



MINISTRY OF  
**FINANCE OF**  
UKRAINE

# STATE-OWNED BANKS

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NON-PERFORMING LOANS STATUS AND RESOLUTION REPORT

*(1 HALF 2024)*



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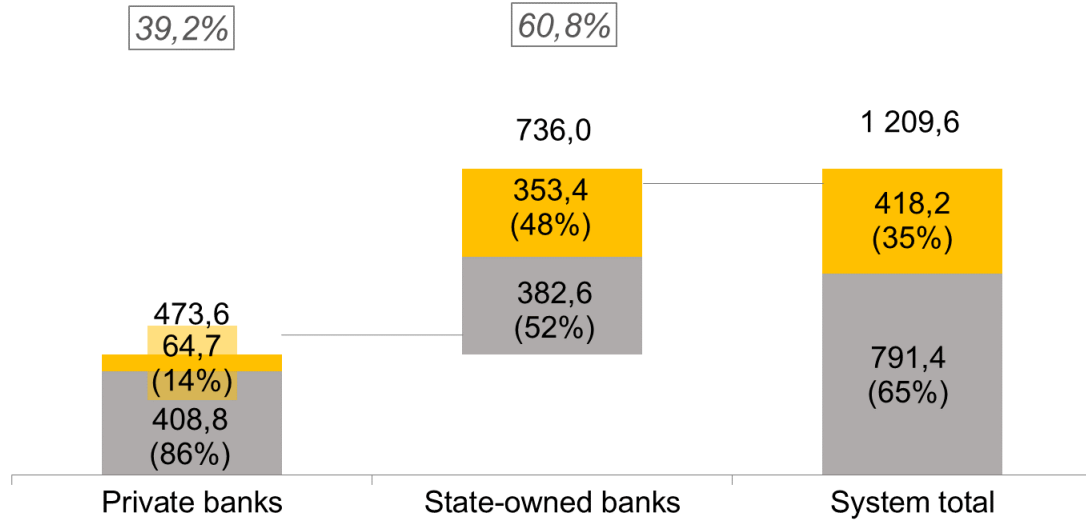
# Status of the banking sector loan portfolio as of 01/01/2024

■ Non-performing
 ■ Performing

xx% – share of the sector in the banking system

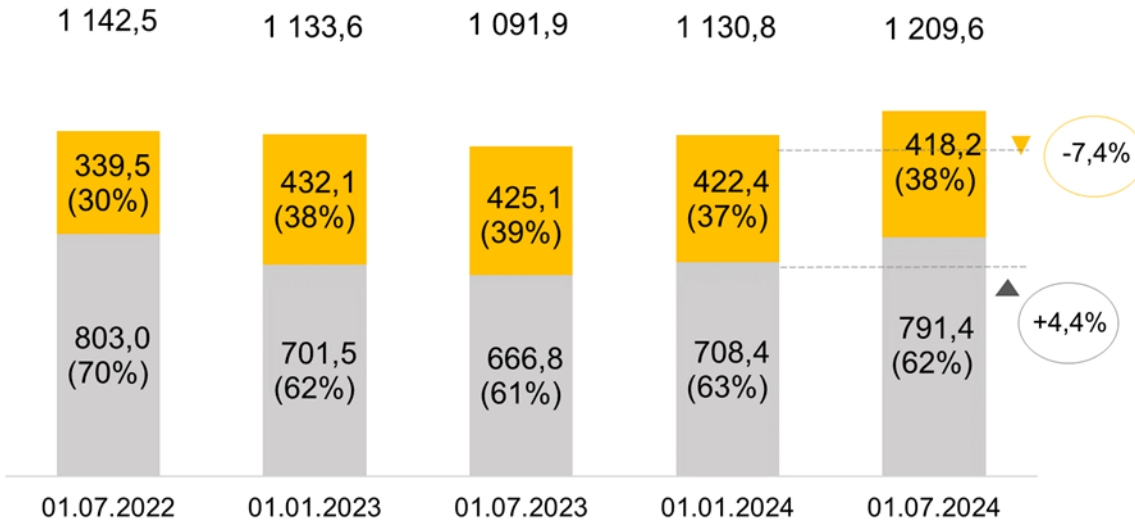
Current status

UAH, billion



Change

UAH, billion

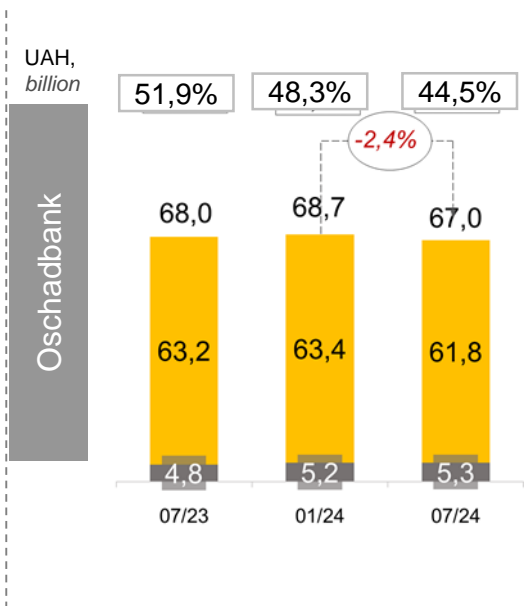
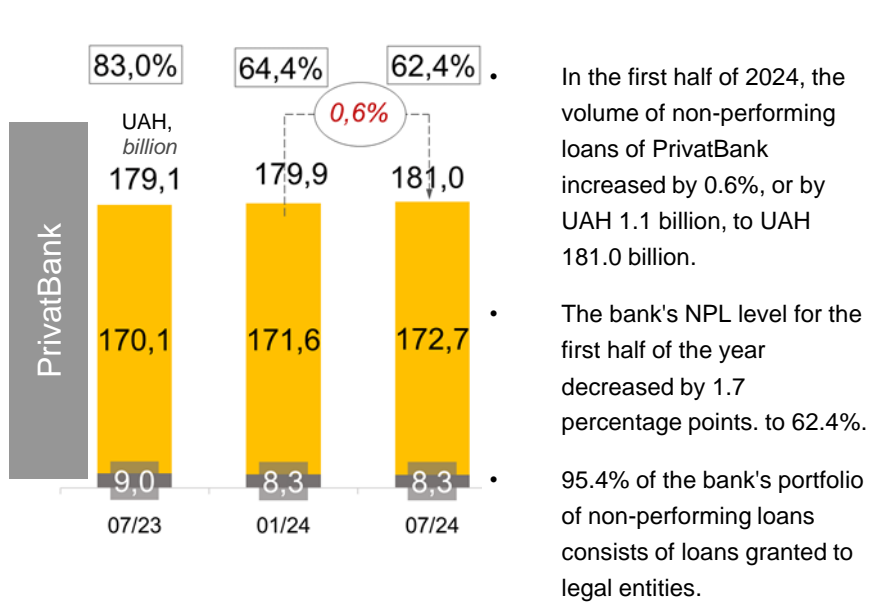


- In the first half of 2024, the volume of non-performing loans (NPL) in the banking system of Ukraine as a whole decreased by 1.0%, or by UAH 4.2 billion, and as of July 1, 2024 was equal to UAH 418.2 billion.
- The share of NPLs in the total loan portfolio of Ukrainian banks during the reporting period decreased from 37.4% to 34.6%.
- As of July 1, 2024, over 84.5% (353.4 billion UAH) of the total volume of non-performing loans was concentrated in the banking public sector.
- During the reporting period, the portfolio of non-performing loans of public sector banks increased by 0.2%, or by UAH 0.8 billion.
- At the same time, there was an increase in the volume of working loans provided by public sector banks by 12.3%, or by UAH 42.0 billion.
- This led to a decrease in the share of NPLs in the credit portfolio of public sector banks from 50.9% as of January 1, 2024 to 48.0% as of July 1, 2024.

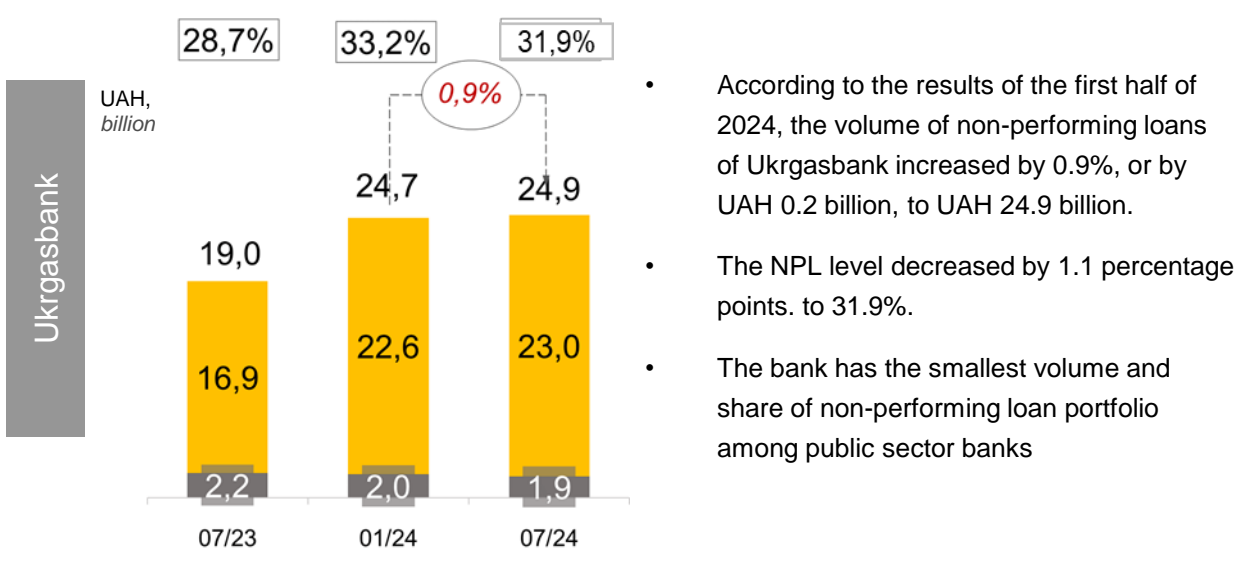
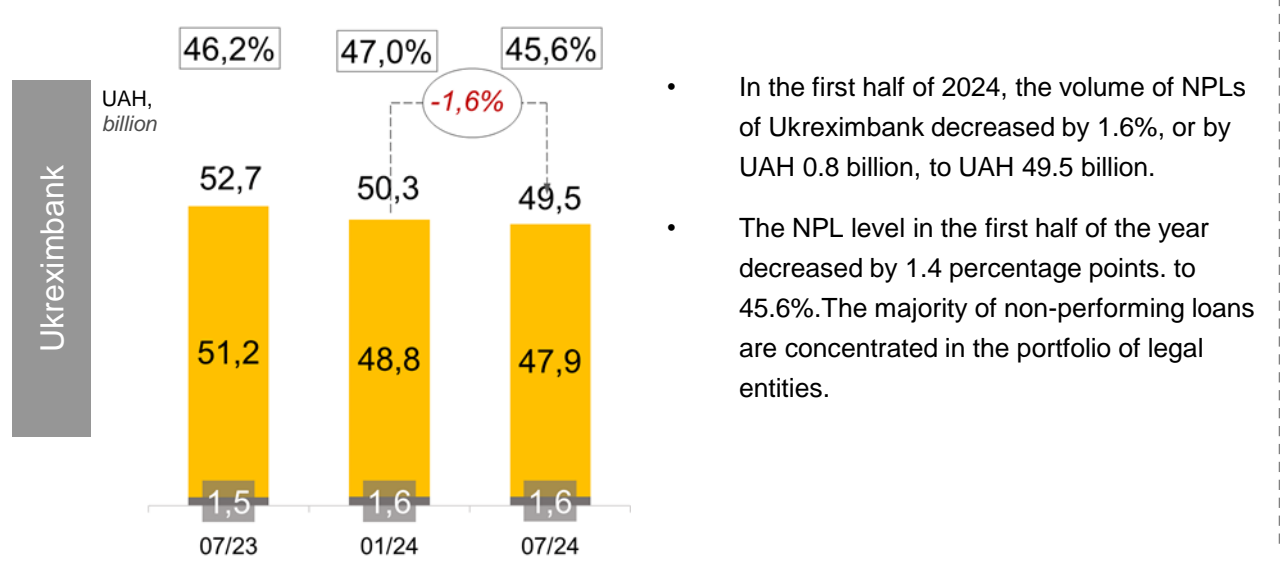
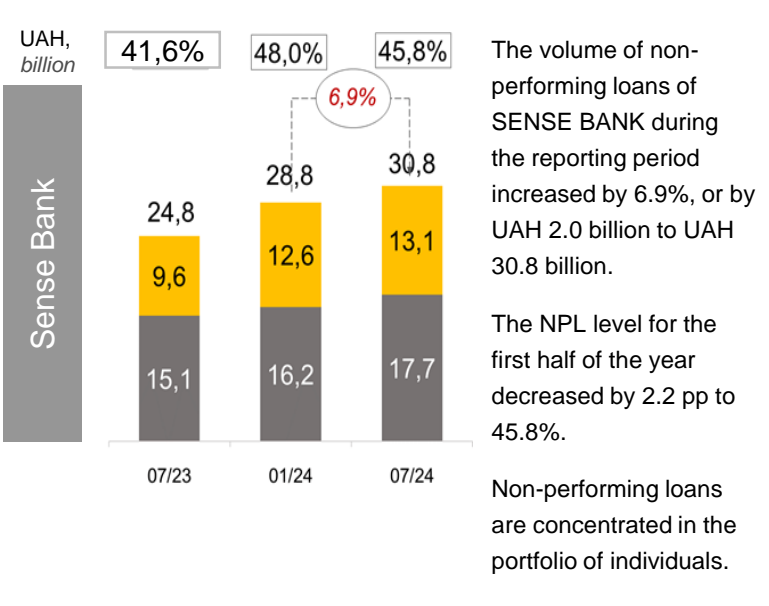


# Public sector banks' NPL: current status as of 01/07/2024

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



The amount of non-performing loans of Oschadbank decreased by 2.4%, or by UAH 1.7 billion, to UAH 67.0 billion during the reporting period. The NPL level in the first half of the year decreased by 3.8 percentage points. to 44.6%. Non-performing loans are concentrated in the portfolio of legal entities.

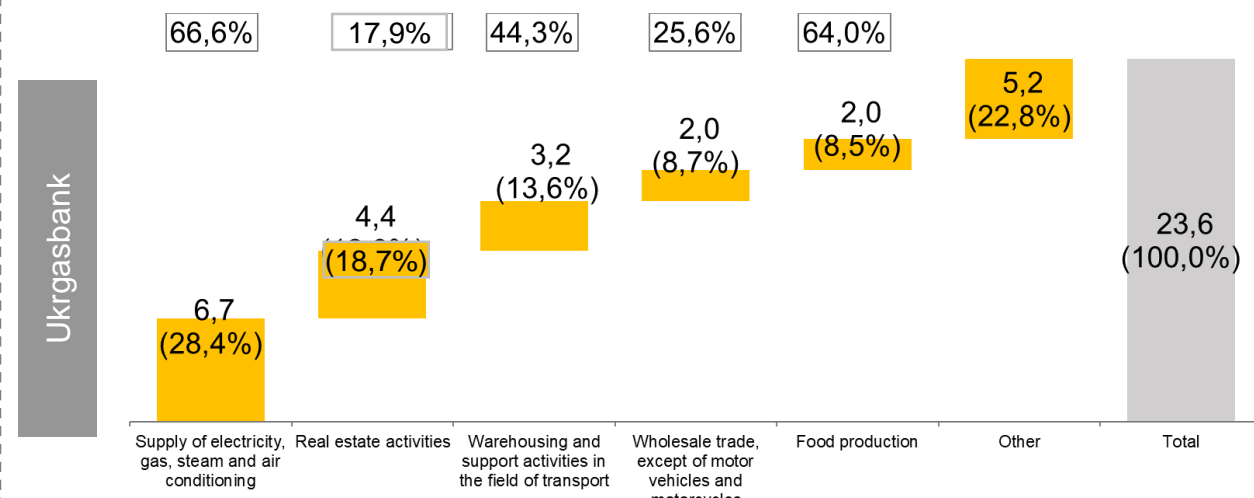
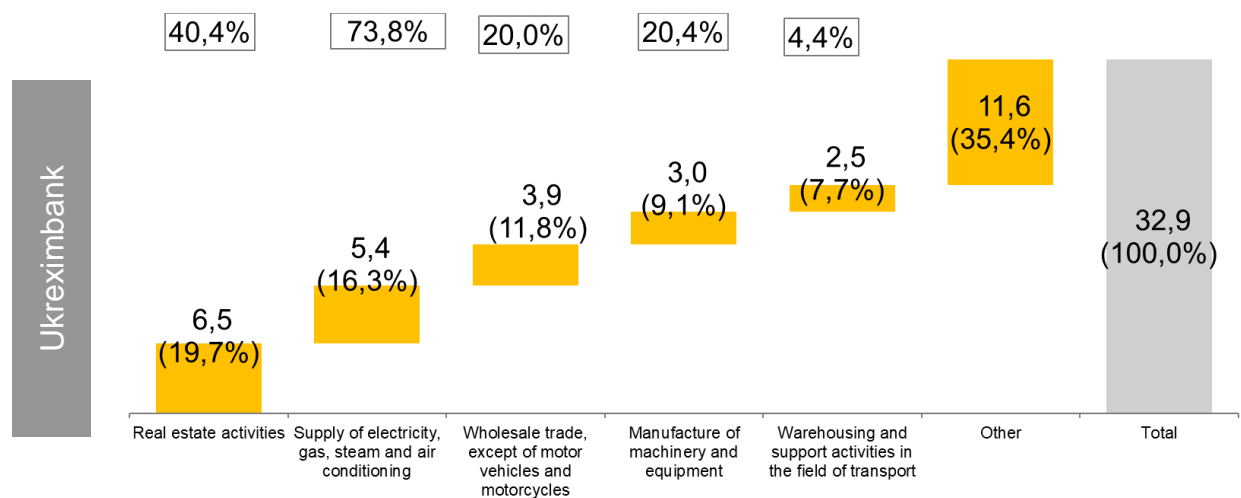
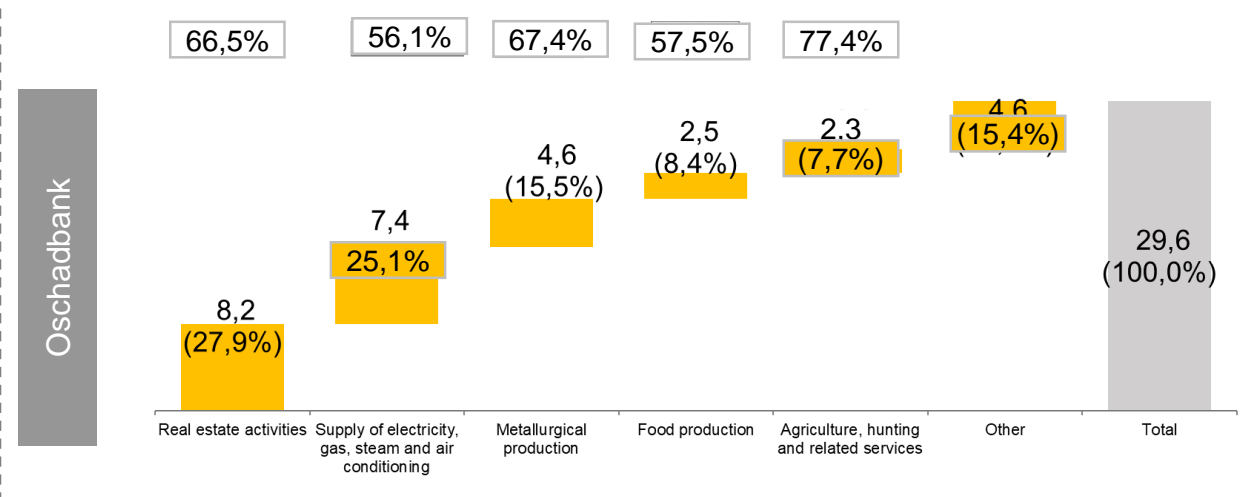
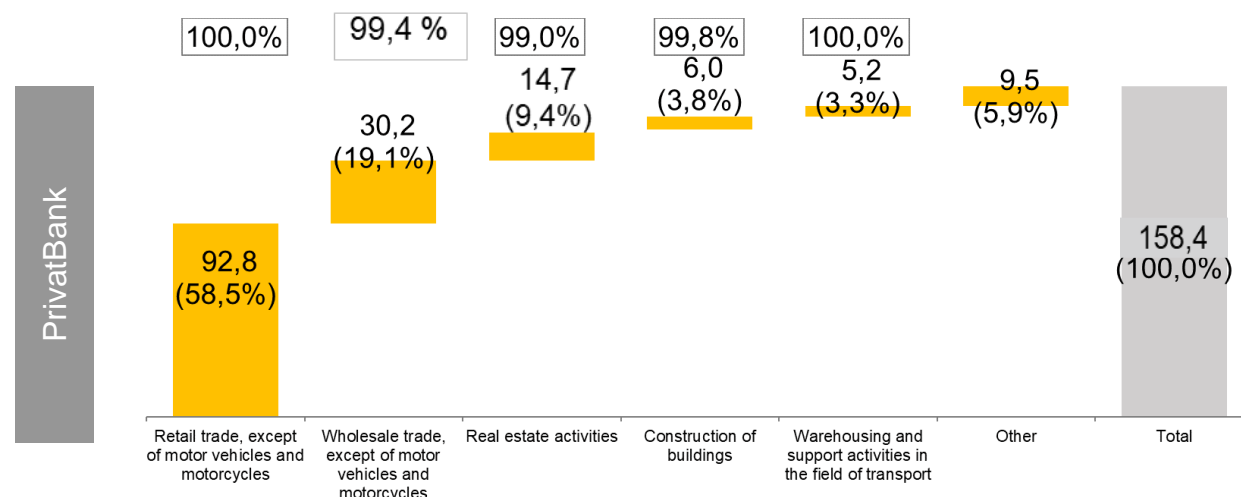




# Corporate NPL by sector of economy as of 01/07/2024

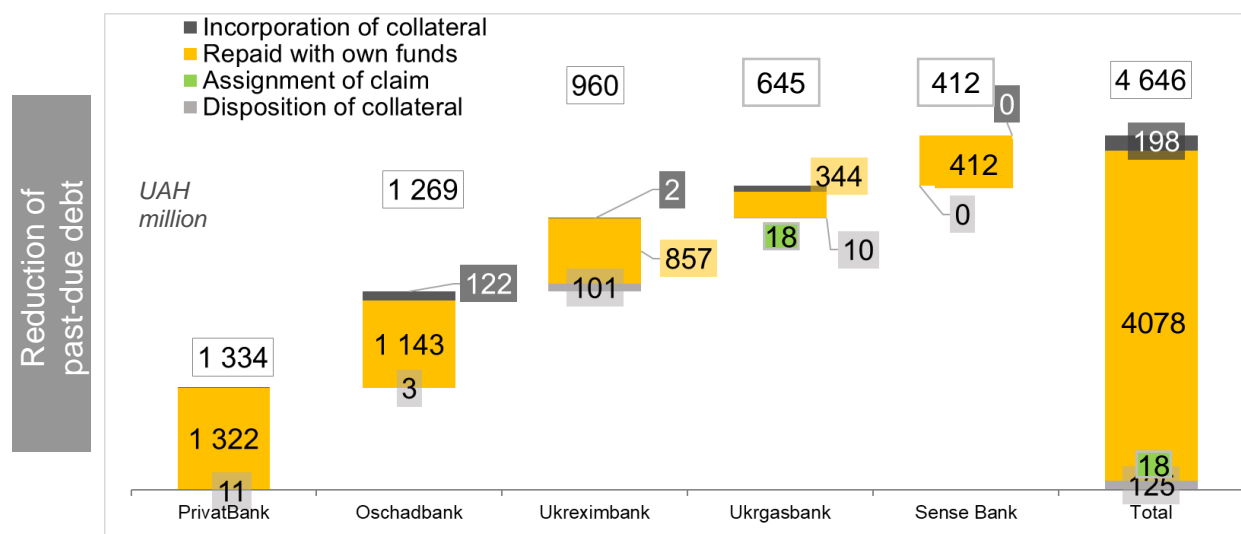
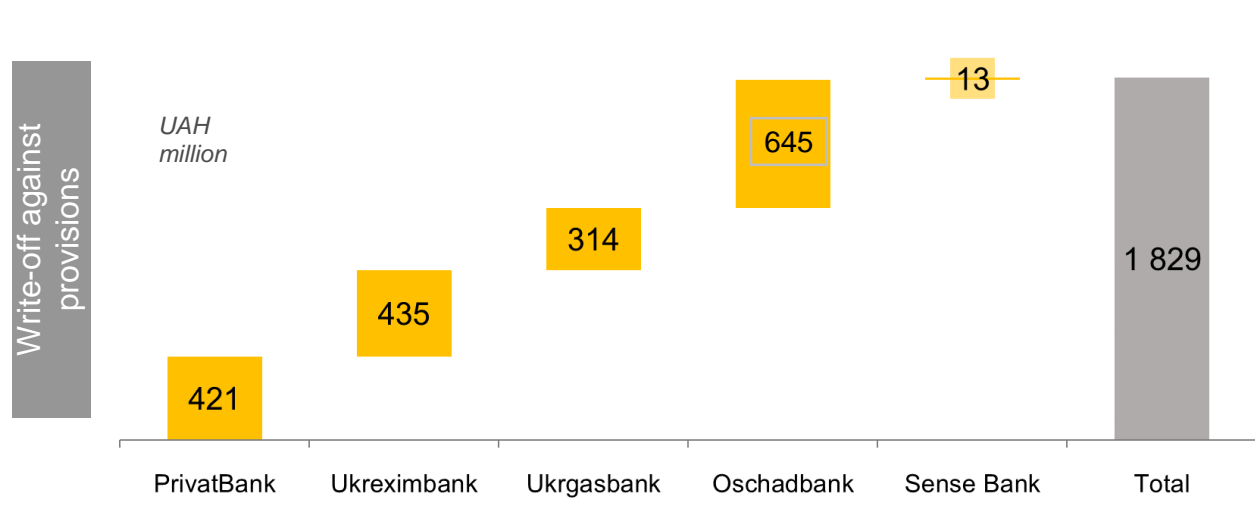
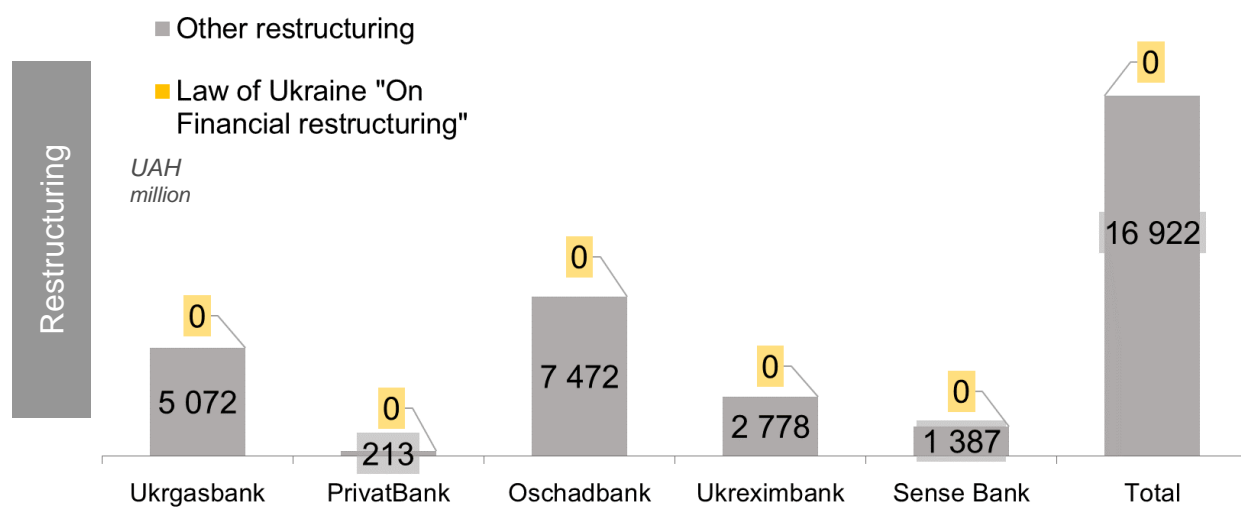
Share of the sector in the corporate NPL portfolio, UAH billion

xx% – provision coverage





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



**Litigation**

Banks	New lawsuits filed in the 1 <sup>st</sup> half of 2024		Got court decisions in the 1 <sup>st</sup> half of 2024		Enforcement proceedings in the 1 <sup>st</sup> half of 2024		Lawsuits in courts as of 01.07.2024	
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
PrivatBank	4,9	0,6	10,5	1,1	20,2	2,9	12,8	2,3
Oschadbank	0,2	2,8	0,6	3,0	22,2	3,2	2,4	1,2
Ukreximbank	0,0	2,0	0,0	1,4	0,3	26,4	0,5	34,3
Ukrgasbank	1,0	2,1	0,6	0,4	1,0	1,1	2,5	8,2
AT "CEHC БАНК"	0,2	0,5	0,2	3,1	0,3	0,1	1,3	14,5
<b>Total</b>	<b>6,1</b>	<b>7,4</b>	<b>11,4</b>	<b>5,8</b>	<b>43,7</b>	<b>33,6</b>	<b>18,2</b>	<b>46,0</b>

Source: data of Oschadbank, PrivatBank, Ukreximbank, Ukrgasbank

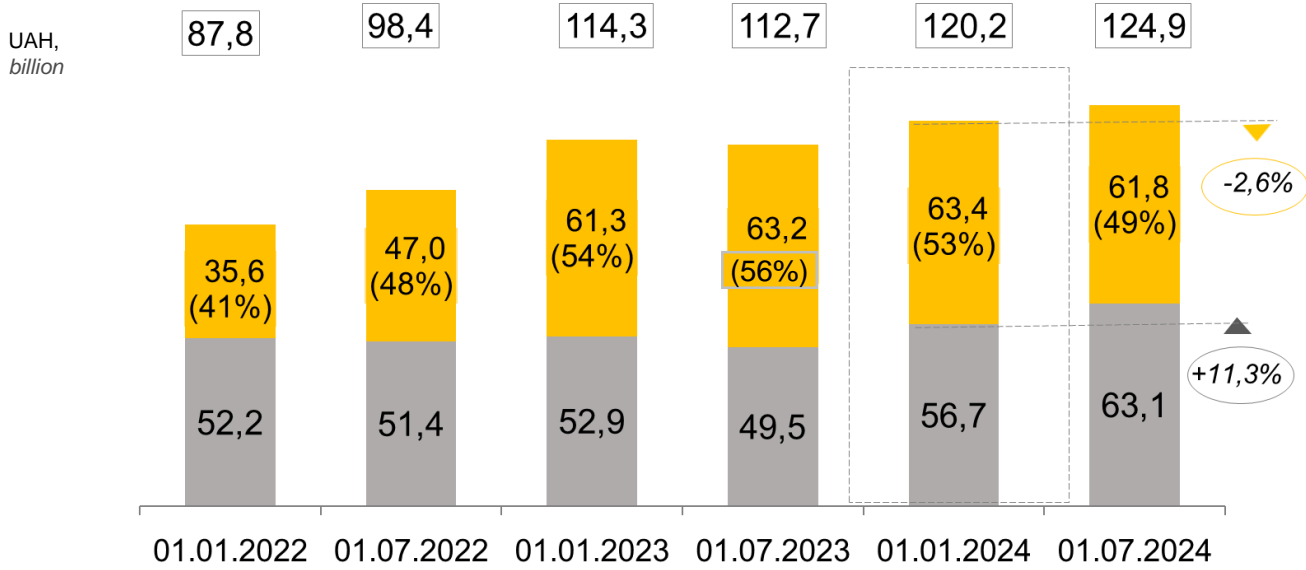


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# Oschadbank: loan portfolio of legal entities

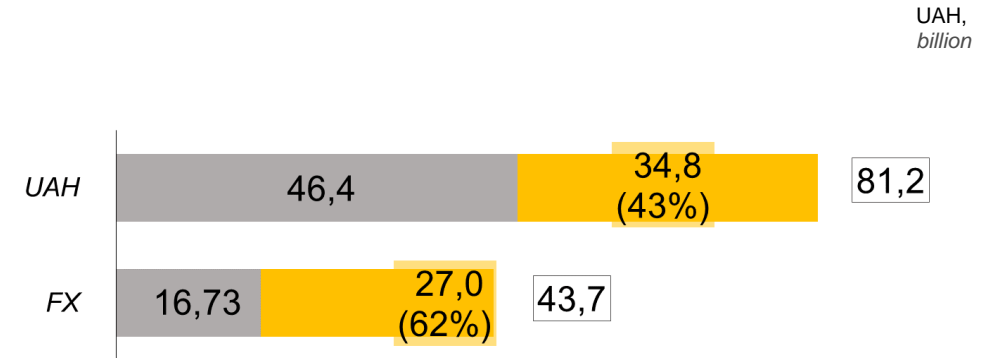
■ Non-performing
 ■ Performing
   
   Base of comparison



- In the first half of 2024, the non-performing loan portfolio of the State of Ukraine decreased by 2.6%, or by UAH 1.7 billion, to UAH 61.8 billion.
- The share of NPLs in the total credit portfolio of the Republic of Uzbekistan decreased by 3.3 percentage points. to 49.5%.
- The operating loan portfolio of the State of Ukraine for the first half of 2024 increased by 11.3%, or by UAH 6.4 billion, to UAH 63.1 billion.
- Credit risk coverage of non-performing loan portfolio of UO in accordance with NBU Resolution No. 351 (reserve amount according to IFRS + coverage at the expense of capital) was 81.4%.

Class (1)	1	2	3	4	5	6	7	8	9	10
<b>Loan portfolio, UAH billion</b>	6,1	4,9	7,5	9,4	14,8	15,5	0,4	0,0	4,5	61,8
<b>Share of the class</b>	4,9%	3,9%	6,0%	7,5%	11,9%	12,4%	0,3%	0,0%	3,6%	49,5%
<b>Credit risk, UAH billion (2)</b>	0,4	0,0	0,1	0,3	0,1	1,0	0,0	0,0	1,9	50,3
<b>Coverage</b>	6,8%	0,6%	0,8%	2,8%	0,8%	6,6%	5,9%	6,7%	41,7%	81,4%

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

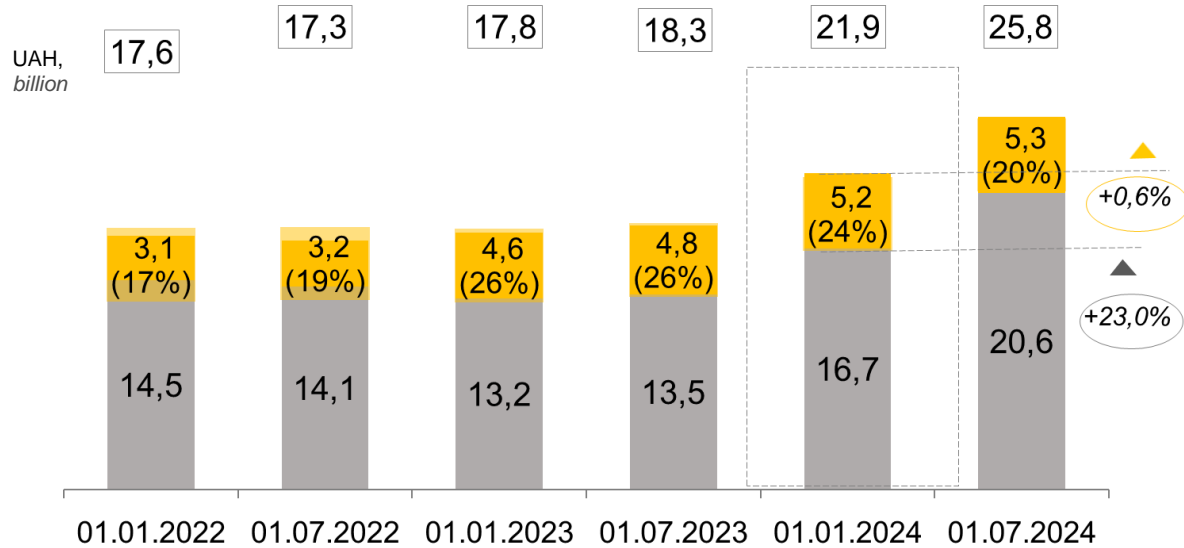






# Oschadbank: retail loan portfolio

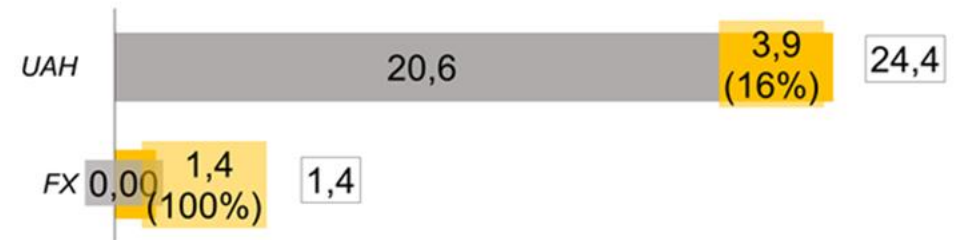
■ Non-performing
 ■ Performing
   
    Base of comparison



- In the first half of 2024, the non-performing retail loan portfolio increased by 0.6%, or by UAH 0.1 billion, to UAH 5.3 billion.
- The share of non-performing loans in the portfolio of financial institutions decreased by 3.4 percentage points during the reporting period to 20.3%.
- The operating credit portfolio of the retail loan portfolio increased by 23.0%, or by UAH 3.9 billion, to UAH 20.6 billion in the first half of 2024.
- Coverage of the non-performing retail loan portfolio with credit risk according to NBU Resolution No. 351 (the amount of the reserve according to IFRS + coverage at the expense of capital) was 74.3%.

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	18,5	1,6	0,3	0,2	5,3
<b>Share of the class</b>	71,5%	6,2%	1,3%	0,6%	20,3%
<b>Credit risk, UAH billion (2)</b>	1,2	0,1	0,1	0,0	3,9
<b>Coverage</b>	6,6%	7,7%	21,3%	31,0%	74,3%

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 first half of 2024, overdue debt decreased by UAH 1.3 billion, including:

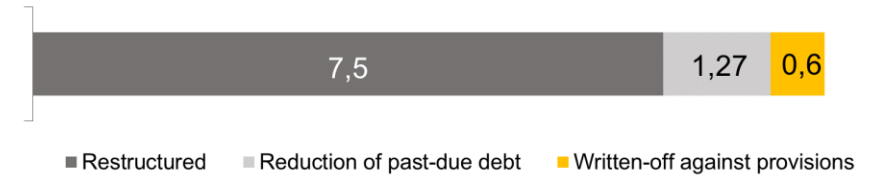
- repaid with own funds - UAH 1.1 billion;
- sold pledged property - UAH 0.003 billion;
- pledges were accepted on the bank's balance sheet - 0.1 billion hryvnias.

Deducted from the reserve - UAH 0.6 billion.

## Litigations

	Stage 1		Stage 2		Stage 3	
	number, thsd	UAH, billion	number, thsd	UAH, billion	number, thsd	UAH, billion
					<i>Launched enforcement proceedings as of 01.01.2023; as of 01.07.2023</i>	
	<i>Lawsuits filed</i>		<i>Got court decisions</i>			
During 2023	0,5	0,2	0,8	0,2	22,0	3,0
In the II <sup>nd</sup> half of 2024	0,2	2,8	0,6	3,0	22,2	3,2

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



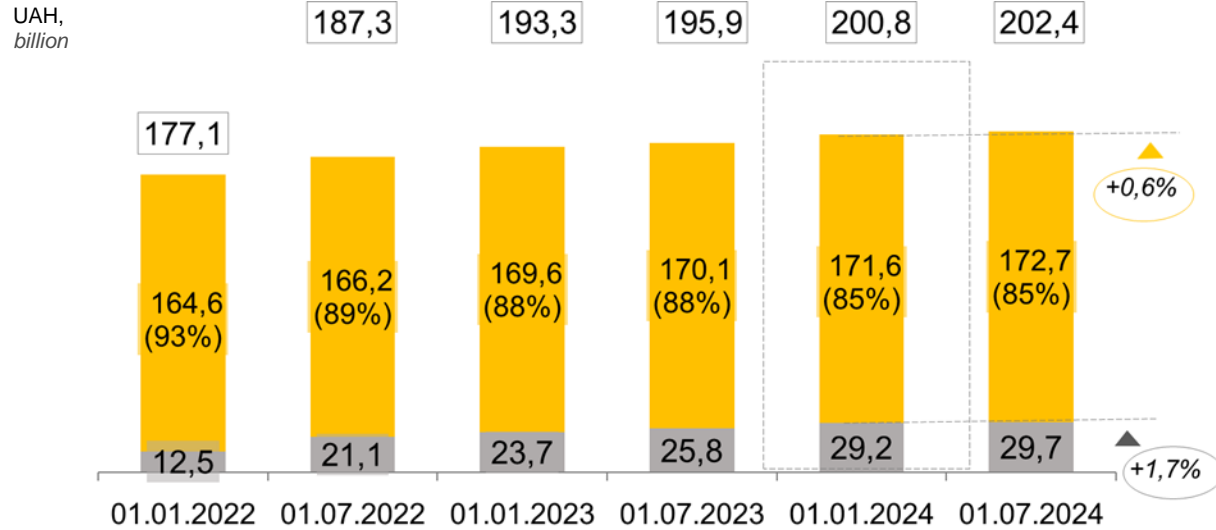


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# PrivatBank: loan portfolio of legal entities

■ Non-performing
 ■ Performing
   
   Base of comparison

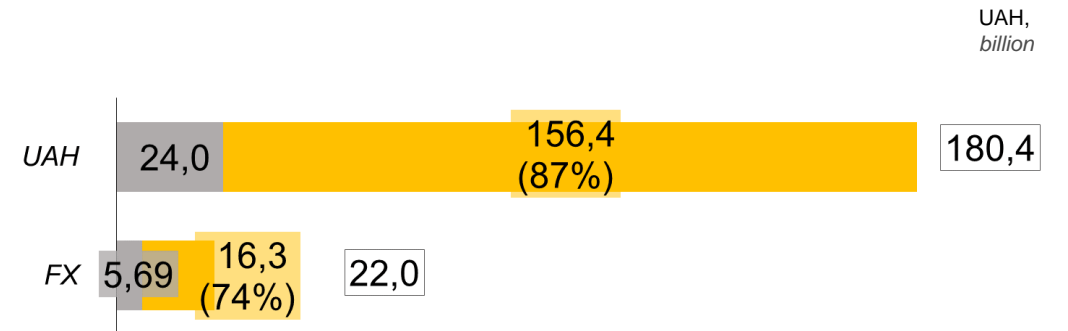


- In the first half of 2024, the non-performing loan portfolio of the legal entities increased by 0.6%, or by UAH 1.1 billion, to UAH 172.7 billion.
- The share of NPLs in the total loan portfolio of legal entities decreased by 0.2 p.p. to 85.3%.
- The increase in the volume of non-performing loans contributed to a decrease in the share of NPLs in the bank's corporate loan portfolio, provided by SOEs, by 1.7%, or by UAH 0.5 billion, to UAH 29.7 billion.
- Credit risk coverage of non-performing loan portfolio of the legal entities in accordance with NBU Resolution No. 351 (reserve amount according to IFRS + coverage at the expense of capital) was 99.6%.

Клас (1)	1	2	3	4	5	6	7	8	9	10
Кредитний портфель, млрд грн	18,3	3,5	5,5	0,9	0,9	0,3	0,0	0,1	0,2	172,7
Частка класу	9,1%	1,7%	2,7%	0,5%	0,4%	0,1%	0,0%	0,0%	0,1%	85,3%
Кредитний ризик, млрд грн (2)	0,7	0,0	0,3	0,0	0,0	0,0	0,0	0,0	0,0	172,4
Покриття	3,9%	1,1%	5,4%	4,3%	3,2%	8,3%	0,0%	32,0%	19,1%	99,8%

(1) – NPL deemed class 10 loans according to NBU Resolution No.351

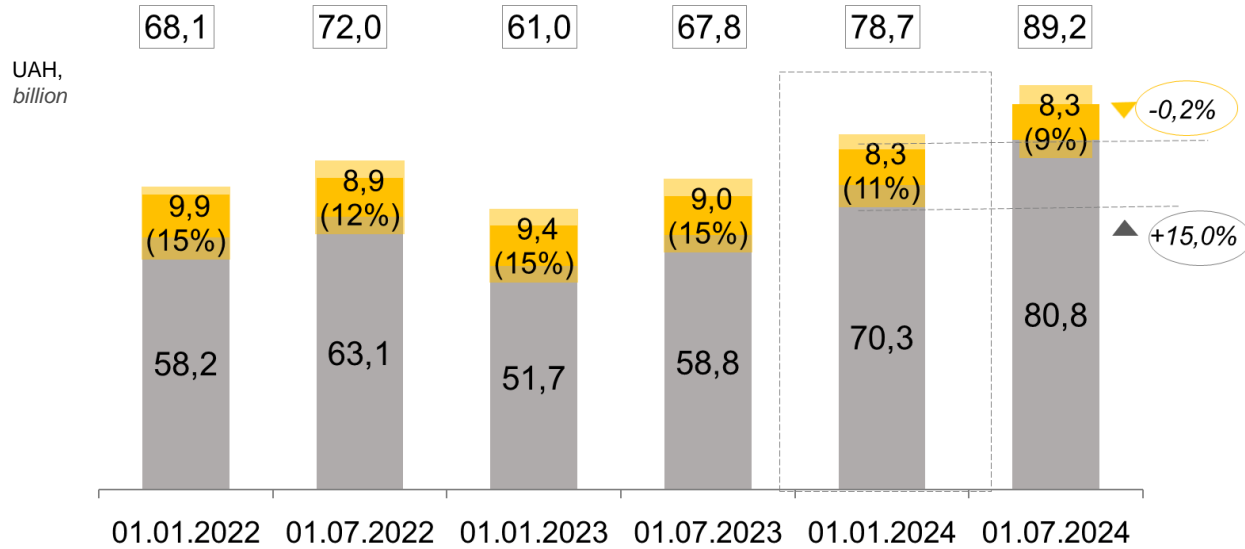
(2) – estimated exposure at risk under NBU Resolution No.351





# PrivatBank: retail loan portfolio

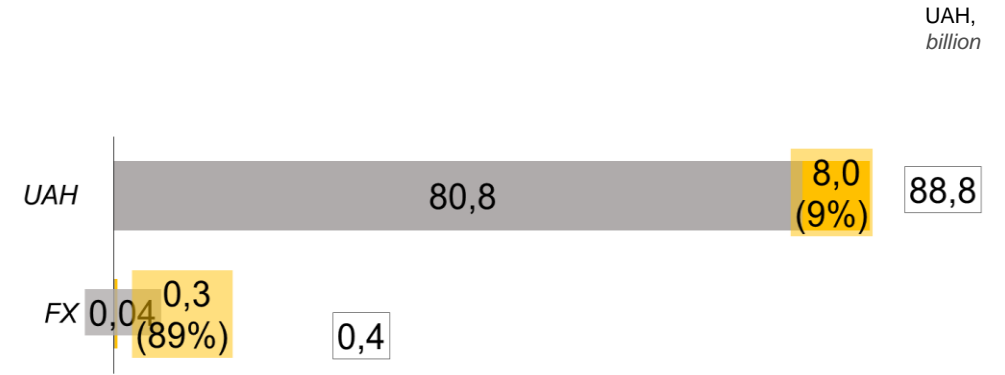
■ Non-performing
 ■ Performing
   
    Base of comparison



- The non-performing retail loan portfolio for the first half of 2024 decreased by 0.2%, or by UAH 0.02 billion, to UAH 8.3 billion.
- The share of non-performing retail loan portfolio of financial institutions decreased by 1.3 percentage points during the reporting period. to 9.3%.
- The operating retail loan portfolio increased by 15.0%, or by UAH 10.5 billion, to UAH 80.8 billion in the first half of 2024. Coverage of the non-performing retail loan portfolio with credit risk according to NBU Resolution No. 351 (the amount of the reserve according to IFRS + coverage at the expense of capital) was 93.5%.

Клас (1)	1	2	3	4	5
Кредитний портфель, млрд грн	78,6	1,8	0,1	0,3	8,3
Частка класу	88,2%	2,0%	0,1%	0,4%	9,3%
Кредитний ризик, млрд грн (2)	1,6	0,1	0,0	0,2	7,8
Покриття	2,0%	6,6%	12,2%	56,2%	93,5%

(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 the first half of 2024, overdue debt decreased by UAH 1.33 billion, almost entirely due to repayment with own funds - UAH 1.32 billion.

Pledged property in the amount of UAH 0.01 billion was also sold.

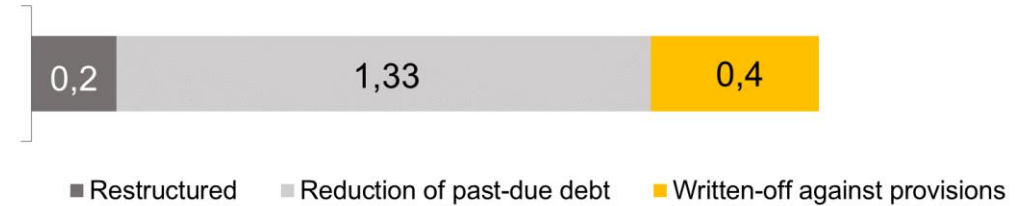
Deducted from the reserve - 0.4 billion hryvnias.

Restructuring of problematic debt in the amount of UAH 0.2 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 2023	40,9	3,9	31,1	2,7	32,5	8,7
In the 1 <sup>st</sup> half of 2024	4,9	0,6	10,5	1,1	20,2	2,9

## Achievements in the 1<sup>st</sup> half of 2024, UAH million



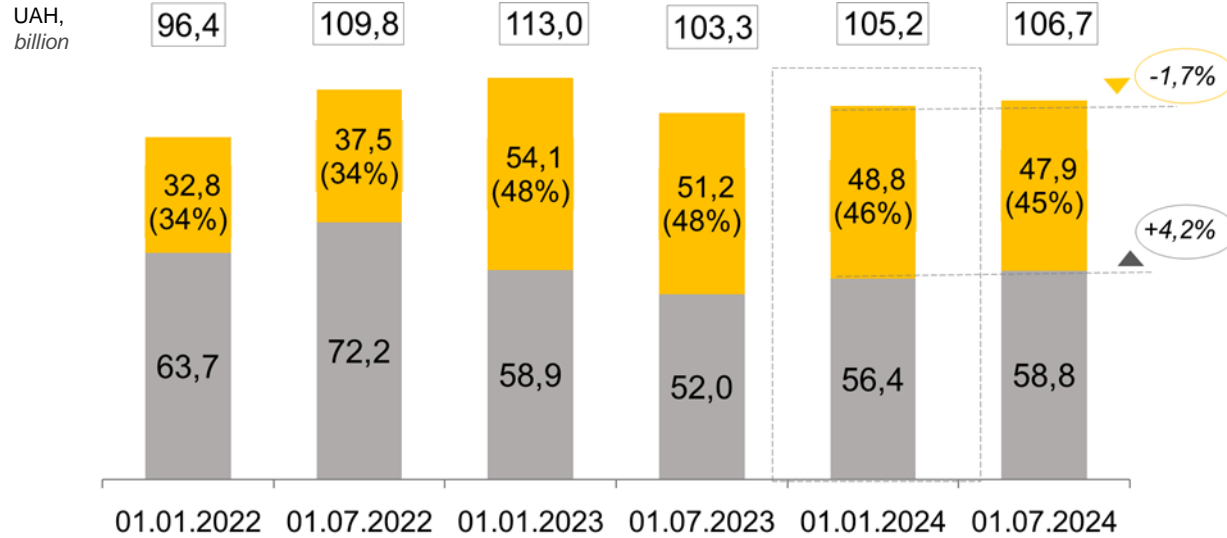


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# Ukreximbank: loan portfolio of legal entities

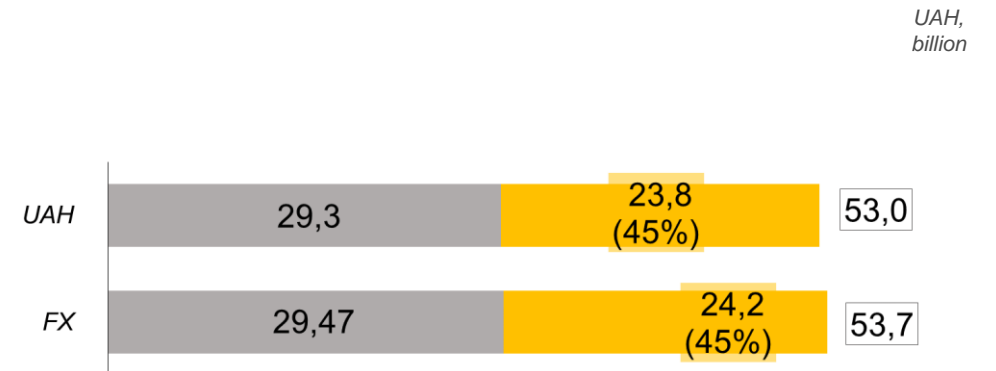
■ Non-performing
 ■ Performing
   
    Base of comparison



- In the 1st half of 2024, the non-performing loan portfolio of legal entities decreased by 1.7%, or by UAH 0.8 billion, to UAH 47.9 billion.
- At the same time, there was an increase in the volume of working loans granted to the UO - by 4.2%, or by UAH 2.4 billion to UAH 58.8 billion.
- This led to a decrease in the share of NPLs in the total loan portfolio of the UO bank by 1.4 percentage points. to 44.9%.
- Credit risk coverage of non-performing loan portfolio of UO in accordance with NBU Resolution No. 351 (reserve amount according to IFRS + coverage at the expense of capital) was 75.9%.

<i>Class (1)</i>	1	2	3	4	5	6	7	8	9	10
<b>Loan portfolio, UAH billion</b>	2,0	3,2	3,6	16,6	13,0	6,8	0,0	0,1	13,4	47,9
<b>Share of the class</b>	1,8%	3,0%	3,4%	15,6%	12,2%	6,4%	0,0%	0,1%	12,6%	44,9%
<b>Credit risk, UAH billion (2)</b>	0,0	0,0	0,1	0,4	0,6	0,5	0,0	0,0	1,8	36,4
<b>Coverage</b>	0,7%	0,9%	1,5%	2,7%	4,5%	7,4%	0,0%	3,5%	13,3%	75,9%

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

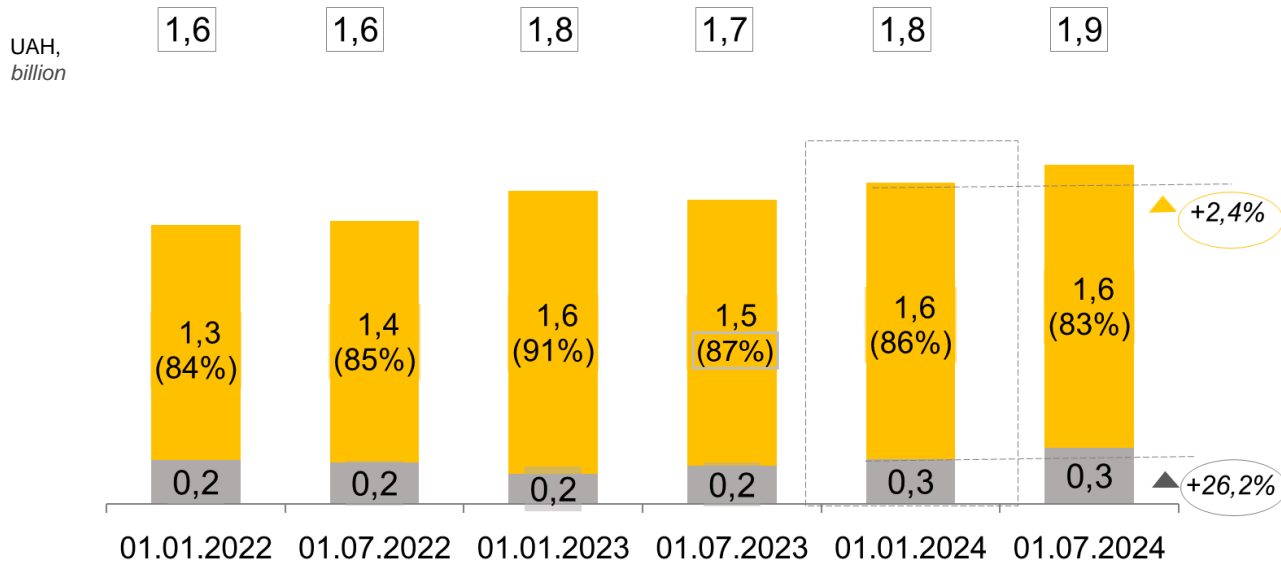






# Ukreximbank: retail loan portfolio

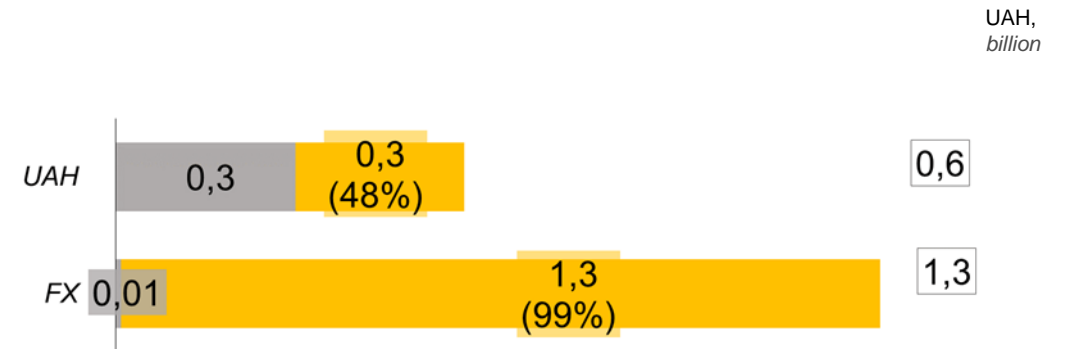
■ Non-performing
 ■ Performing
   
    Base of comparison



- In the first half of 2024, the non-performing retail loan portfolio increased by 2.4%, or by UAH 0.04 billion, to UAH 1.59 billion.
- The share of non-performing loans in the portfolio of financial institutions decreased by 2.7 percentage points during the reporting period. to 83.4%.
- The operating retail loan portfolio increased by 26.2%, or by UAH 0.1 billion, to UAH 0.3 billion in the first half of 2024.
- Coverage of the non-performing retail loan portfolio with credit risk according to NBU Resolution No. 351 (the amount of the reserve according to IFRS + coverage at the expense of capital) was 96.7%.

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	0,2	0,1	0,0	0,0	1,6
<b>Share of the class</b>	10,1%	6,0%	0,4%	0,1%	83,4%
<b>Credit risk, UAH billion (2)</b>	0,0	0,0	0,0	0,0	1,5
<b>Coverage</b>	8,8%	3,3%	47,2%	92,6%	96,7%

(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

According to the results of the first half of 2024, overdue debt decreased by UAH 0.96 billion, including:

repaid with own funds - UAH 0.8 billion;

sale of pledged property - UAH 0.1 billion;

pledges were accepted on the bank's balance sheet - UAH 0.001 billion.

Restructuring of problem debt in the amount of UAH 2.8 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 2023	0,1	6,3	0,1	9,8	1,2	45,4
In the 1 <sup>st</sup> half of 2024	0,0	2,0	0,0	1,4	0,3	26,4

## Achievements in the 1<sup>st</sup> half of 2024, UAH million

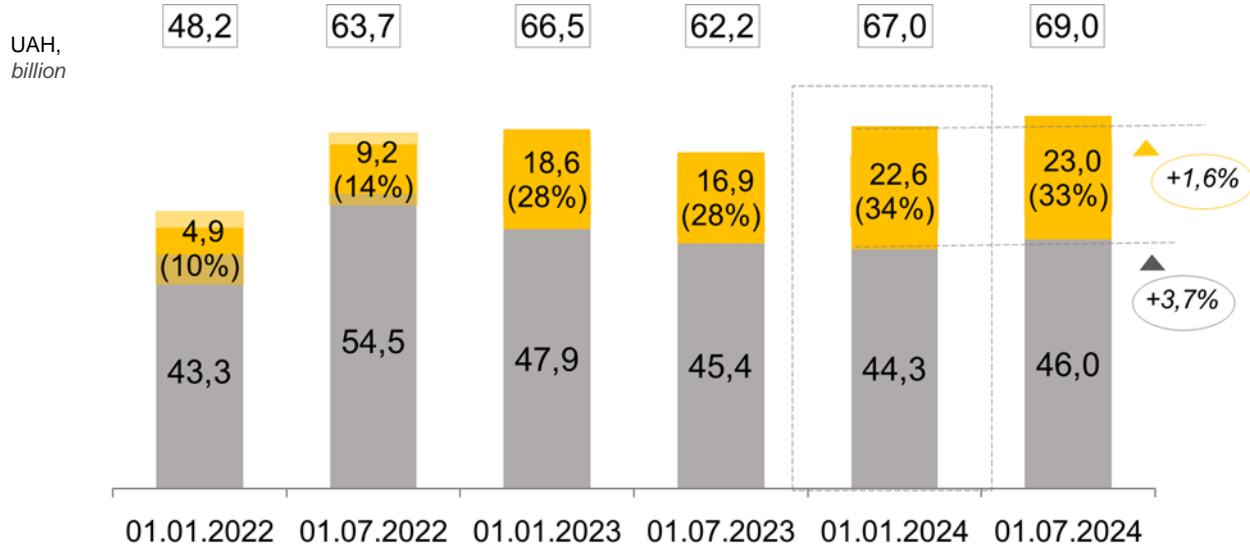




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# UkrGasbank: loan portfolio of legal entities

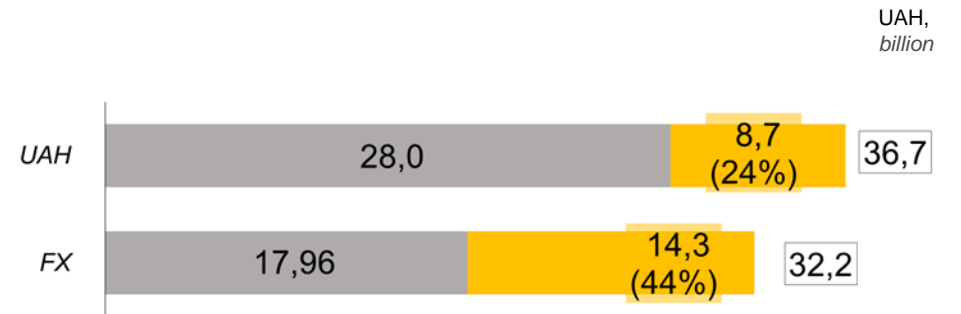


- In the first half of 2024, the non-performing loan portfolio of legal entities increased by 1.6%, or by UAH 0. billion, to UAH 23.0 billion.
- The share of NPLs in the total loan portfolio of legal entities decreased by 0.5 percentage points. up to 33%.
- The operating loan portfolio of legal entities for the first half of 2024 increased by 3.7%, or by UAH 1.7 billion, to UAH 46.0 billion.
- Credit risk coverage of non-performing loan portfolio of legal entities in accordance with NBU Resolution No. 351 (reserve amount according to IFRS + coverage at the expense of capital) was 52.5%.

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

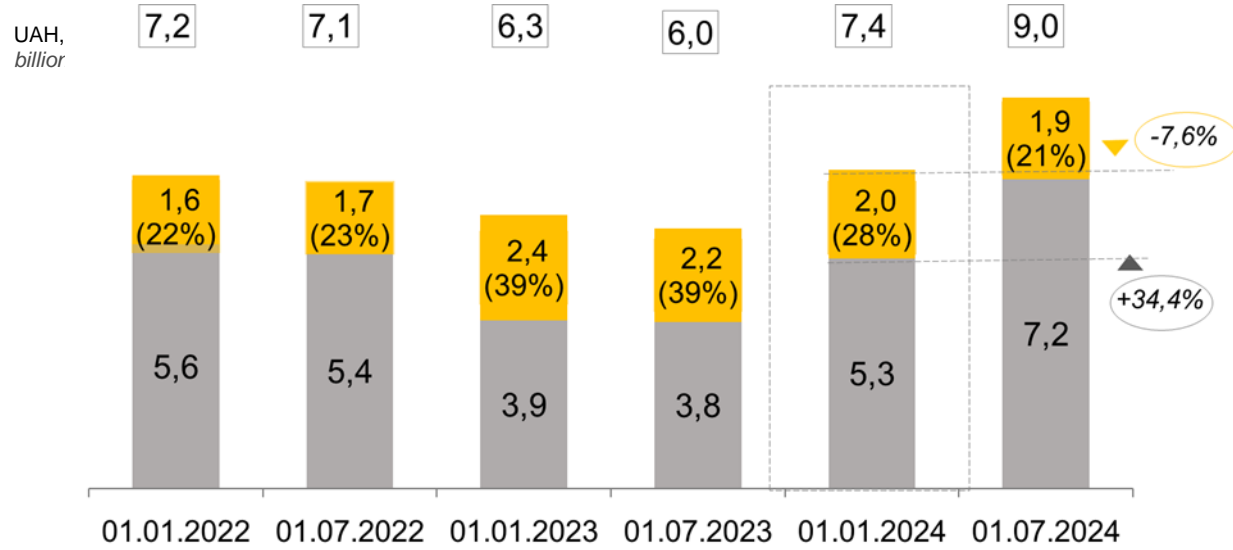
(2) – estimated exposure at risk under NBU Resolution No.351





# UkrGasbank: retail loan portfolio

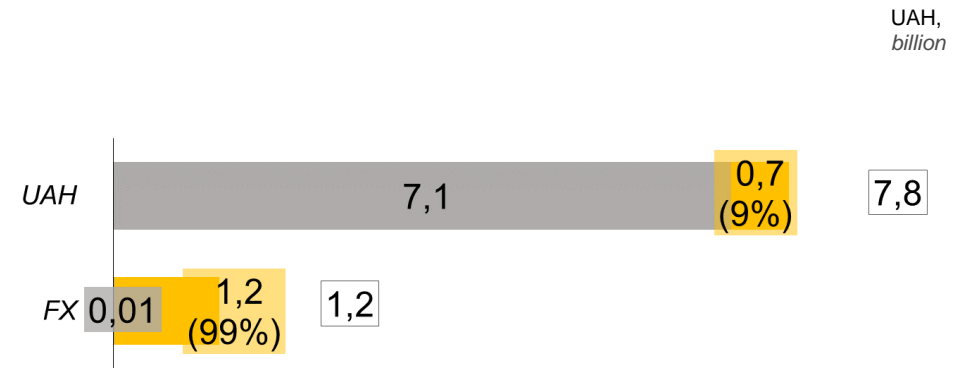
■ Non-performing
 ■ Performing
   
    Base of comparison



- In the first half of 2024, the non-performing retail loan portfolio decreased by 7.6%, or by UAH 0.2 billion, to UAH 1.9 billion.
- The share of non-performing retail loan portfolio decreased by 6.9 percentage points during the reporting period. to 21.0%.
- The operating retail loan portfolio increased by 34.4%, or by UAH 1.8 billion, to UAH 7.2 billion in the first half of 2024.
- Coverage of the non-performing retail loan portfolio with credit risk according to NBU Resolution No. 351 (the amount of the reserve according to IFRS + coverage at the expense of capital) was 90.3%.

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	7,1	0,0	0,0	0,0	1,9
<b>Share of the class</b>	78,2%	0,4%	0,4%	0,1%	20,9%
<b>Credit risk, UAH billion (2)</b>	0,1	0,0	0,0	0,0	1,7
<b>Coverage</b>	2,1%	20,8%	22,0%	59,6%	90,3%

(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 first half of 2024, overdue debt decreased by UAH 0.4 billion, including:

repaid with own funds - UAH 0.3 billion;

sold pledged property - UAH 0.01 billion.

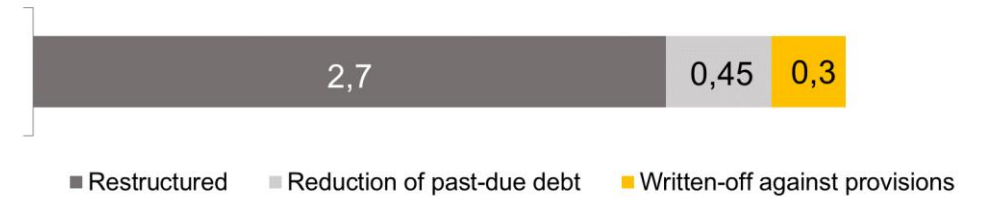
Restructuring of problematic debt in the amount of UAH 2.7 billion was carried out.

Deducted from the reserve - 0.3 billion hryvnias.

## 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 2023	3,1	5,1	2,3	1,4	1,0	2,8
In the 1 <sup>st</sup> half of 2024	1,0	2,1	0,6	0,4	1,0	1,1

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

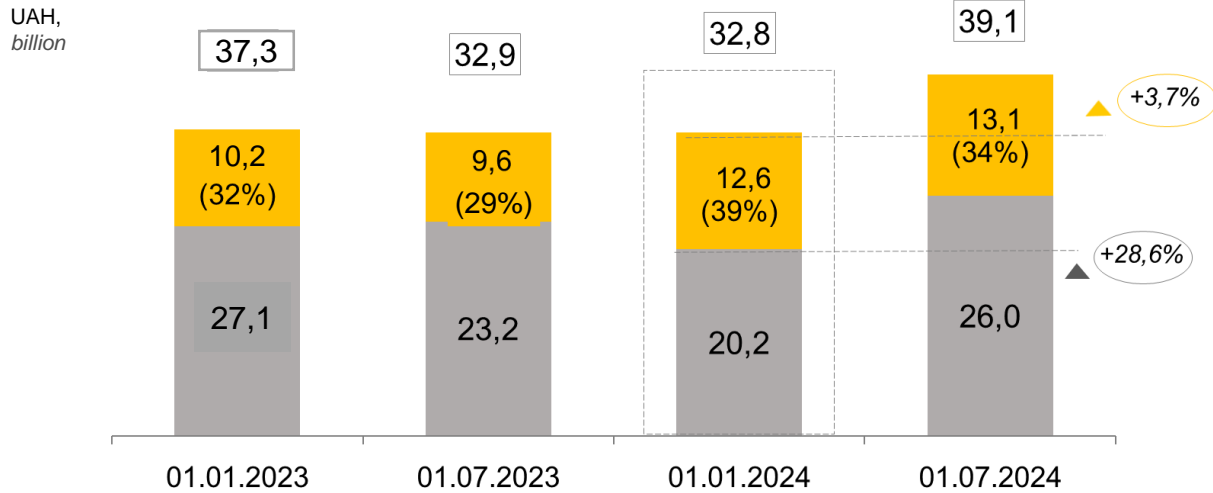




1	General overview	3
2	Oschadbank	8
3	PrivatBank	12
4	Ukreximbank	16
5	Ukrgasbank	20
6	SENSE BANK	24



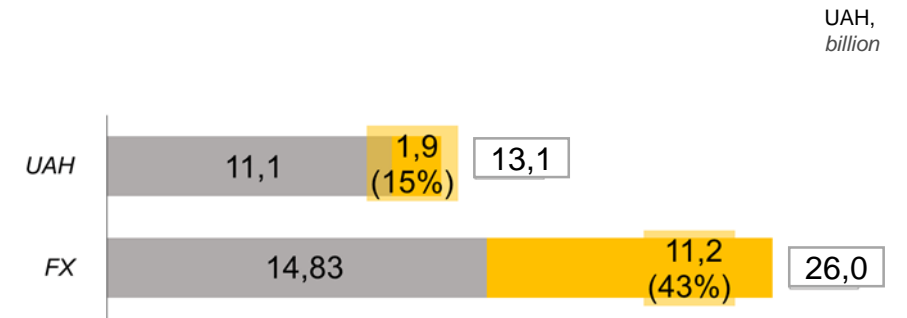
# SENSE BANK: loan portfolio of legal entities



- In the 1st half of 2024, the non-performing loan portfolio of legal entities increased by 3.7%, or by UAH 0.5 billion to UAH 13.1 billion.
- The share of NPLs in the total loan portfolio of legal entities decreased by 4.9 percentage points. up to 34%.
- The operating loan portfolio of legal entities for the first half of 2024 increased by 28.6%, or by UAH 5.8 billion, to UAH 26 billion.
- Credit risk coverage of non-performing loan portfolio of legal entities in accordance with NBU Resolution No. 351 (reserve amount according to IFRS + coverage at the expense of capital) was 65.3%.

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

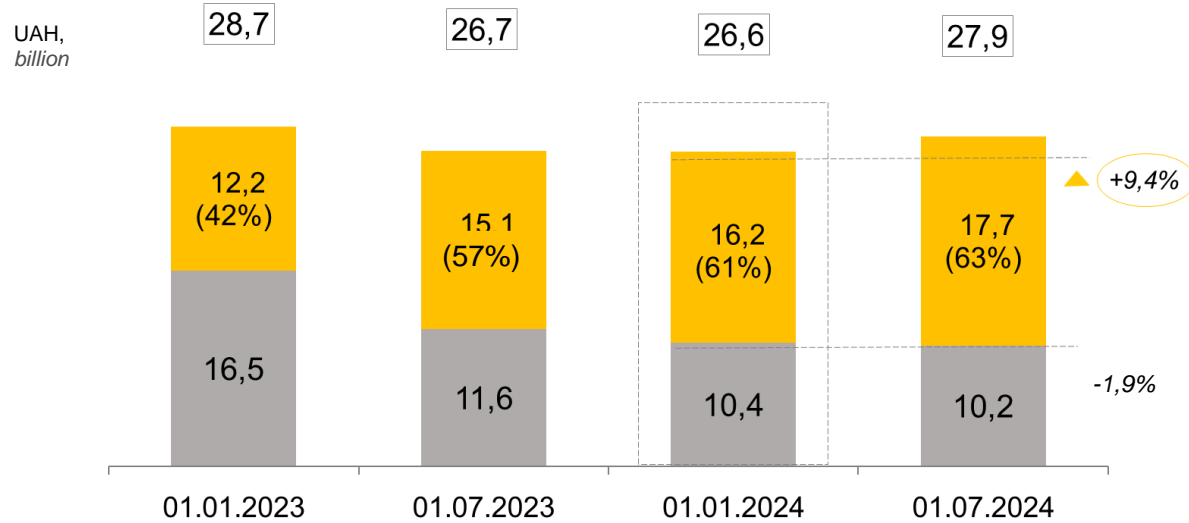






# SENSE BANK: retail loan portfolio

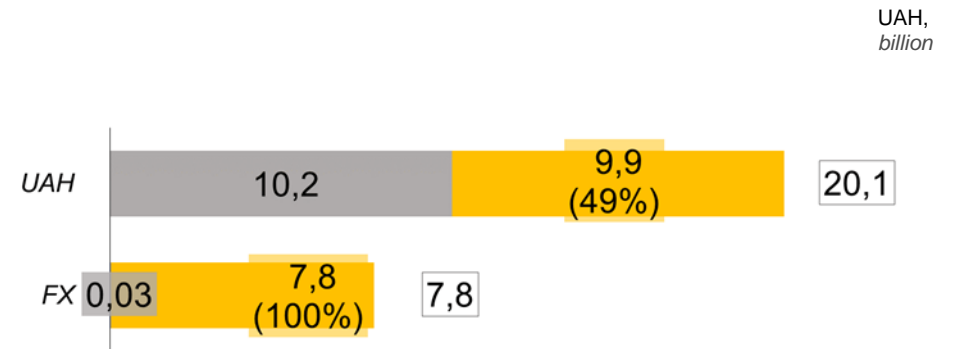
■ Non-performing
 ■ Performing
   
    Base of comparison



- In the 1st half of 2024, the non-performing retail loan portfolio increased by 9.4%, or by UAH 1.5 billion, to UAH 17.7 billion.
- The share of non-performing retail loan portfolio increased by 2.6 percentage points during the reporting period. to 63.4%. The operating retail loan portfolio decreased by 1.9%, or by UAH 0.2 billion, to UAH 10.2 billion in the first half of 2024.
- Coverage of the non-performing retail loan portfolio with credit risk according to NBU Resolution No. 351 (the amount of the reserve according to IFRS + coverage at the expense of capital) was 96.6%

<i>Class (1)</i>	1	2	3	4	5
<b>Loan portfolio, UAH billion</b>	9,3	0,4	0,3	0,2	17,7
<b>Share of the class</b>	33,4%	1,5%	1,0%	0,7%	63,4%
<b>Credit risk, UAH billion (2)</b>	0,5	0,1	0,1	0,1	17,1
<b>Coverage</b>	4,9%	24,0%	47,9%	73,5%	96,6%

(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

In the first half of 2024, overdue debt decreased by UAH 0.4 billion, including:

repaid with own funds - UAH 0.4 billion;

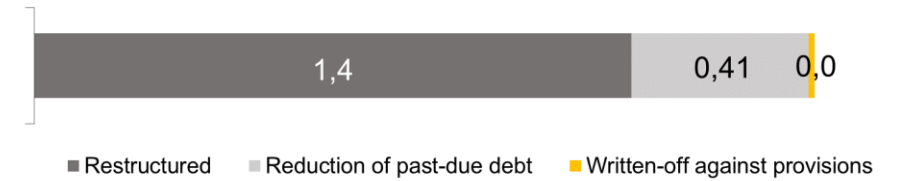
Deducted from the reserve - UAH 0.01 billion.

Restructuring of problematic debt in the amount of UAH 1.4 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 2023	0,4	5,8	0,4	0,4	0,4	0,6
In the 1 <sup>st</sup> half of 2024	0,2	0,5	0,2	3,1	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.