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Monthly Monitoring of Main Indicators of Budget and Banking Systems of Ukraine as of September 1, 2009

The Monitoring of Main Indicators of Budget and Banking Systems of Ukraine is a monthly publication prepared based on the data of official statistics. It contains a brief analysis and selections of graphs and charts illustrating the main changes occurring in the budget and banking systems of Ukraine.

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Tendencies of Execution of Consolidated, State and Local Budgets in Ukraine

The actual revenues of the consolidated budget of Ukraine totaled Hr 176.0bn in January-August 2009, which is Hr 16.3bn or 8.5% less year-on-year. The share of tax revenues amounted to 74.5% against 78.0% in the respective period of 2008. Based on the results of the first eight months of 2009, the actual tax revenues amounted to 55.5% of the annual plan. The actual revenue execution of the consolidated budget revenues amounted to 64.5% in January-August 2008.

The actual revenues of the State budget of Ukraine totaled Hr 130.8bn in the reporting period, which is Hr 13.8bn or 9.5% less than the respective indicator of last year. The annual plan was executed by 56.7%.

The total local budget revenues (without intergovernmental transfers) amounted to Hr 45.2bn, which is 5.3% less year-on-year. The local budget revenues totaled Hr 5.9bn in August, which is 6.0% less year-on-year.

There is a 6.6% decline observed in the nominal amount of local budget tax revenues compared to August 2008 (decline of 1.0% year-to-date). Overall, local budgets collected Hr 4.8bn in tax revenues in August (Hr 39.9bn in January-August 2009).

A stable growth from payments for land is observed as of the year outset. Their amount totaled Hr 764.9mn in August, with a growth of +23.8% year-on-year (Hr 5.4bn received year-to-date, with a growth of +27.1%).

Revenues from the personal income tax totaled Hr 3.5bn, which is 9.9% less than in August 2008. In general, the personal income tax revenues totaled Hr 28.5bn in January-August 2009 (a decrease of 3.5%).

The deficit of the State budget of Ukraine totaled about Hr 1.1bn in August 2009, compared to a surplus of about Hr 4.6bn in the same period last year. Based on the results of January-June 2009, the State budget deficit reached Hr 16.4bn or 52.7% of the annual plan, including General Fund deficit of Hr 18.2bn or twice the annual plan, and Special Fund surplus of Hr 1.8bn against the planned deficit of Hr 21.9bn. The General Fund deficit was financed through borrowing, which totaled Hr 74.6bn, including Hr 37.8bn of internal borrowing and Hr 36.8bn of external borrowing.

Financing for debt transactions at the expense of surplus of borrowing over repayment for the General Fund of the State budget totaled Hr 66.3bn. The Special Fund surplus emerged mostly due to the accrued balance of funds at accounts at the amount of Hr 2.5bn in the period under review. The accrued balance of budget funds totaled Hr 15.9bn in January-August 2009.

Expenditures of the consolidated budget of Ukraine totaled Hr 22.9bn in August 2009, which is 1.1% less year-on-year. A downward trend is also observed in August of this year for expenditures for some sectors, such as a 39.3% decline in expenditures for agriculture, forestry and game preserves, and fisheries. To compare: the consolidated budget expenditures for this sector increased by 17.8% in August 2008 year-on-year. The expenditures for social protection and social security increased by 24.9% in August 2009 year-on-year, compared to 37.6% last year.

The share of State budget expenditures with intergovernmental transfers in the annual expenditures during eight months of 2009 amounted to 56.1% or 3.1ppt less than the 2008

indicator. The rate of growth of the State budget with intergovernmental transfers amounted to 104.8% in January-August 2009 year-on-year, which is the lowest value since 2003 (this indicator equaled 143.4% in 2008, and 120.8% in 2007).

Expenditures of the State budget with intergovernmental transfers totaled Hr 19.8bn in August this year, including General Fund expenditures of Hr 15.6bn and Special Fund expenditures of Hr 4.2bn. The amount of credits from the State budget totaled Hr 0.7bn in August. Expenditures of the General Fund of the State budget were executed at the level of 60.0% of annual appropriations, those of the Special Fund - at 45.7%.

Expenditures of the State budget with intergovernmental transfers in general decreased by 4.8ppt in this August year-on-year. Also, the expenditures for the housing and communal services decreased by 74.2% in August 2009 year-on-year, and those for agriculture, forestry and game preserves, and fisheries by 39.5%, and transport by 28.1%. Expenditures increased in some sectors only, in particular, by 71.8% for spiritual and physical development, and by 39.0% for social protection of pensioners.

The total **local budget expenditures (without intergovernmental transfers)** amounted to Hr 9.0bn in August 2009, which is 10.4% less year-on-year. There is, however, an increase noted in local budget social expenditures (a growth of +13.9% in January through August), and a decrease by 24.1% in general for economic activities, housing and communal services, and environmental protection combined. Other items of local expenditures decreased by 13.9% in general.

State Budget Revenues

Diagram 1

Structure of State Budget Revenues in August 2009

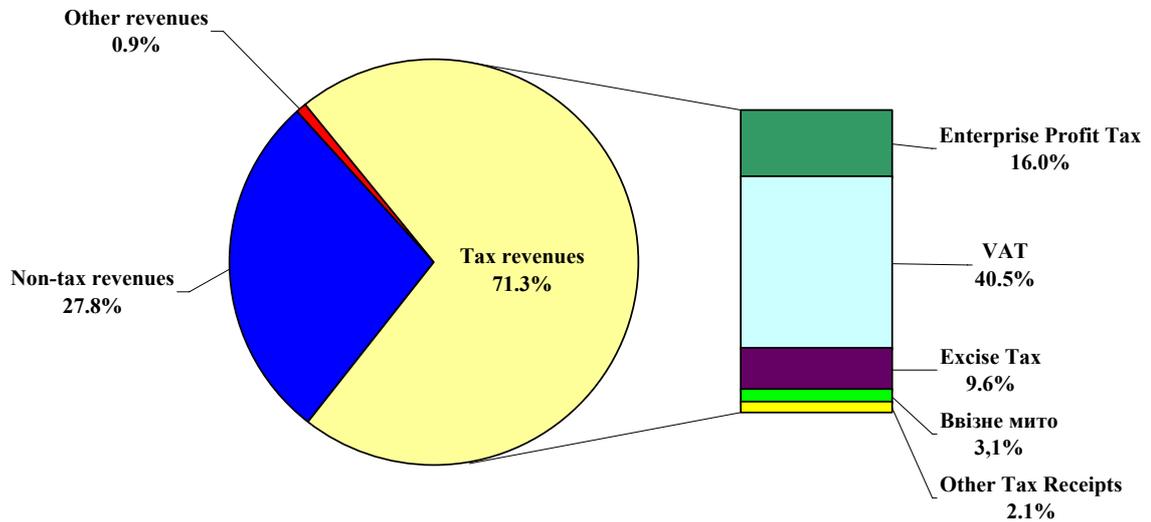
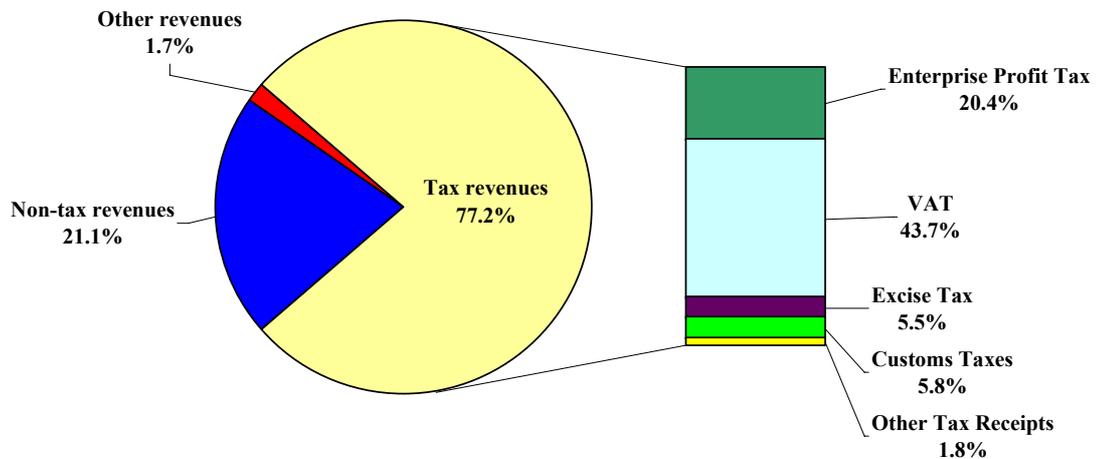


Diagram 2

Structure of State Budget Revenues in August 2008



State Budget Total Revenues Monthly Trends in 2004-2009

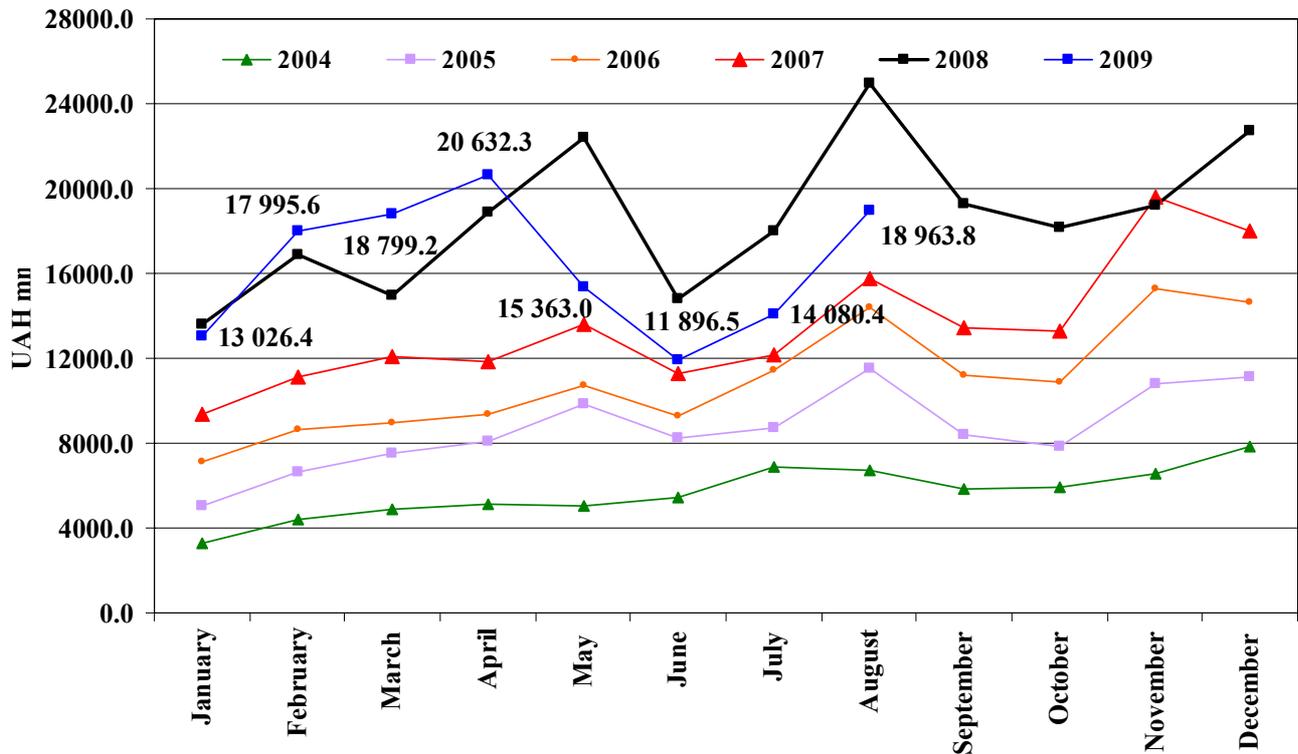
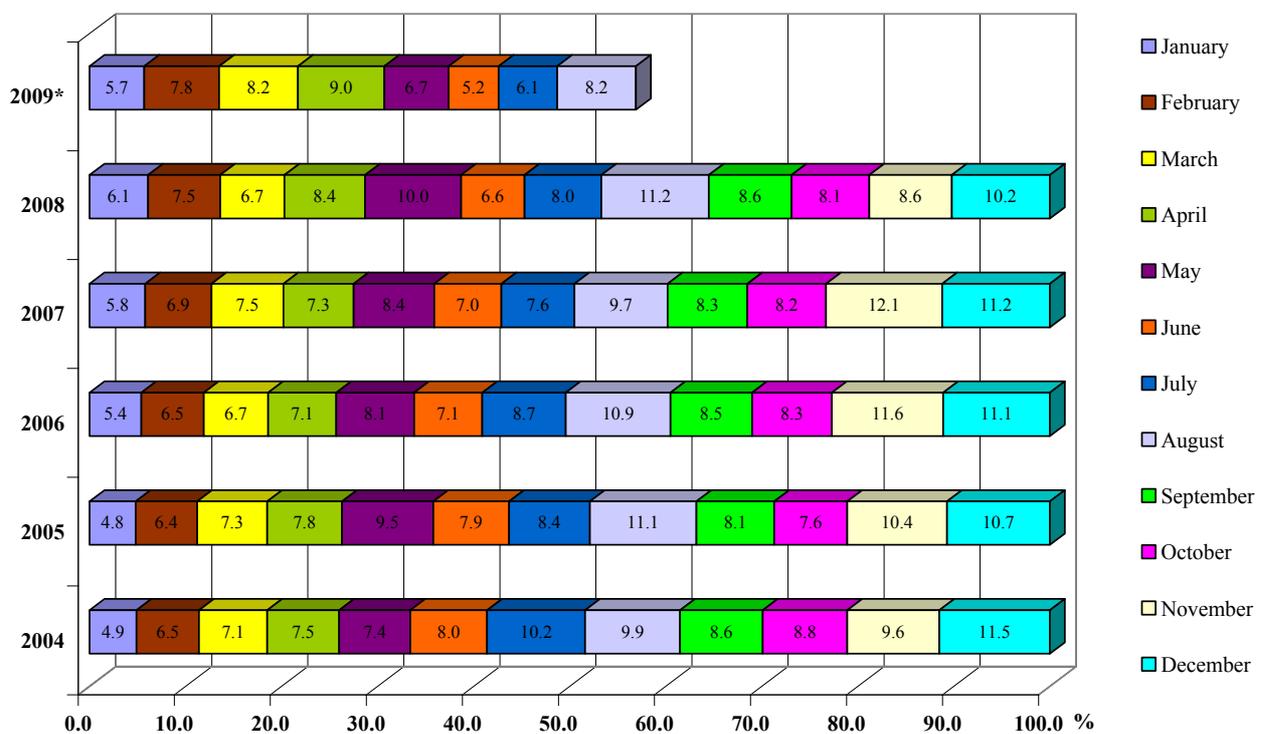


Diagram 3

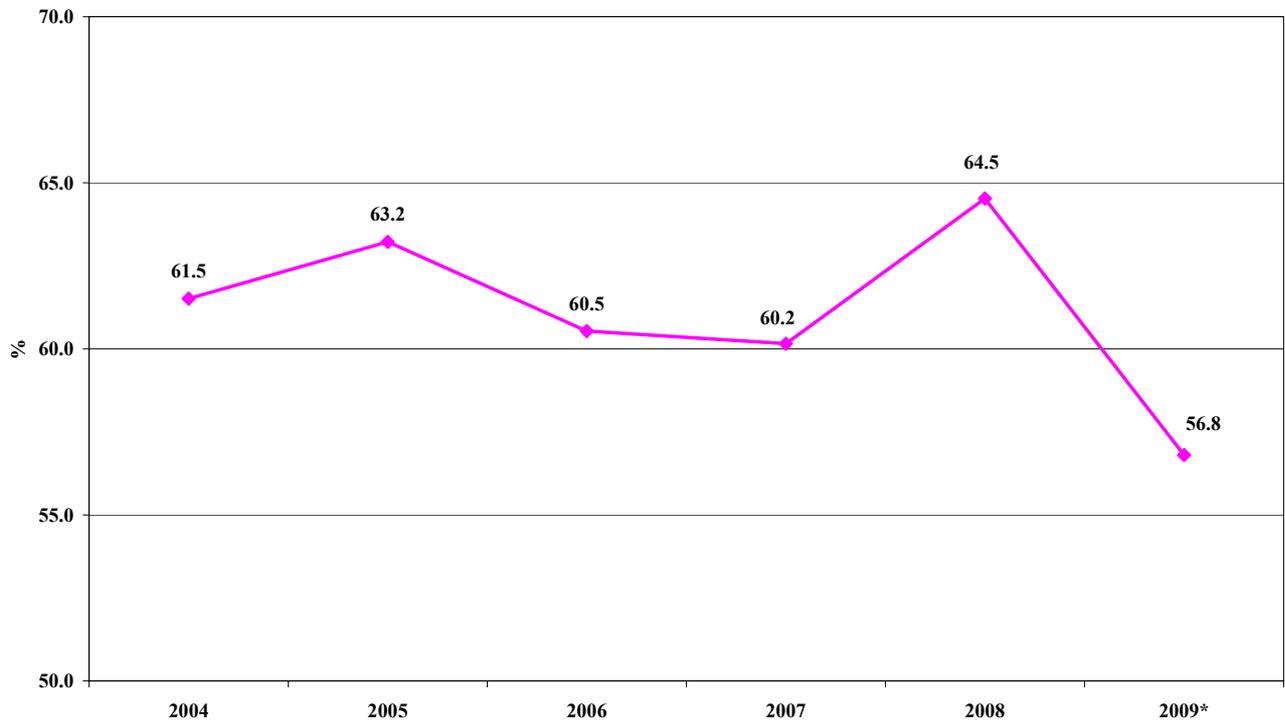
Dynamics of the Share of Ukraine's State Budget Revenues in Annual Amounts in 2004-2009



* A share of total revenues according to the planned annual index

Graph 2

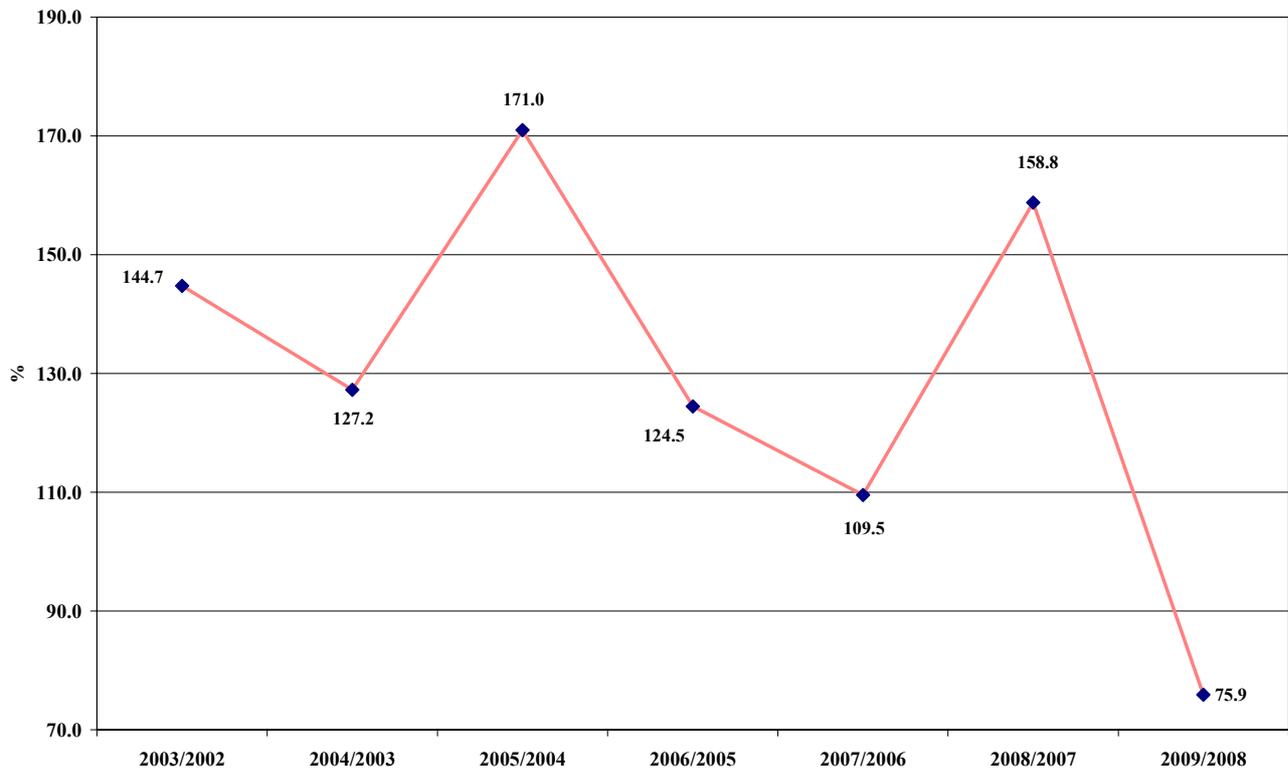
Dynamics of the Share of Ukraine's State Budget Revenues in January-August 2004-2009 in Annual Amounts



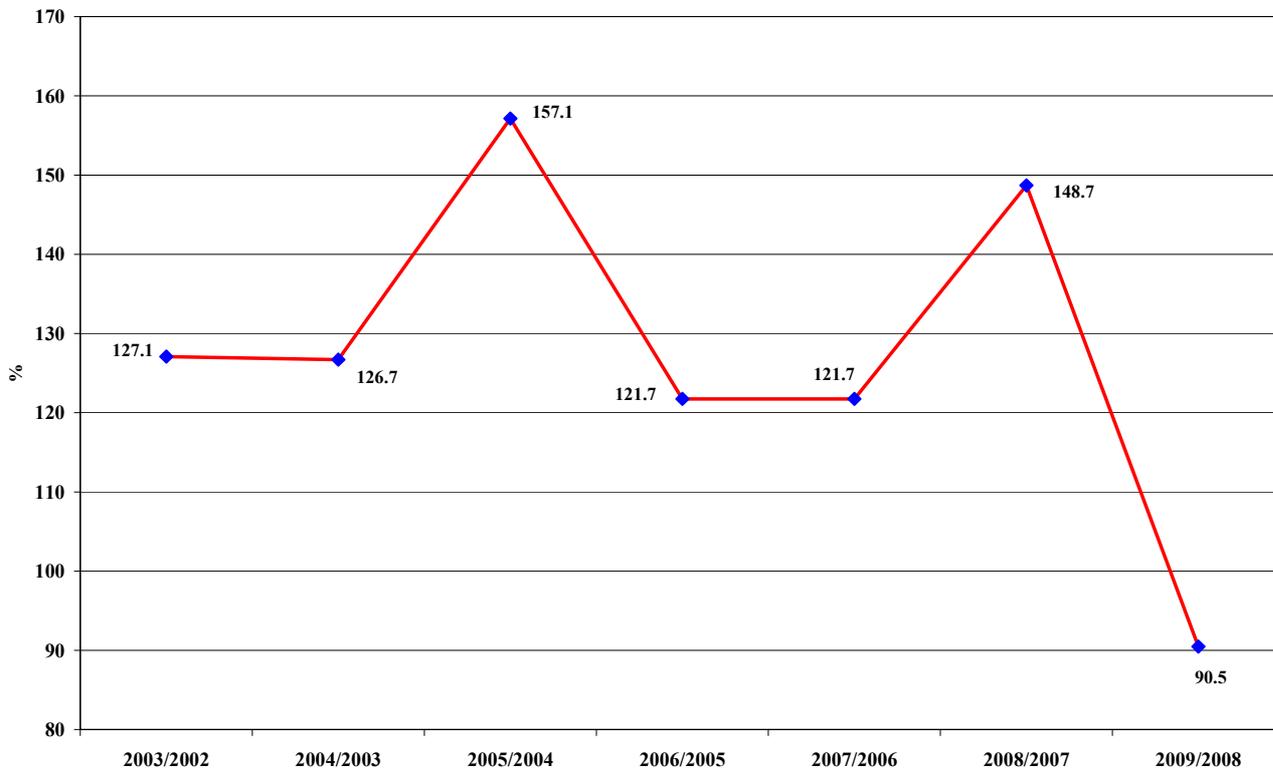
* A share of total revenues according to the planned annual index

Graph 3

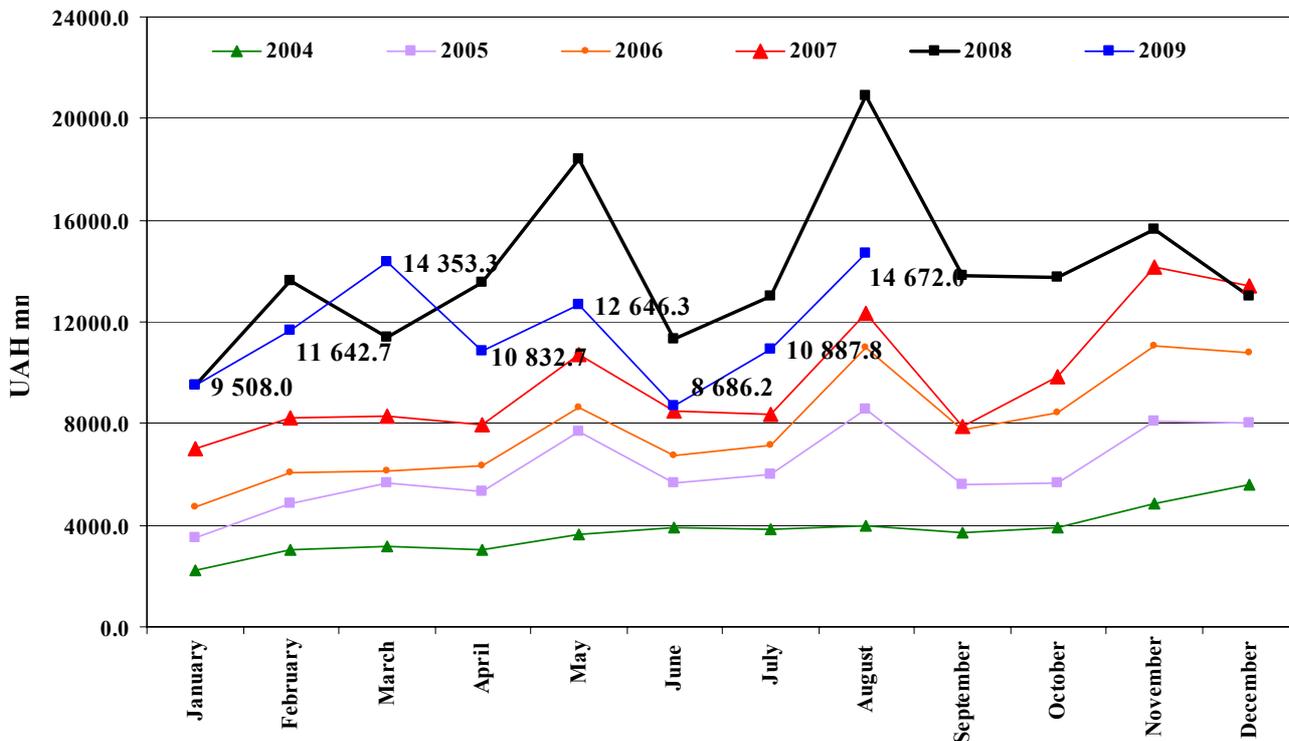
Growth Rates of Ukraine's State Budget Revenues in August 2003-2009



Growth Rates of Ukraine's State Budget Revenues in January-August 2003-2009

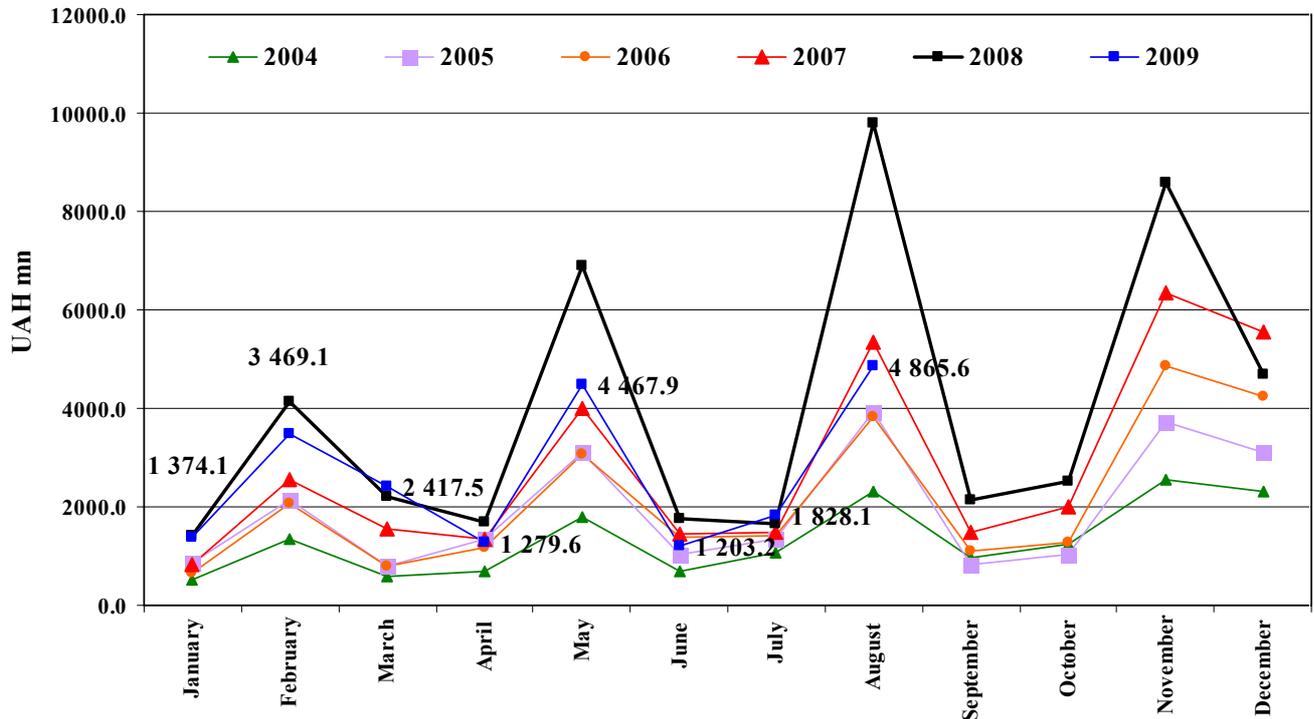


State Budget Tax Revenues Monthly Trends in 2004-2009



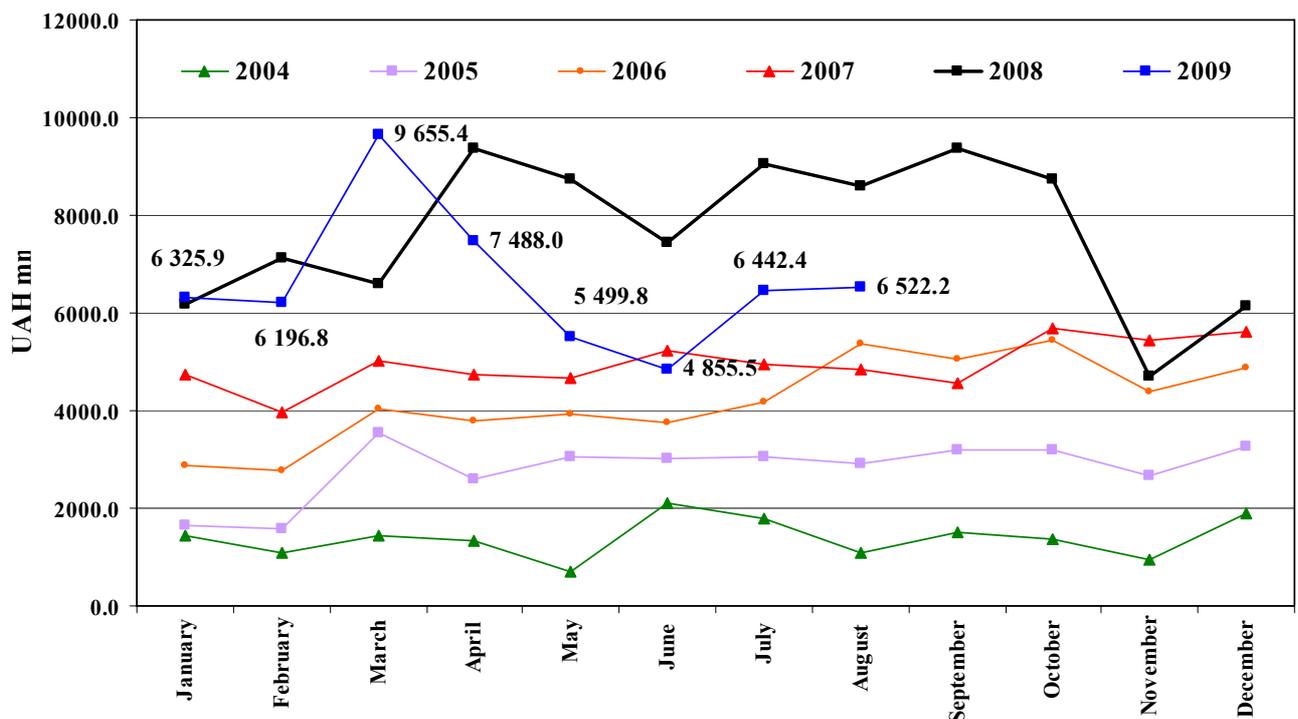
Graph 6

State Budget Enterprise Profit Tax Monthly Trends in 2004-2009

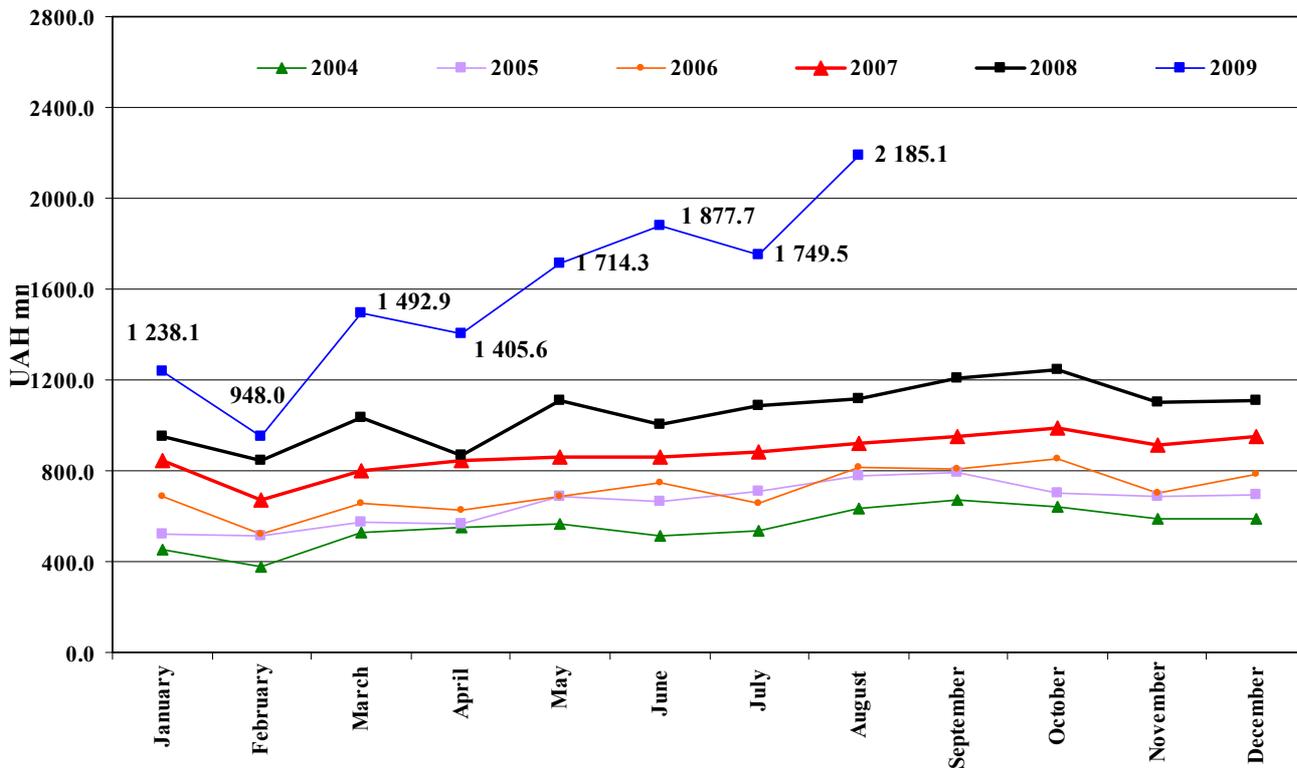


Graph 7

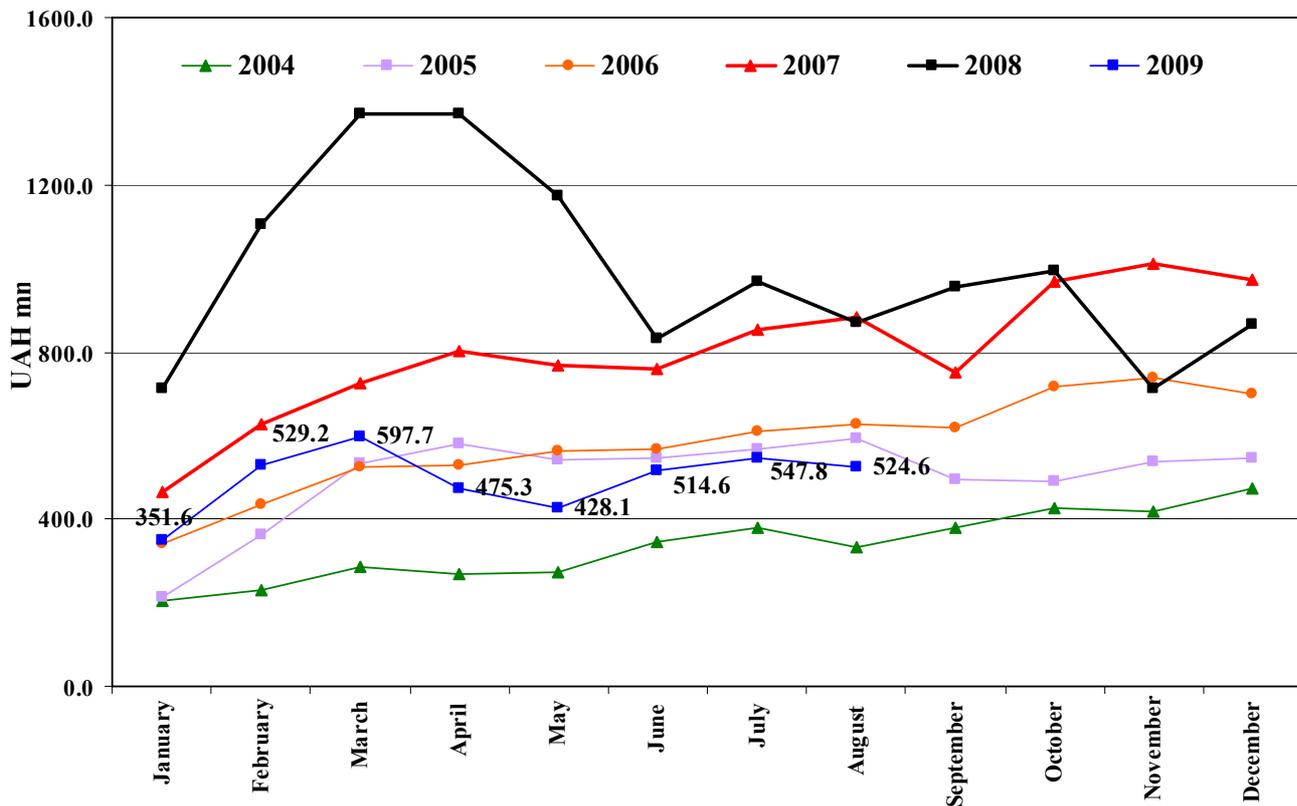
State Budget Value Added Tax Monthly Trends in 2004-2009



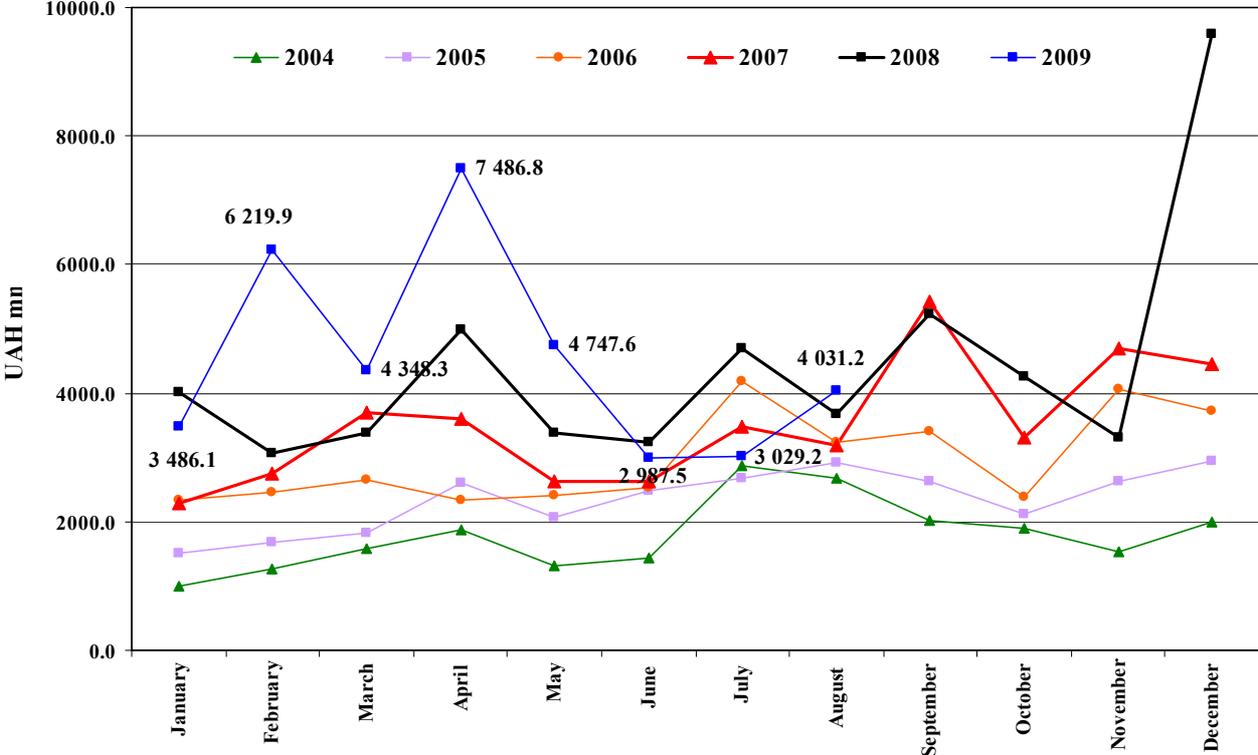
State Budget Excise Tax Monthly Trends in 2004-2009



Taxes on Foreign Trade and External Operations Monthly Trends in 2004-2009



State Budget Non-tax Revenues Monthly Trends in 2004-2009



Local Budget Revenues

Graph 11

Local Budget Revenues Monthly Trends (Less Intergovernmental Transfers) in 2004-2009

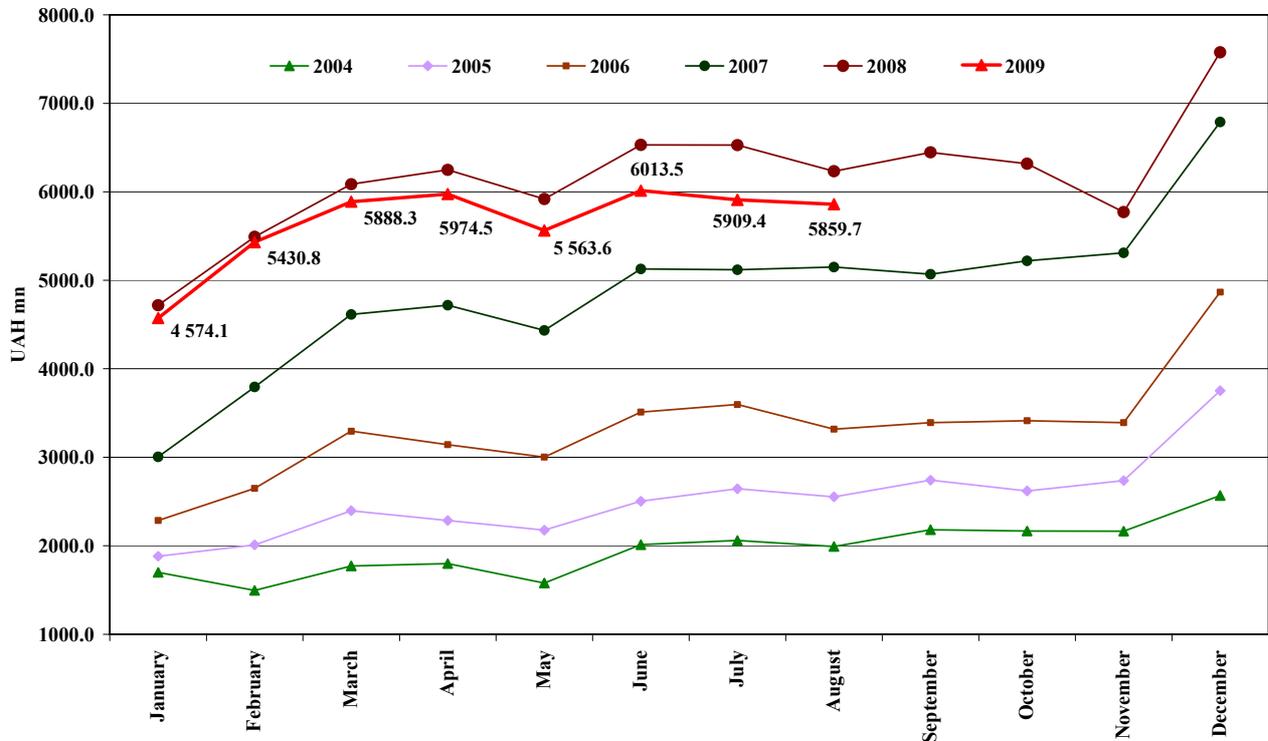
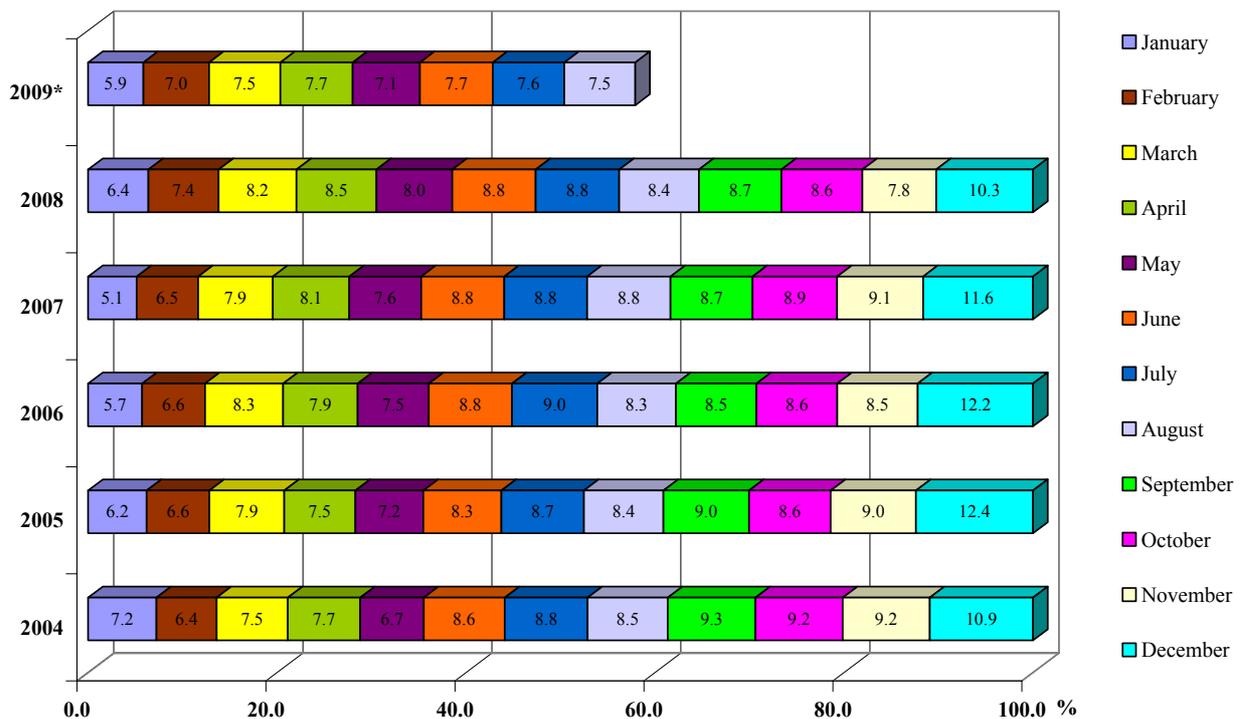


Diagram 4

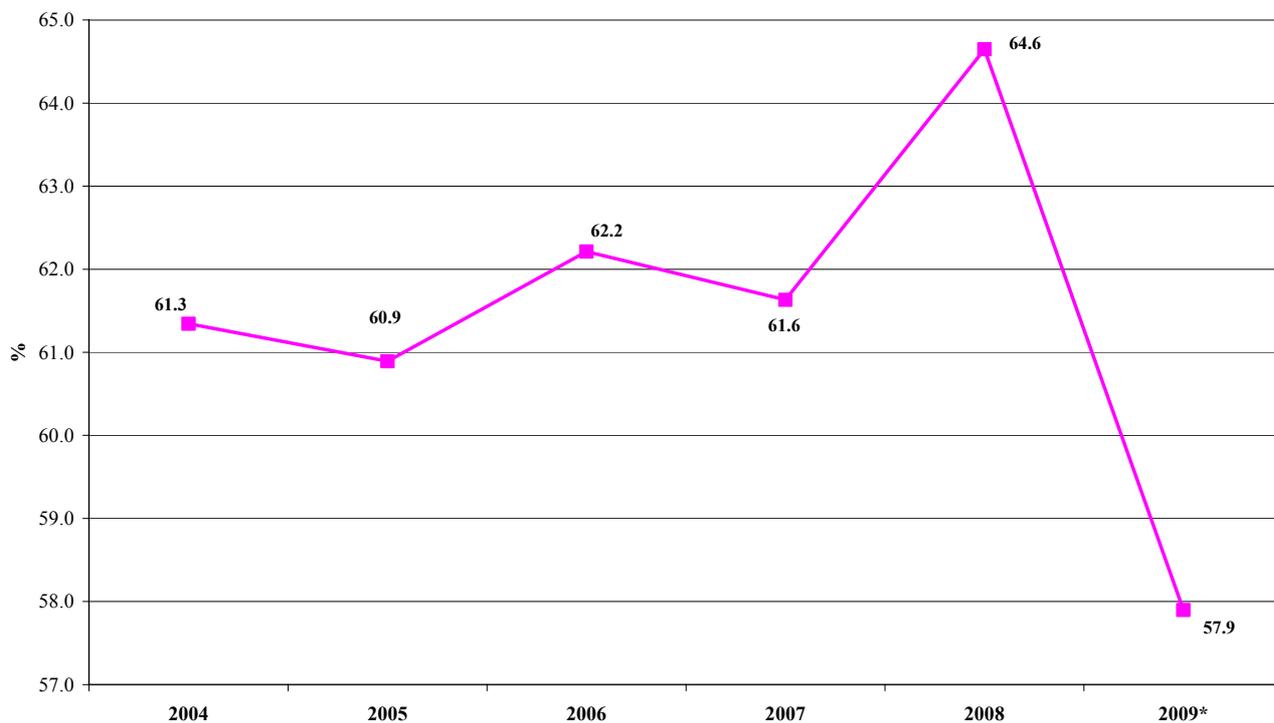
Dynamics of the Share of Local Budget Revenues in Annual Amounts in 2004-2009



* A share of total revenues according to the planned annual index

Graph 12

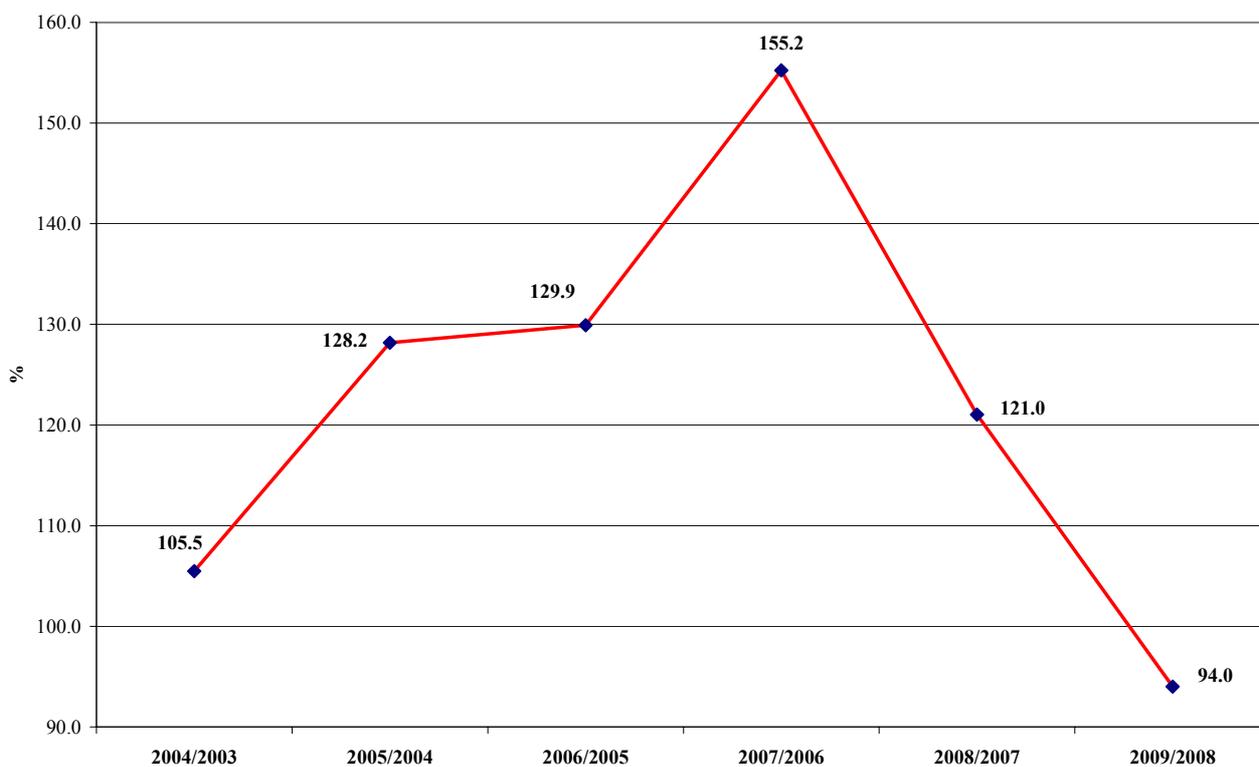
Dynamics of the Share of Local Budget Revenues in January-August 2004-2009 in Annual Amounts



* A share of total revenues according to the planned annual index

Graph 13

Growth Rates of Local Budget Revenues in August 2004-2009



Growth Rates of Local Budget Revenues in January-August 2004-2009

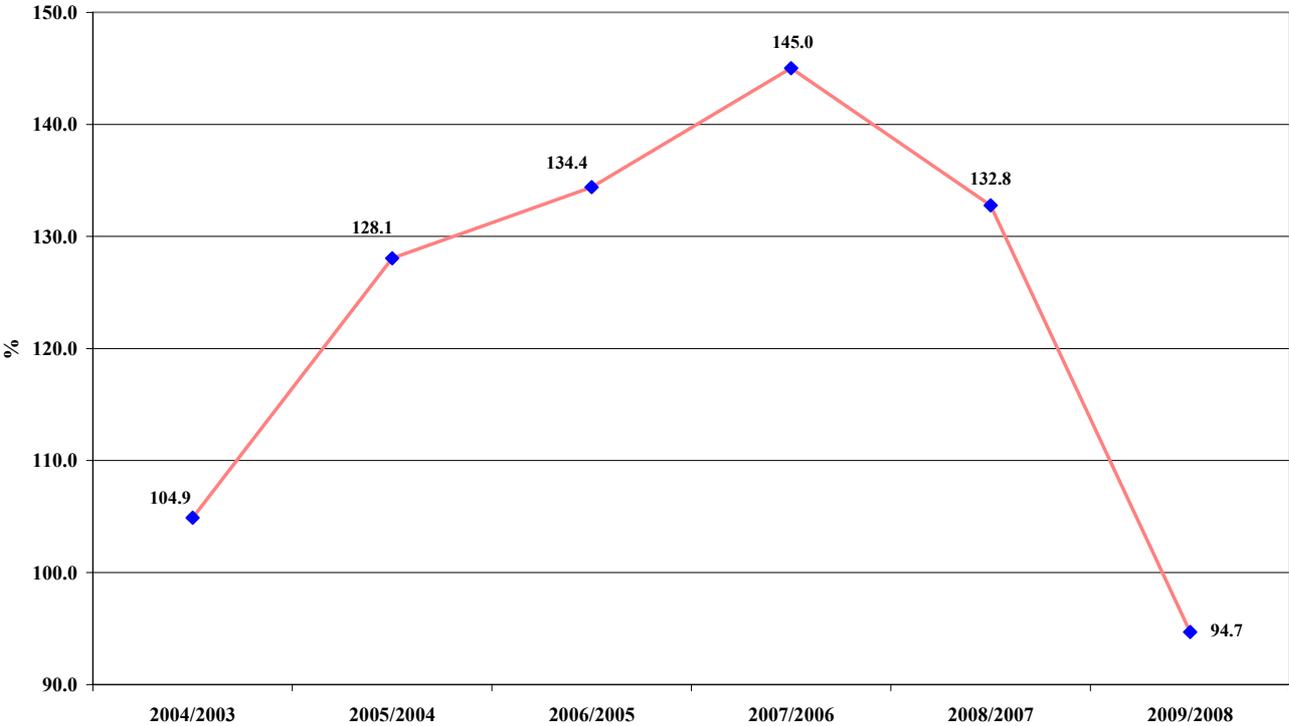
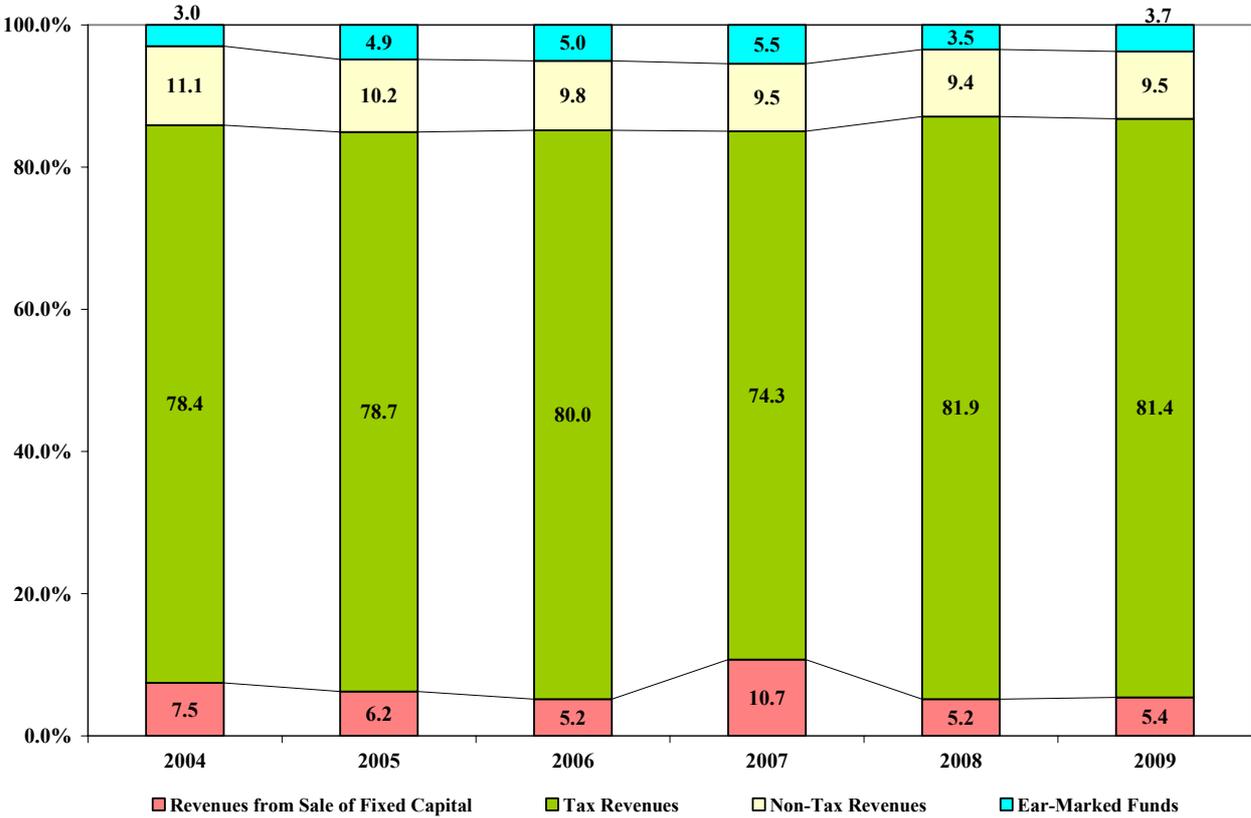
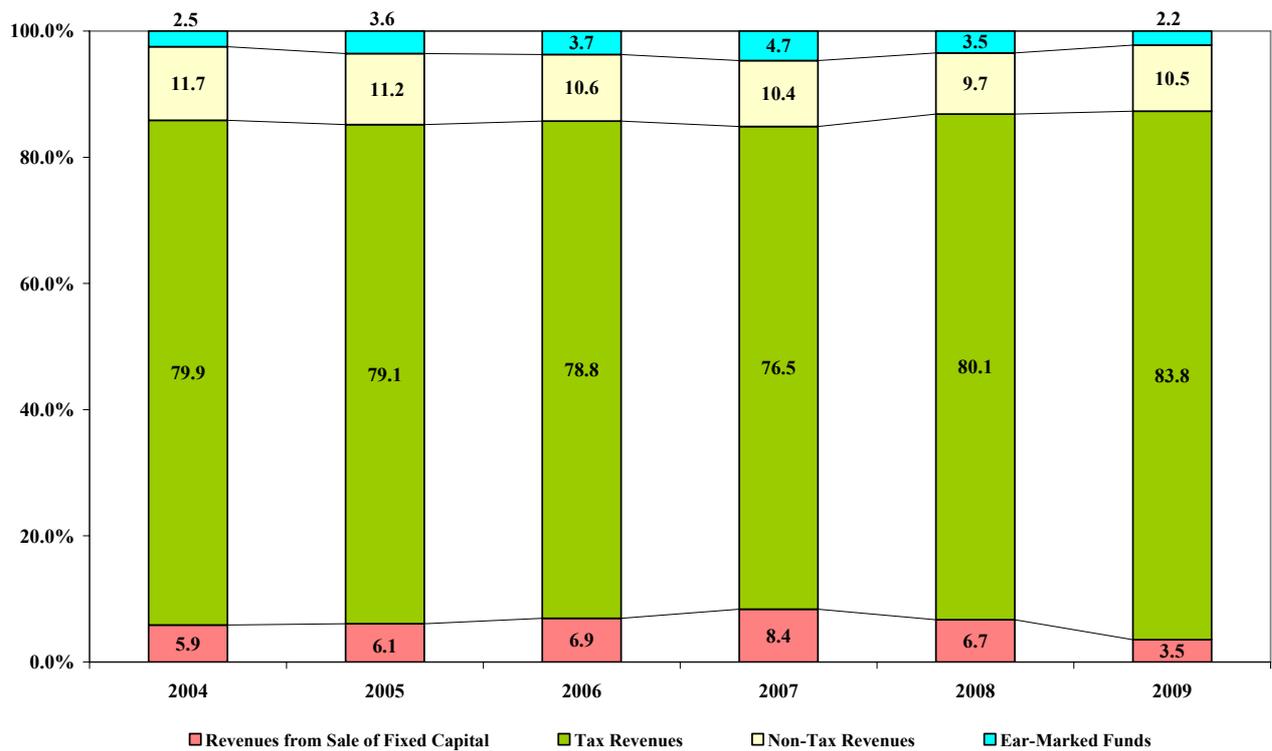


Diagram 5

Structure of Actual Local Budget Revenues in August 2004-2009



Structure of Actual Local Budget Revenues in January-August 2004-2009



Graph 15

Local Budget Tax Revenues Monthly Trends in 2004-2009

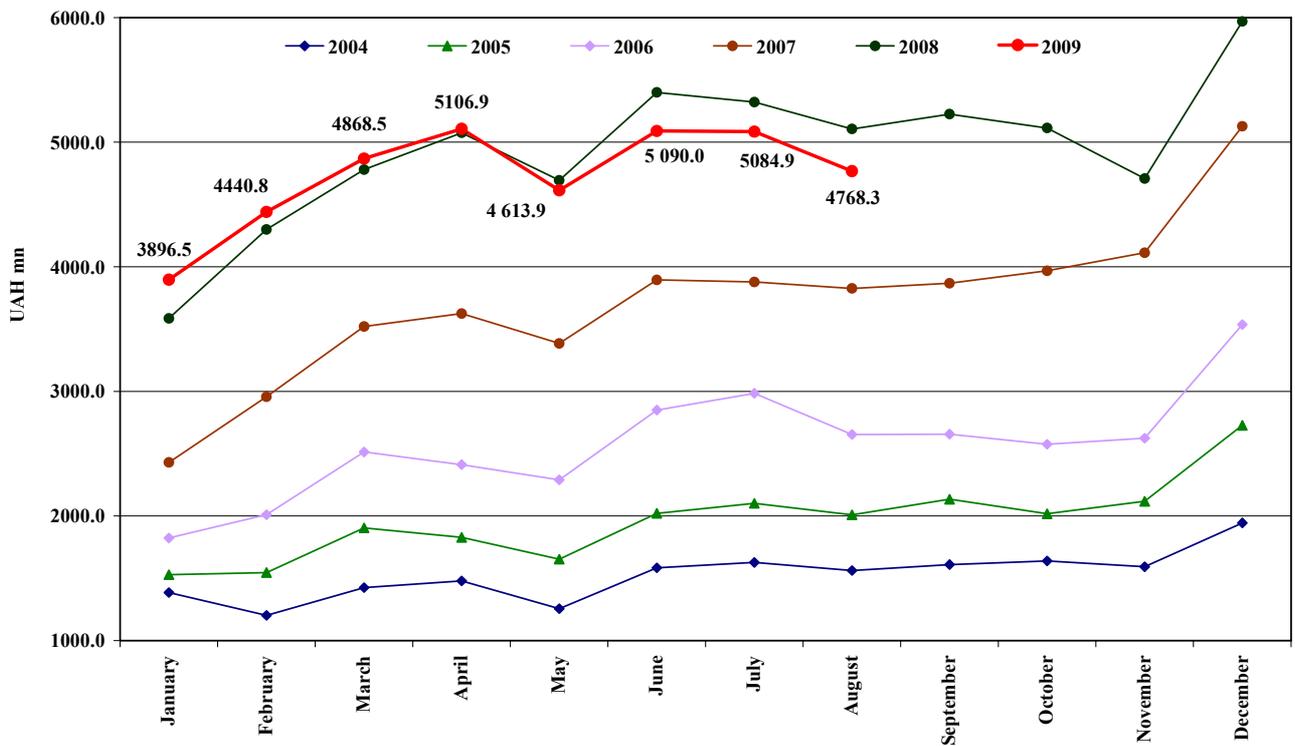


Diagram 7

Structure of Actual Local Budget Tax Revenues in August 2004-2009

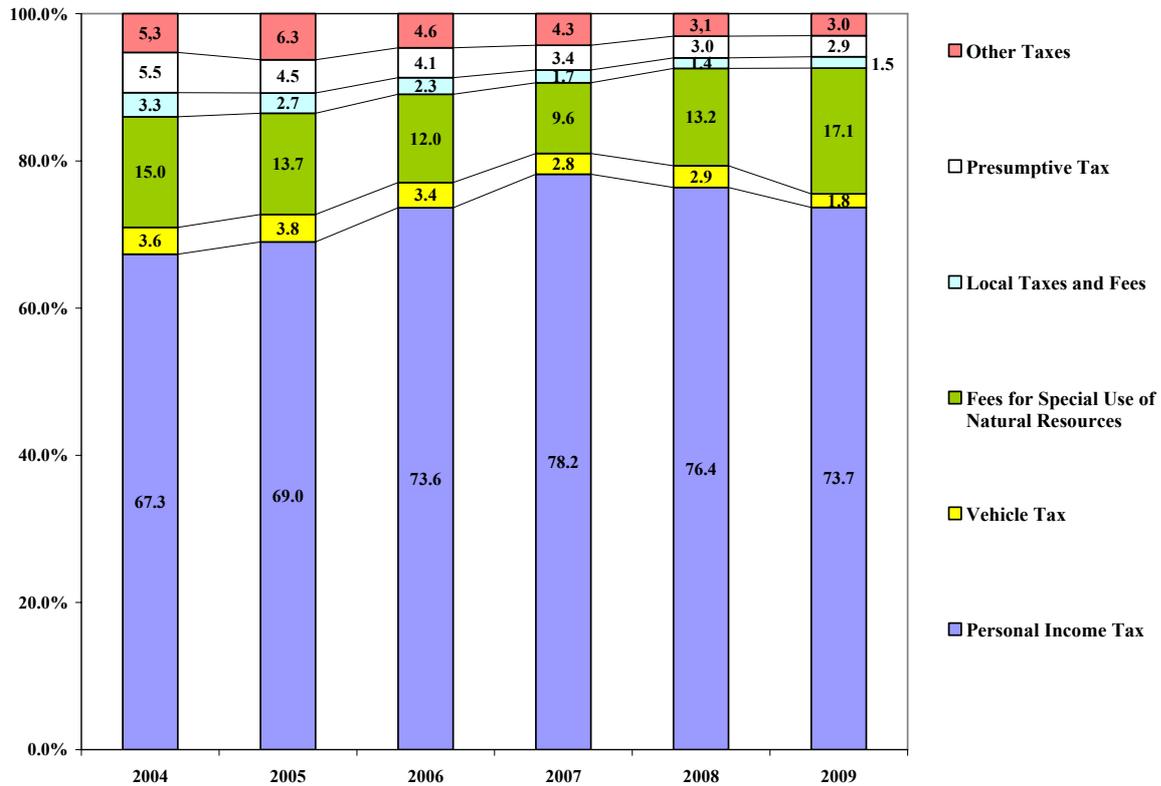
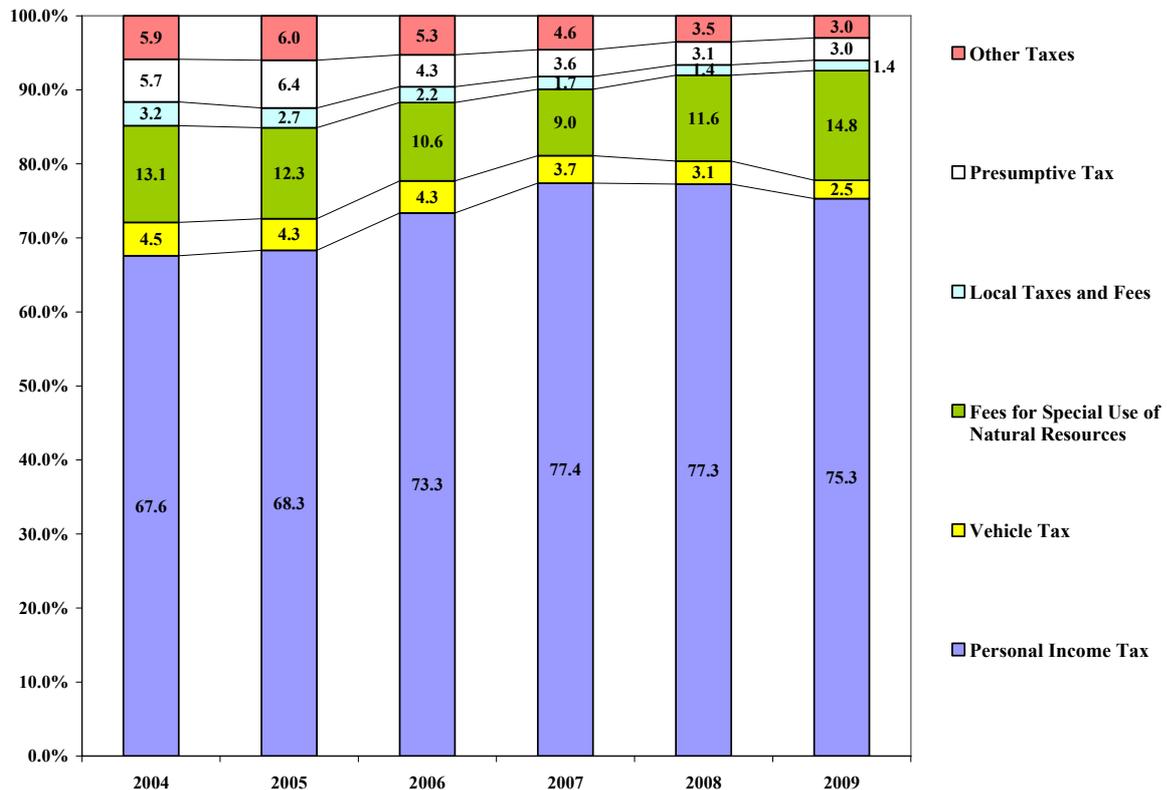


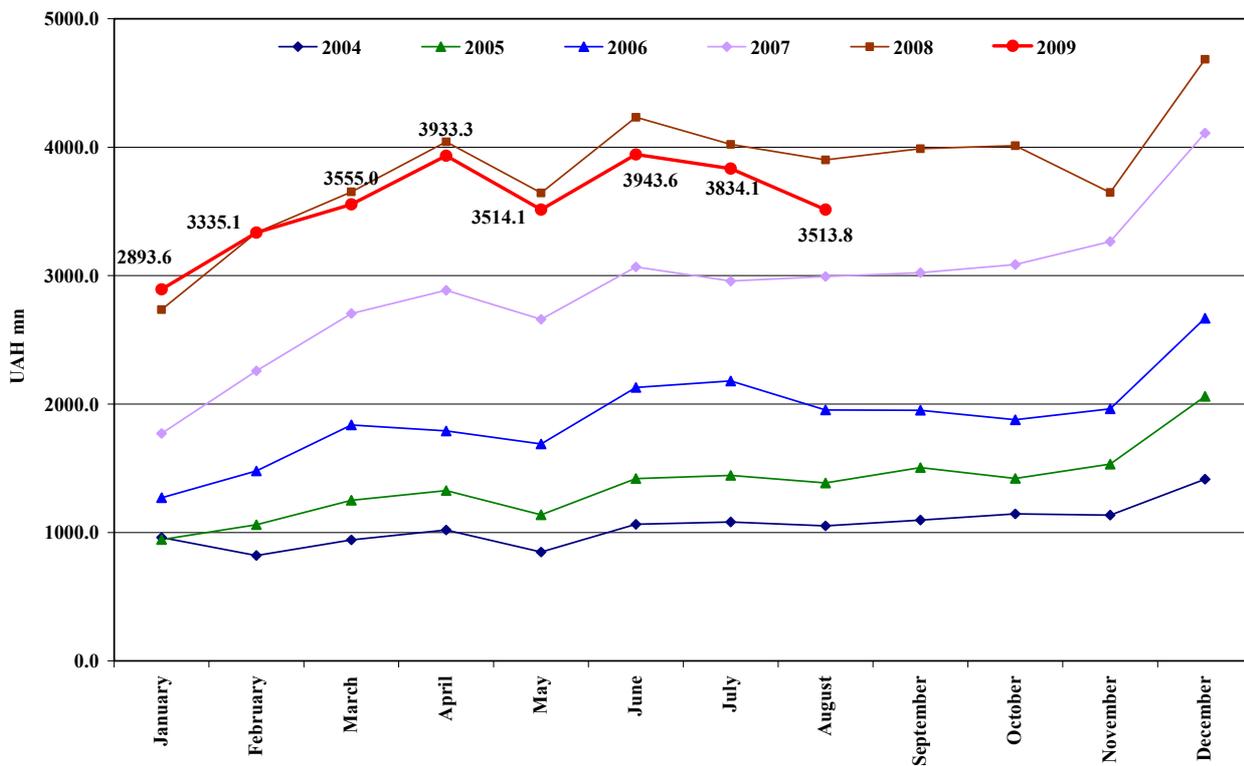
Diagram 8

Structure of Actual Local Budget Tax Revenues in January-August 2004-2009



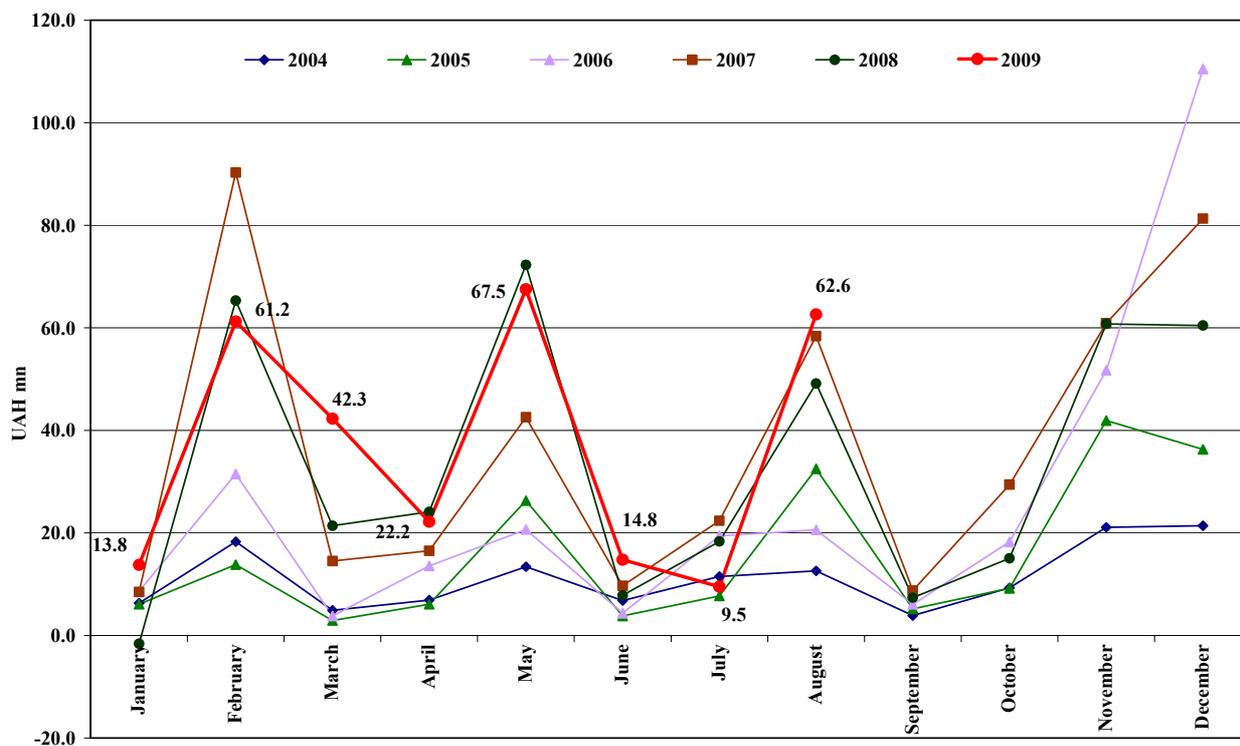
Graph 16

Local Budgets Personal Income Tax Monthly Trends in 2004-2009

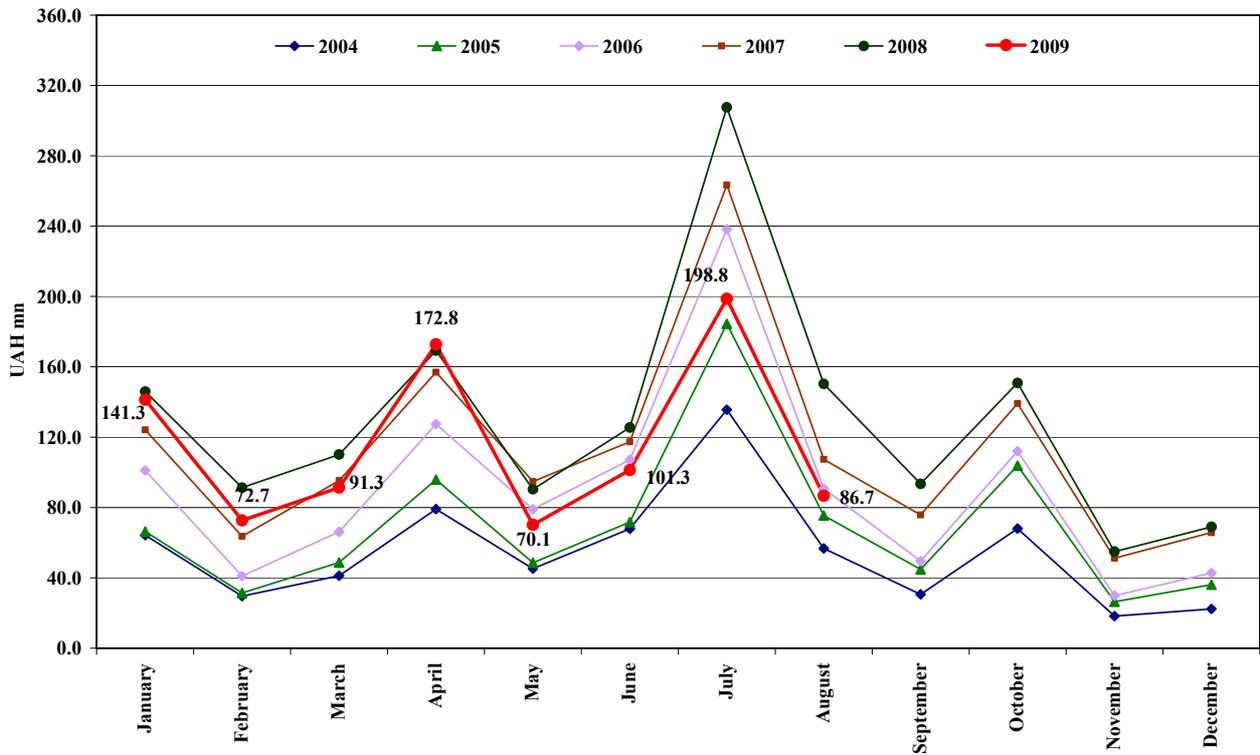


Graph 17

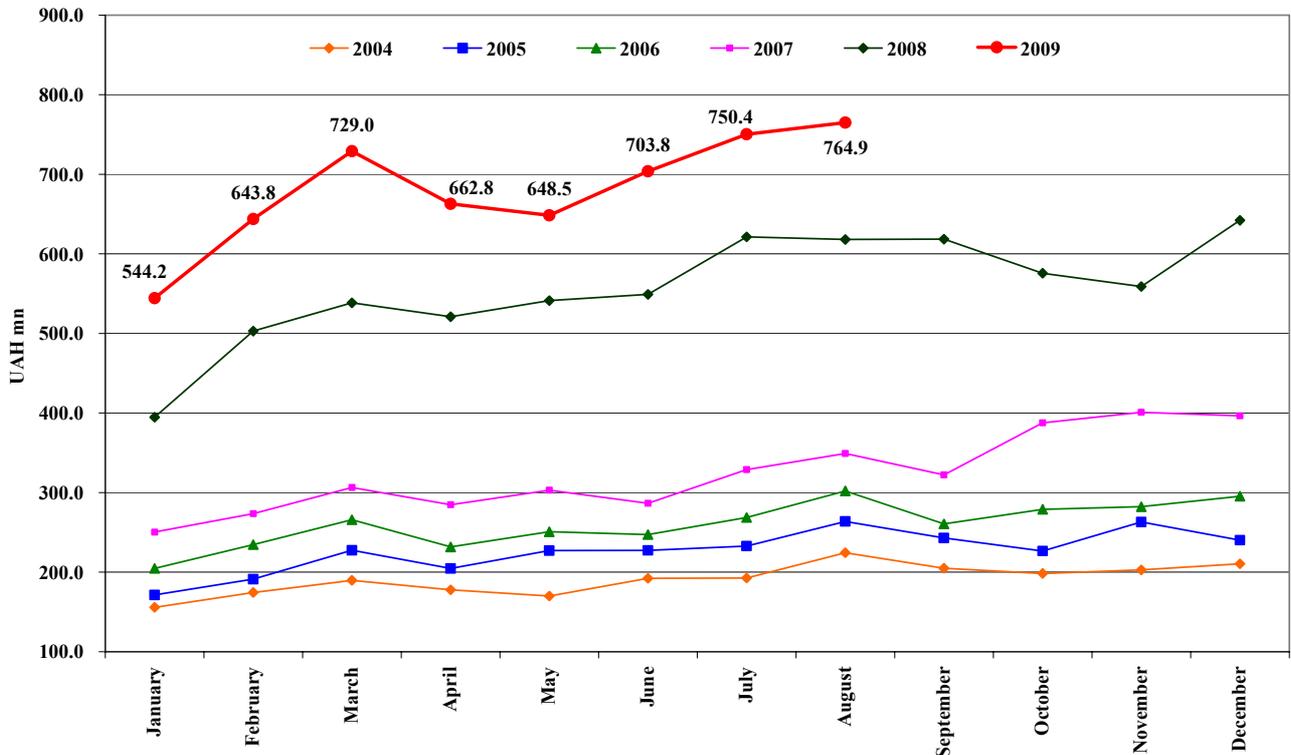
Tax on Profit of Municipal Enterprises Monthly Trends in 2004-2009



Vehicle Tax Monthly Trends in 2004-2009

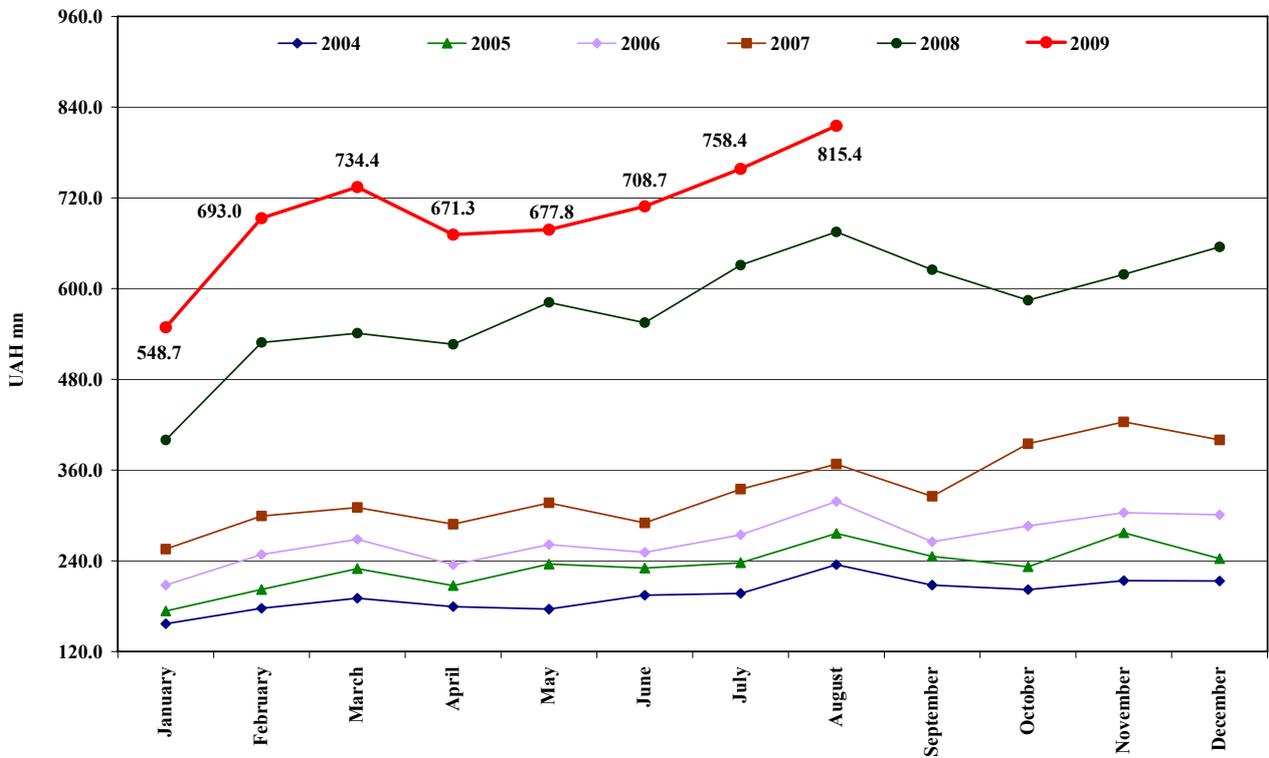


Land Tax Monthly Trends in 2004-2009



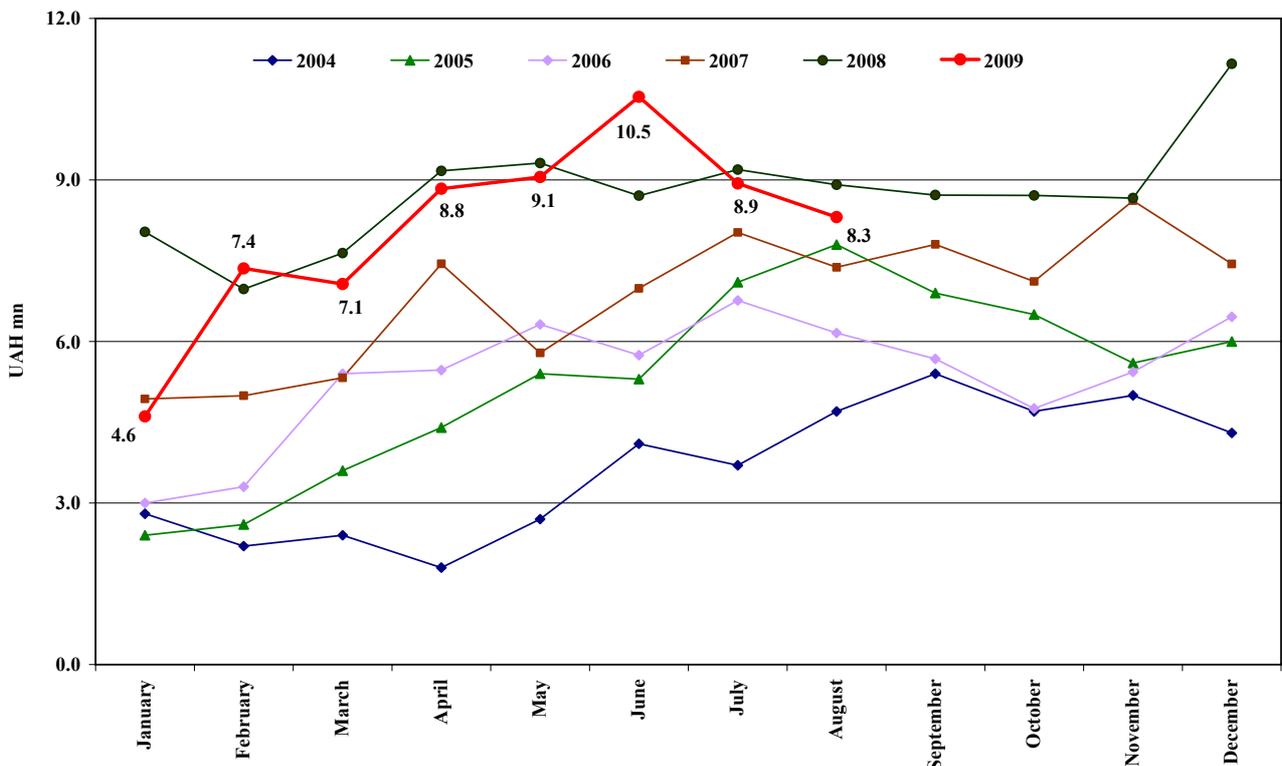
Graph 20

Fees for Special Use of Natural Resources Monthly Trends in 2004-2009



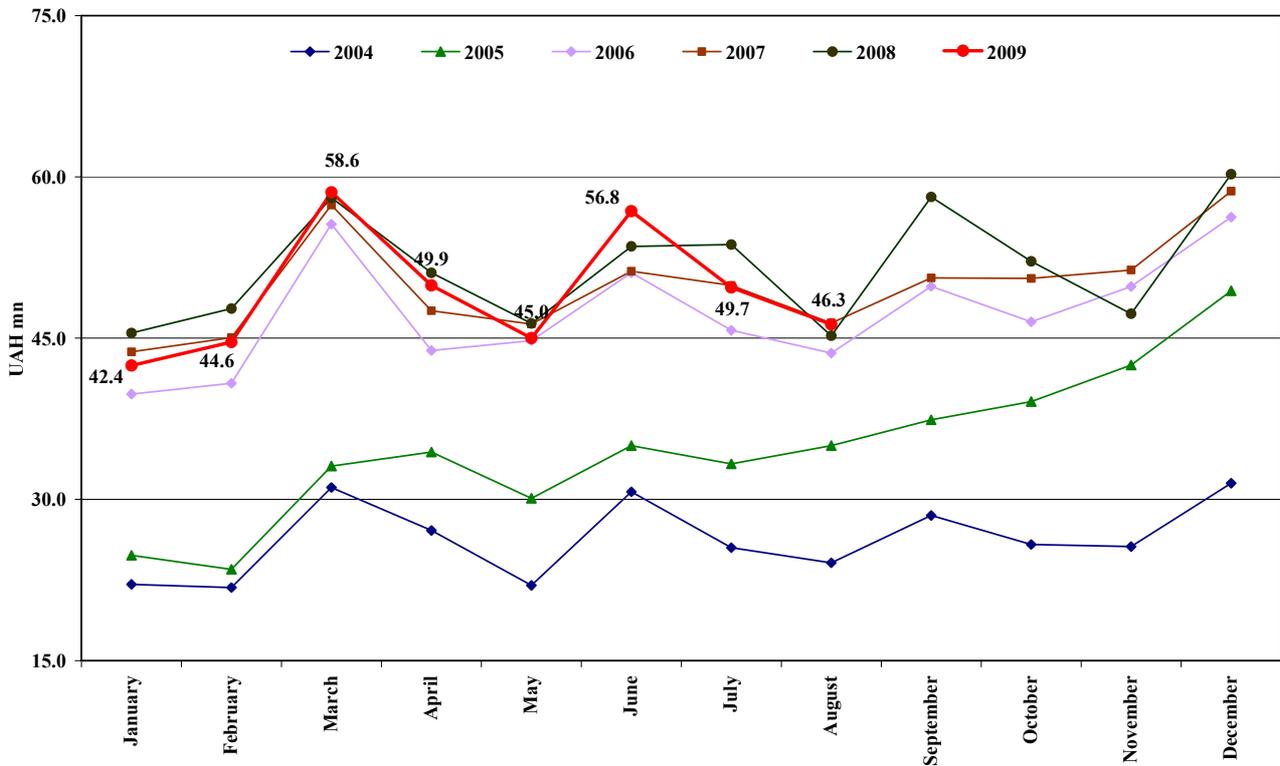
Graph 21

Local Budget Excise Tax Monthly Trends in 2004-2009



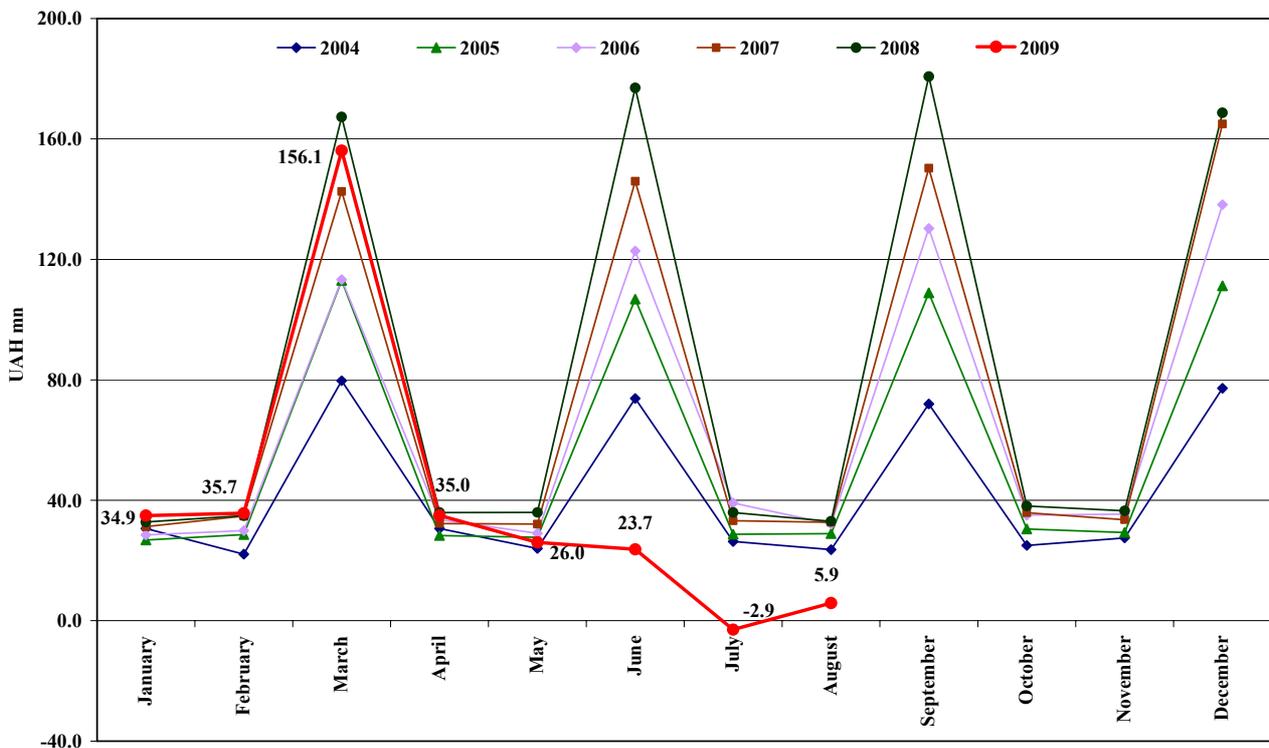
Graph 22

License Fee for Certain Types of Economic Activities Monthly Trends in 2004-2009



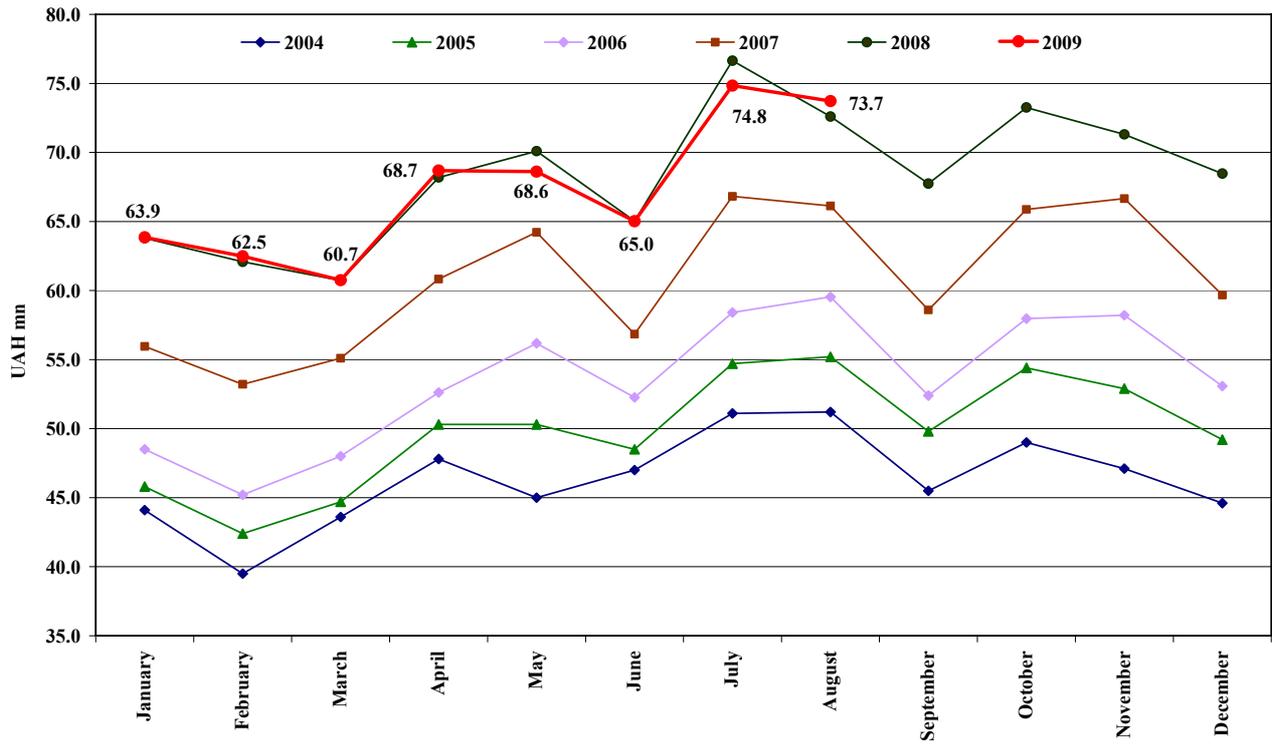
Graph 23

Trade License Fee for Certain Types of Entrepreneurial Activities Monthly Trends in 2004-2009



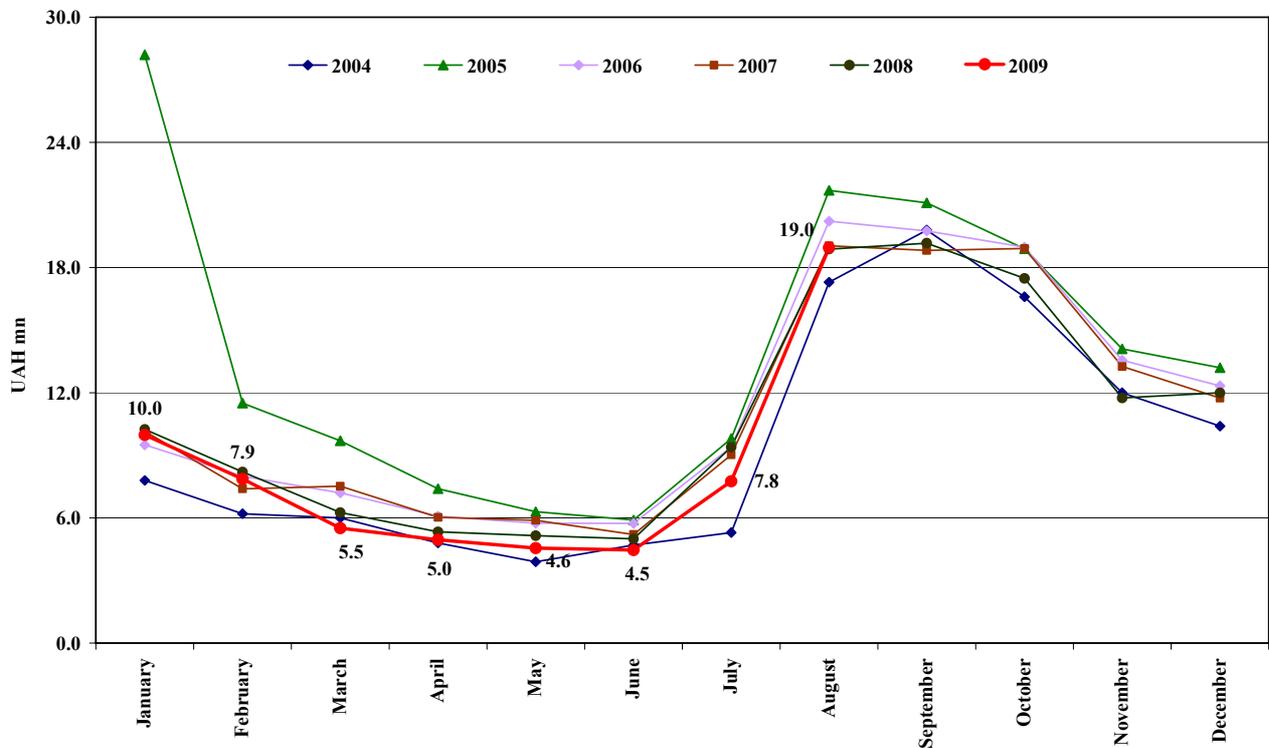
Graph 24

Local Taxes Monthly Trends in 2004-2009

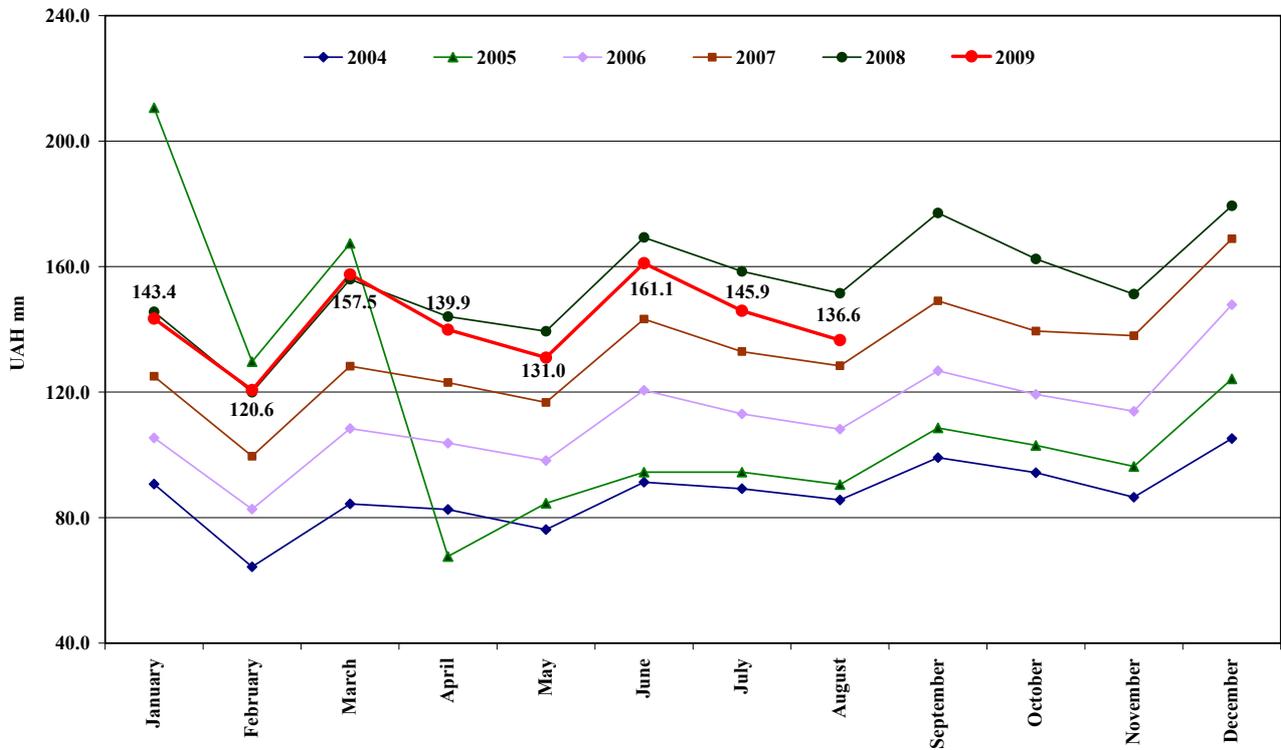


Graph 25

Fixed Agricultural Tax Monthly Trends in 2004-2009



Presumptive Tax Monthly Trends in 2004-2009



Local Budget Non-tax Revenues Monthly Trends in 2004-2009

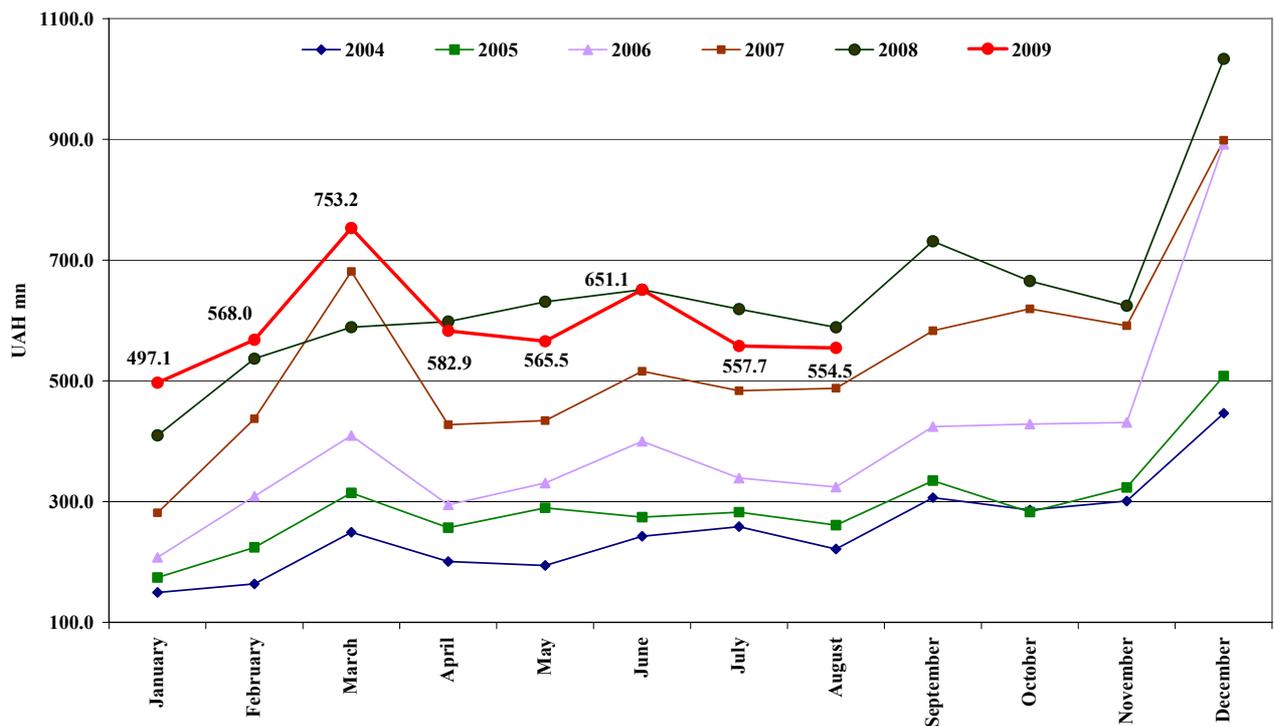


Diagram 9

Structure of Local Budget Actual Non-tax Revenues in August 2004-2009

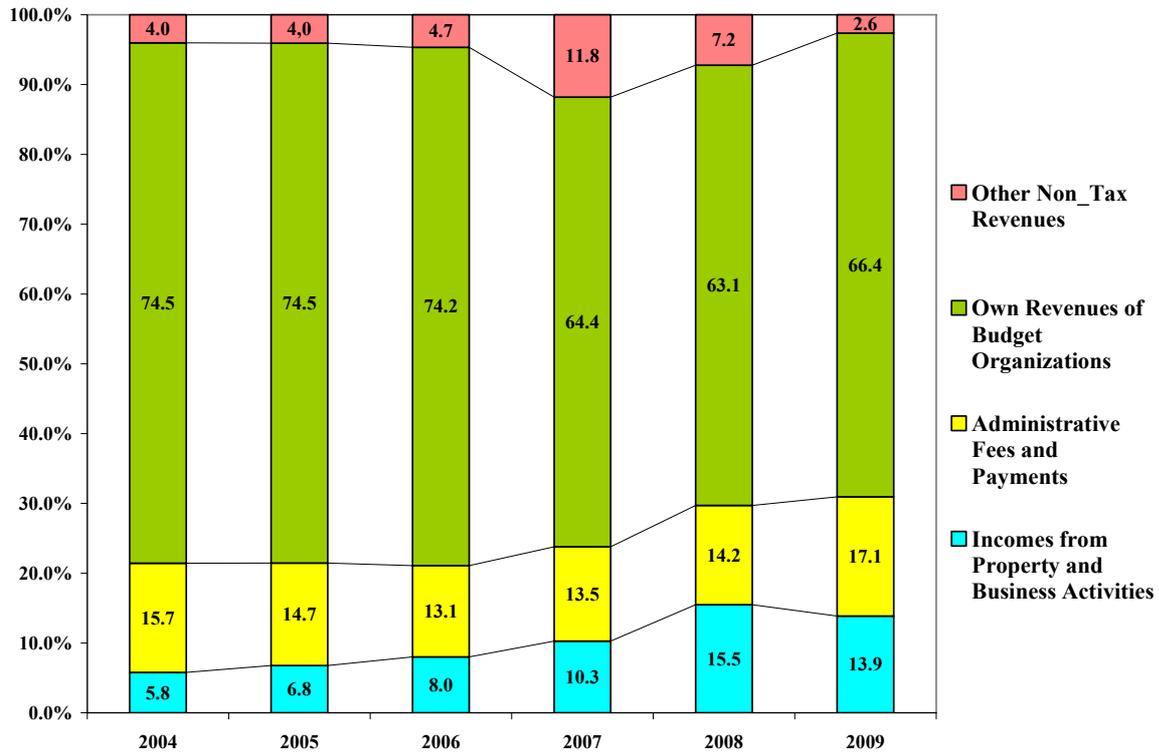
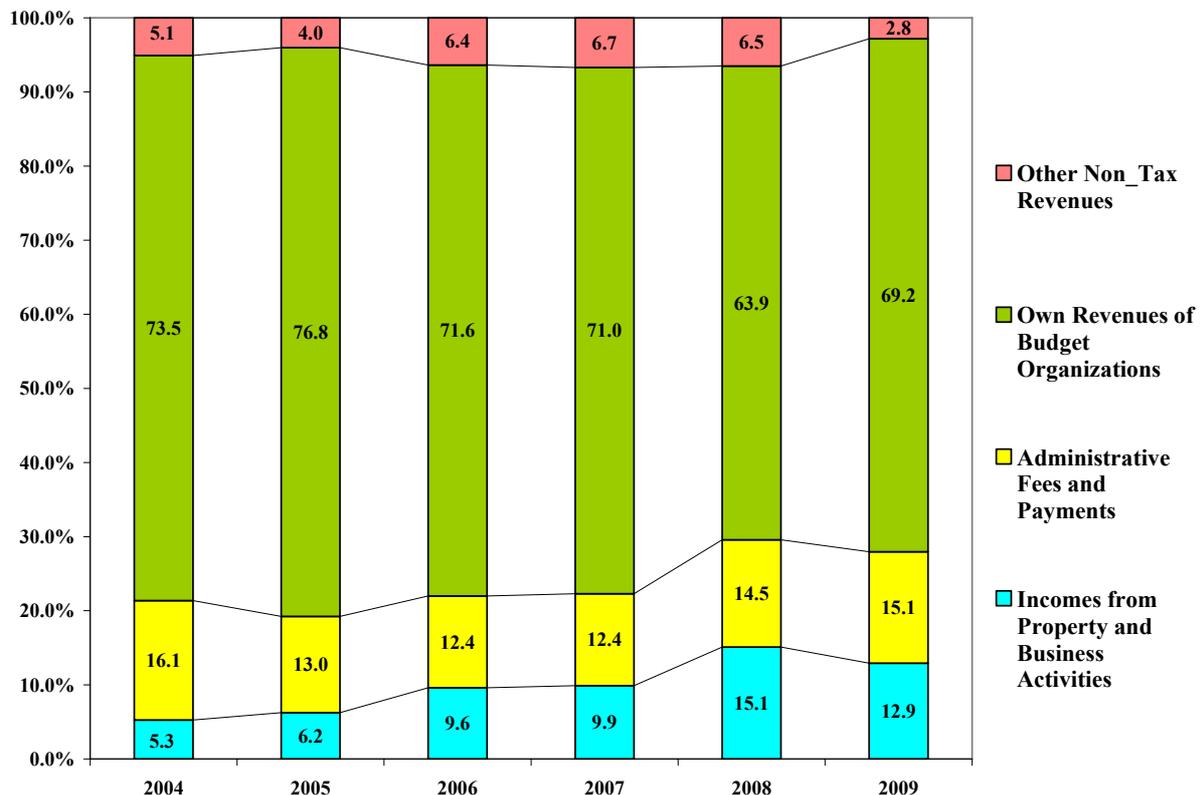


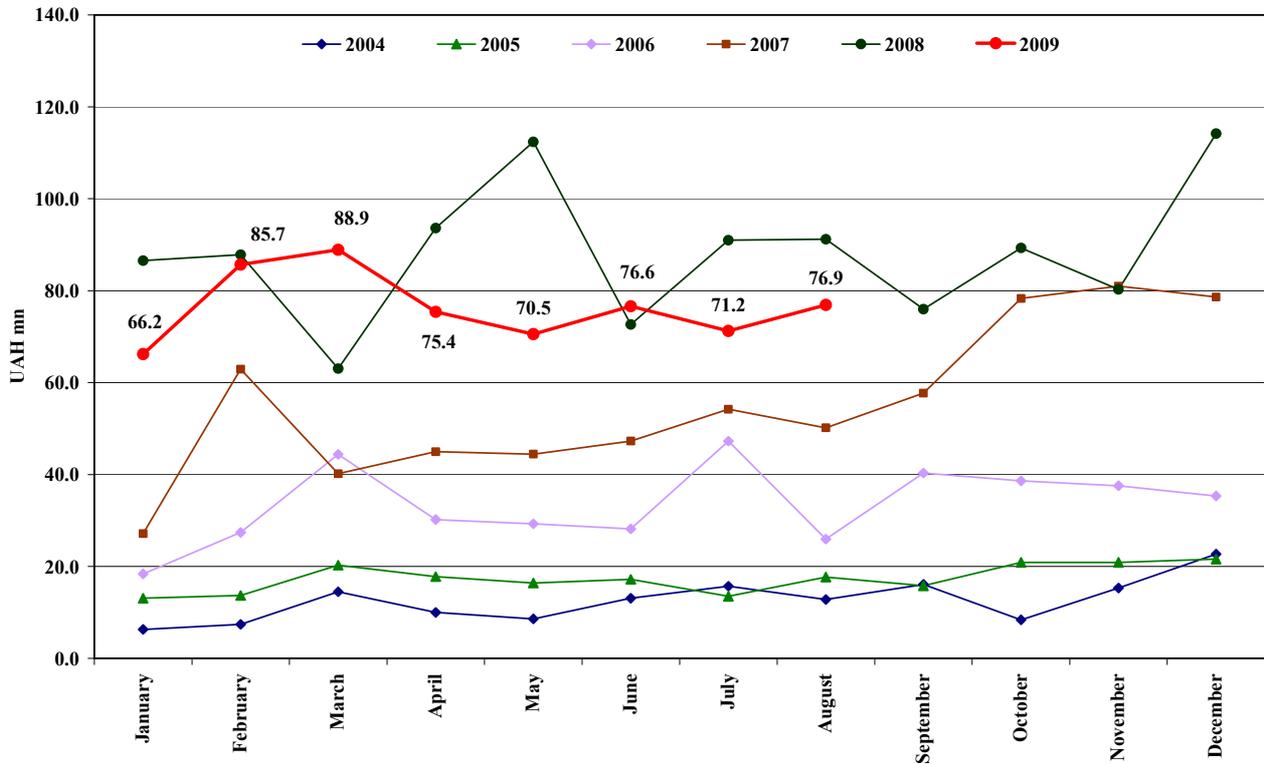
Diagram 10

Structure of Local Budget Actual Non-tax Revenues in January-August 2004-2009



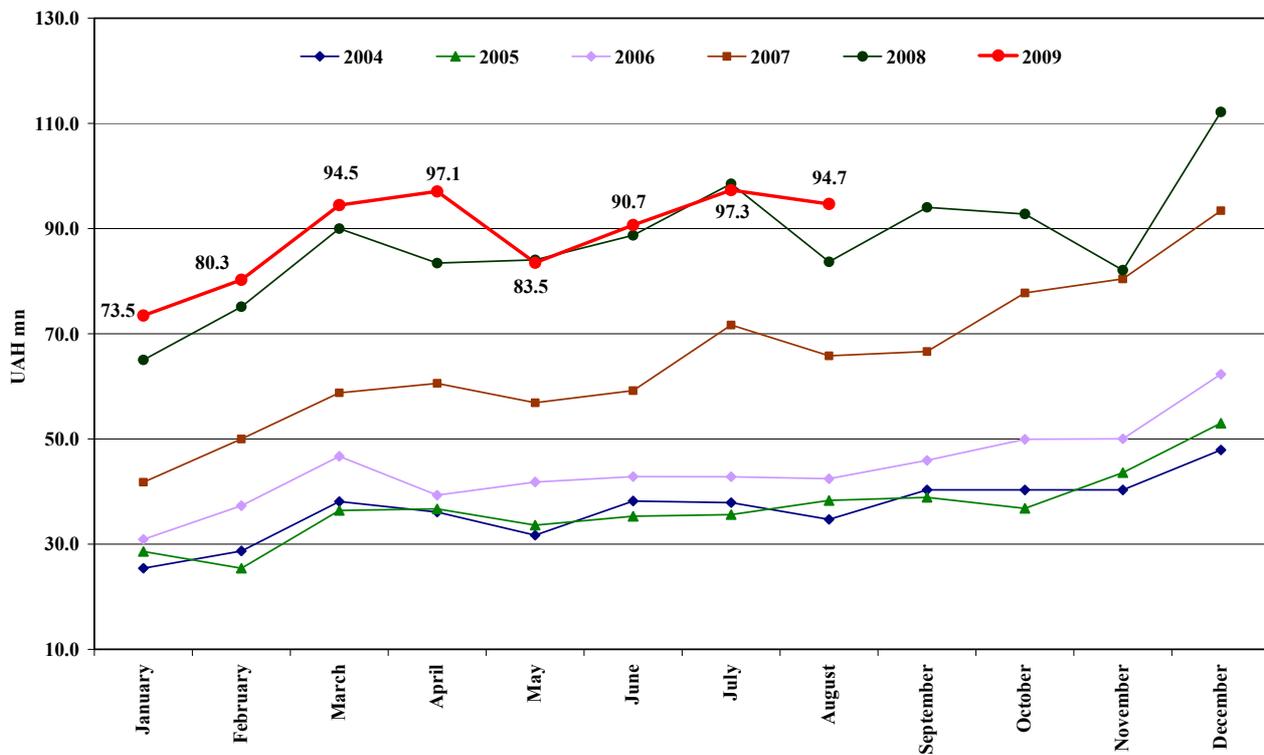
Graph 28

Local Budget Revenues from Property and Entrepreneurial Activities Monthly Trends in 2004-2009

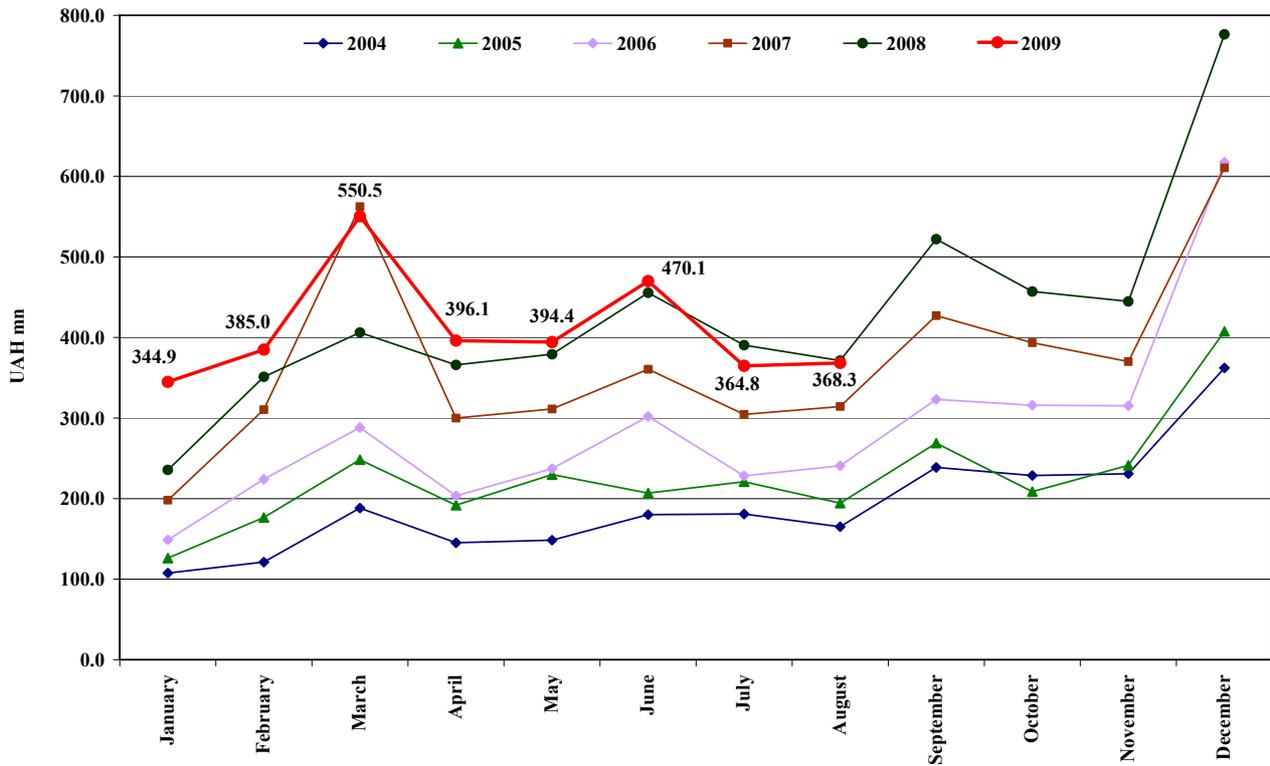


Graph 29

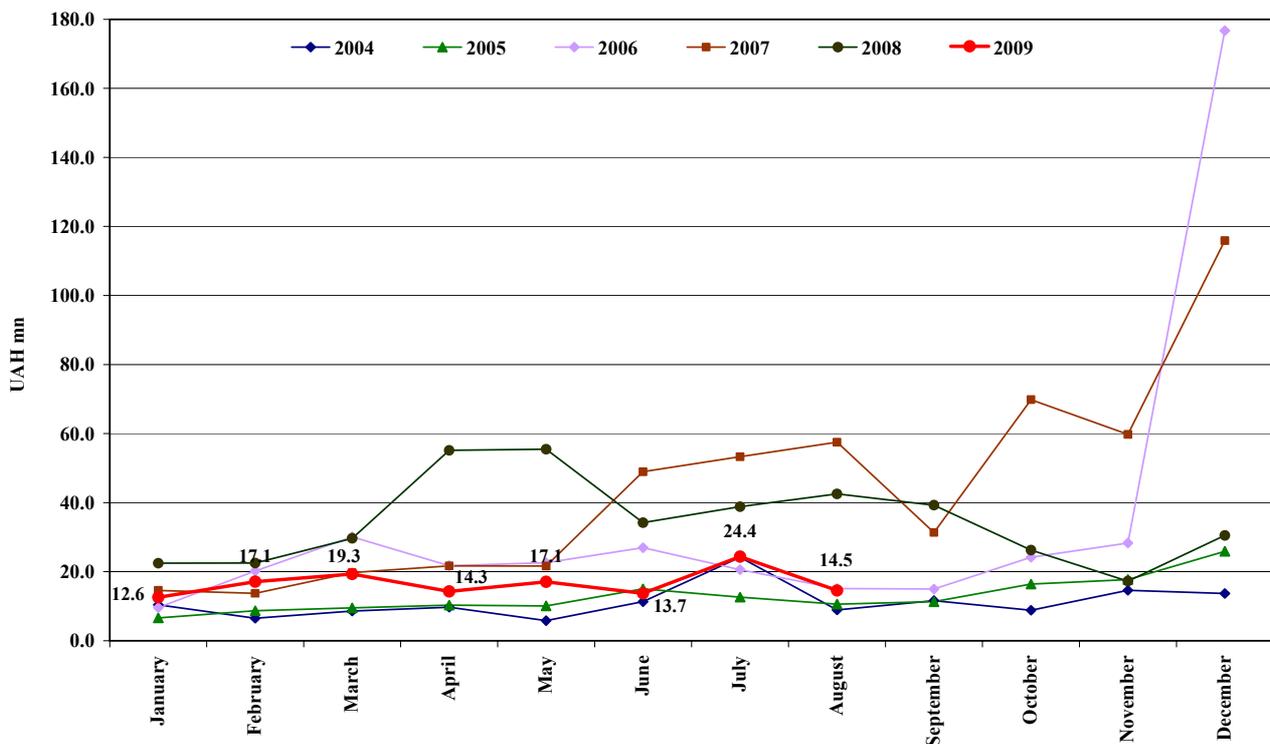
Dynamics of Monthly Local Budget Revenues from Administrative Fees in 2004-2009



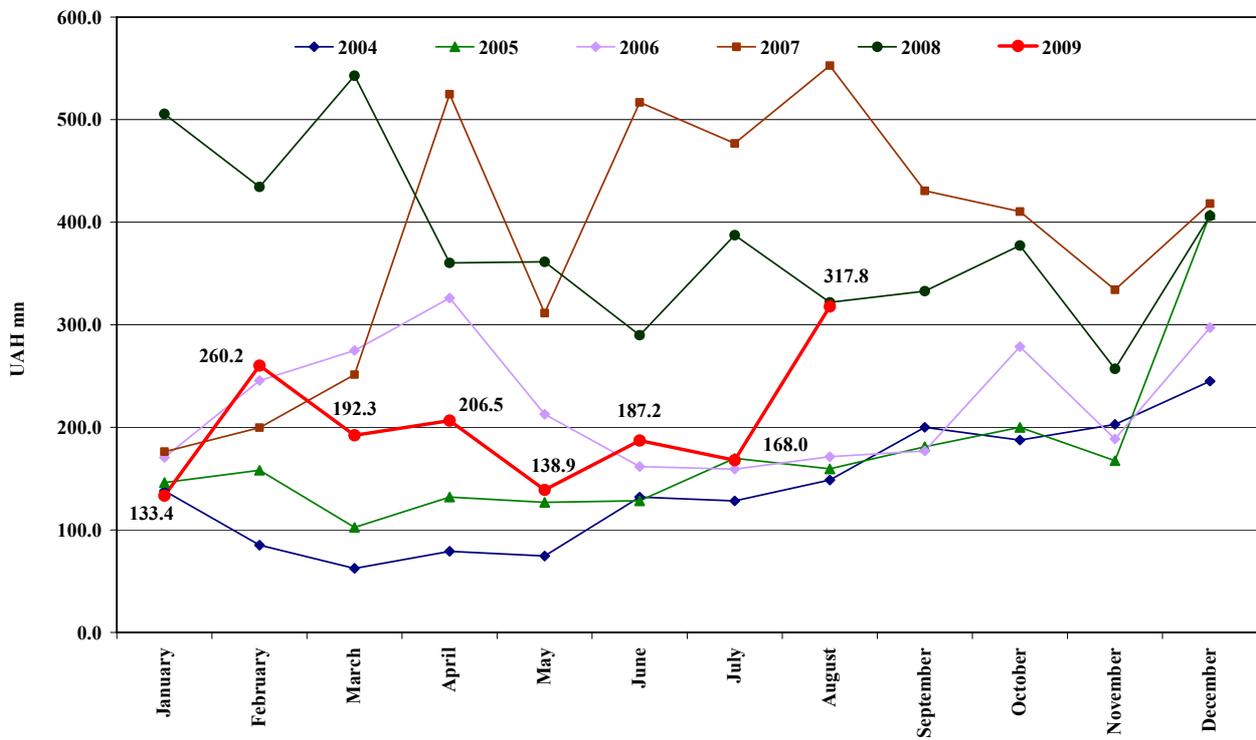
Budgetary Institutions Own Revenues Monthly Trends in 2004-2009



Local Budget Miscellaneous Other Non-tax Revenues Monthly Trends in 2004-2009



Revenues from Capital Transactions Monthly Trends in 2004-2009



State Budget Deficit

Diagram 11

Budget Deficit/Surplus Monthly Trends in 2004

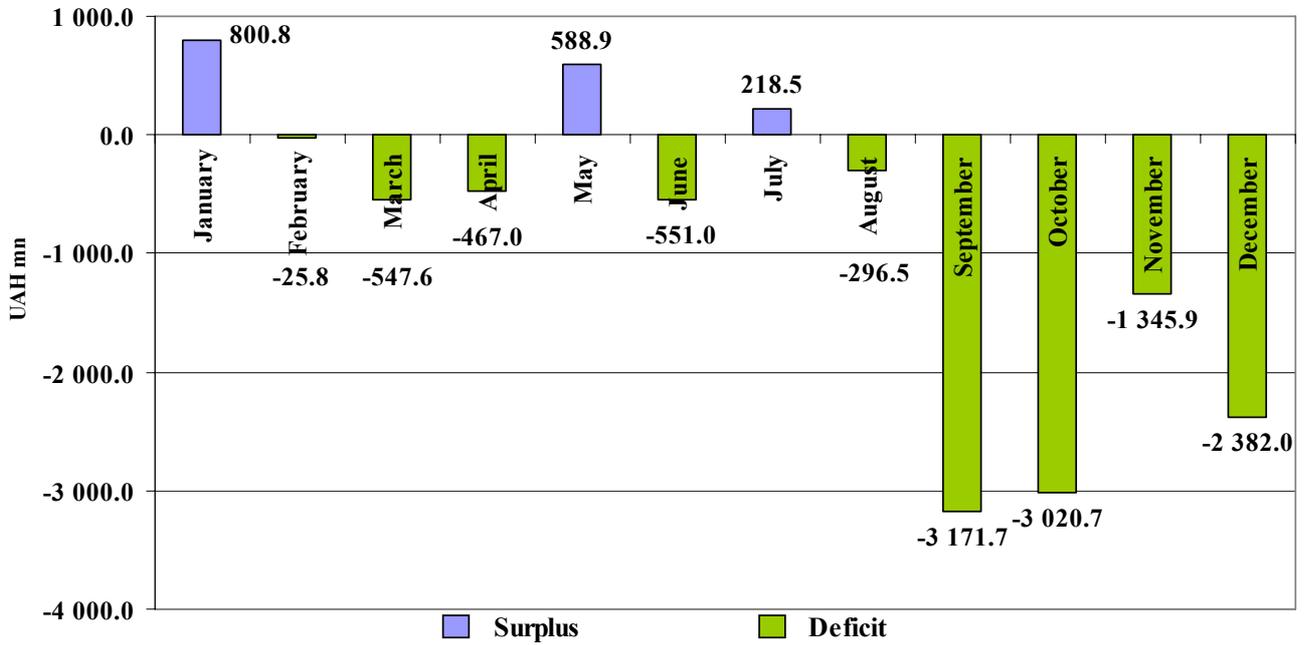


Diagram 12

Budget Deficit/Surplus Monthly Trends in 2005

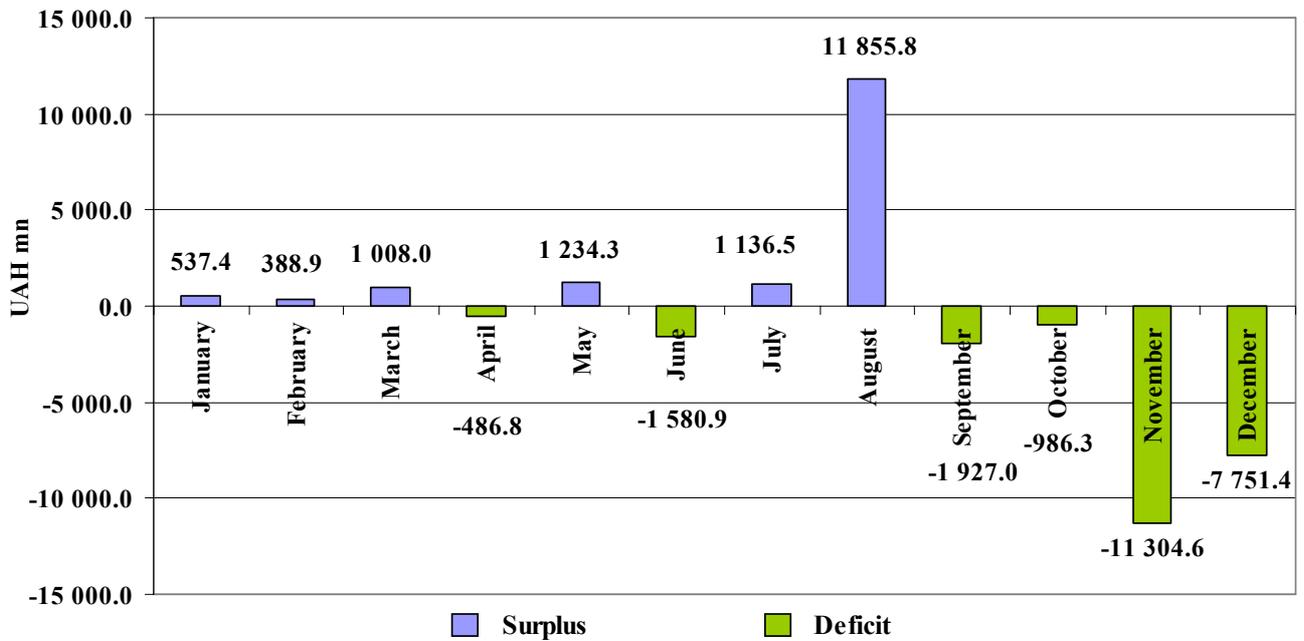


Diagram 13

Budget Deficit/Surplus Monthly Trends in 2006

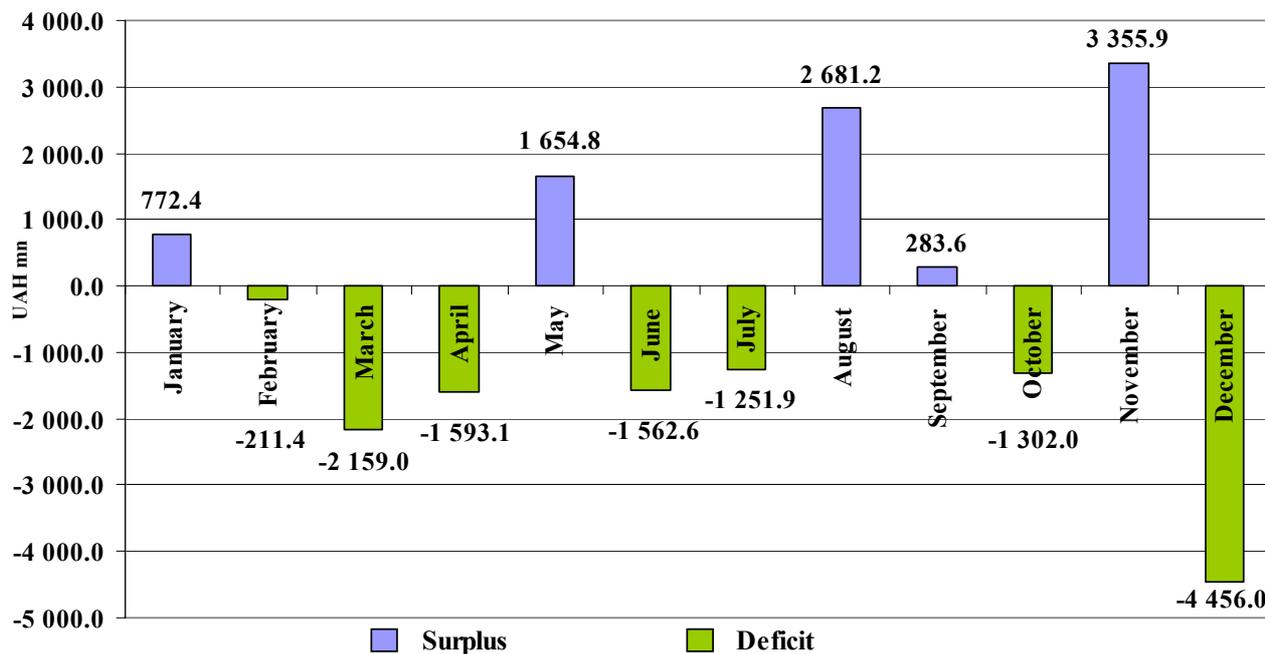


Diagram 14

Budget Deficit/Surplus Monthly Trends in 2007

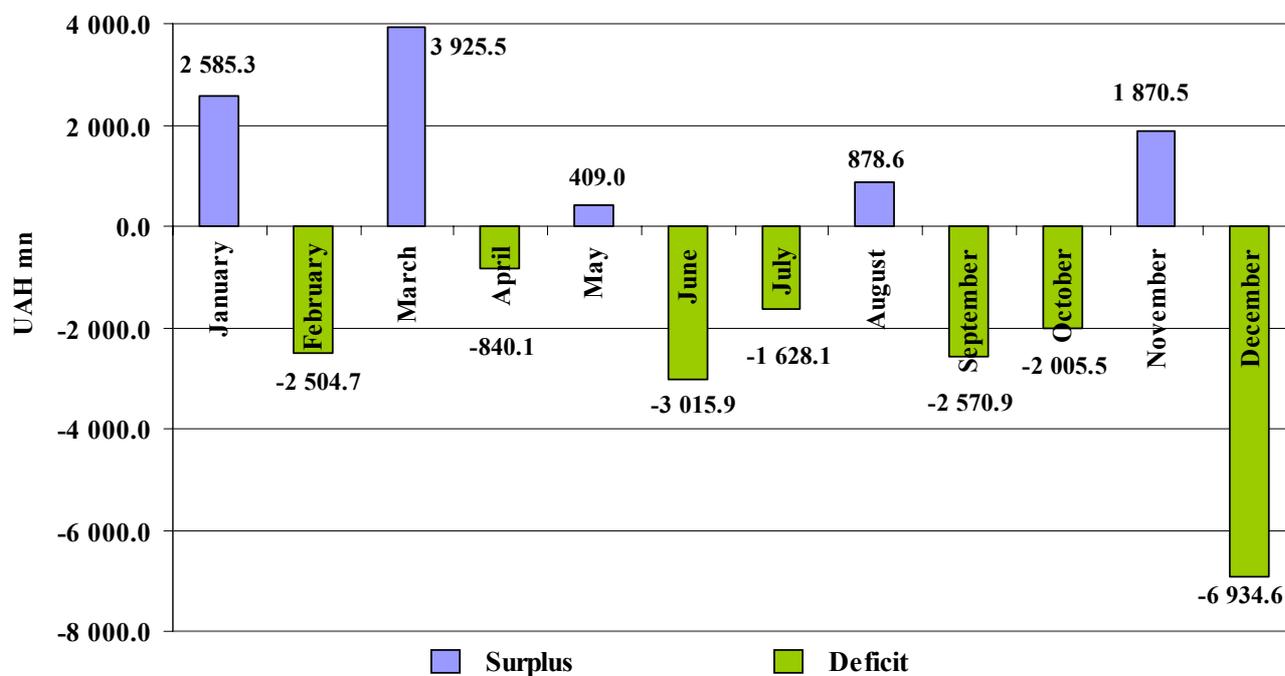


Diagram 15

Budget Deficit/Surplus Monthly Trends in 2008

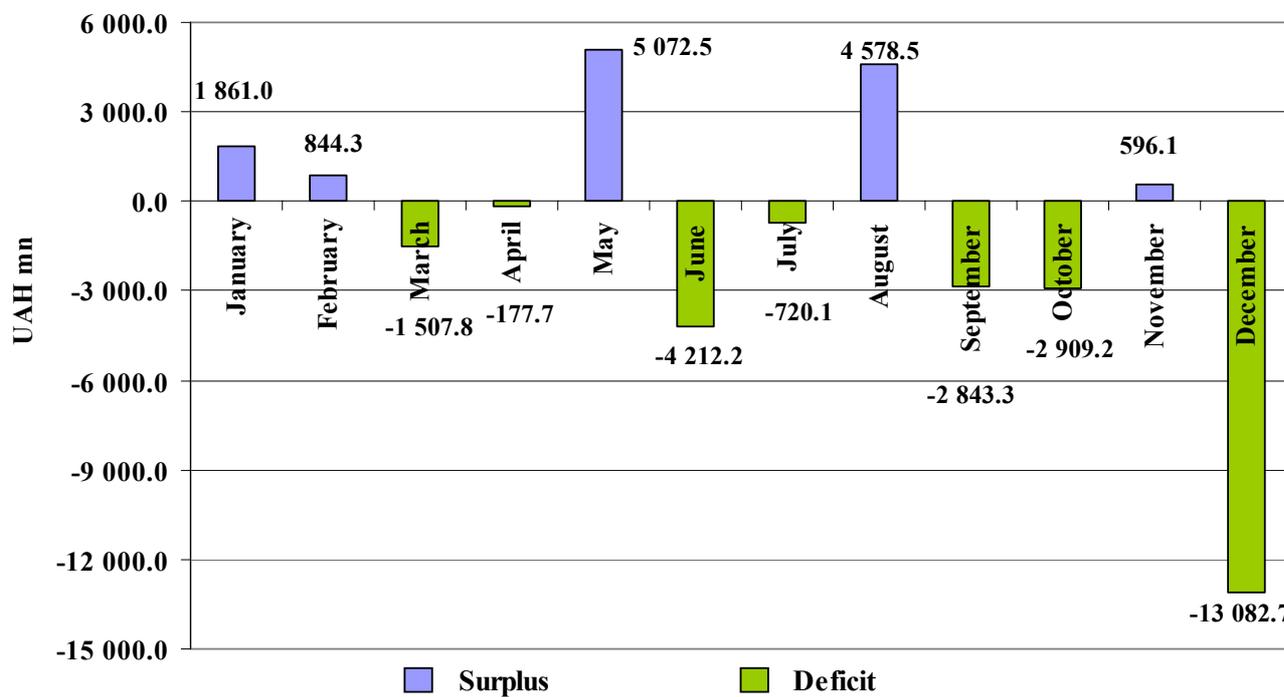
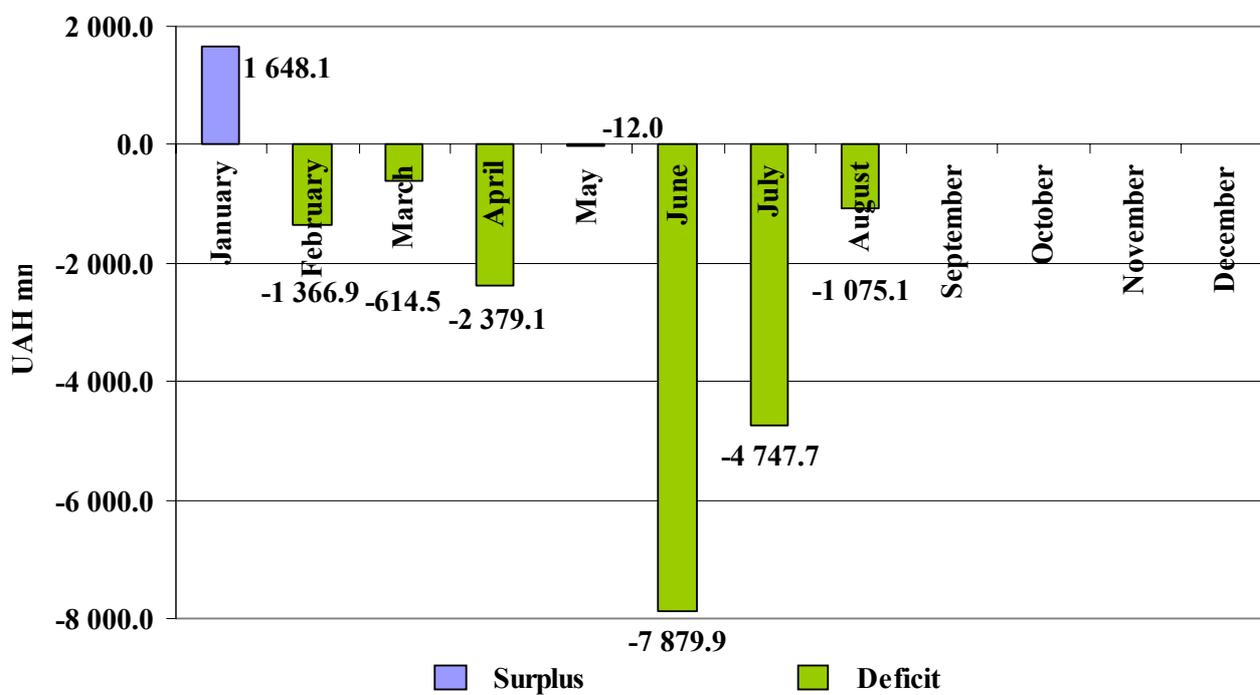


Diagram 16

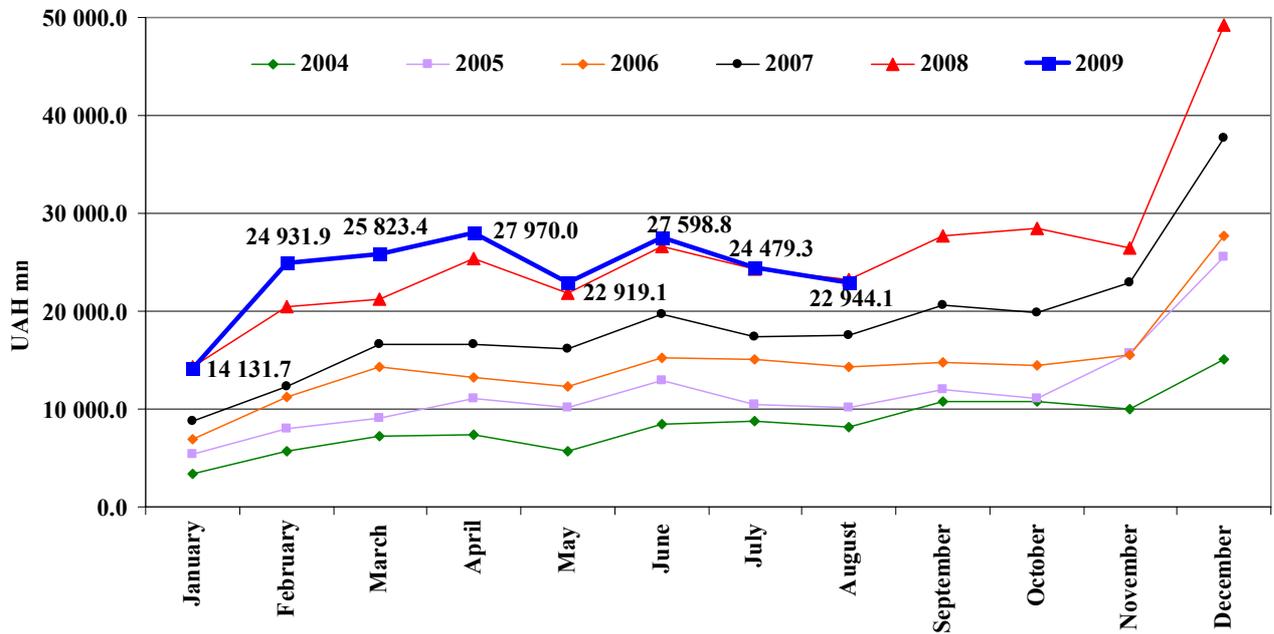
Budget Deficit/Surplus Monthly Trends in 2009



Consolidated Budget Expenditures

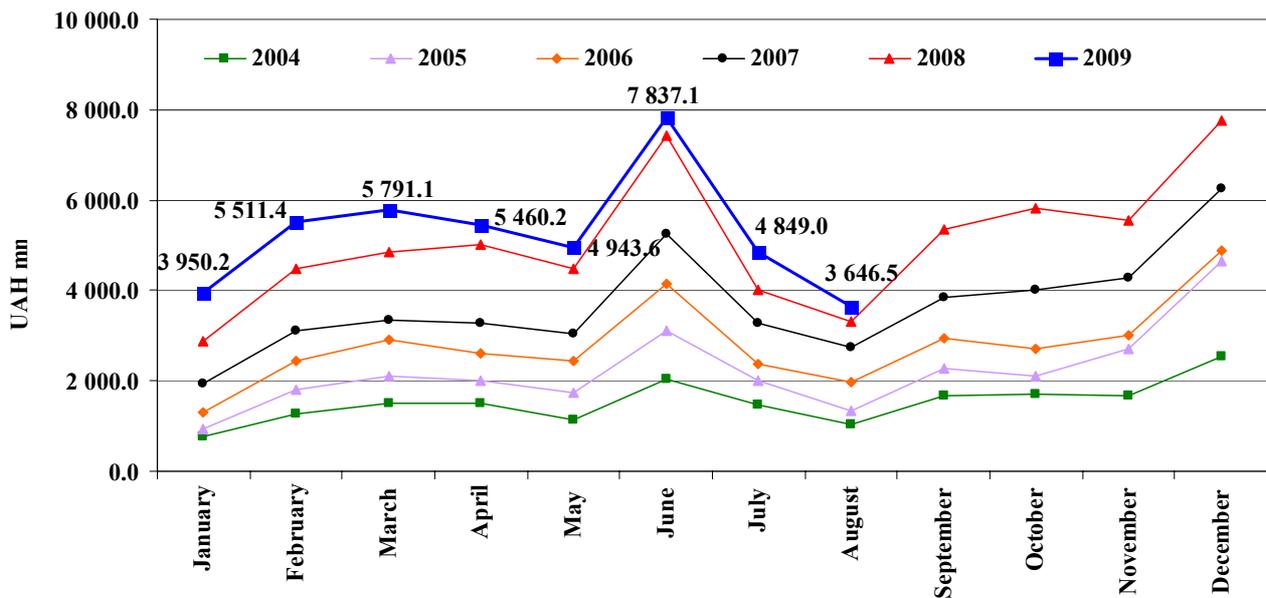
Graph 33

Consolidated Budget Expenditures Monthly Trends in 2004-2009



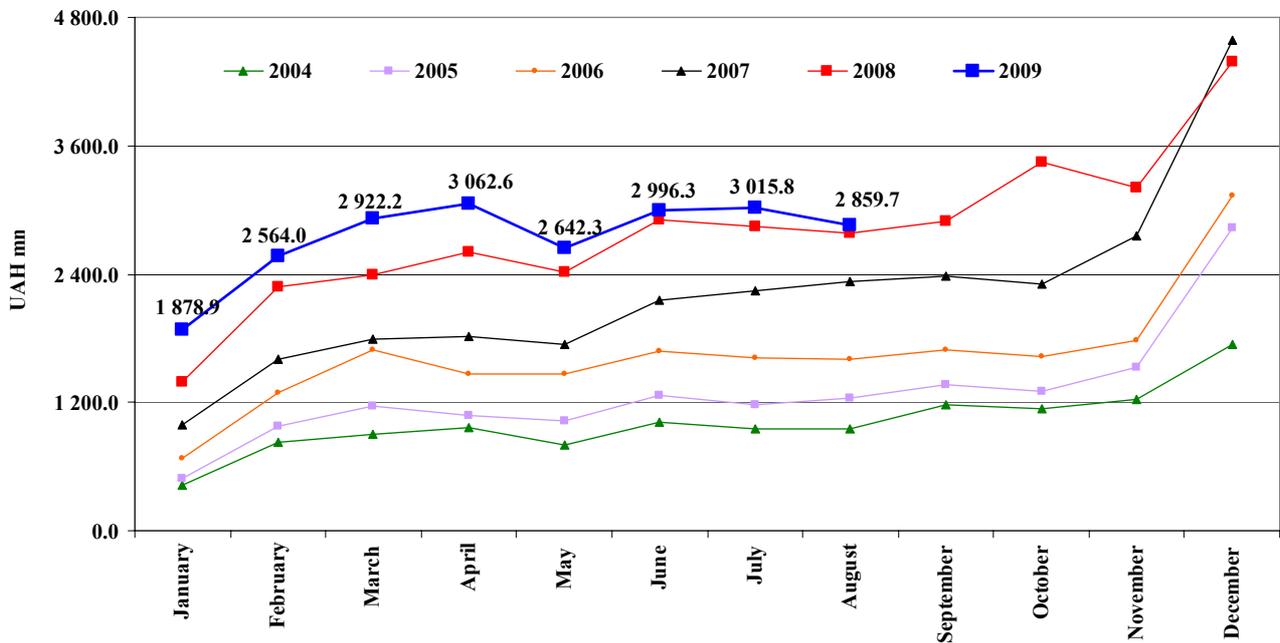
Graph 34

Consolidated Budget Education Expenditures Monthly Trends in 2004-2009



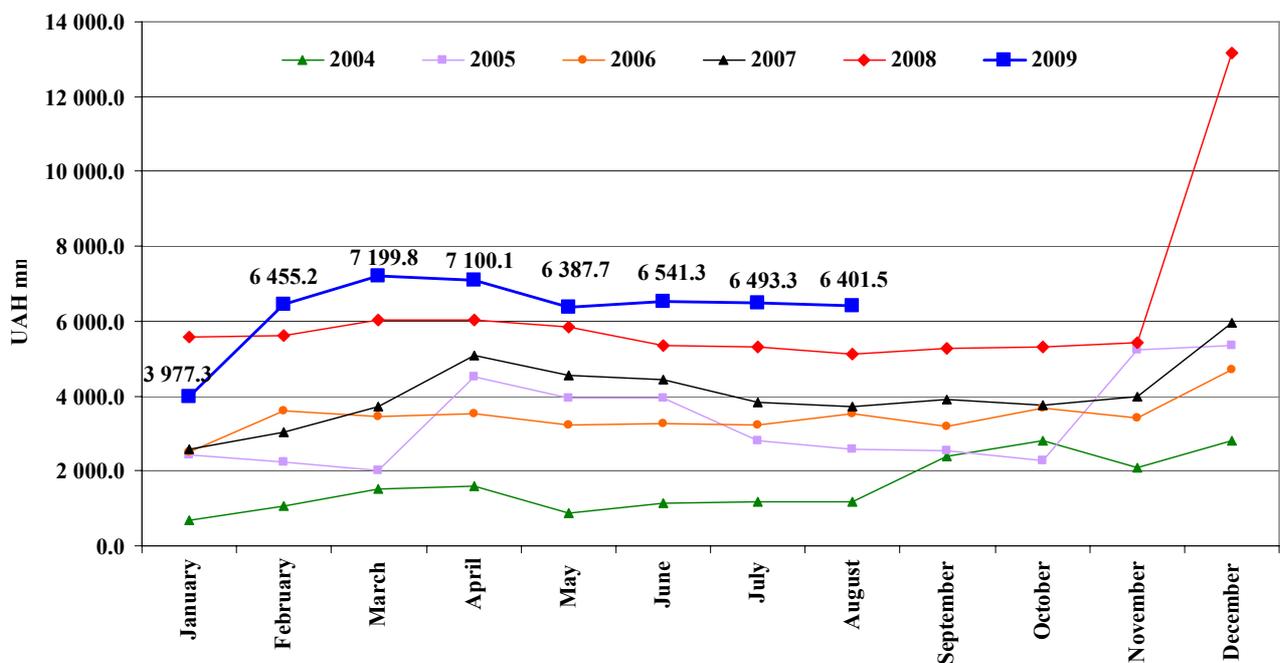
Graph 35

Consolidated Budget Health Expenditures Monthly Trends in 2004-2009

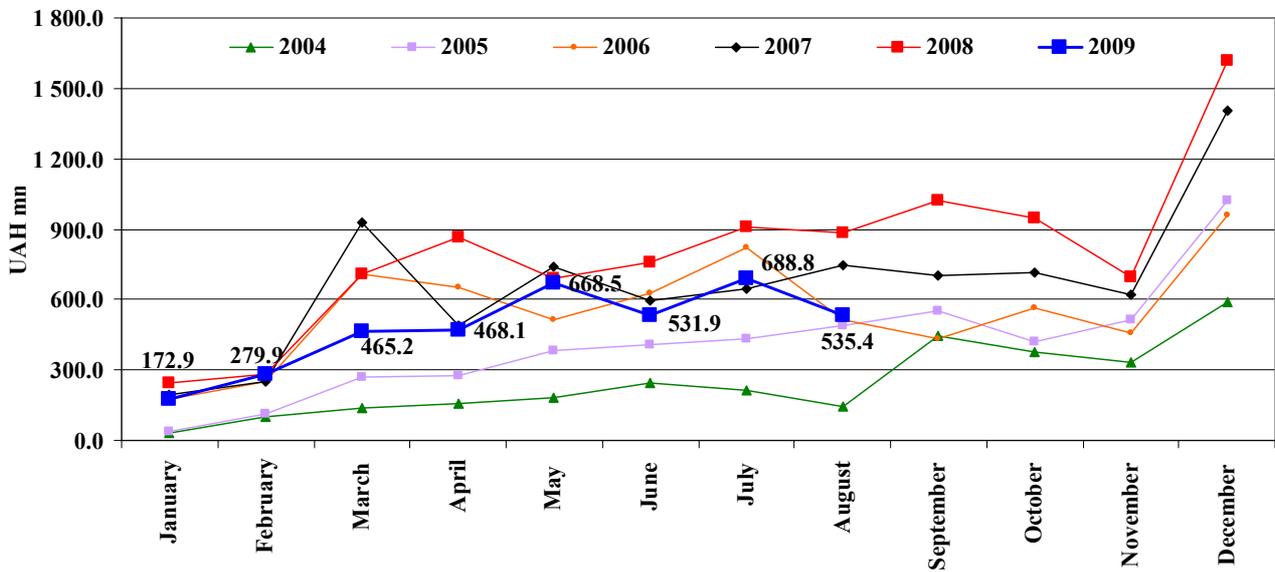


Graph 36

Consolidated Budget Expenditures for Social Protection and Social Security Monthly Trends in 2004-2009



Consolidated Budget Expenditures for Agriculture, Forestry, Game-Preserves, and Fisheries Monthly Trends in 2004-2009



State Budget Expenditures

Diagram 17

Structure of Actual Expenditures of Ukraine's State Budget by Functional Classification in 2004

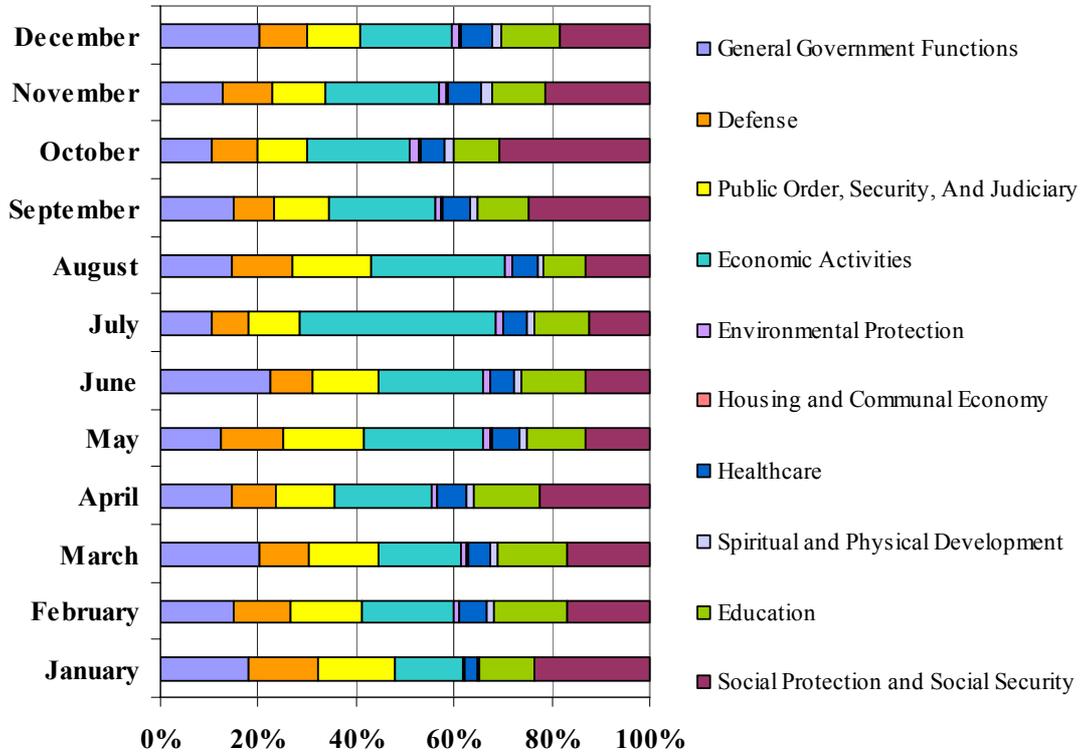
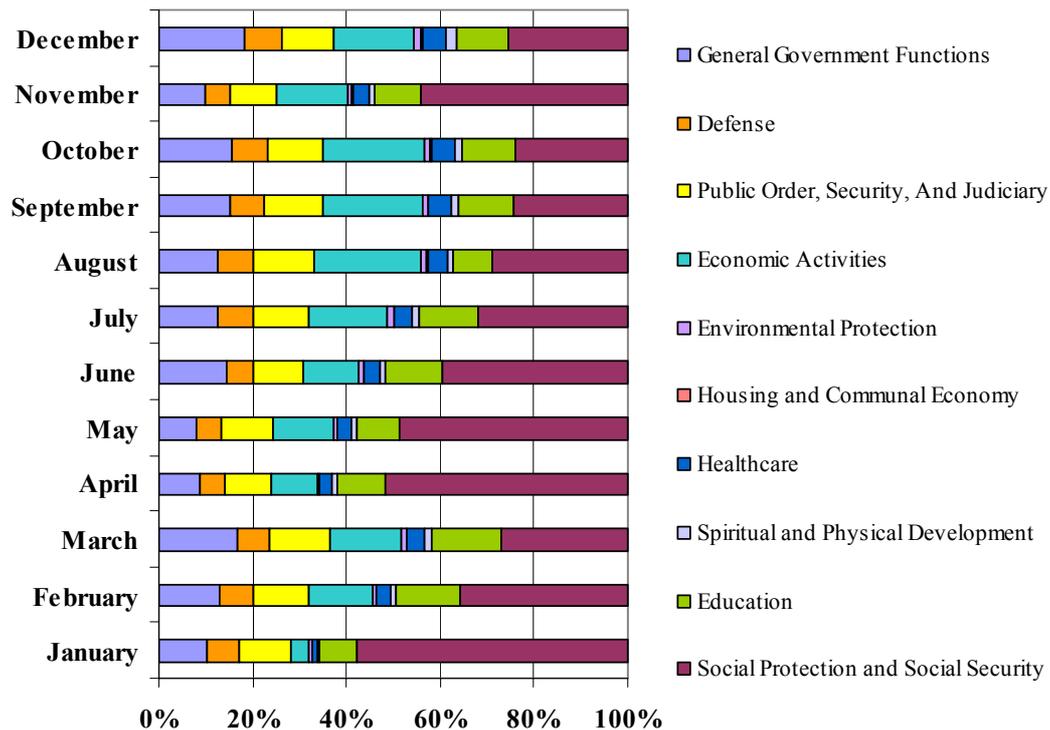
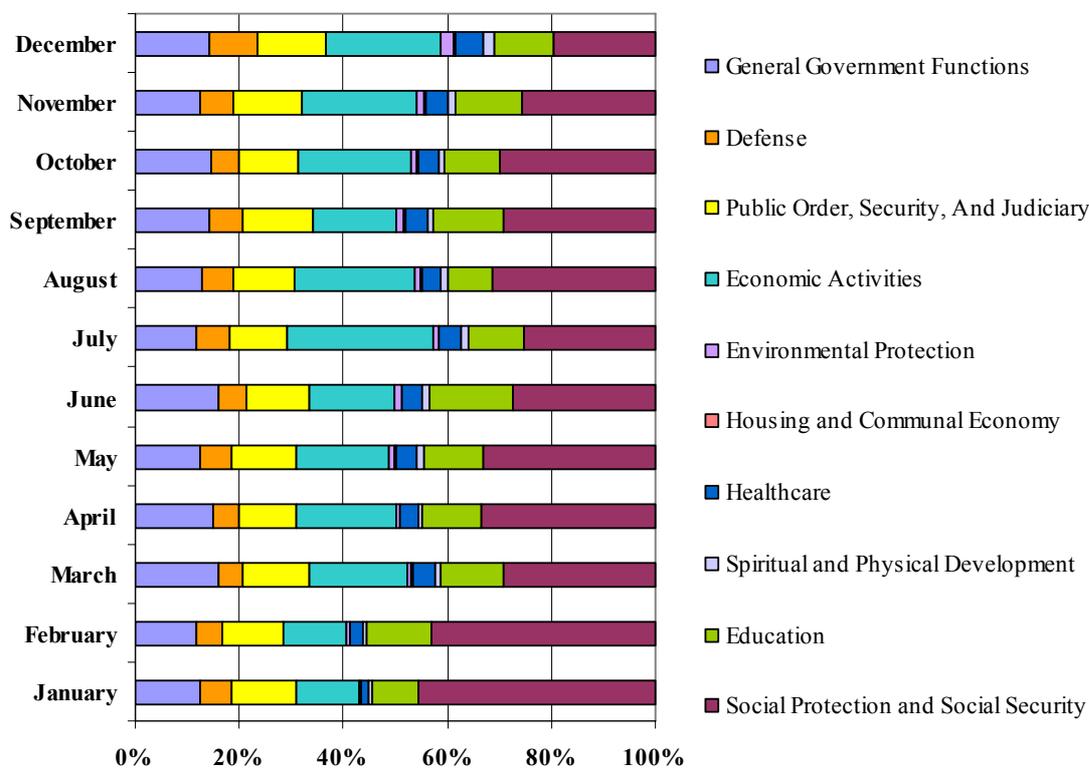


Diagram 18

Structure of Actual Expenditures of Ukraine's State Budget by Functional Classification in 2005



Structure of Actual Expenditures of Ukraine's State Budget by Functional Classification in 2006



Structure of Actual Expenditures of Ukraine's State Budget by Functional Classification in 2007

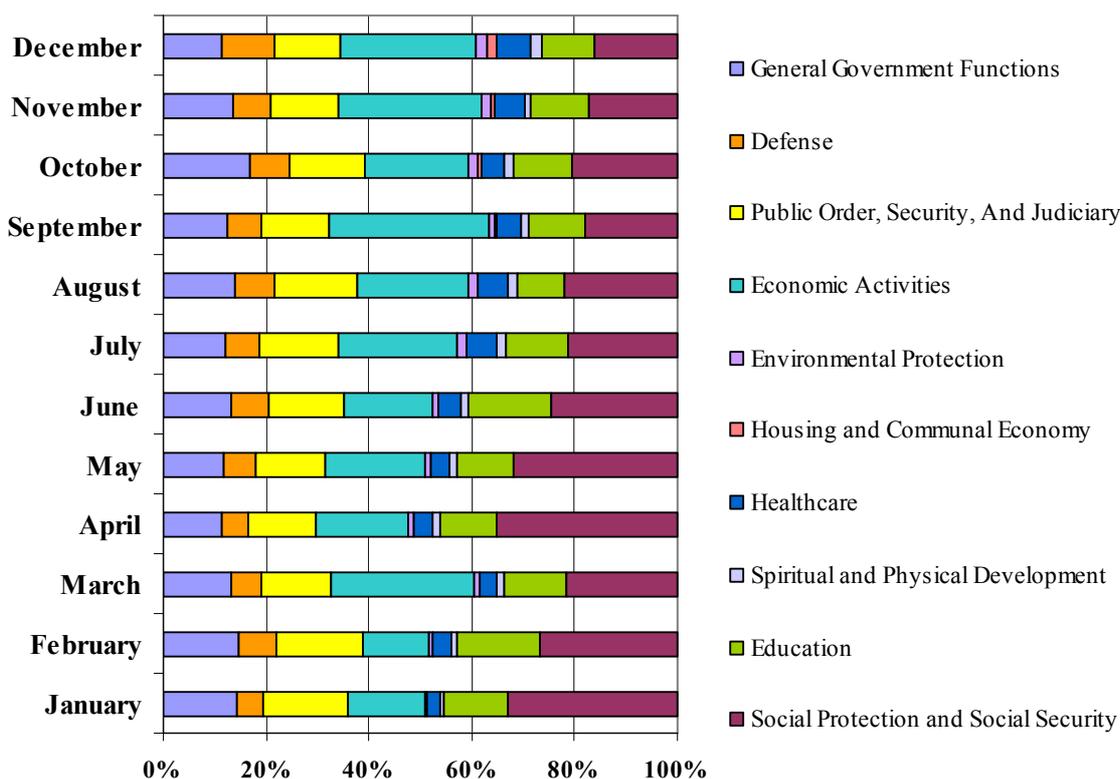


Diagram 21

Structure of Actual Expenditures of Ukraine's State Budget by Functional Classification in 2008

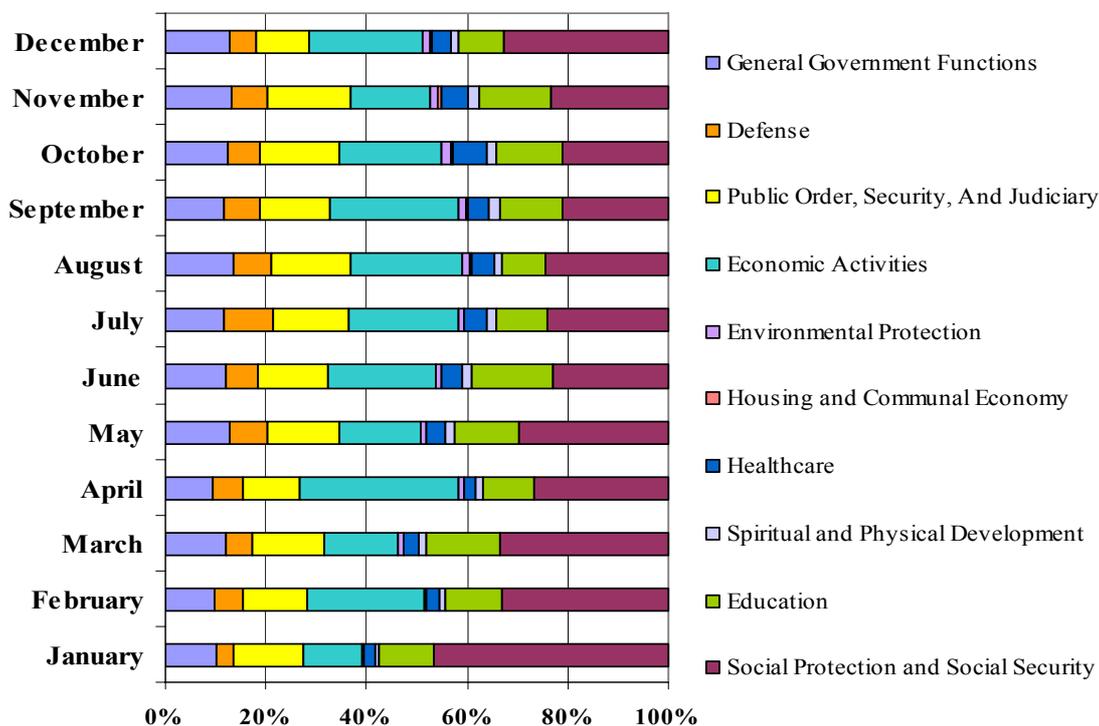
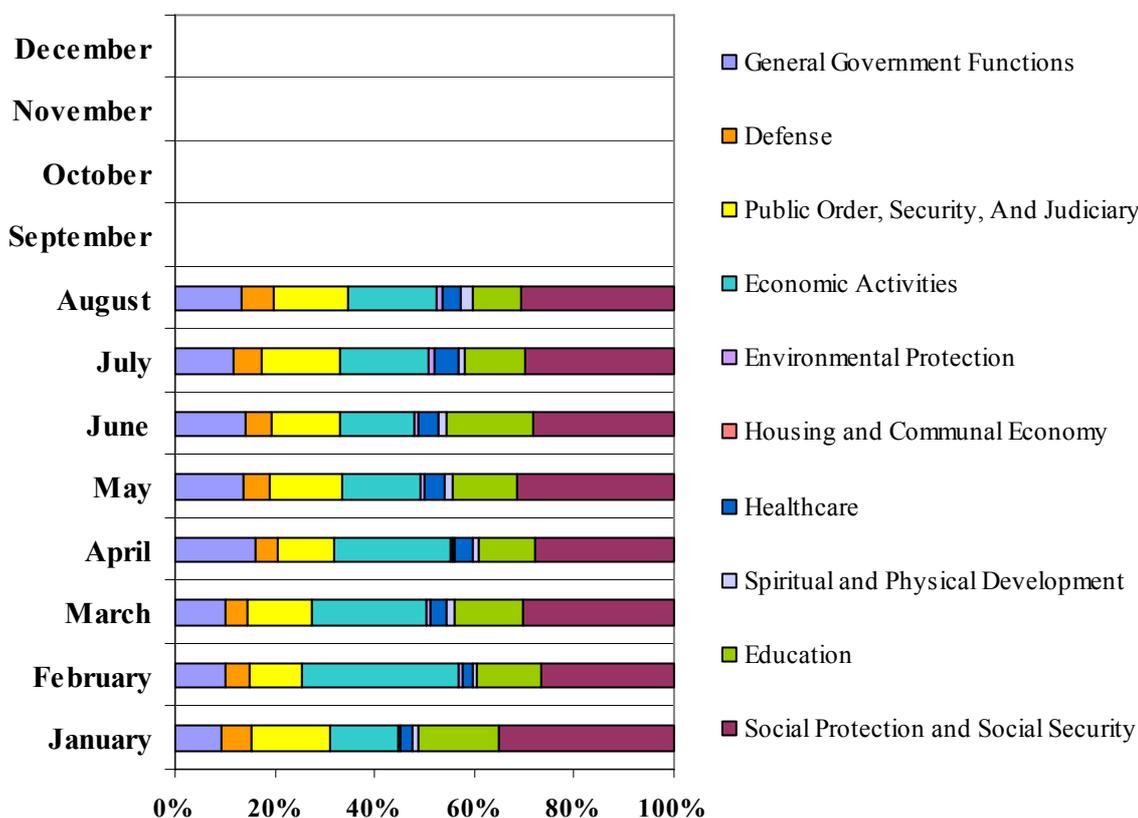


Diagram 22

Structure of Actual Expenditures of Ukraine's State Budget by Functional Classification in 2009



Monthly Trends of State Budget Expenditures in 2004-2009

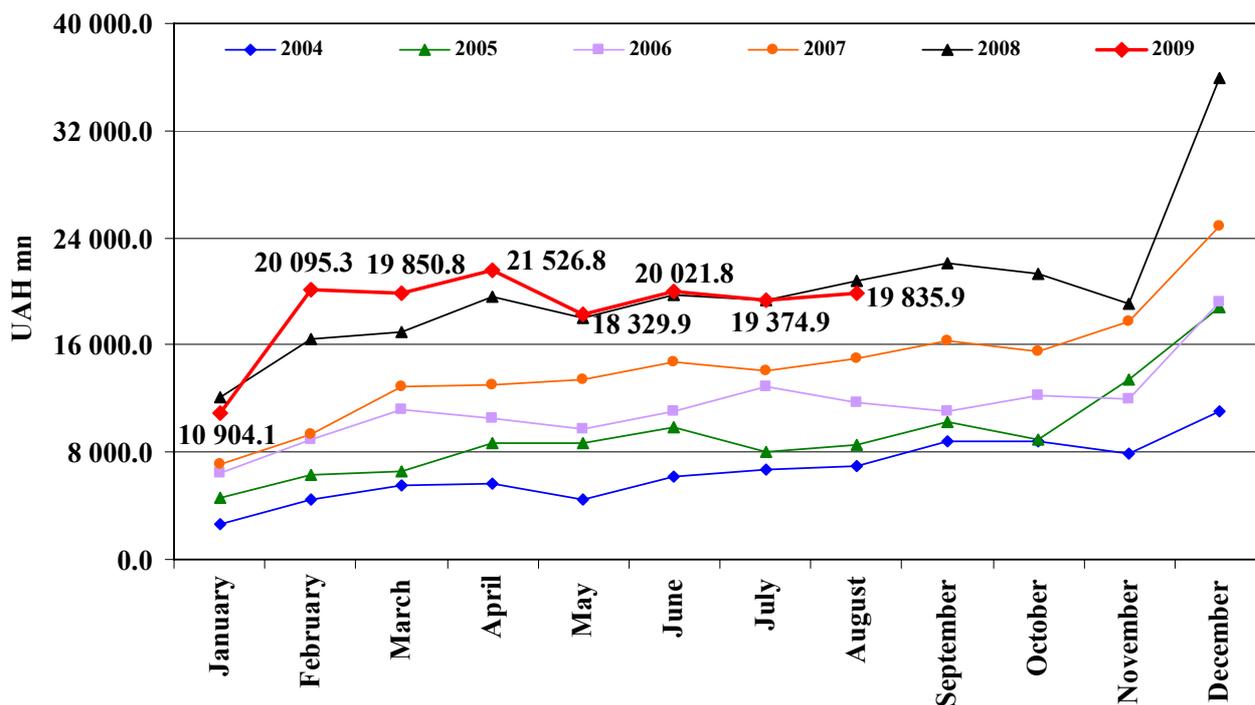
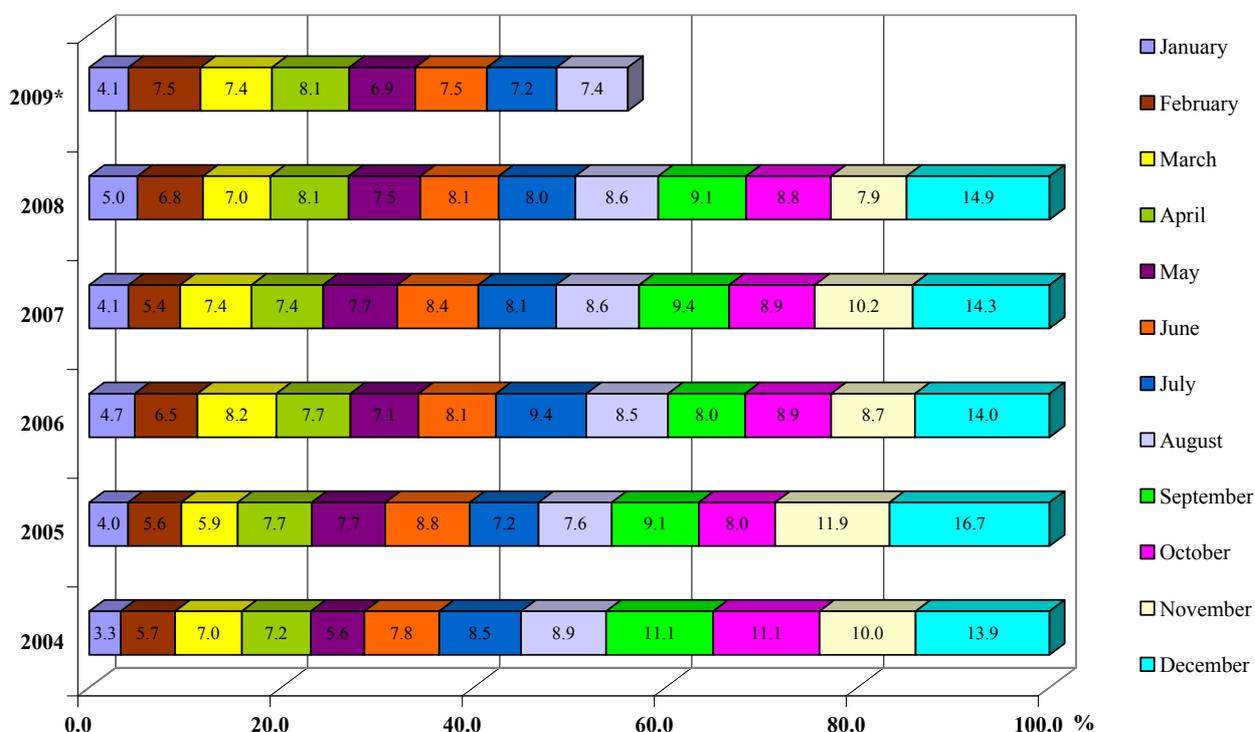


Diagram 23

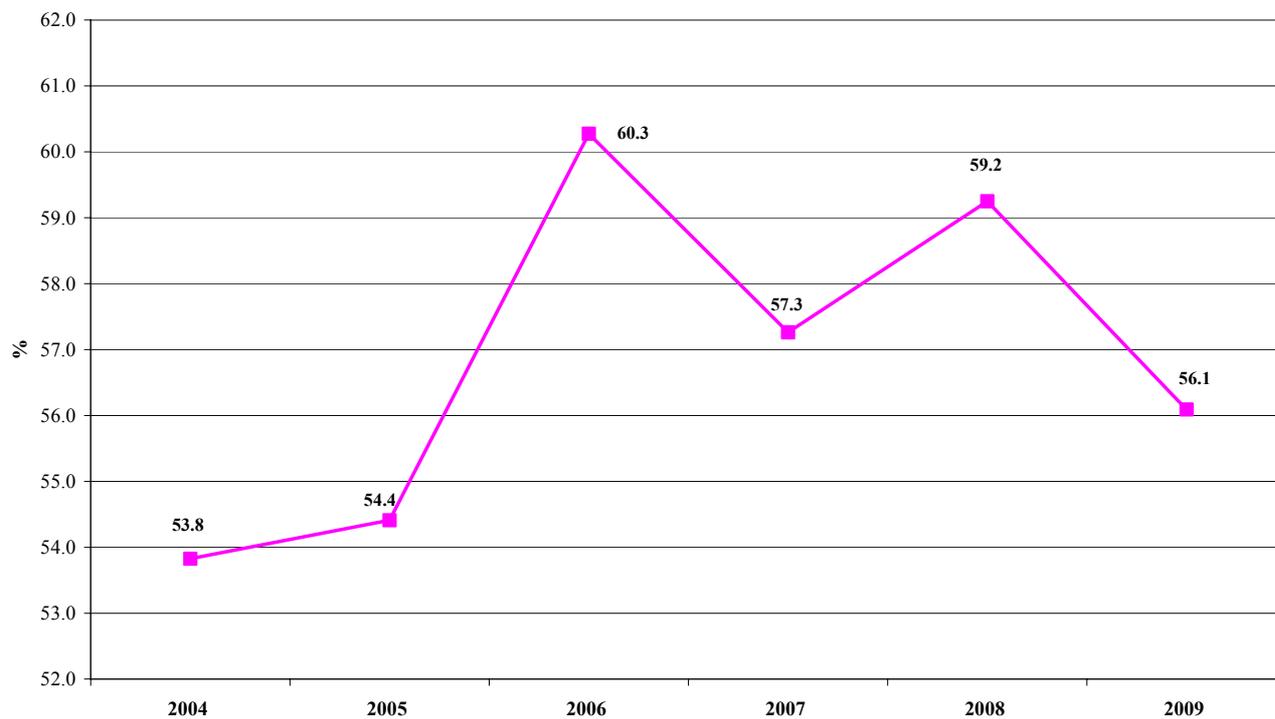
Dynamics of the Share of Ukraine's State Budget Total Expenditures in Annual Amounts in 2004-2009



* A share of total expenditures according to the planned annual index

Graph 29

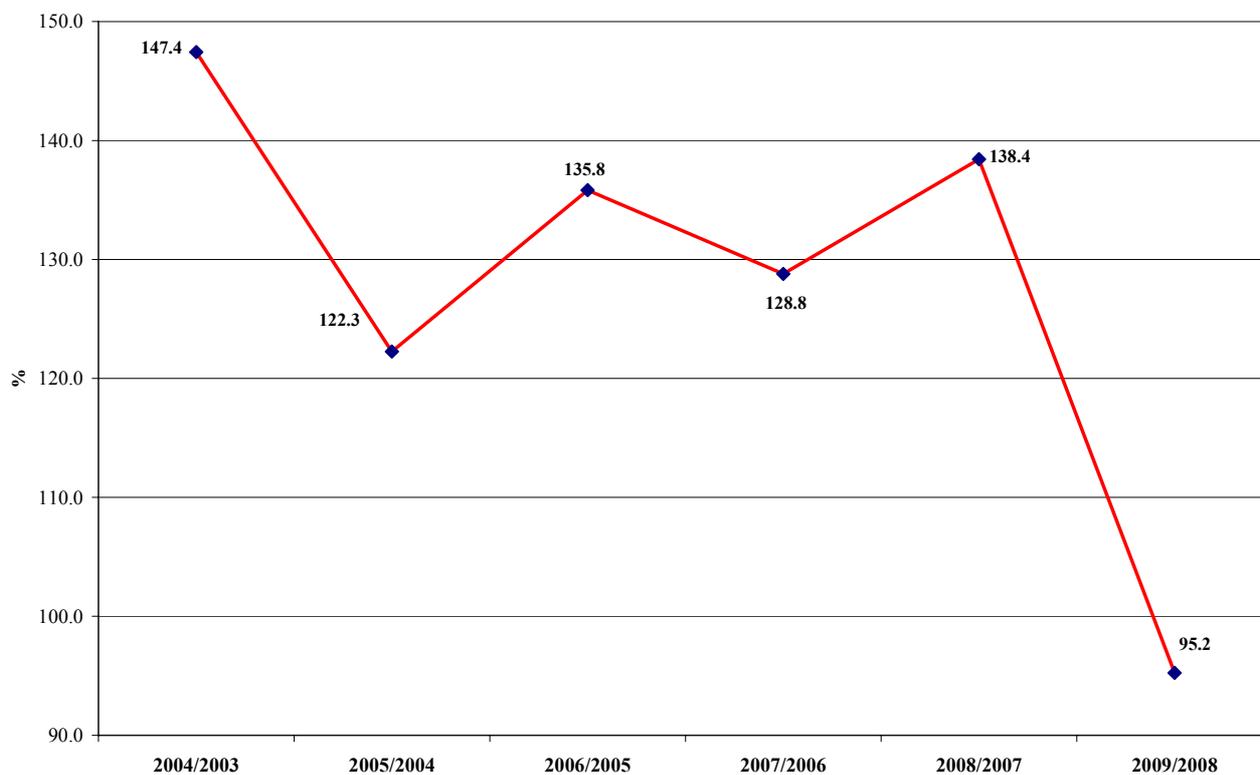
Dynamics of the Share of Ukraine's State Budget Expenditures in January-August 2004-2009 in Annual Amounts



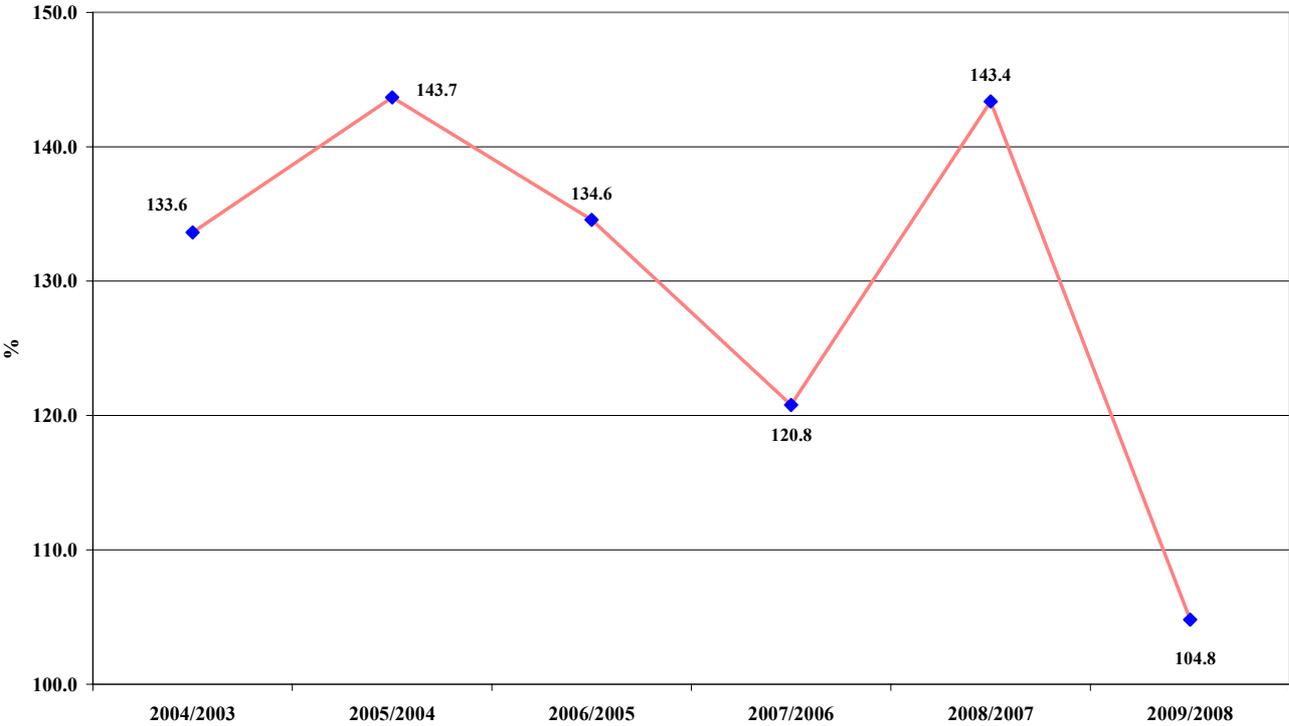
** A share of total expenditures according to the planned annual index*

Graph 40

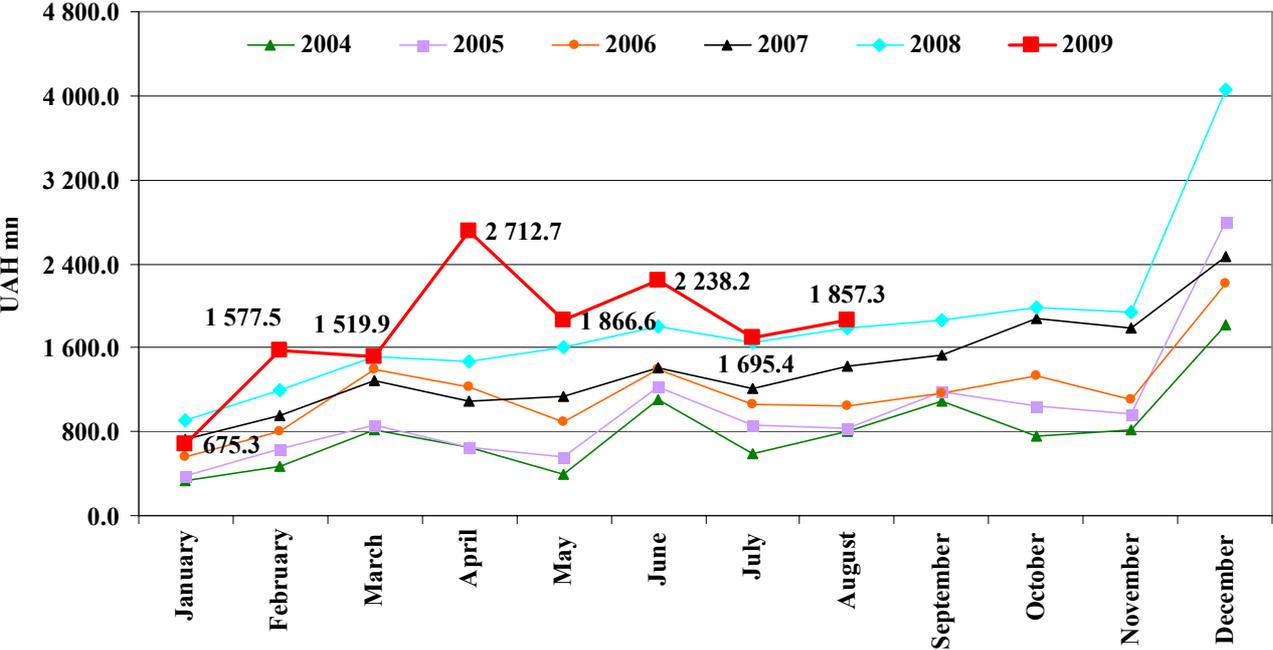
Growth Rates of Ukraine's State Budget Expenditures in August 2004-2009



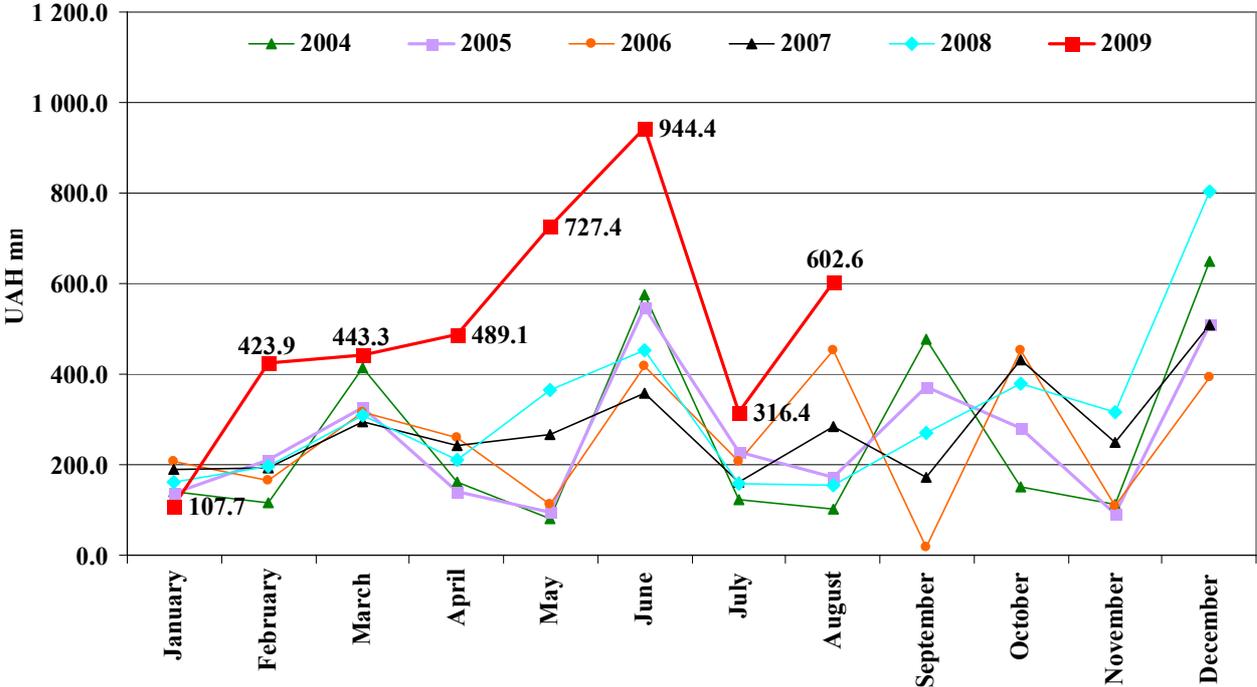
Growth Rates of Ukraine's State Budget Expenditures in January-August 2004-2009



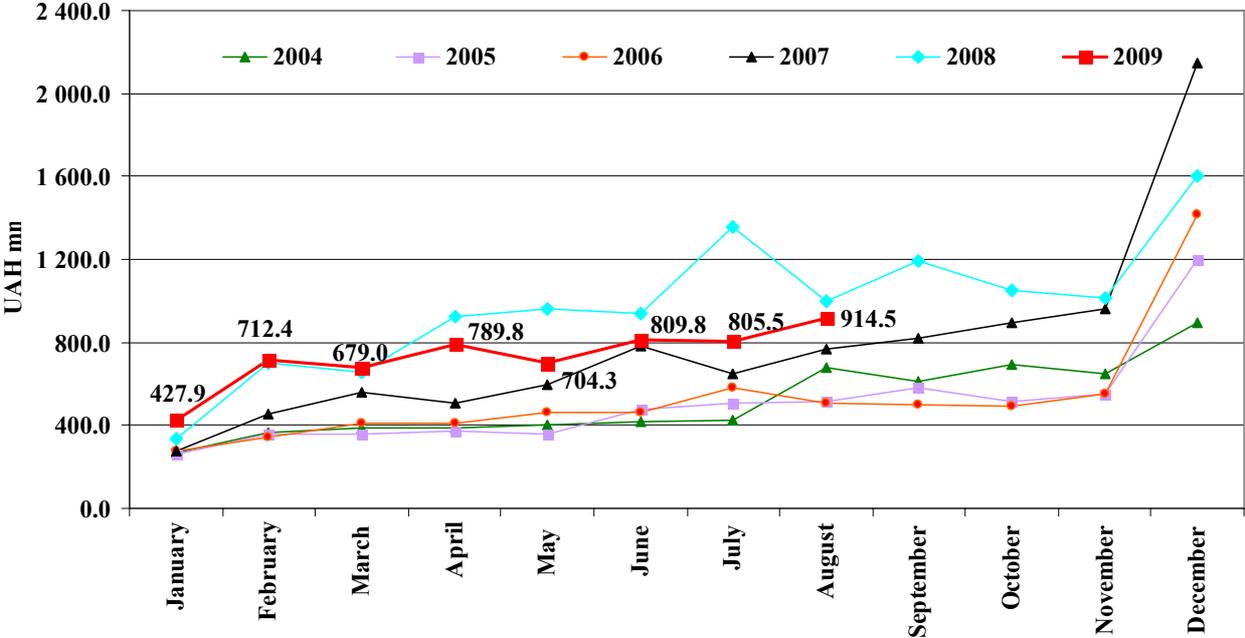
State Budget Expenditures for General Government Functions Monthly Trends in 2004-2009



State Budget Expenditures for Public Debt Servicing Monthly Trends in 2004-2009

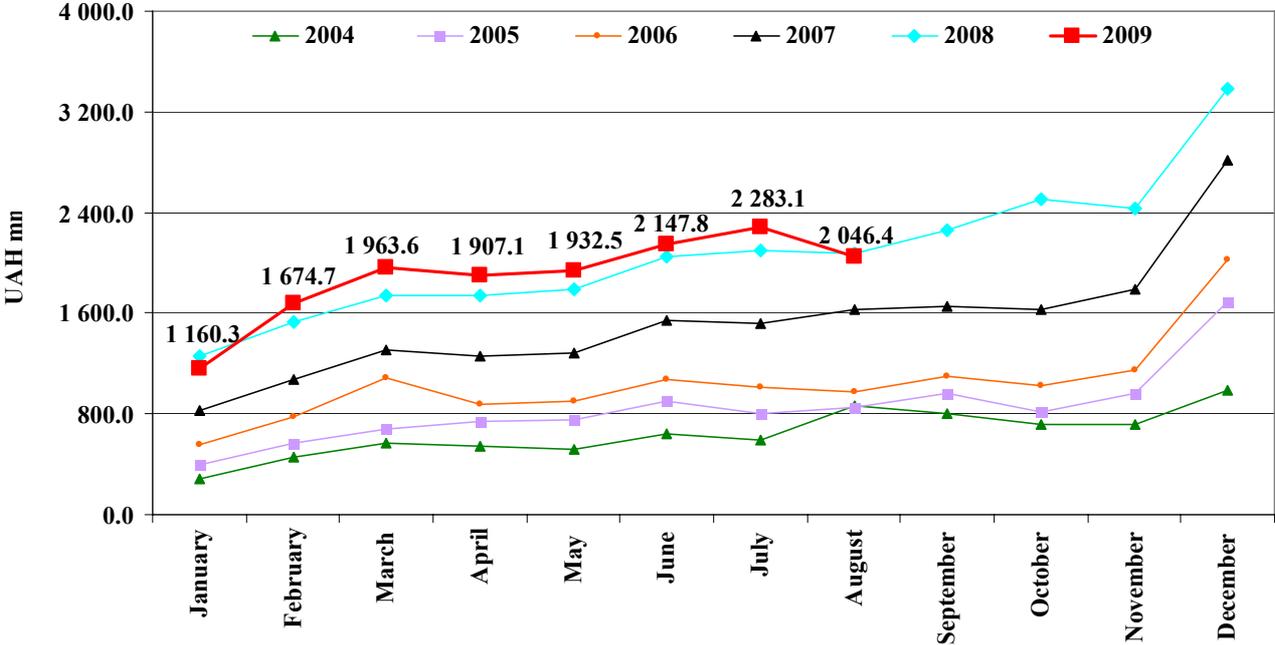


State Budget Expenditures for Defense Monthly Trends in 2004-2009



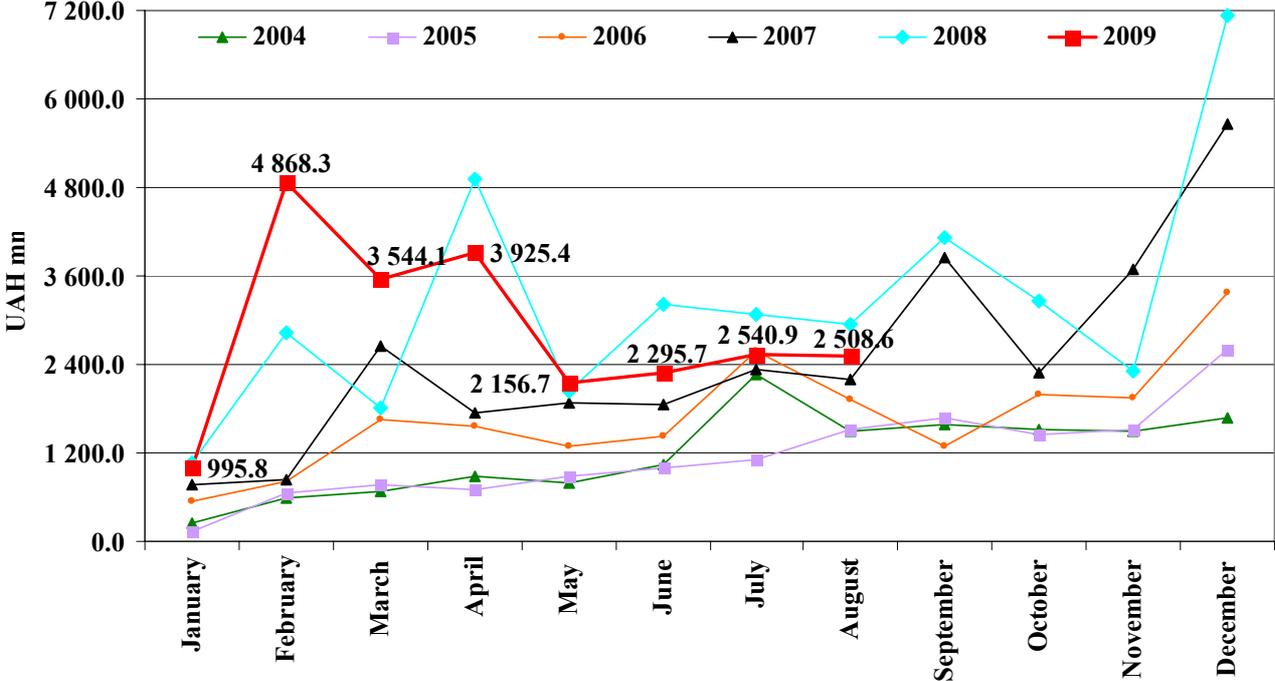
Graph 45

State Budget Expenditures for Public Order, Security, and Judiciary Monthly Trends in 2004-2009



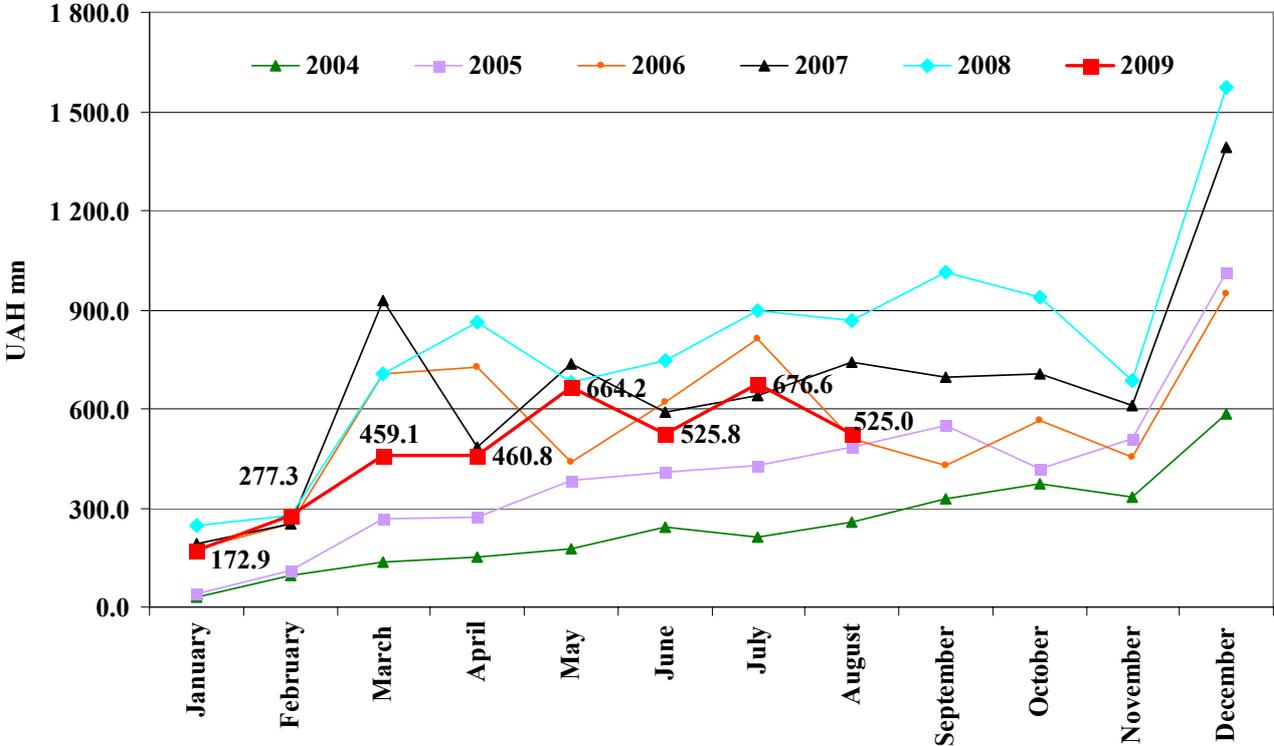
Graph 46

State Budget Expenditures for Economic Activities Monthly Trends in 2004-2009



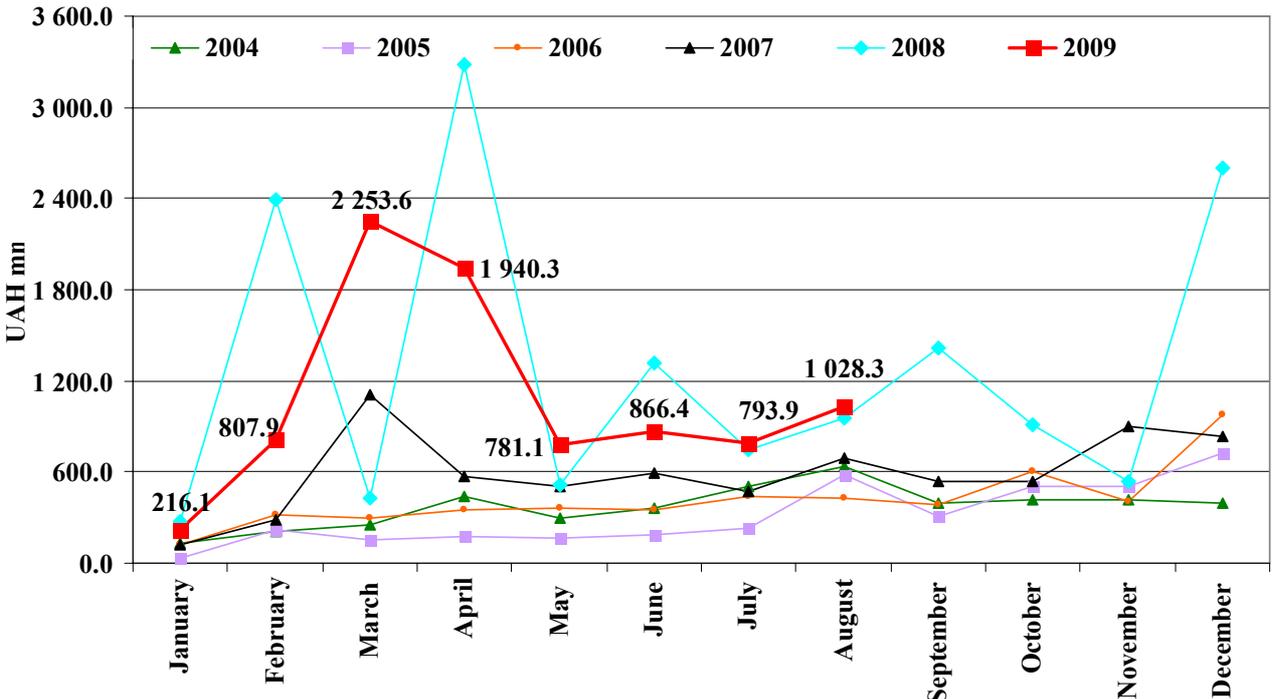
Graph 47

State Budget Expenditures for Agriculture, Forestry and Game-Preserves, and Fisheries Monthly Trends in 2004-2009



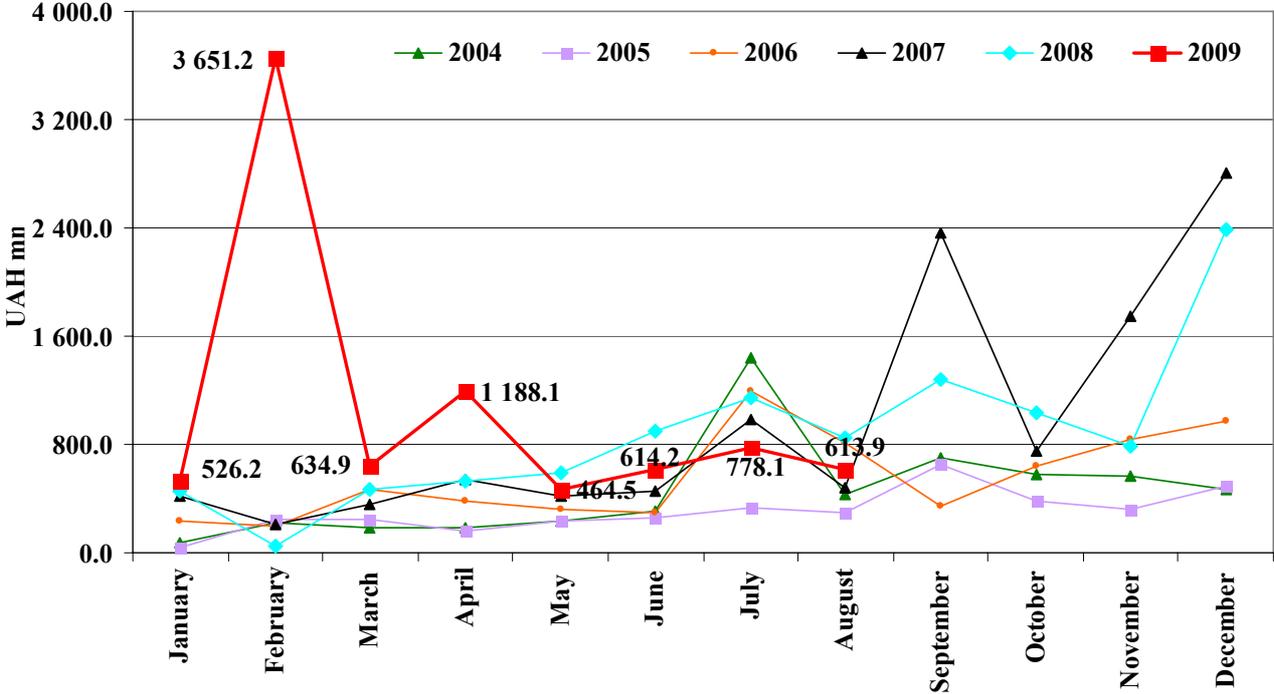
Graph 48

State Budget Expenditures for Fuel and Energy Sector Monthly Trends in 2004-2009



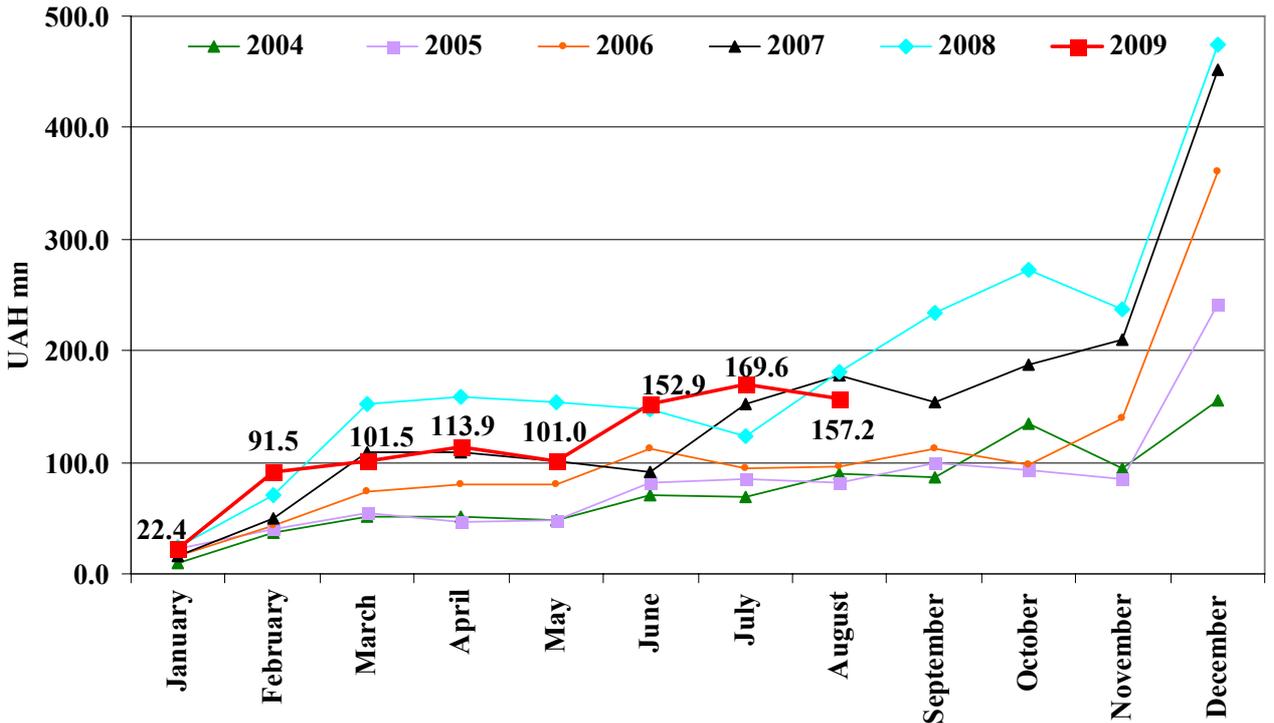
Graph 49

State Budget Expenditures for Transport Monthly Trends in 2004-2009



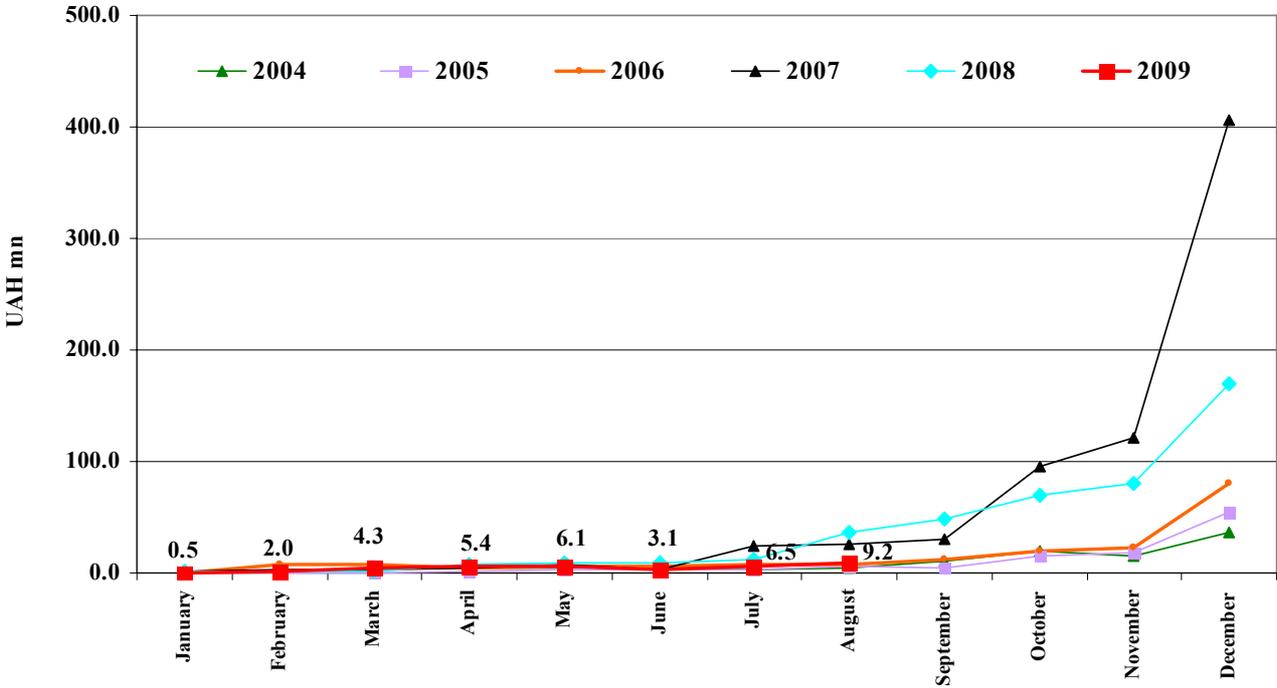
Graph 50

State Budget Expenditures for Environmental Protection Monthly Trends in 2004-2009



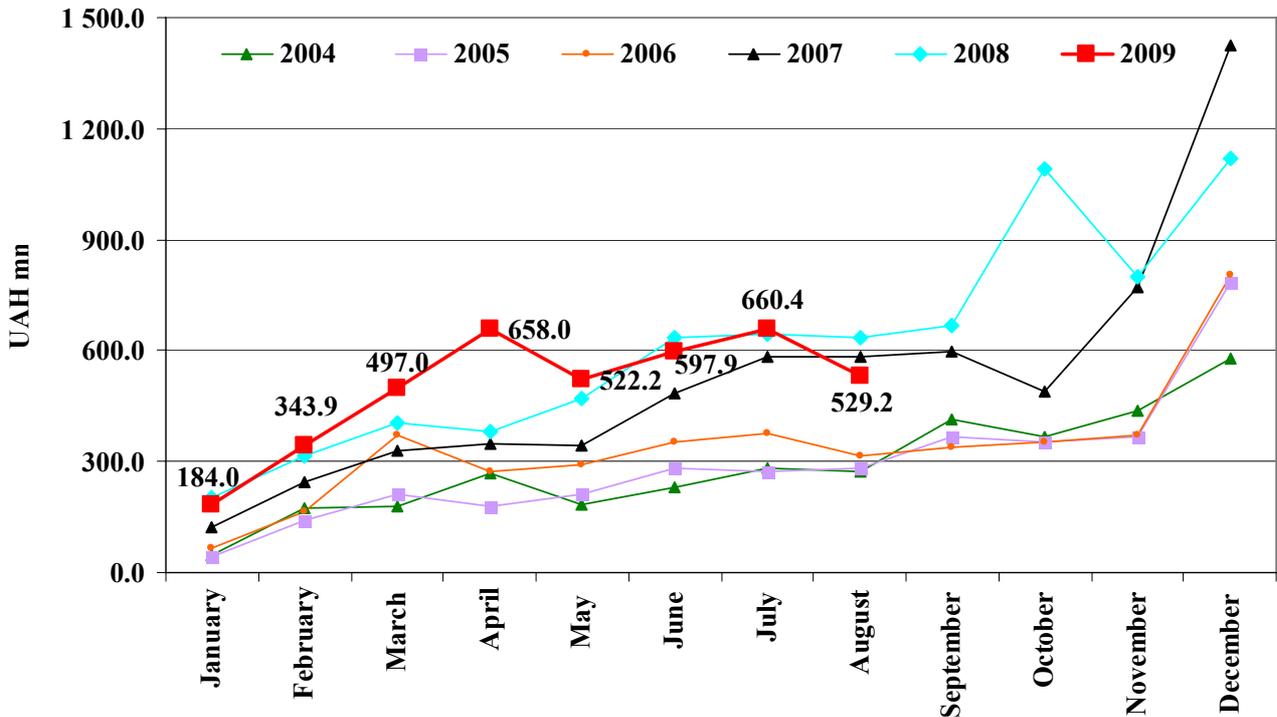
Graph 51

**State Budget Expenditures for Housing and Communal Sector
Monthly Trends in 2004-2009**



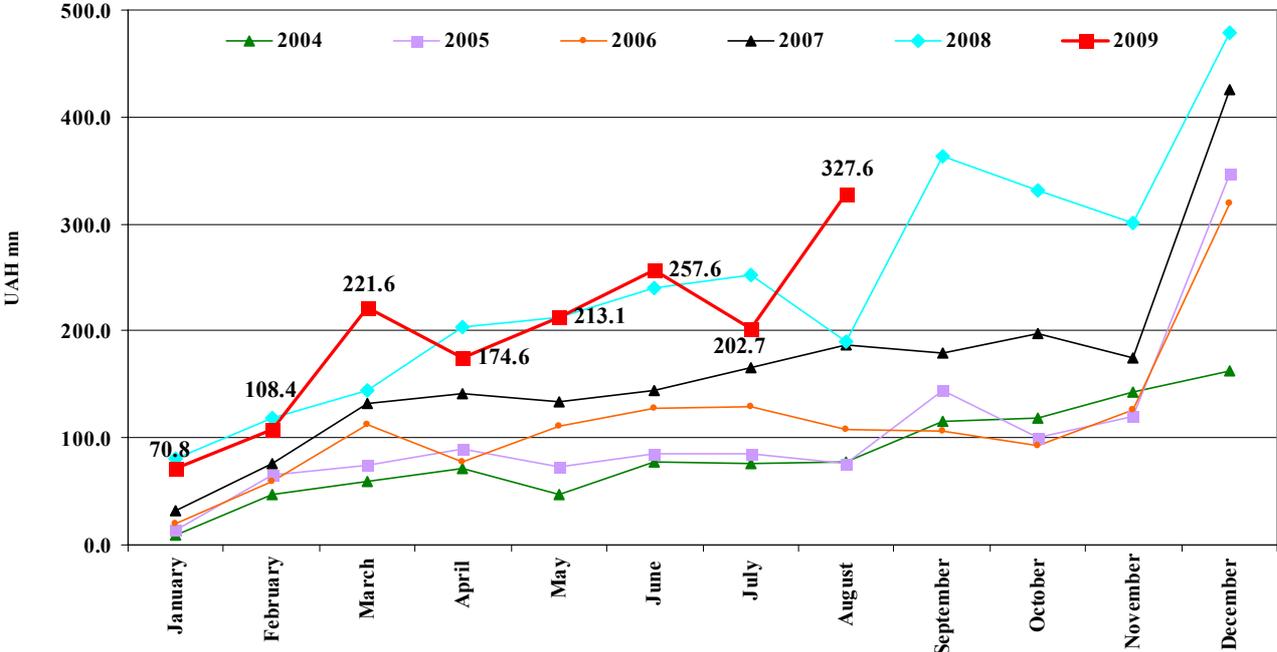
Graph 52

**State Budget Expenditures for Healthcare
Monthly Trends in 2004-2009**



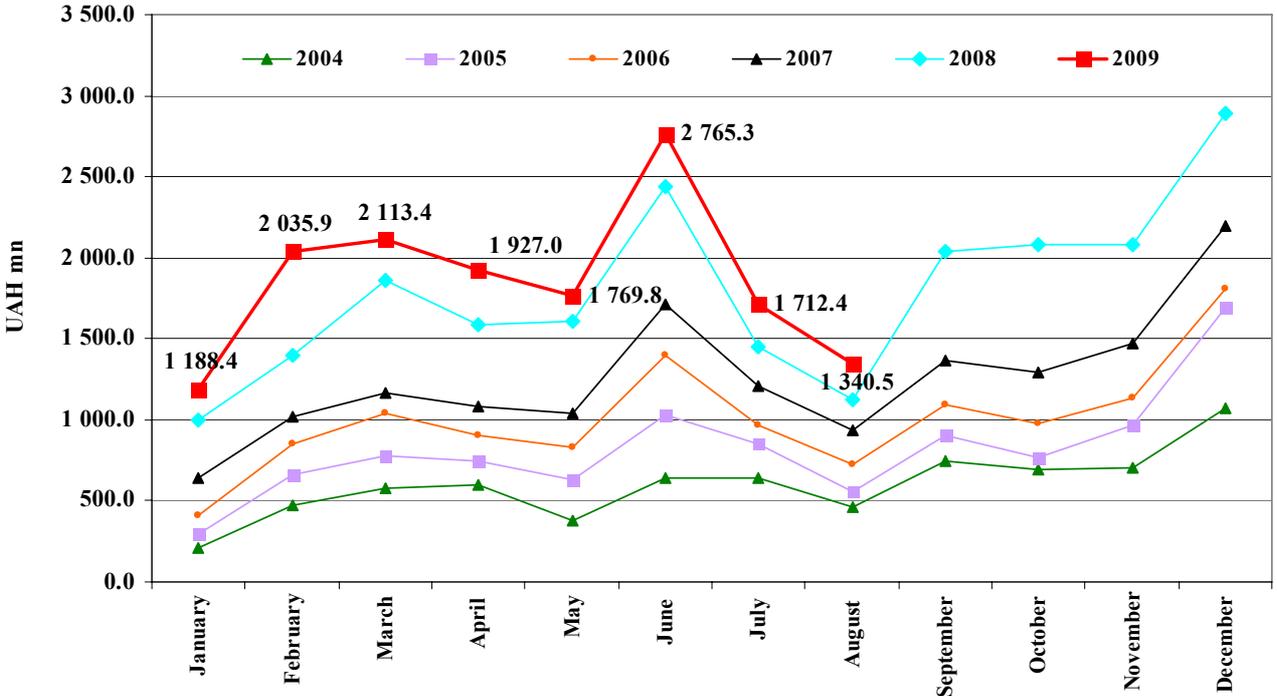
Graph 53

State Budget Expenditures for Spiritual and Physical Development Monthly Trends in 2004-2009



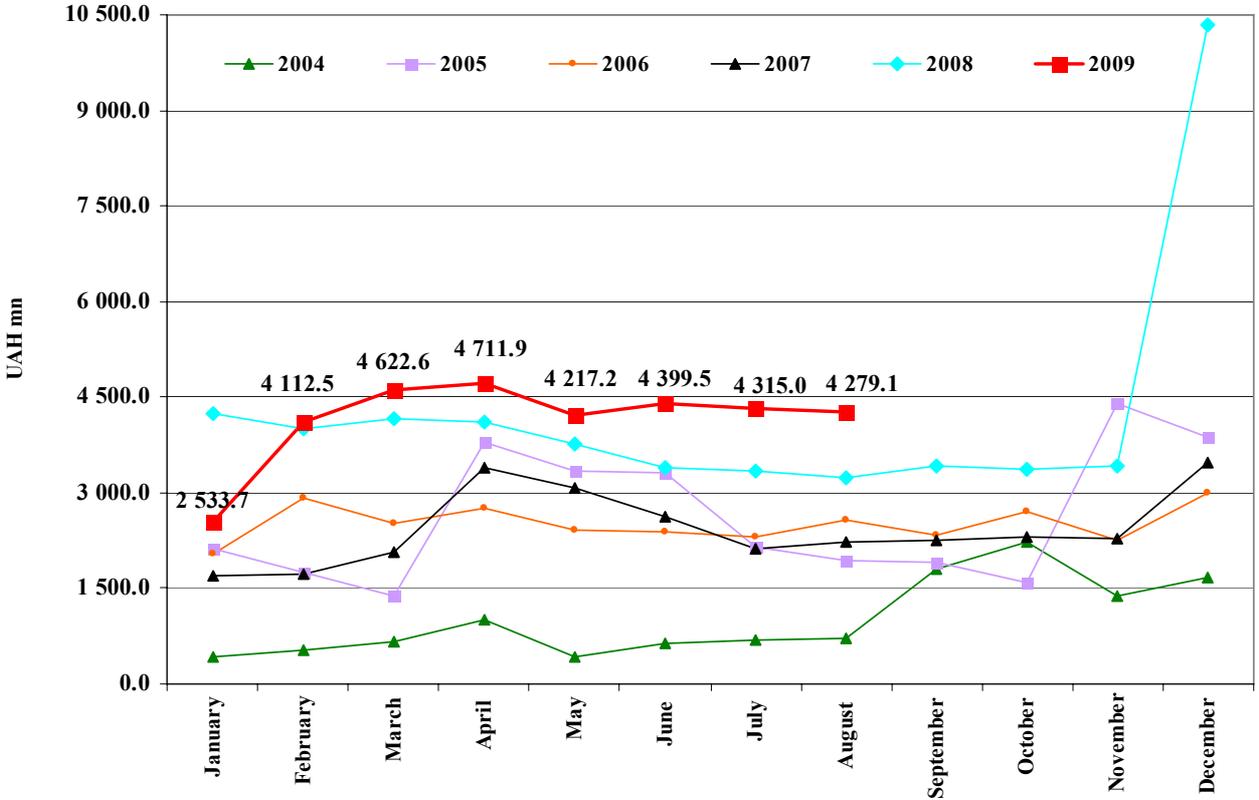
Graph 54

State Budget Expenditures for Education Monthly Trends in 2004-2009



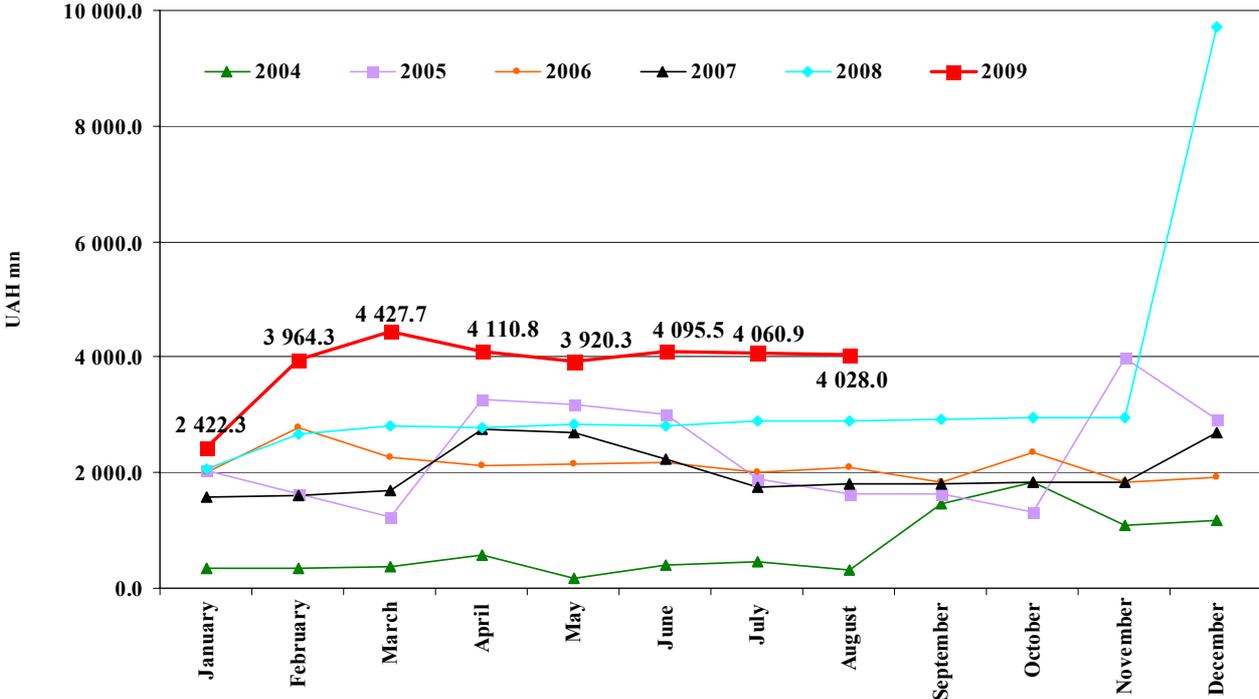
Graph 55

State Budget Expenditures for Social Protection and Social Security Monthly Trends in 2004-2009



Graph 56

State Budget Expenditures for Social Protection of Pensioners Monthly Trends in 2004-2009



Local Budget Expenditures

Graph 57

Total Local Budget Expenditures (Less Intergovernmental Transfers) Monthly Trends in 2004-2009

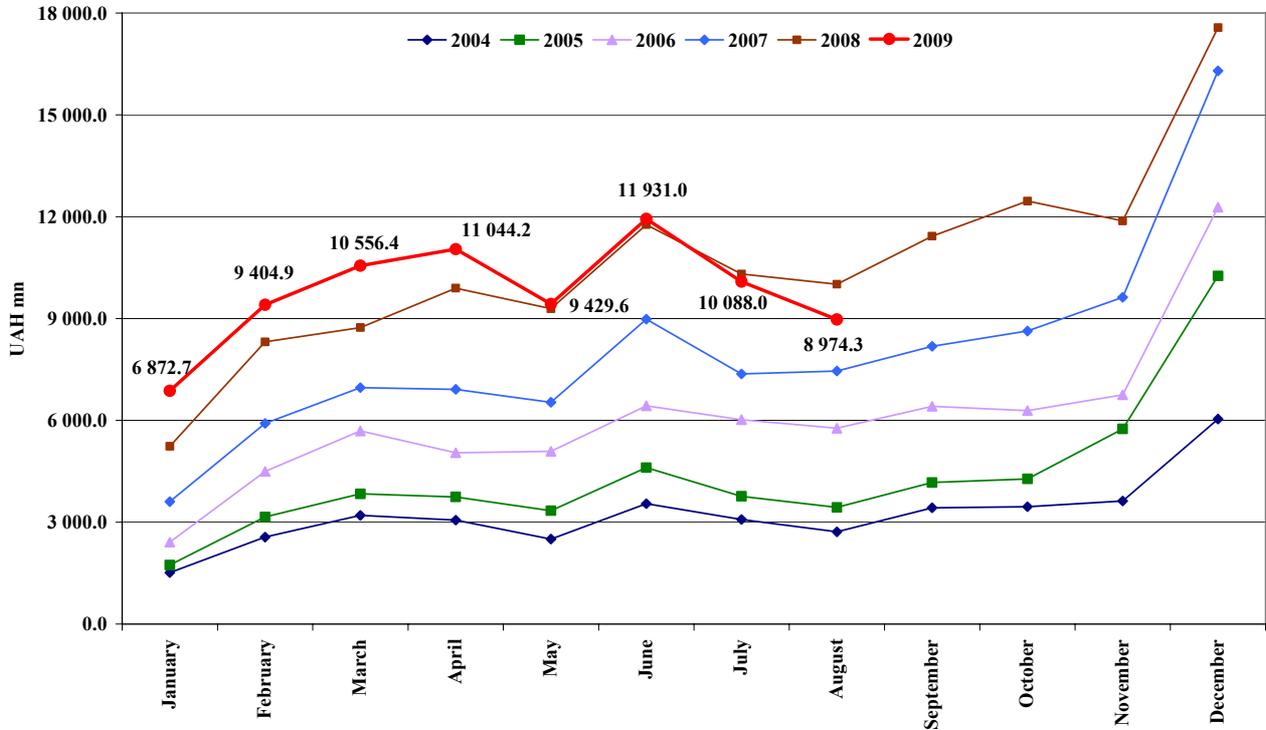
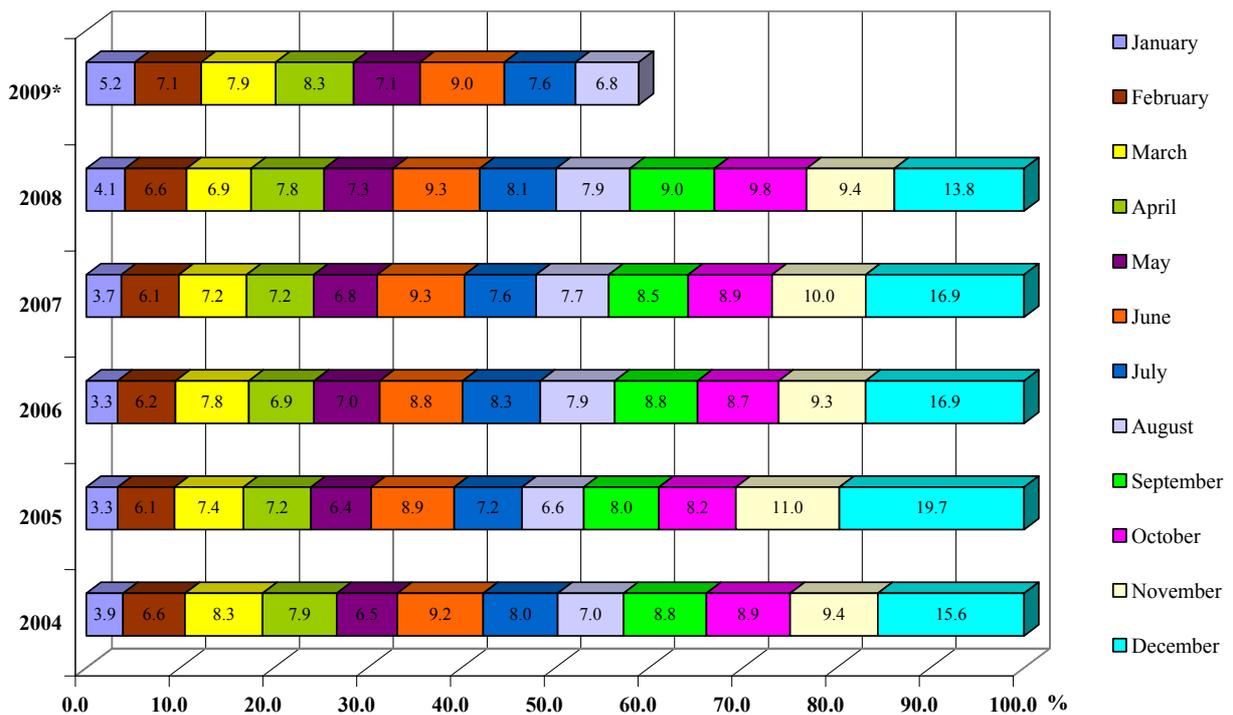


Diagram 24

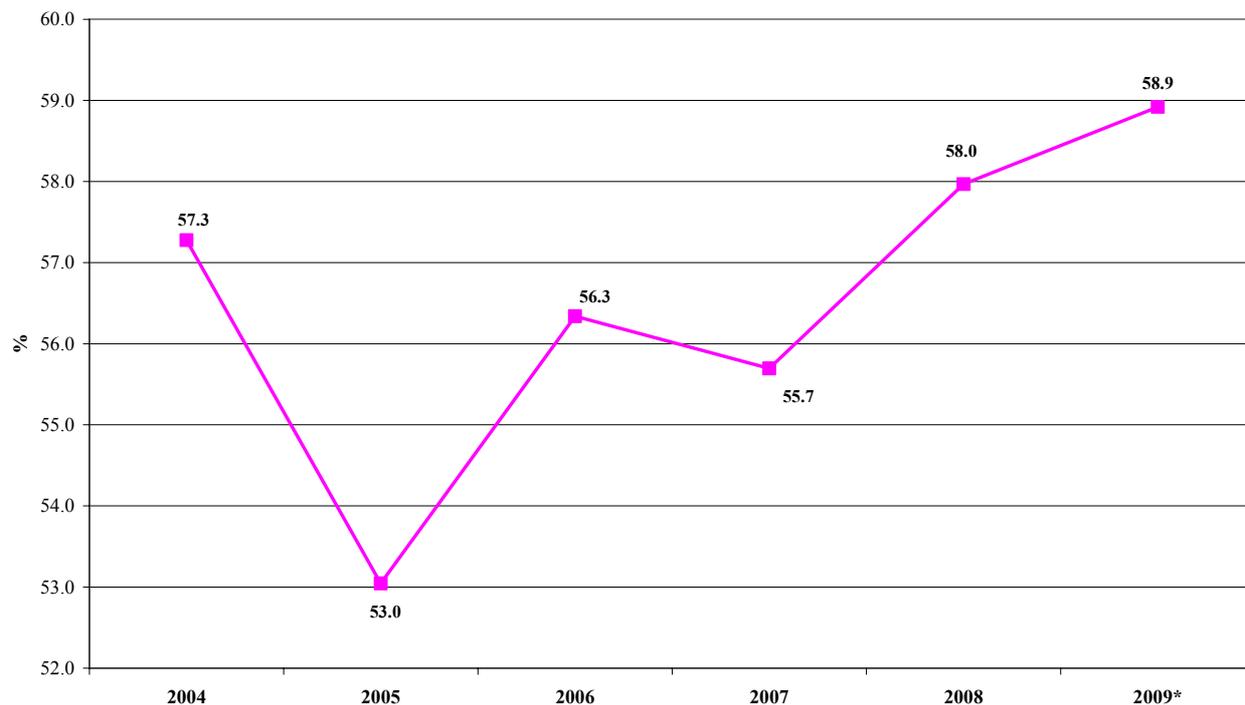
Dynamics of the Share of Local Budget Expenditures in Annual Amounts in 2004-2009



* A share of total expenditures according to the planned annual index

Graph 58

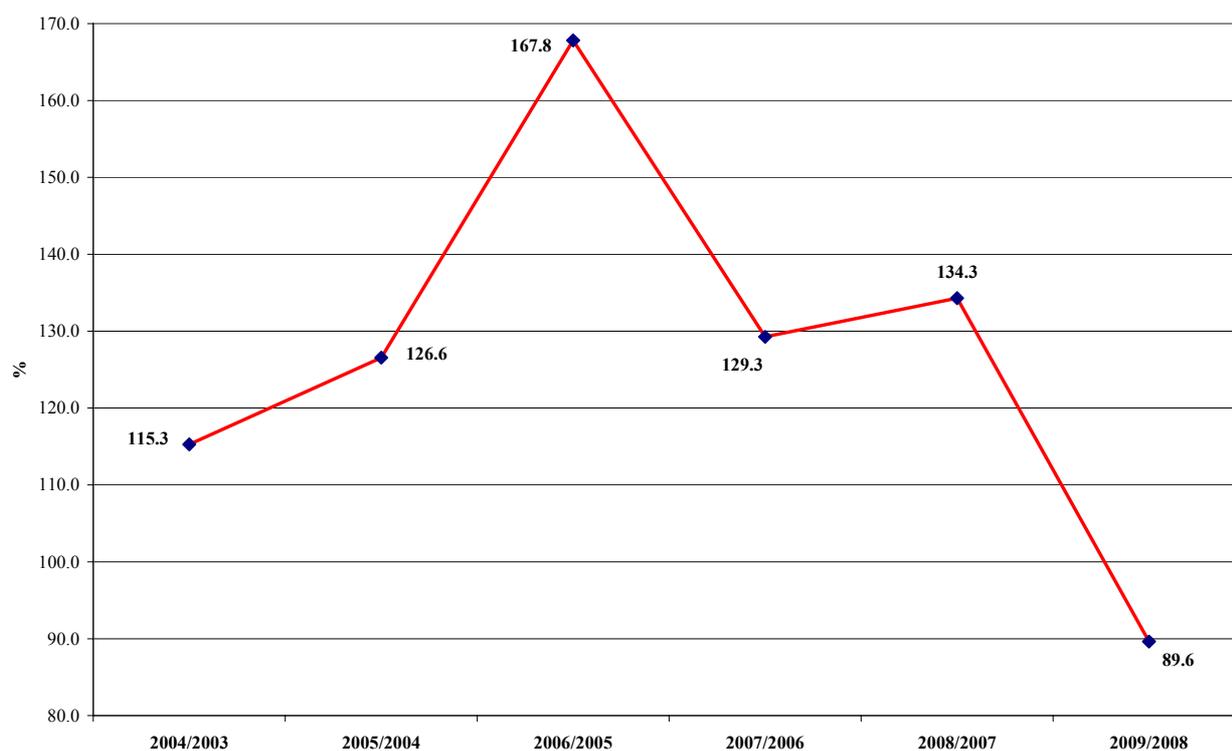
Dynamics of the Share of Local Budget Expenditures in January-August 2004-2009 in Annual Amounts



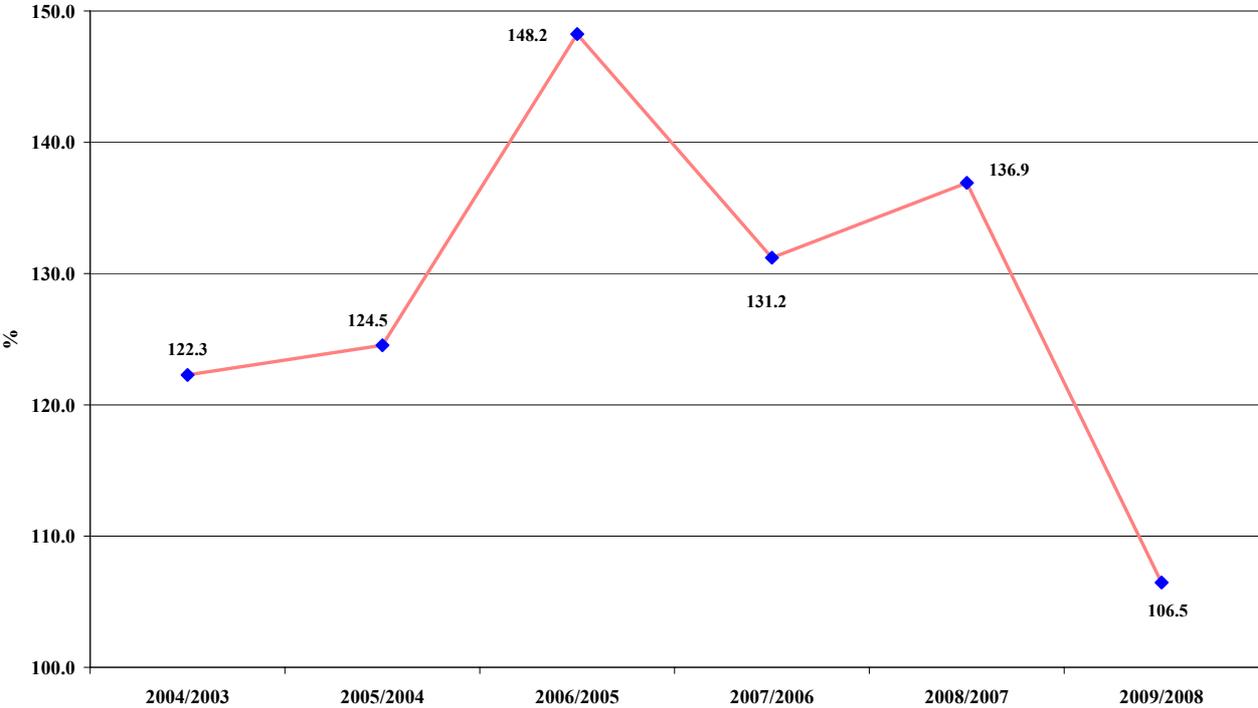
* A share of total expenditures according to the planned annual index

Graph 59

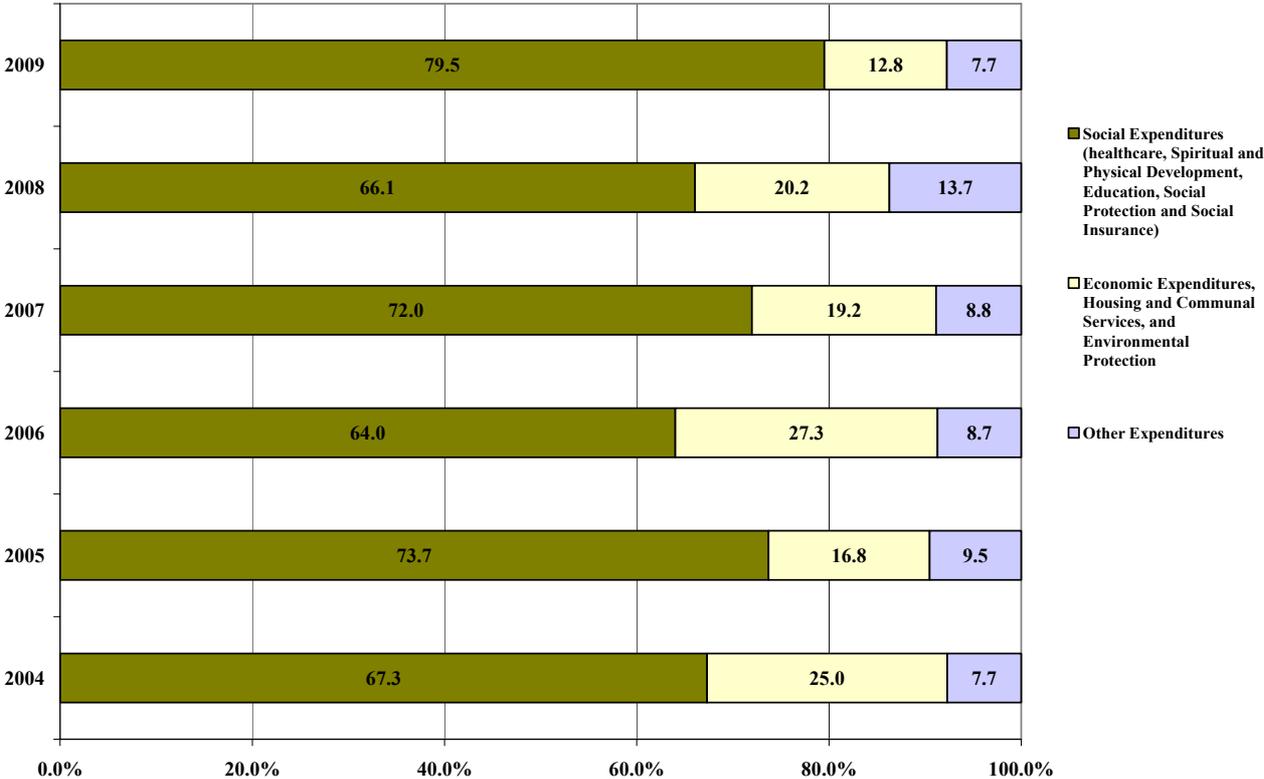
Growth Rates of Local Budget Expenditures in August 2004-2009



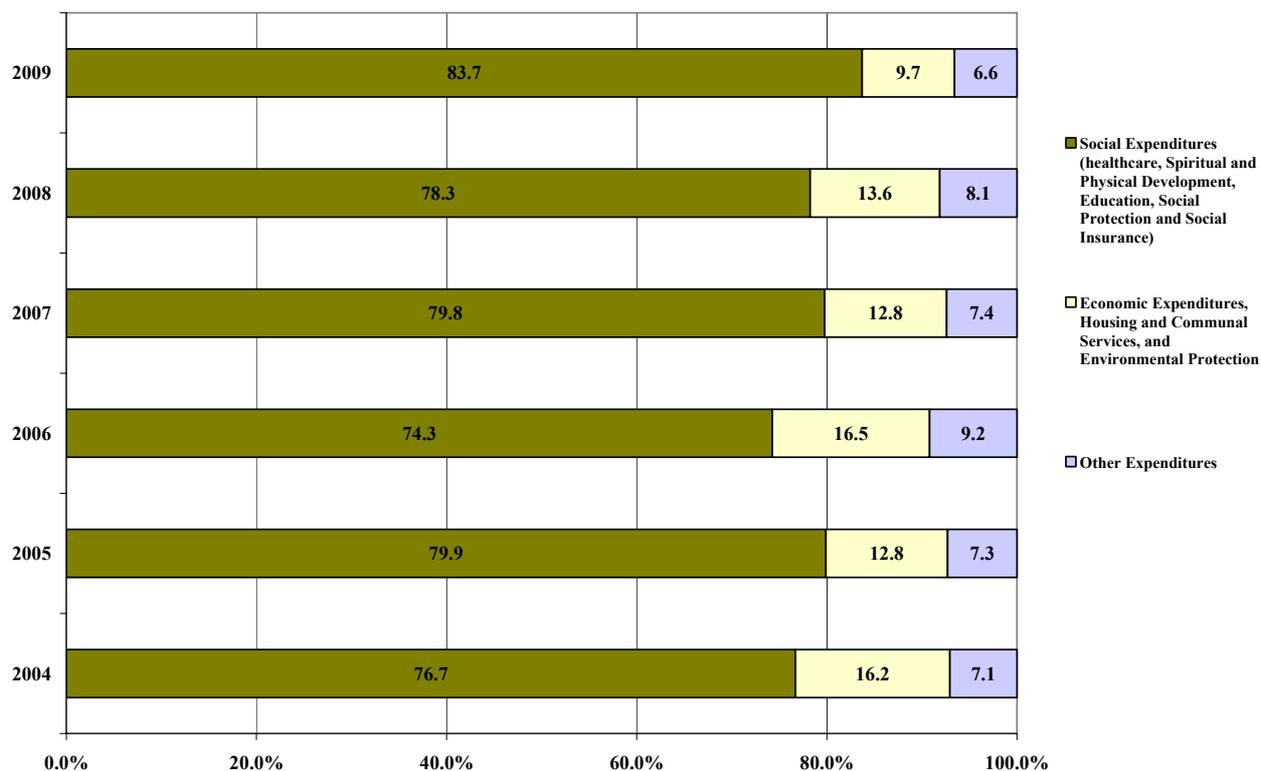
Growth Rates of Local Budget Expenditures in January-August 2004-2009



Structure of Actual Local Budget Expenditures in August 2004-2009

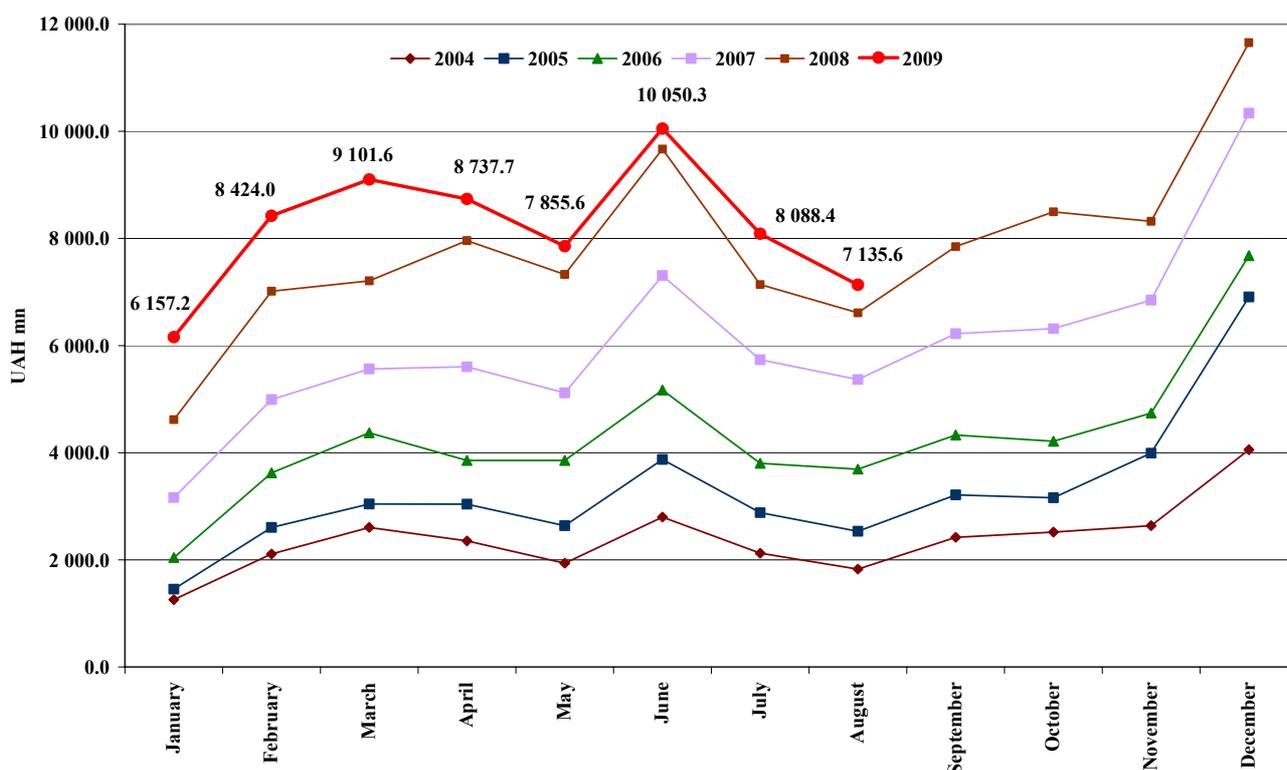


Structure of Actual Local Budget Expenditures in January-August 2004-2009

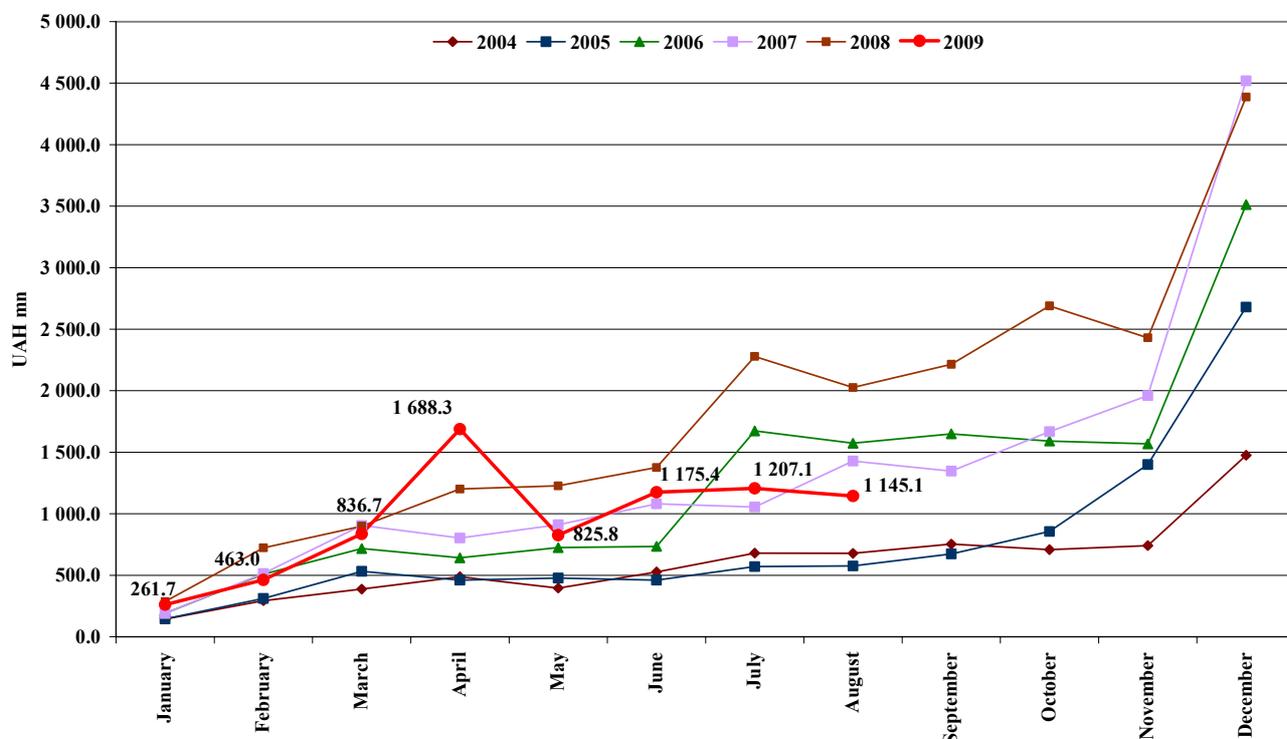


Graph 61

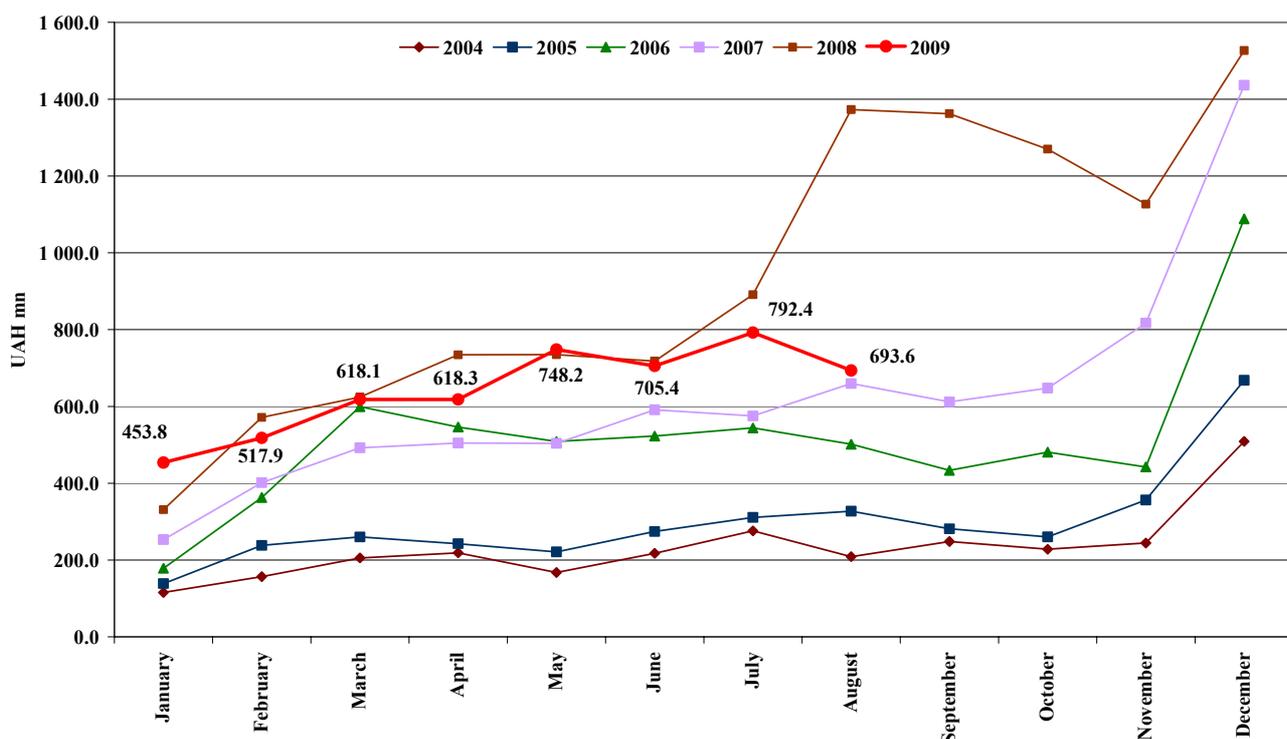
Local Budget Social Expenditures (Healthcare, Education, Spiritual and Physical Development, Social Protection and Social Security) Monthly Trends in 2004-2009



Local Budget Social Expenditures for Economic Activities, Housing and Communal Sector, and Environmental Protection Monthly Trends in 2004-2009



Other Local Budget Expenditures Monthly Trends in 2004-2009



Tendencies of the Banking System Development

In August 2009, the Ukrainian banking system was characterized by:

- **NBU's undertaking** a number of measures to stabilize the banking market and support liquidity of the banks, which participate in investment programs of crediting the key sectors in the economy;
- **a certain increase in tensions** due to growing devaluation expectations and **increase in the official** exchange rate of the cash national currency against the U.S. dollar (growth of about 3.8%);
- **a slight growth** in the aggregate assets of the banking system, mostly caused by revaluation of assets denominated in foreign currencies and a minor increase in the amount of government securities;
- **an accelerated growth** of personal foreign-currency deposits at bank accounts and a gradual resumption of lending to companies in the real sector of the economy;
- **tougher requirements** to banks' accumulation of statutory reserves at correspondent account with the National Bank;
- **imposition** of a ban on buying foreign currencies for an amount greater than Hr 80,000 during one trading day and **introduction** of new requirements to registration of foreign bank branches in Ukraine;
- **publication** of new projects of the National Bank of Ukraine with regard to paying interest on foreign-currency deposits in hryvnyas and setting a cap for the margin on transactions on cash currency market (up to 10%).

As of 1 September 2009, 184 banks had the National Bank licenses for conducting the banking business. 12 banks are in the process of liquidation, including nine banks liquidated by NBU decision, and three banks liquidated due to decisions of commercial/arbitration courts. 16 banks have been placed into temporary administration.

In order to support the liquidity of banks, the National Bank of Ukraine carried out bank refinancing transactions totaling Hr 0.8bn in August (Hr 58.9bn year-to-date). Credits obtained for financial stabilization programs (totaling Hr 0.8bn) were used as the main refinancing tool in August.

An average weighted interest rate on refinancing transactions amounted to 17% annual in January-August. The statutory reserves accumulated by banks totaled Hr 12.3bn in August 2009.

There was a slight growth in the rate of development of the Ukrainian banking system in August 2009, in particular, regarding some growth in the aggregate assets. Thus, the aggregate assets of the Ukrainian banking system increased by 2.0% in August against July and reached Hr 970.8bn. The clients' loan portfolio increased by 1.1% and reached Hr 722.9bn in August.

As if 1 September 2009, the legal entities loan portfolio totaled Hr 473.2bn or 65.5% of the total clients' loan portfolio. The total amount of credits issued to legal entities increased by Hr 4.7bn in July against June, which was due to a growth in exchange rates of foreign currencies against the hryvnya. The loan portfolio of legal entities in the national currency decreased by Hr 0.9bn in August 2009, and that in foreign currencies decreased by \$0.3bn. As of 1 September 2009, the loan portfolio of individuals totaled Hr 249.6bn or 34.5% of the total clients' loan portfolio. The total credits granted to private individuals increased by

Hr 3.4bn in August against July, which was caused by a growth in exchange rates of foreign currencies against the hryvnya. There was a decline in the loan portfolio of individuals both in the national and foreign currencies in August 2009 (by Hr 1.1bn and by \$0.3bn, respectively).

The deposit portfolio of individuals totaled Hr 203.9bn or 26.9% of total liabilities as of 1 September 2009, and the deposit portfolio of economic agents totaled Hr 115.8bn or 15.3%.

The total deposits of legal entities decreased by Hr 0.7bn in August against July. This occurred primarily due to depletion of the national-currency deposits by Hr 2.7bn, with foreign-currency deposits decreasing by \$0.05bn.

The total deposits of private individuals increased by Hr 2.6bn in August against July. This mostly occurred due to revaluation of funds in foreign currencies. The real increase in foreign-currency funds amounted to \$0.4bn. At the same time, the national currency deposits decreased by Hr 4.2bn.

The money supply was down 0.3% in August (down 8.8% year-to-date) to Hr 470.5bn. The monetary base decreased by 3.1% in August (up 1.8% year-to-date) to Hr 183.4bn. The volume of banks' correspondent accounts decreased by 40.1% to Hr 14.7bn in this period (down 20.9% year-to-date), which resulted from the National Bank's pursuing a tougher policy. In particular, the dynamics of banks' correspondent accounts was influenced in August by banks' remitting Hr 4.4bn to a special account with the National Bank of Ukraine in accordance with new requirements regarding banks' accumulation of statutory reserves.

As of 1 September 2009, the equity of banks totaled Hr 123.9bn or 14.1% of bank liabilities and had the following structure. The paid registered authorized capital accounted for 84.1% of the equity; dividend used for increasing the authorized capital 0.4%; issue difference 5.1%; general provisions, reserve funds, and other bank funds 13.8%; results of previous years 0.5%; results of the reporting year pending approval 0.1%; results of the current year (-12.5%); results of revaluation of fixed assets, intangibles, and securities in bank portfolio for sale and investing in associated companies 8.5%.

The income of banks totaled Hr 95.7bn, including interest income of Hr 82.0bn (or 85.7% of total income), commission income of Hr 10.6bn (11.1%). Bank costs totaled Hr 111.1bn, including interest costs of Hr 45.2bn (or 40.7% of total costs), deductions into reserves of Hr 41.6bn (37.4%), and commission costs of Hr 1.9bn (1.7%). The net losses of the banking system totaled Hr 15.4bn.

Banking System

Chart 27

Dynamics of Total Assets and Clients' Loan Portfolio of the Ukrainian Banking System in 2008-2009

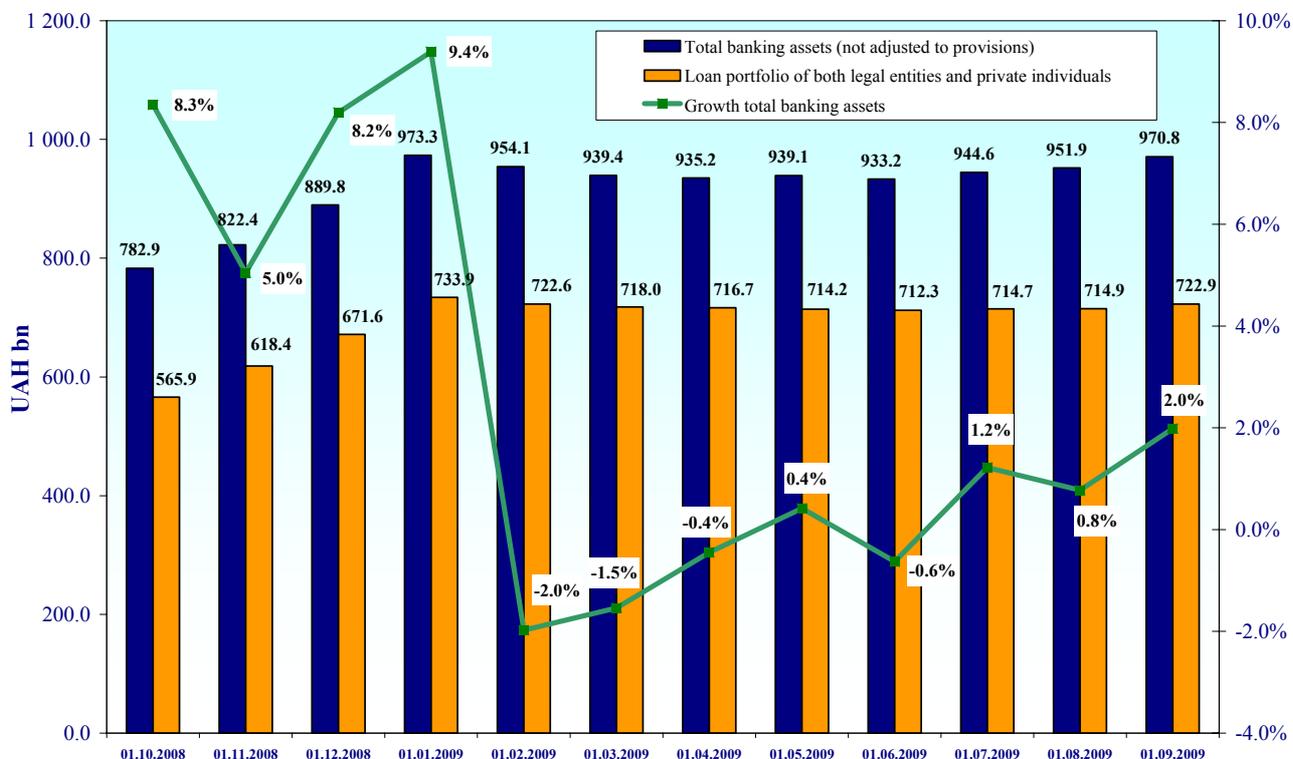
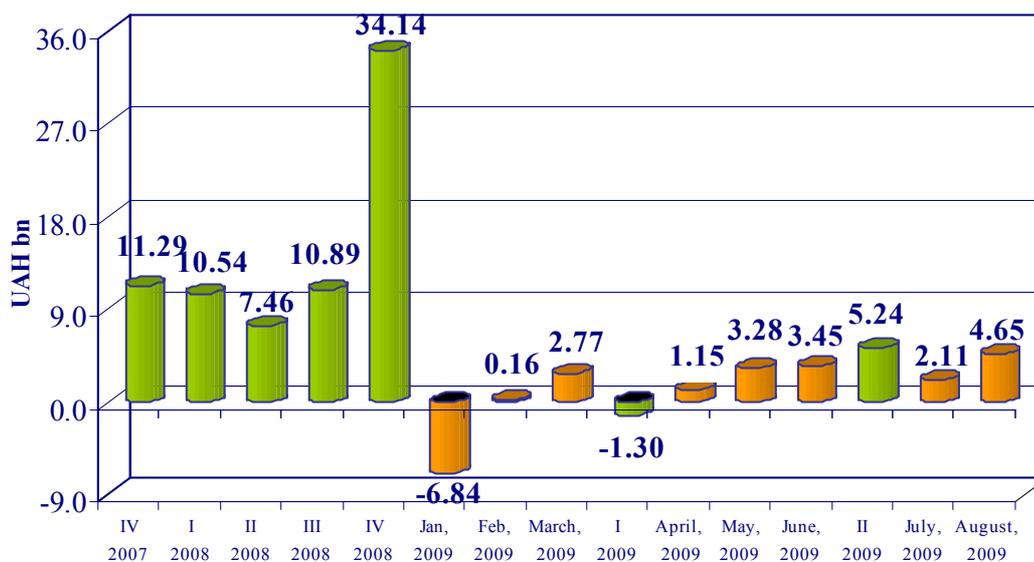


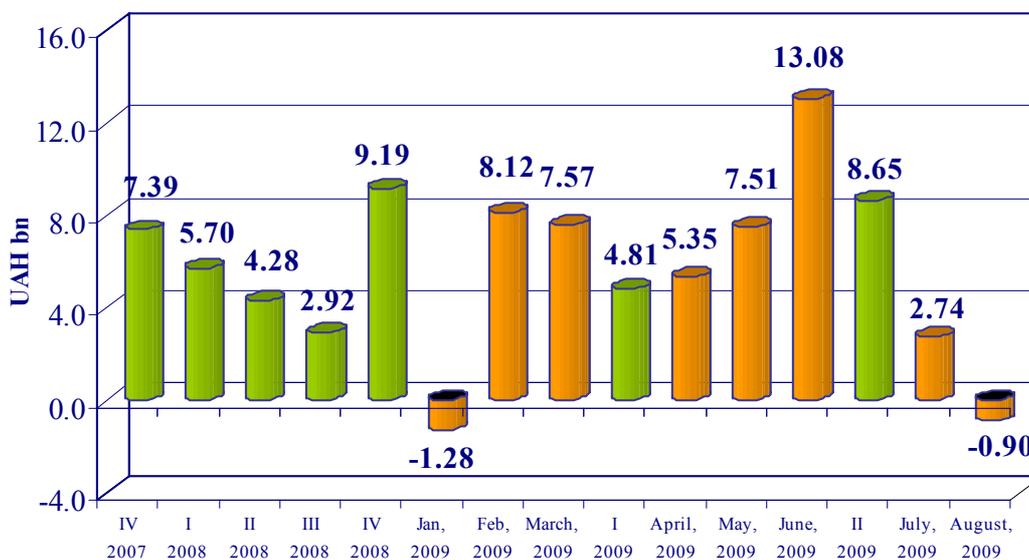
Chart 28

Changes in the Amount of Legal Entities Loan Portfolio



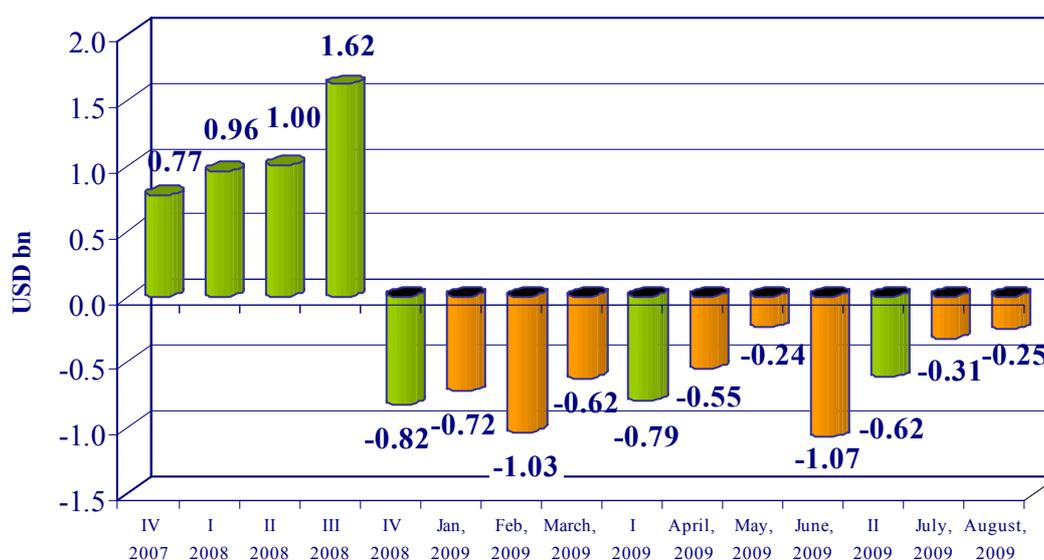
Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Legal entities loan portfolio, UAH bn	358.11	460.53	453.69	453.85	456.62	457.77	461.22	466.47	468.57	473.22
growth rate of legal entities loan portfolio, %	3.73	10.24	-1.49	0.04	0.61	0.25	0.75	1.14	0.45	0.99

Changes in the Amount of Legal Entities Loan Portfolio in the National Currency



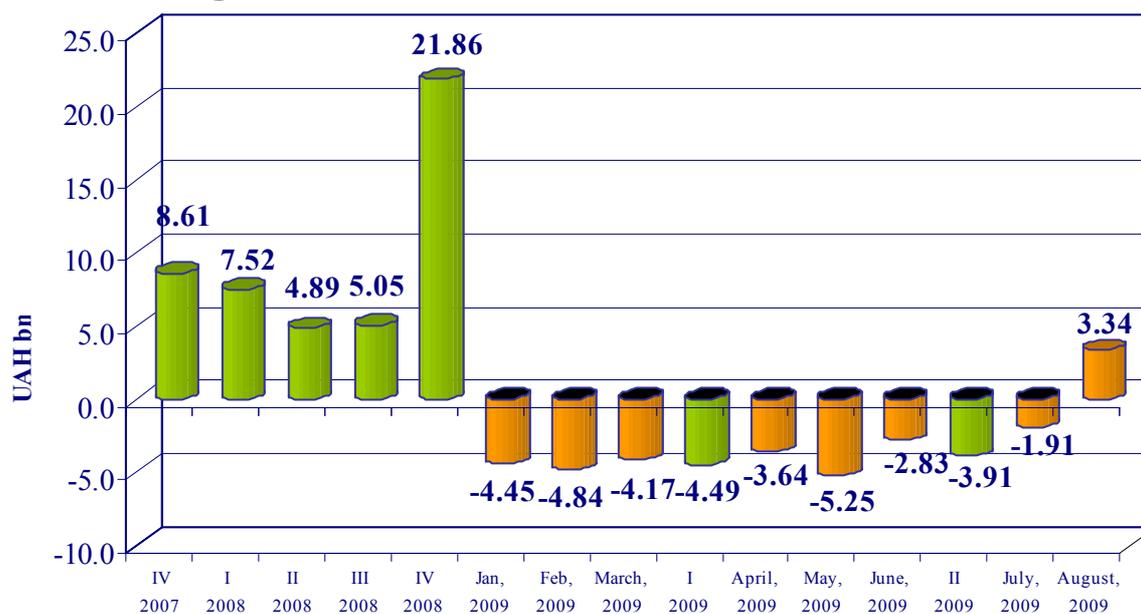
Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Legal entities loan portfolio in national currency, UAH bn	197.54	225.12	223.84	231.96	239.53	244.89	252.40	265.48	268.22	267.32
growth rate of legal entities loan portfolio in national currency, %	2.42	11.03	-0.57	3.63	3.26	2.23	3.07	5.18	1.03	-0.34

Changes in the Amount of Legal Entities Loan Portfolio in Foreign Currencies



Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Legal entities loan portfolio in foreign currencies, USD bn	33.03	30.57	29.85	28.82	28.19	27.65	27.41	26.34	26.03	25.77
growth rate of legal entities loan portfolio in foreign currencies, %	5.39	9.49	-2.36	-3.46	-2.17	-1.94	-1.91	-3.75	-0.32	2.77

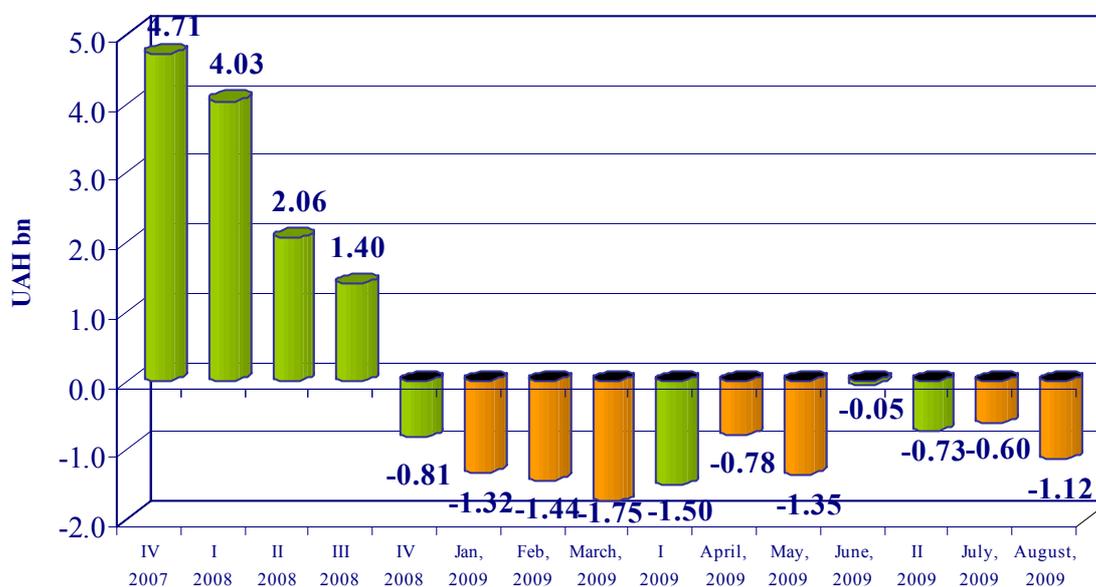
Changes in the Amount of Individuals Loan Portfolio



Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Individuals loan portfolio, UAH bn	207.82	273.39	268.94	264.09	259.92	256.28	251.03	248.19	246.28	249.63
growth rate of individuals loan portfolio, %	2.57	7.71	-1.63	-1.80	-1.58	-1.40	-2.05	-1.13	-0.77	1.36

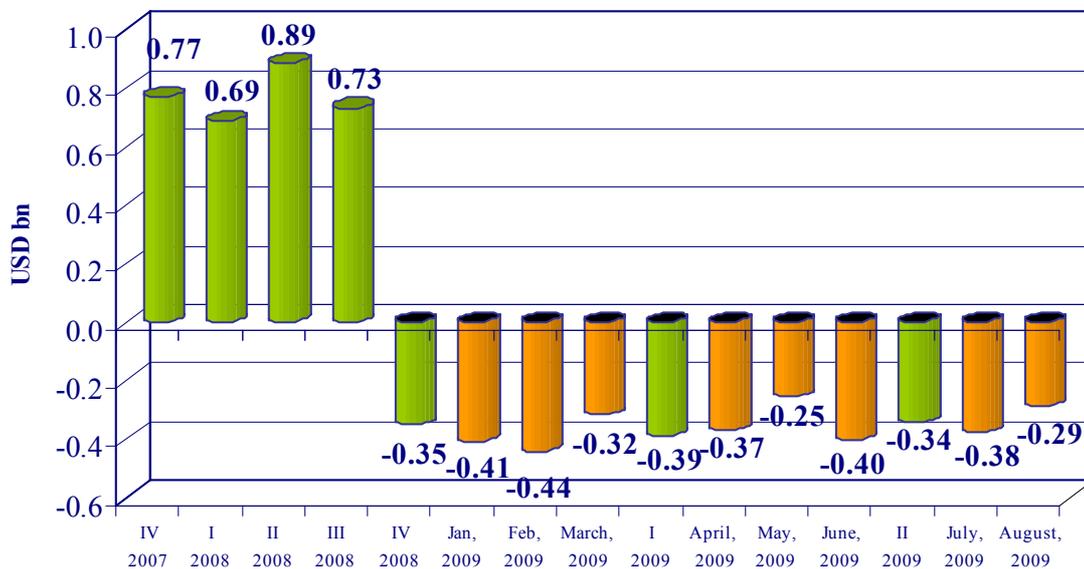
Chart 32

Changes in the Amount of Individuals Loan Portfolio in the National Currency



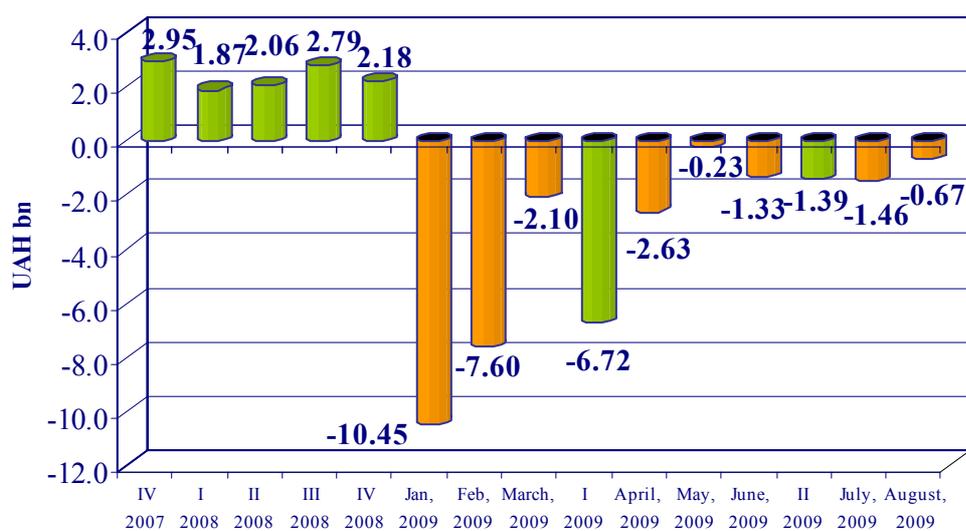
Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Individuals loan portfolio in national currency, UAH bn	77.45	75.02	73.70	72.25	70.51	69.73	68.38	68.33	67.73	66.61
growth rate of individuals loan portfolio in national currency, %	2.40	-2.88	-1.76	-1.96	-2.42	-1.10	-1.93	-0.08	-0.88	-1.66

Changes in the Amount of Individuals Loan Portfolio in Foreign Currencies



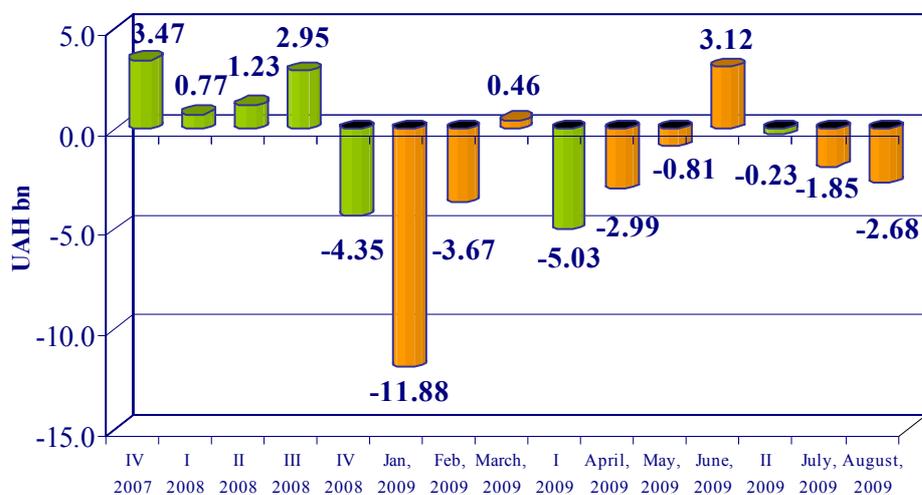
Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Individuals loan portfolio in foreign currencies, USD bn	26.82	25.76	25.36	24.91	24.60	24.23	23.97	23.57	23.20	22.91
growth rate of individuals loan portfolio in foreign currencies, %	2.67	12.35	-1.58	-1.74	-1.27	-1.51	-2.09	-1.52	-0.73	2.50

Changes in the Amount of Legal Entities Deposit Portfolio



Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Legal entities deposit portfolio, UAH bn	135.71	142.25	131.80	124.20	122.10	119.48	119.25	117.92	116.46	115.79
Growth rate of legal entities deposit portfolio, %	0.84	7.69	-7.35	-5.76	-1.69	-2.15	-0.19	-1.11	-1.24	-0.58

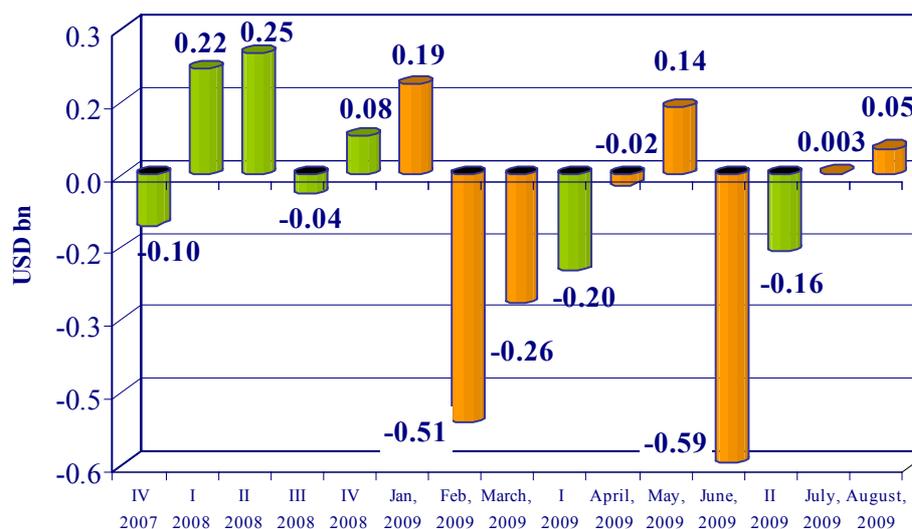
Changes in the Amount of Legal Entities Deposit Portfolio in the National Currency



Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Legal entities deposit portfolio in national currency, UAH bn	105.33	92.29	80.41	76.74	77.20	74.21	73.40	76.52	74.68	72.00
Growth rate of legal entities deposit portfolio in national currency, %	5.29	2.66	-12.87	-4.56	0.60	-3.87	-1.09	4.25	-2.41	-3.59

Chart 36

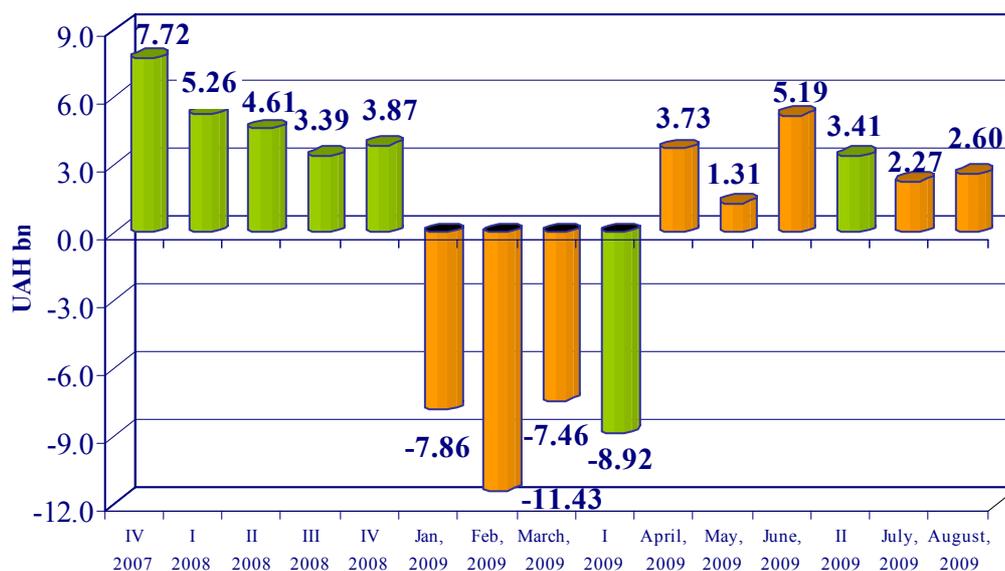
Changes in the Amount of Legal Entities Deposit Portfolio in Foreign Currencies



Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Legal entities deposit portfolio in foreign currencies, USD bn	6.25	6.49	6.67	6.16	5.90	5.88	6.02	5.43	5.43	5.48
Growth rate of legal entities deposit portfolio in foreign currencies, %	-12.04	18.41	2.86	-7.64	-4.28	-0.36	1.28	-9.71	0.94	4.80

Chart 37

Changes in the Amount of Individuals Deposit Portfolio



Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Individuals deposit portfolio, UAH bn	203.95	215.55	207.69	196.26	188.80	192.53	193.84	199.03	201.30	203.90
Growth rate of individuals deposit portfolio, %	1.16	4.49	-3.65	-5.51	-3.80	1.97	0.68	2.68	1.14	1.29

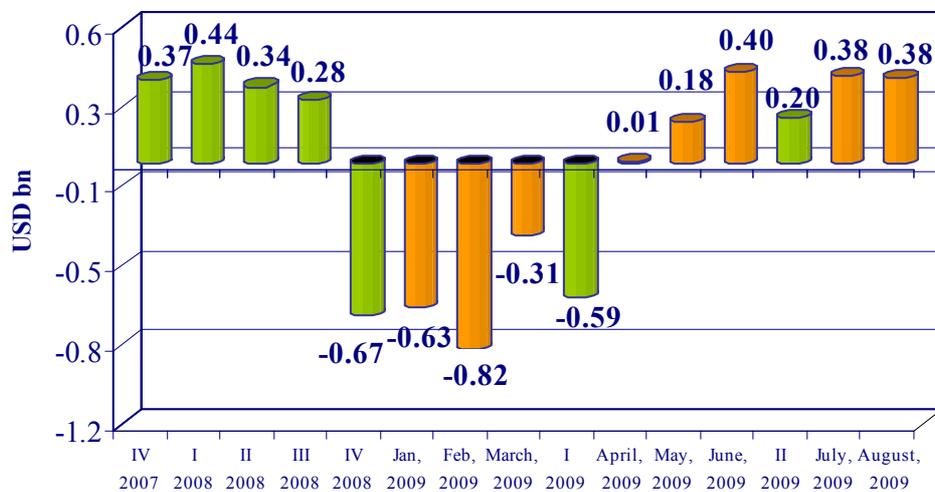
Chart 38

Changes in the Amount of Individuals Deposit Portfolio in the National Currency



Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Individuals deposit portfolio in national currency, UAH bn	126.26	107.97	104.99	99.89	97.50	98.52	99.43	101.42	99.87	95.65
Growth rate of individuals loan portfolio in national currency, %	0.49	-1.23	-2.76	-4.85	-2.39	1.05	0.92	2.00	-1.52	-4.23

Changes in the Amount of Individuals Deposit Portfolio in Foreign Currencies



Indicator	01.10.08	01.01.09	01.02.09	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09
Individuals deposit portfolio in foreign currencies, USD bn	15.98	13.97	13.34	12.51	12.20	12.21	12.39	12.79	13.18	13.55
Growth rate of individuals deposit portfolio in foreign currencies, %	2.28	10.93	-4.54	-6.17	-2.52	0.07	0.42	3.40	3.91	6.73