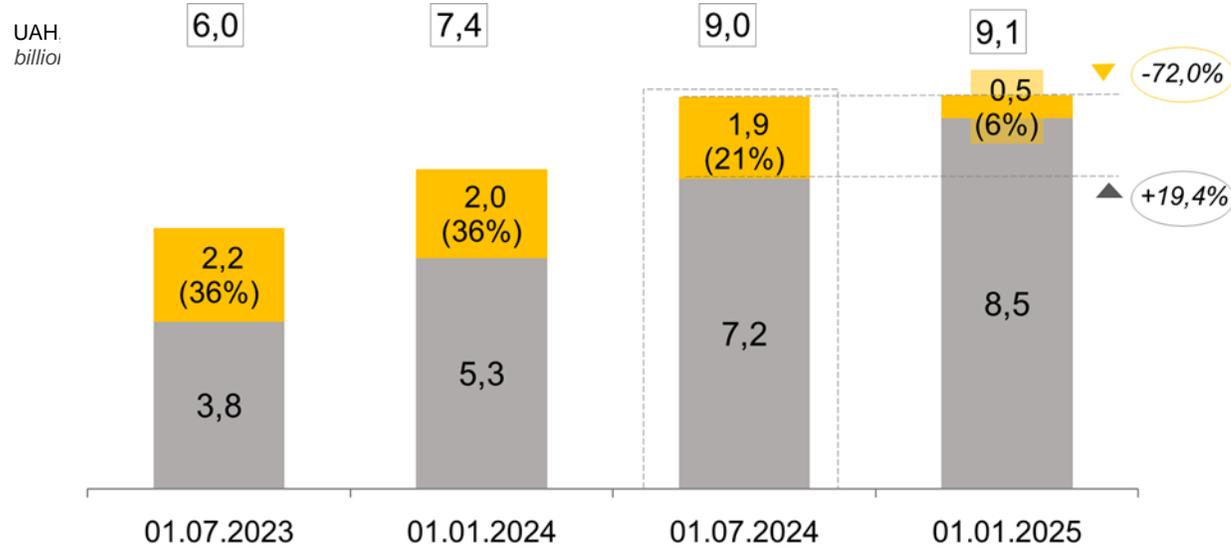
(2) – estimated exposure at risk under NBU Resolution No.351





# UkrGasbank: retail loan portfolio

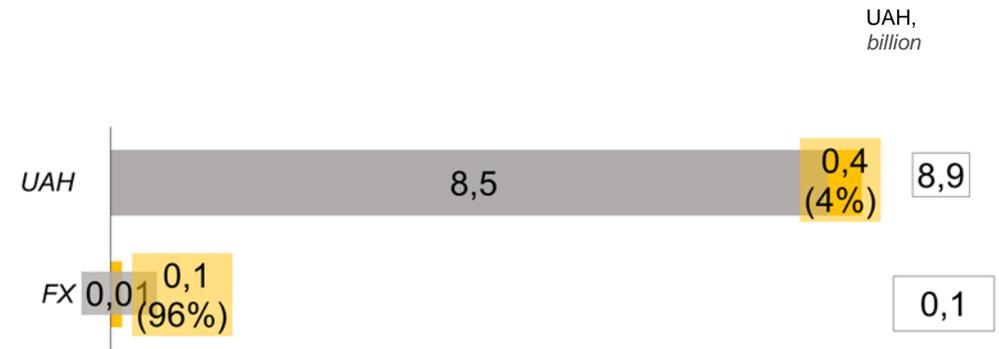
■ Non-performing
 ■ Performing
   
   Base of comparison



- In the II half of 2024, the non-performing loan portfolio of individuals decreased by 72.0%, or by UAH 1.4 billion to UAH 0.5 billion.
- The share of non-performing loans in the portfolio of individuals for the reporting period decreased by 15.1 pp to 6.0%.
- The performing loan portfolio of individuals in the II half of 2024 increased by 19.4%, or by UAH 1.4 billion to UAH 8.5 billion.
- The coverage of the non-performing loan portfolio of individuals by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 85.0%.

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	8,5	0,0	0,0	0,0	0,5
<b>Share of the class</b>	93,8%	0,2%	0,2%	0,1%	5,8%
<b>Credit risk, UAH billion (2)</b>	0,2	0,0	0,0	0,0	0,4
<b>Coverage</b>	2,0%	20,8%	34,3%	50,4%	85,0%

(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

Overdue debt decreased by UAH 0.82 billion in 2024, including:

repaid with own funds – UAH 0.7 billion;

realized pledged property – UAH 0.03 billion;

accepted pledged property – UAH 0.07 billion;

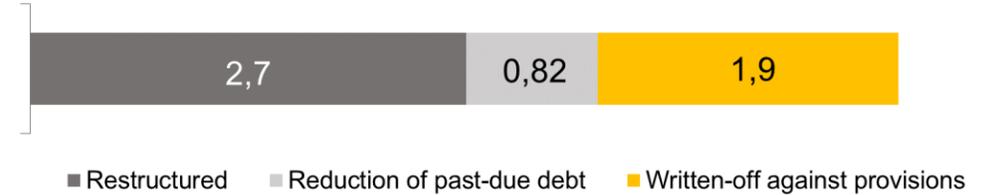
assignment of claims – UAH 0.02 billion.

Problematic debt was restructured in the amount of UAH 2.7 billion. Written off against the reserve – UAH 1.9 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 2024	1,7	8,7	1,7	3,4	4,0	3,9
In the II <sup>nd</sup> half of 2024	0,4	6,6	1,1	3,1	3,0	2,8

## Achievements in 2024, UAH million

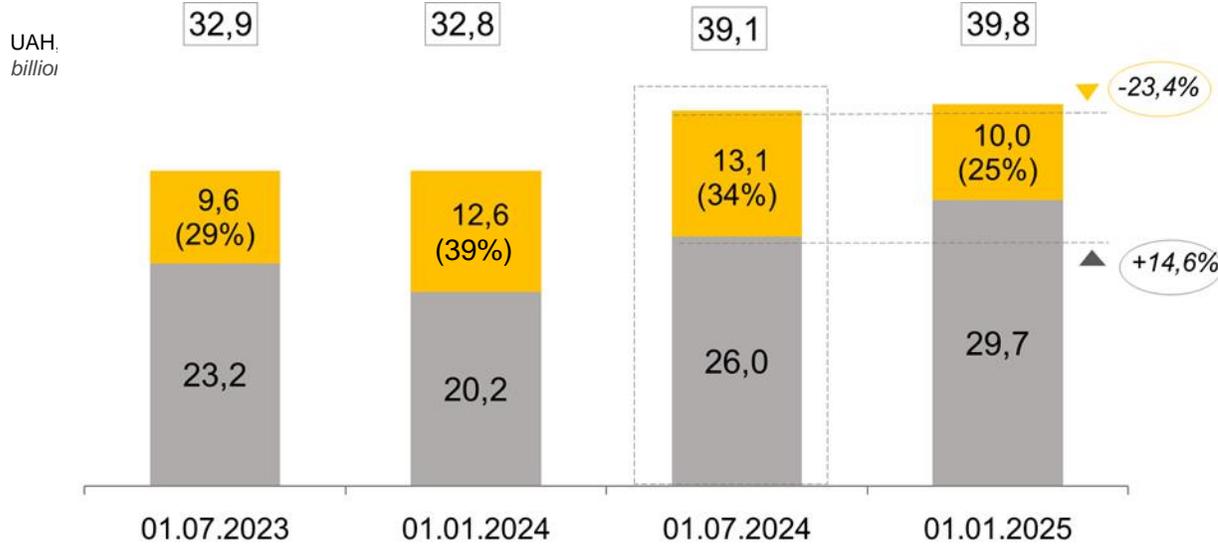




1	General overview	3
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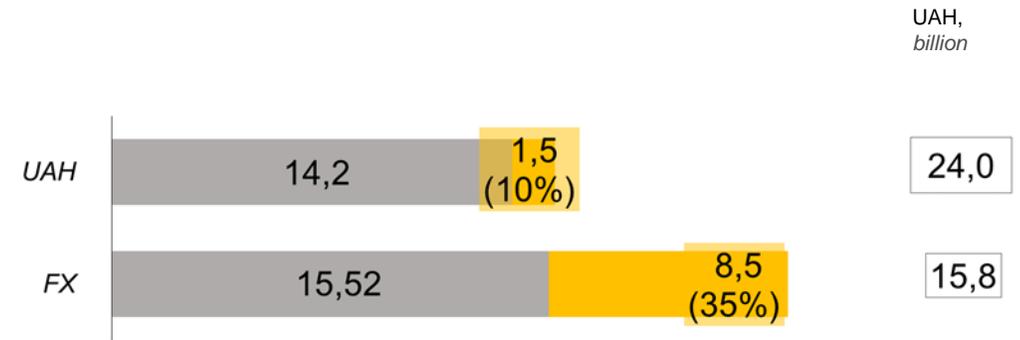
# SENSE BANK: loan portfolio of legal entities



- In the second half of 2024, the non-performing loan portfolio of legal entities decreased by 23.4%, or by UAH 3.1 billion to UAH 10.0 billion.
- The share of NPLs in the total loan portfolio of legal entities decreased by 8.3 pp to 25%.
- The performing loan portfolio of legal entities in the second half of 2024 increased by 14.6%, or by UAH 3.9 billion to UAH 29.7 billion.
- The coverage of the non-performing loan portfolio of legal entities by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 61.3%.

Class (1)	1	2	3	4	5	6	7	8	9	10
<b>Loan portfolio, UAH billion</b>	0,8	4,7	3,6	7,5	4,1	0,9	1,1	0,0	3,2	13,1
<b>Share of the class</b>	2,1%	12,1%	9,3%	19,2%	10,4%	2,4%	2,7%	0,0%	8,2%	33,6%
<b>Credit risk, UAH billion (2)</b>	0,0	0,1	0,1	0,3	0,2	0,1	0,1	0,0	0,3	8,6
<b>Coverage</b>	1,3%	2,0%	2,3%	3,7%	5,1%	8,6%	8,5%	13,6%	10,5%	65,3%

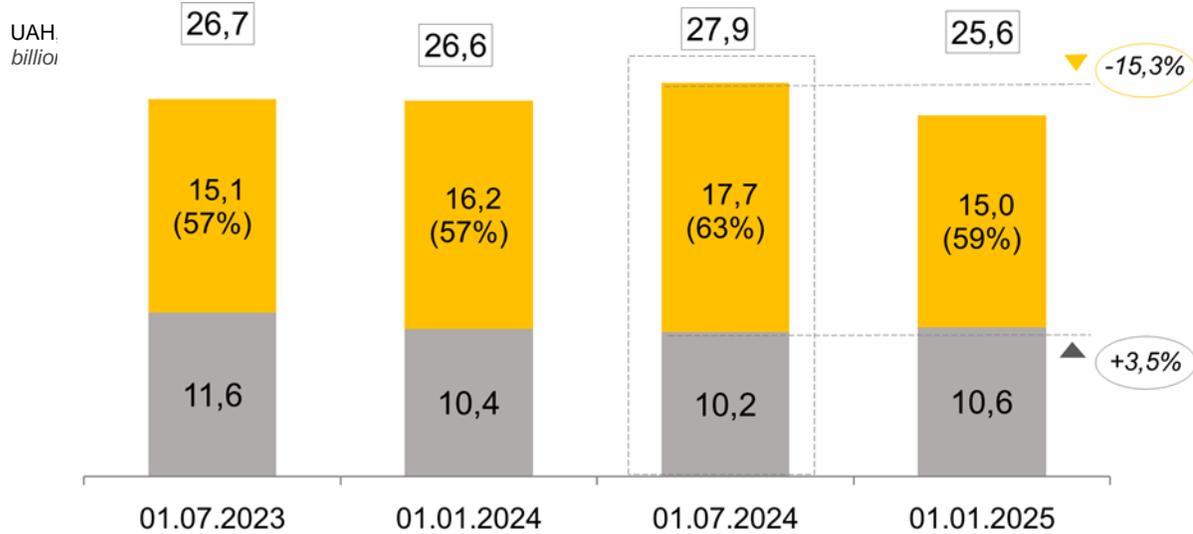
(1) – NPL deemed class 5 according to NBU Resolution No.351  
 (2) – estimated exposure at risk under NBU Resolution No.351





# SENSE BANK: retail loan portfolio

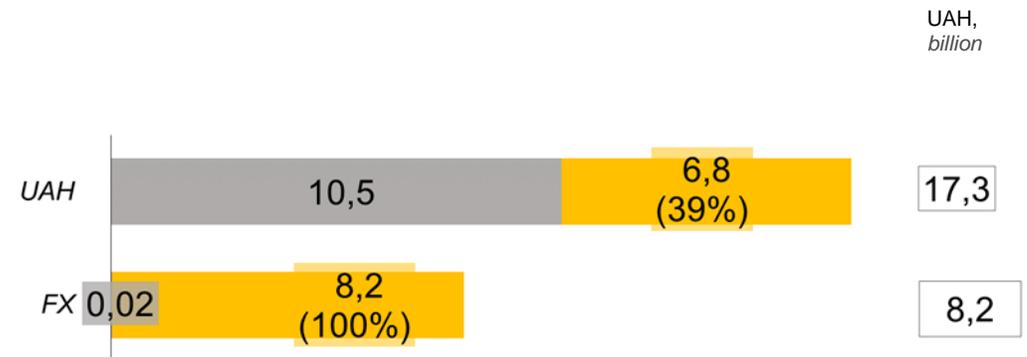
■ Non-performing
 ■ Performing
   
    Base of comparison



- In the II half of 2024, the non-performing loan portfolio of individuals decreased by 15.3%, or by UAH 2.7 billion to UAH 15.0 billion.
- The share of non-performing loans in the portfolio of individuals for the reporting period decreased by 4.8 pp to 59%.
- The performing loan portfolio of individuals for the II half of 2024 increased by 3.5%, or by UAH 0.4 billion to UAH 10.6 billion.
- The coverage of the non-performing loan portfolio of individuals by credit risk according to NBU Resolution No. 351 (the volume of the reserve according to IFRS + coverage at the expense of capital) was 96%.

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	9,8	0,4	0,2	0,2	15,0
<b>Share of the class</b>	38,5%	1,4%	0,8%	0,6%	58,7%
<b>Credit risk, UAH billion (2)</b>	0,4	0,1	0,1	0,1	14,4
<b>Coverage</b>	4,5%	22,8%	46,7%	72,4%	95,8%

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





# SENSE BANK: key achievements in restructuring and collection

## Implemented

Overdue debt decreased by UAH 0.89 billion in 2024, including:

repaid with own funds – UAH 0.8 billion;

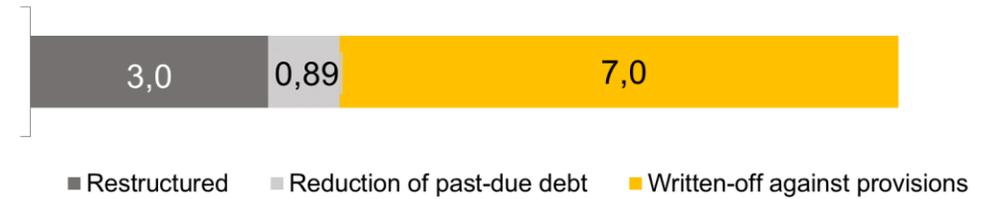
Written off against the reserve – UAH 7.0 billion.

Problematic debt was restructured in the amount of UAH 3.0 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 2024	0,4	2,8	0,4	9,8	0,3	0,1
In the 1 <sup>st</sup> half of 2024	0,2	2,3	0,2	6,7	0,3	0,1

## Achievements in the 2024, UAH million





## Parameters according to which information is provided in slides on 4,5

- Slide 4 – information according to NBU principal amount of debt and accrued interest
- Slide 5 – information according to the banks' gross book value of non-performing loans

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

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- Information is given on credit transactions with legal entities (except budget institutions, SPE, 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.