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Monthly Monitoring of Main Indicators of Budget and Banking Systems of Ukraine as of March 1, 2010

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 40.8bn in January-February 2010, which is Hr 0.2bn or 0.6% less year-on-year. The share of tax revenues amounted to 80.1% against 71.9 % in the respective period of 2009. The consolidated budget revenues totaled Hr 21.1bn in February, which is 9.8% less than in February 2009.

The actual revenues of the State budget of Ukraine totaled Hr 30.0bn in January-February 2010, which is Hr 1.1bn or 3.4% less year-on-year. The share of tax revenues amounted to 78.4% against 68.2% in the respective period of 2009. The revenues of the State budget of Ukraine decreased by 14.9% in February against February 2009 and amounted to Hr 15.3bn.

The reduction of total budget revenues this year against previous year is explained by that the budget received Hr 3.1bn from such item as "Other sources of budgetary institutions" in the first two months of 2009. IBSER experts believe this item recorded the credit granted to Ukravtodor road maintenance authority under the government guarantee. When comparing the budget execution indicators without taking into account such an atypical and non-recurrent type of revenues, their increase becomes apparent, in particular, with regard to tax revenues. Therefore, increases are noted for virtually all tax items: revenues from enterprise profit tax increased by Hr 0.7bn or 15.0%; value-added tax - by Hr 0.5bn or 4.0%; excise tax - by Hr 1.1bn or 50.7%; fee for special use of natural resources - by Hr 0.1bn or 24.0%.

The total local budget revenues (without intergovernmental transfers) amounted to Hr 10.8bn in January-February 2010, which is 8.2% more than the respective indicator of 2009. The local budget revenues totaled Hr 5.8bn in February, showing an increase of 7.1 % year-on-year.

A 8.0% increase was observed in the actual amount of local budget tax revenues in February 2010 compared to February 2009 (at the same time, the amount of these revenues increased by 10.0% in January-February compared to the same period of last year). Overall, local budgets received Hr 4.8bn in tax revenues in February (Hr 9.2bn in January-February 2010).

Revenues from the personal income tax totaled Hr 3.6bn, which is 6.9% more than in February 2009. In total, Hr 6.8bn from this tax was received in January-February 2010 (growth of 9.7%).

Similarly to the year 2009, the first two months of 2010 show a stable growth in revenues from the payment for land, which increased by Hr 0.7bn in February or by 15.4% against the same period in 2009 (Hr 1.4bn received year-to-date, with the respective growth of 16.7%).

Non-tax revenues of local budgets totaled Hr 594.3mn in February (they amounted to Hr 568.0mn in February 2009). At the same time, the amount of non-tax revenues decreased by 4.5% in the first two months of 2010 against the respective period in 2009.

The revenues from capital transactions totaled Hr 200.9mn in February 2010, which is 22.8% less year-on-year. It should be noted, however, that these revenues increased by 35.7% in the first month of 2010 year-on-year.

The State budget deficit totaled Hr 3.2bn in February 2010, which is 2.3 times more year-on-year and amounts to 15.9% of the actual 2009 figure. A deficit of Hr 2.8bn accrued in the General Fund of State budget in February, with a Special Fund deficit of Hr 0.4bn. The debt was incurred at Hr 3.8bn, with debt repayment of Hr 1.8bn in February, which amounts to 5.7% of actual debt repayment in 2009; the financing for active transactions totaled Hr 1.1bn in February.

The State budget deficit totaled Hr 4.8bn in January-February 2010 (a surplus of Hr 0.3bn was recorded in the same period of last year), including a General Fund deficit of Hr 5.1bn and Special Fund surplus of Hr 0.3bn.

The General Fund deficit was financed in January-February 2010 at the expense of internal borrowing incurred at the amount of Hr 5.0bn, which is 3.2 times more compared to the same period

of last year. The debt repayment totaled Hr 2.3bn, which is Hr 1.2bn more year-on-year. Financing for debt transactions at the expense of surplus of borrowing over repayment for the General Fund of the State budget totaled Hr 2.7bn (to compare, budget borrowing exceeded debt repayment by Hr 0.4bn in January-February of last year).

Financing for active transactions for the General Fund of the budget totaled Hr 2.5bn in January-February 2010, including Hr 0.9bn for the change in the balance of budget funds and Hr 3.4bn for repayment of funds from deposits or presentation of securities.

The presence of a Special Fund surplus of nearly Hr 0.4bn with the proceeds from privatization of State property of Hr 66.1mn and using the resources of the single Treasury account of Hr 0.1bn to finance the deficit of the Special Fund is primarily explained by the accumulation of the balance of funds of Hr 0.6bn in accounts during the period under review.

The balance of funds totaled Hr 16.8bn at the end of February 2010, including Hr 4.7bn in the General Fund and Hr 12.1bn in the Special Fund.

The actual expenditures of the consolidated budget of Ukraine in February 2010 totaled Hr 24.3bn, which is 2.5% less year-on-year (to compare: the year-on-year increase in February expenditures in the period of 2007-2009 amounted to 109.2%, 166.0%, 121.7%, respectively).

At the same time, expenditures in individual sectors demonstrate a year-on-year growth trend, viz.: 18.8% for health; 9.2% for education; 8.6% for agriculture, forestry and game-preserves, and fisheries; and 0.8% for social protection and social security.

Expenditures of the State budget (with intergovernmental transfers) totaled Hr 19.1bn in February 2010, including General Fund expenditures of the State budget of Hr 15.5bn and Special Fund expenditures of Hr 3.6bn.

The State budget expenditures decreased by 5.1% in February 2010 year-on-year, which is one of the worst figures since 2005 (the growth rate of expenditures amounted to 122.1% in 2009, 175.2 % in 2008, and 104.9 % in 2007).

Also, expenditures for debt servicing increased by 66.0%, healthcare by 21.5%, and for spiritual and physical development 2.4 times in February 2010 year-on-year. At the same time, expenditures for economic activity decreased by 61.3%, including those for transport by 74.3% compared to the same indicator of 2009.

The total local budget expenditures (without intergovernmental transfers) amounted to Hr 18.3bn in January-February 2010, which is 12.4 % more year-on-year. At the same time, the first two months of 2010 demonstrate a 12.9% growth in social expenditures of local budgets, and an 18.5% decline in expenditures for economic activity, housing and communal services, and environmental protection.

The total local budget expenditures (without intergovernmental transfers) amounted to Hr 10.3bn in February 2010, which is 9.2% more year-on-year. The social expenditures of local budgets increased by 9.2% in February. The expenditures for economic activity, housing and communal services, and environmental protection demonstrated an overall decline by 21.8%. Other expenditure items of local budgets increased by 36.7% in general compared to the indicators of February 2009 .

State Budget Revenues

Diagram 1

Structure of State Budget Revenues in February 2010

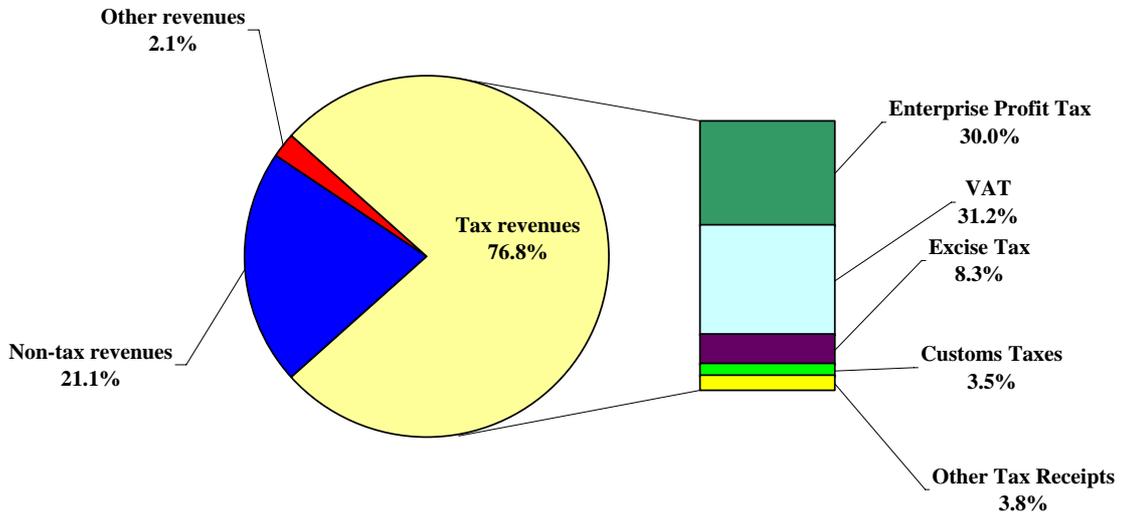
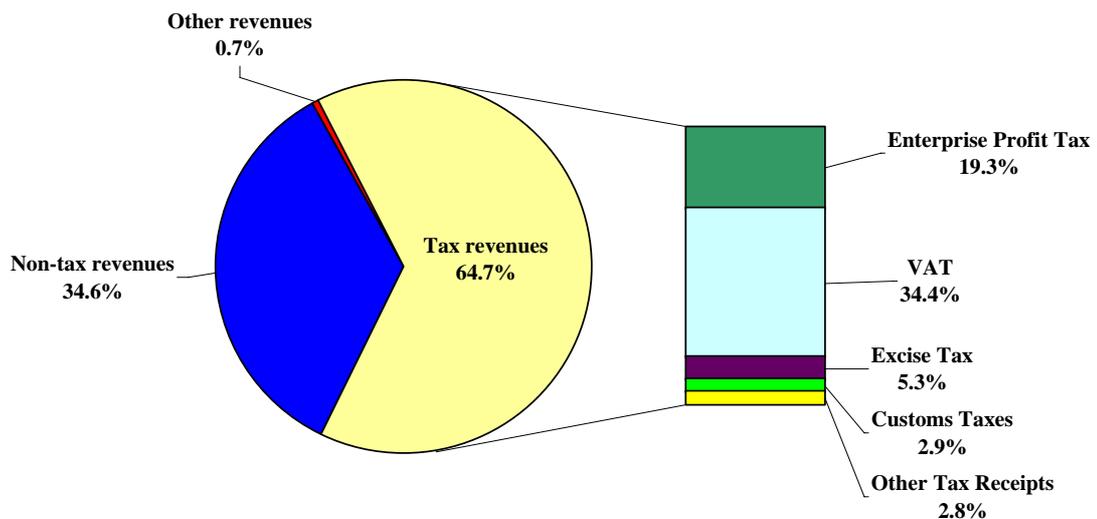


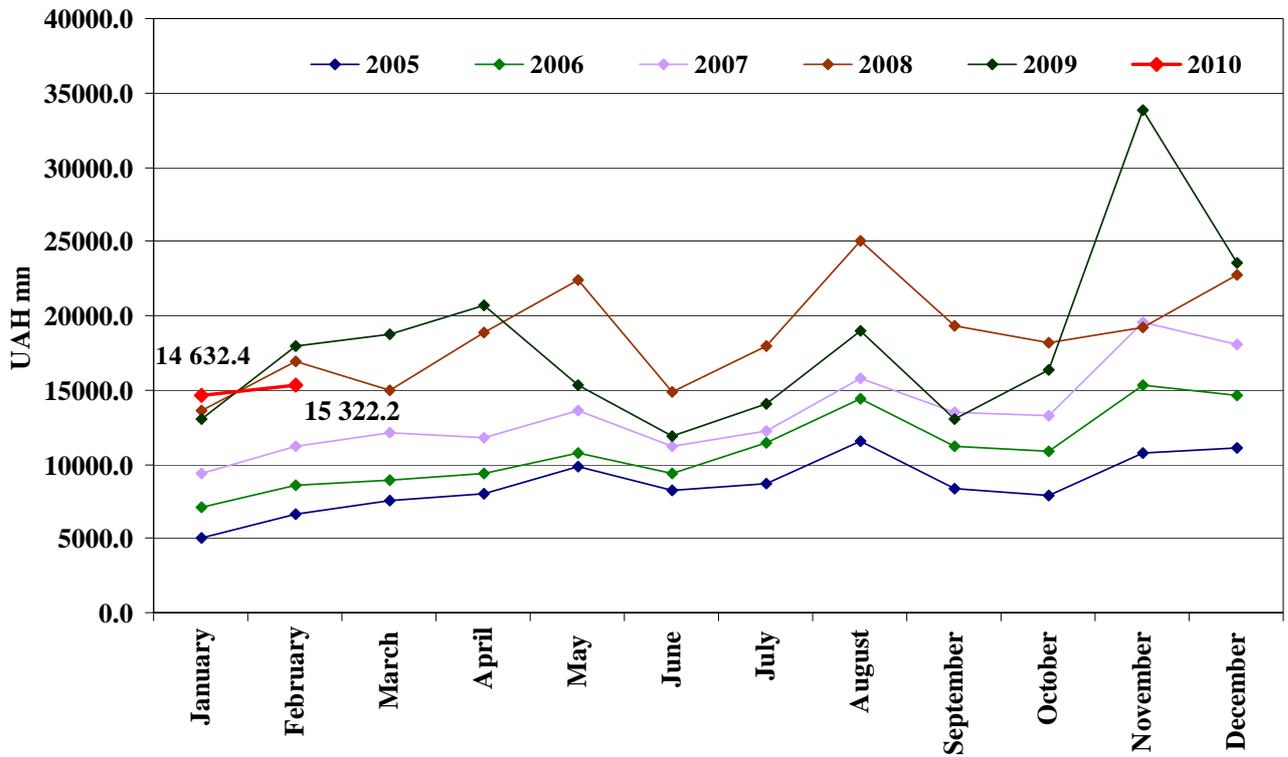
Diagram 2

Structure of State Budget Revenues in February 2009



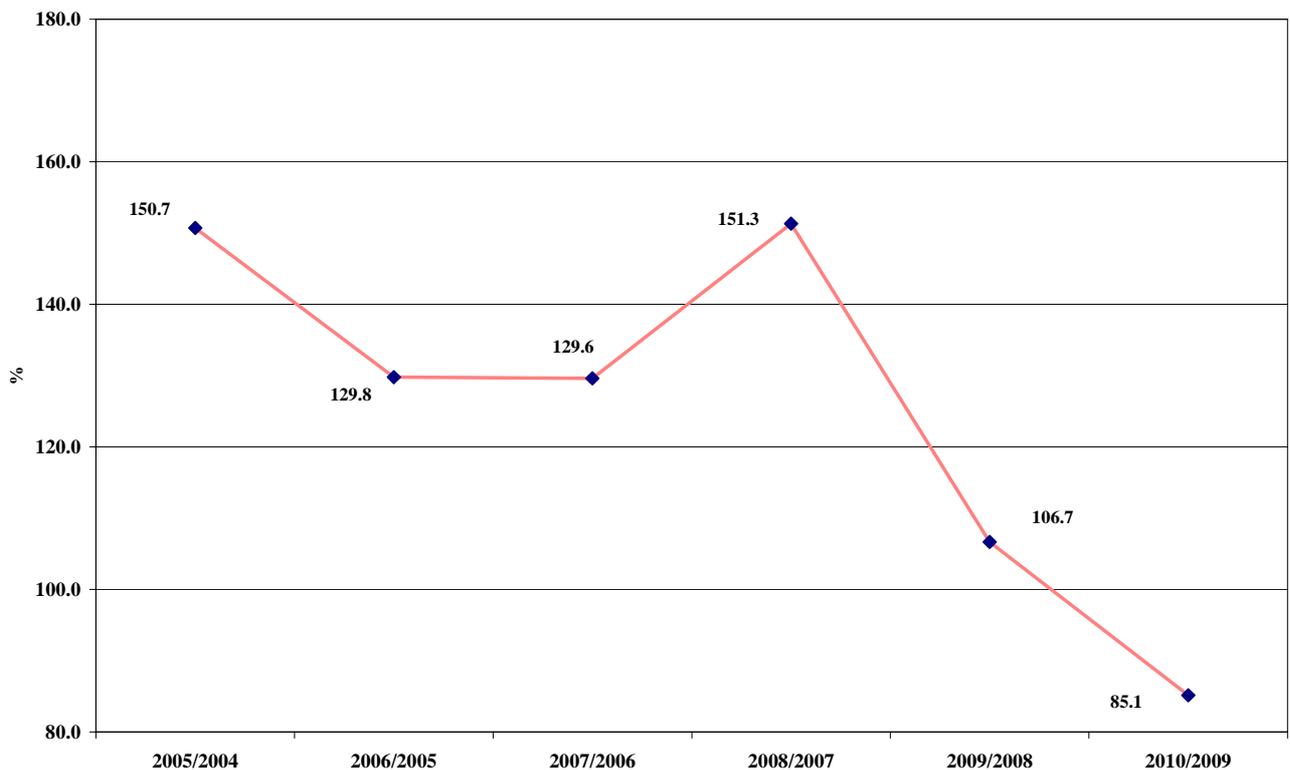
Graph 1

State Budget Total Revenues Monthly Trends in 2005-2010

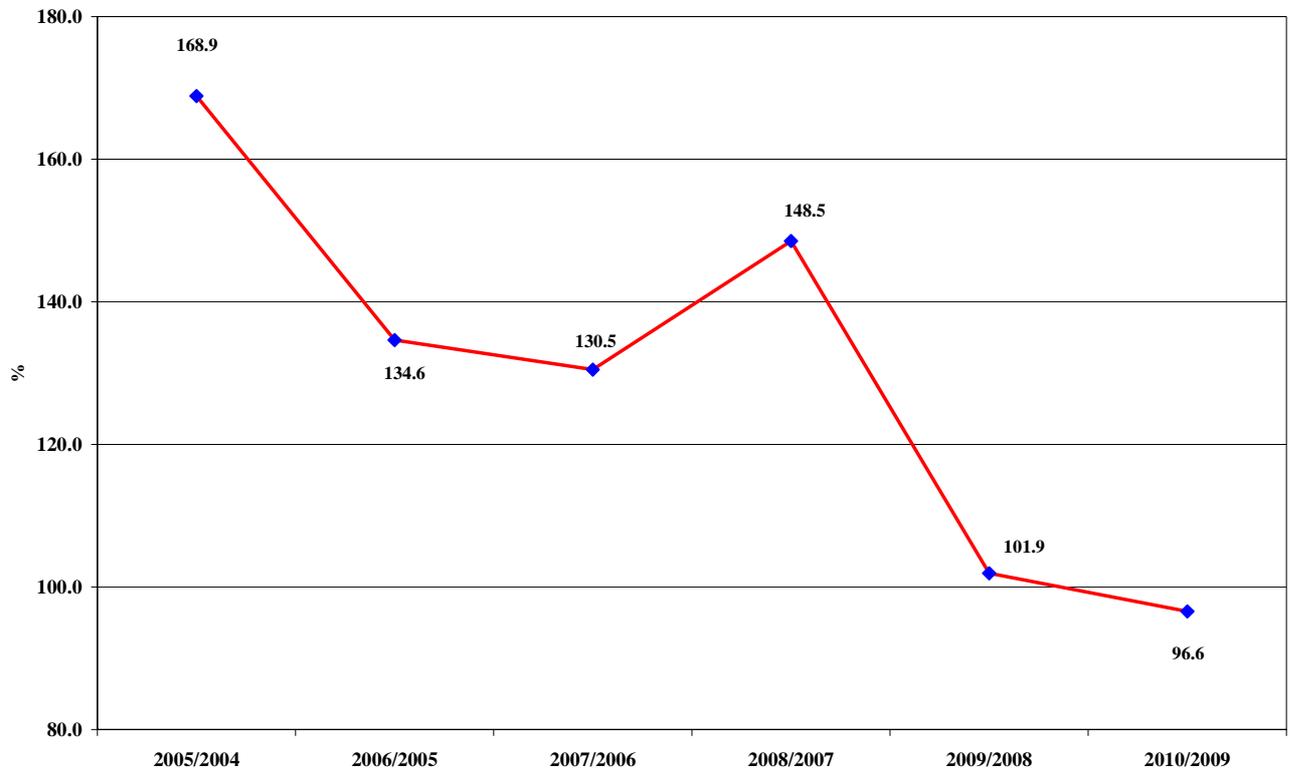


Graph 2

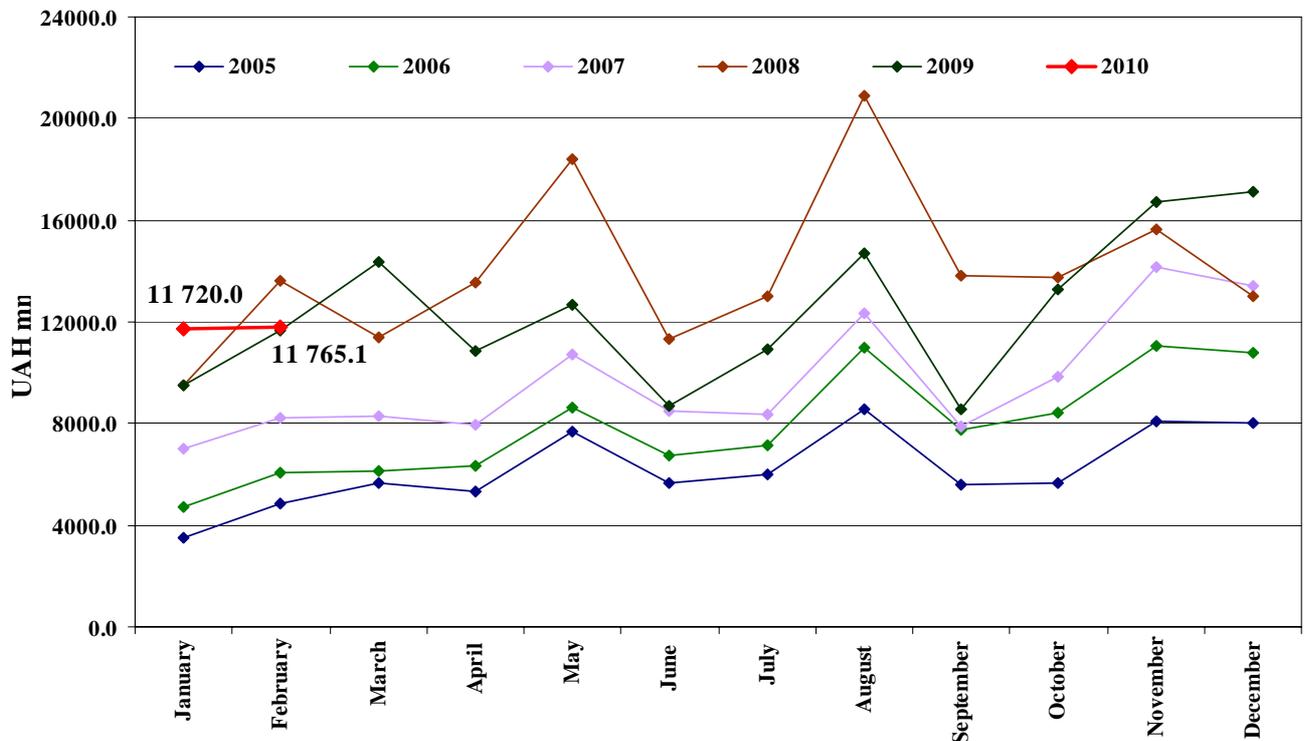
Growth Rates of Ukraine's State Budget Revenues in February 2005-2010



Growth Rates of Ukraine's State Budget Revenues in January-February 2005-2010

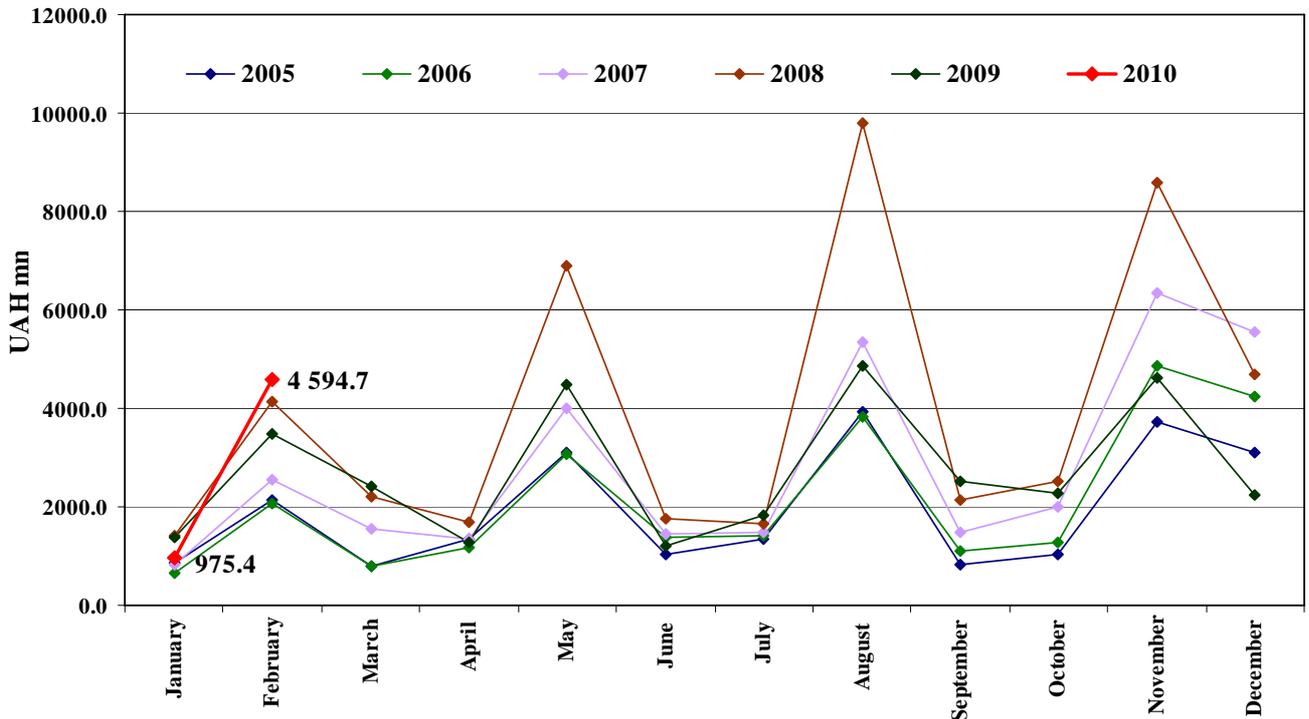


State Budget Tax Revenues Monthly Trends in 2005-2010



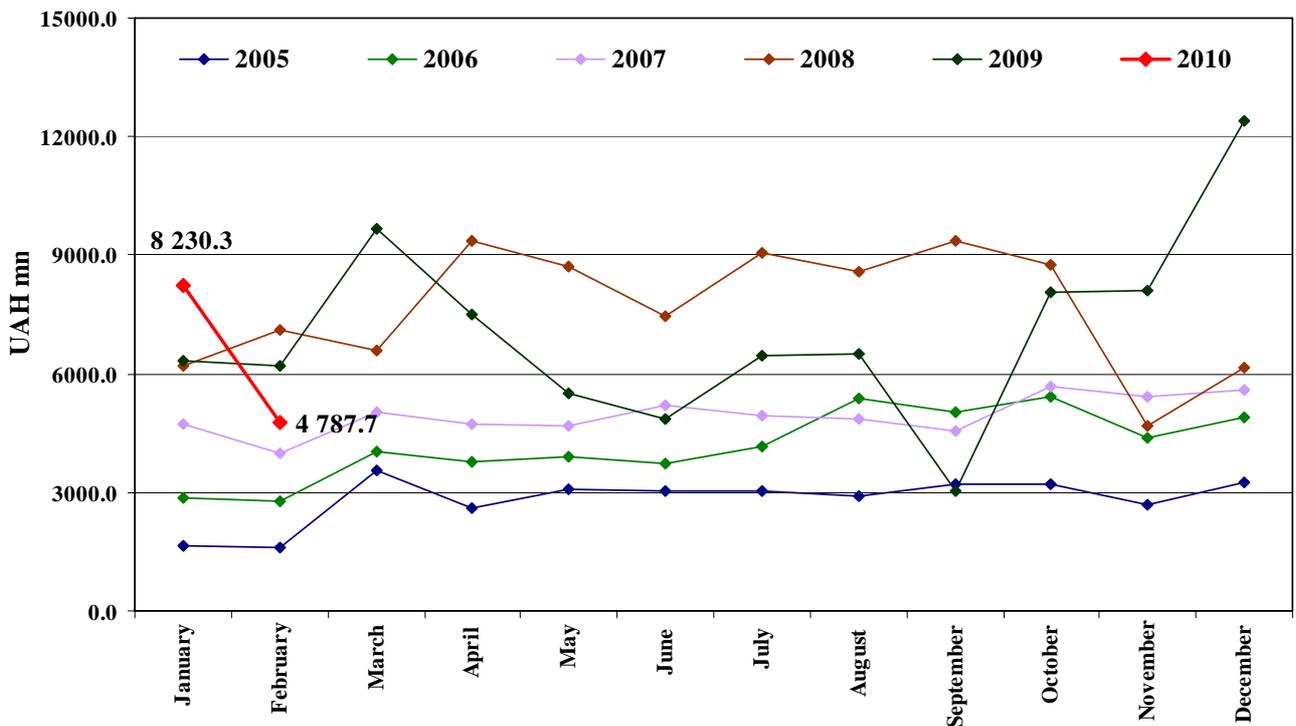
Graph 5

State Budget Enterprise Profit Tax Monthly Trends in 2005-2010



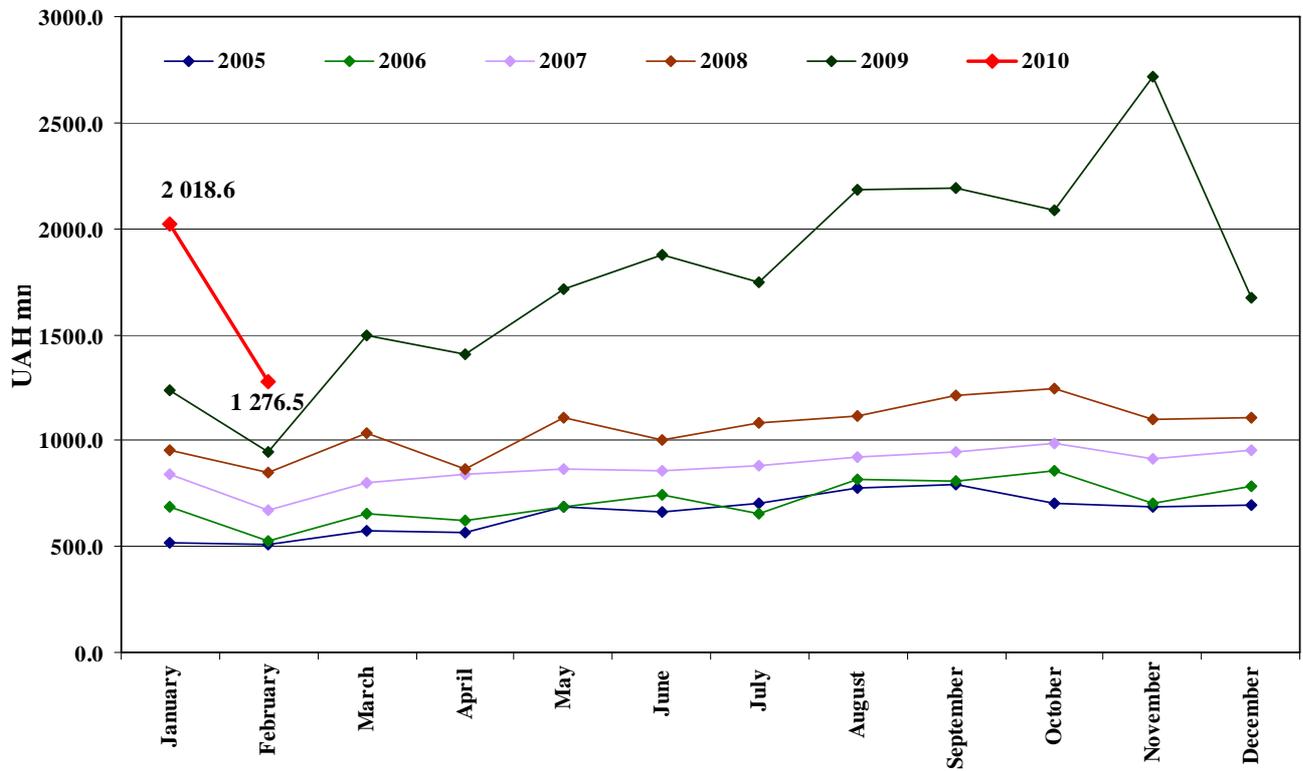
Graph 6

State Budget Value Added Tax Monthly Trends in 2005-2010



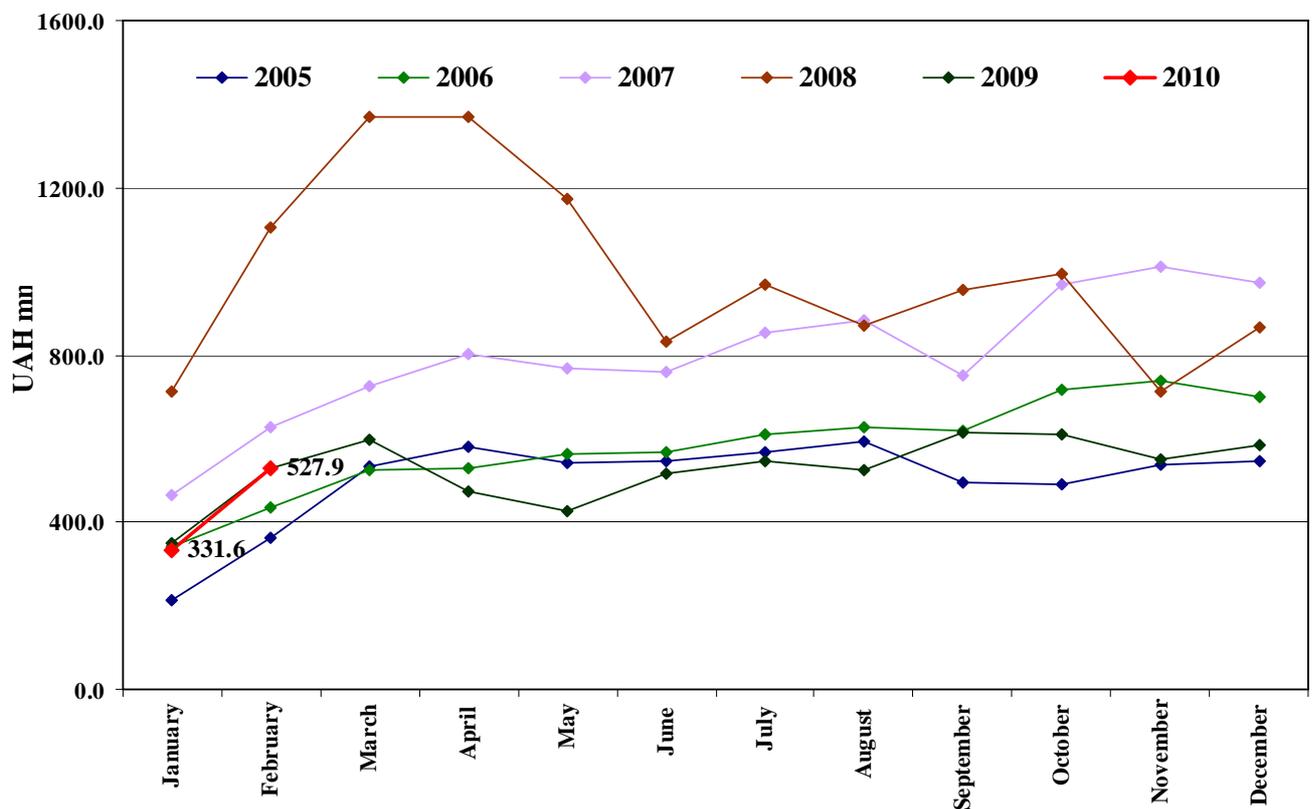
Graph 7

State Budget Excise Tax Monthly Trends in 2005-2010

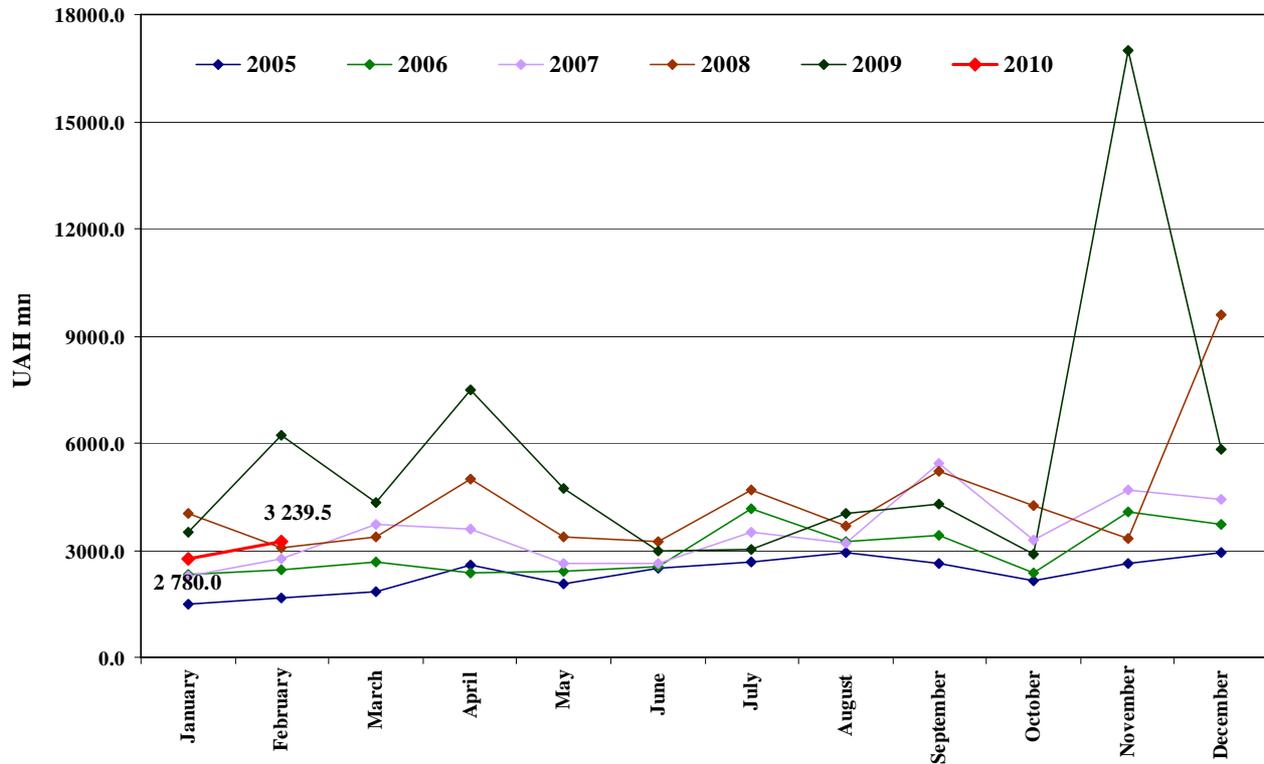


Graph 8

Taxes on Foreign Trade and External Operations Monthly Trends in 2005-2010



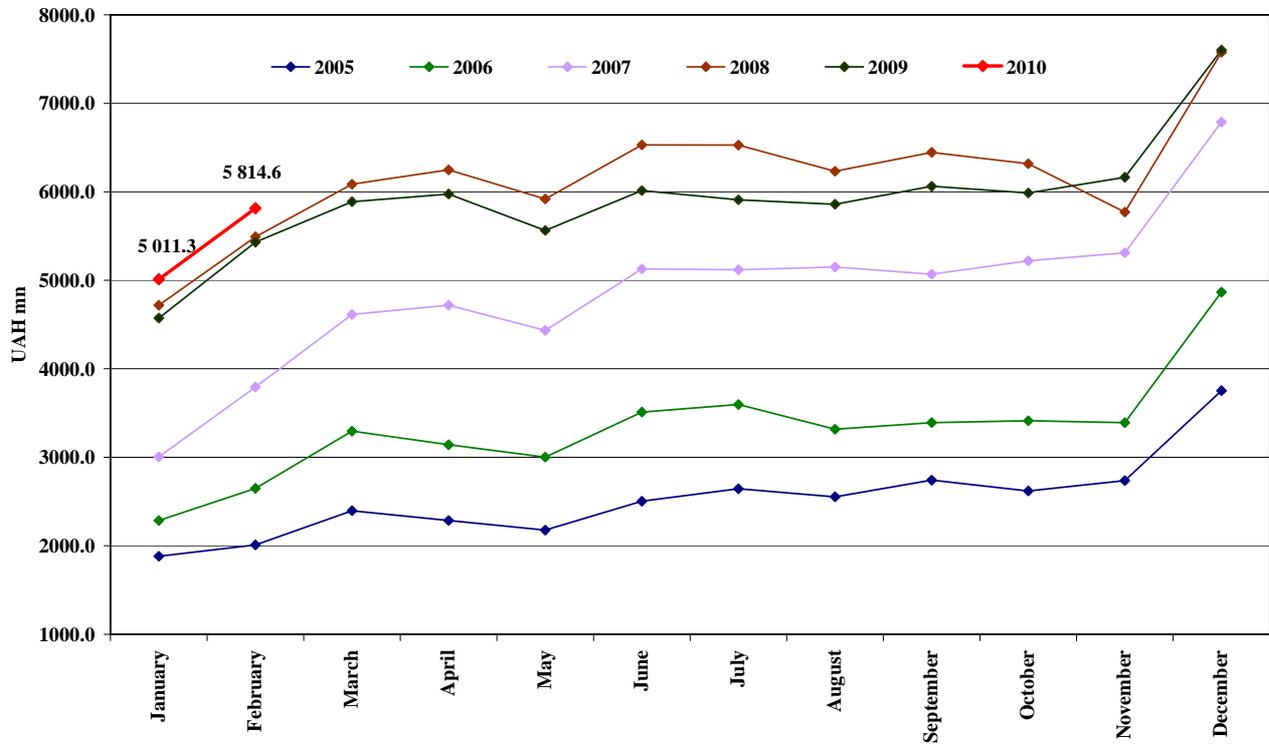
State Budget Non-tax Revenues Monthly Trends in 2005-2010



Local Budget Revenues

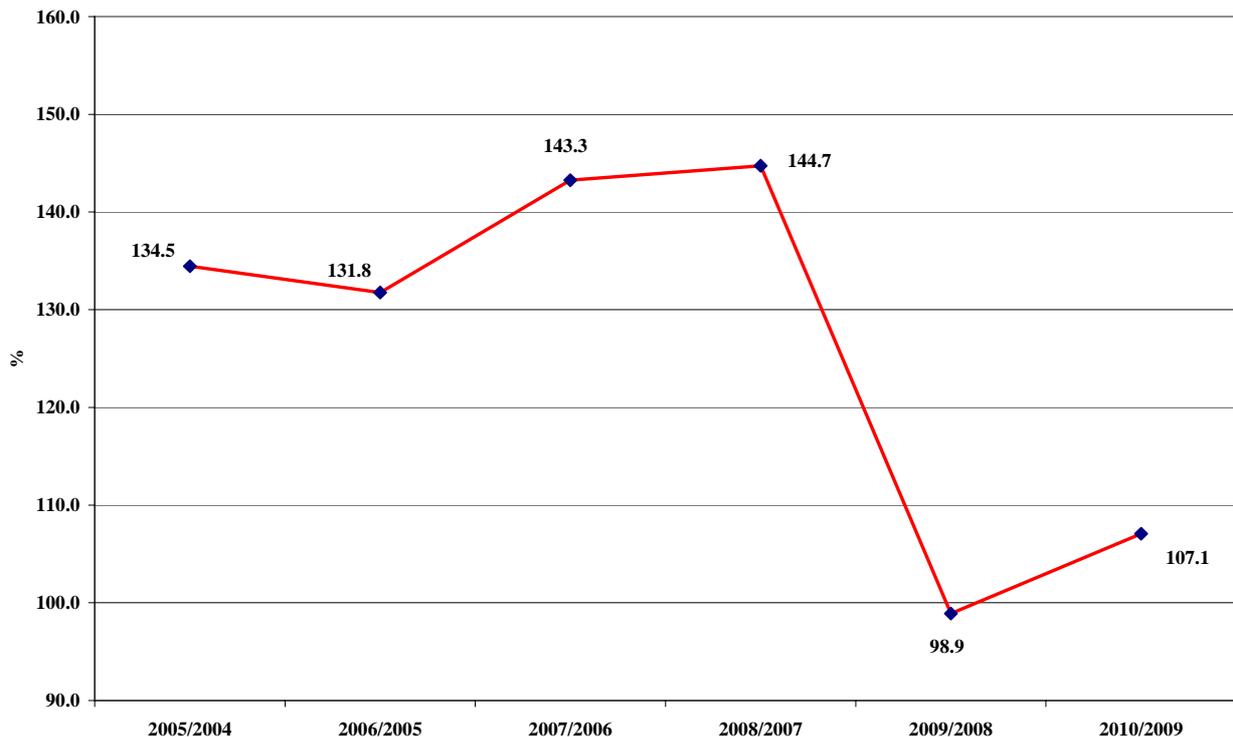
Graph 10

Local Budget Revenues Monthly Trends (Less Intergovernmental Transfers) in 2005-2010



Graph 11

Growth Rates of Local Budget Revenues in February 2005-2010



Growth Rates of Local Budget Revenues in January-February 2005-2010

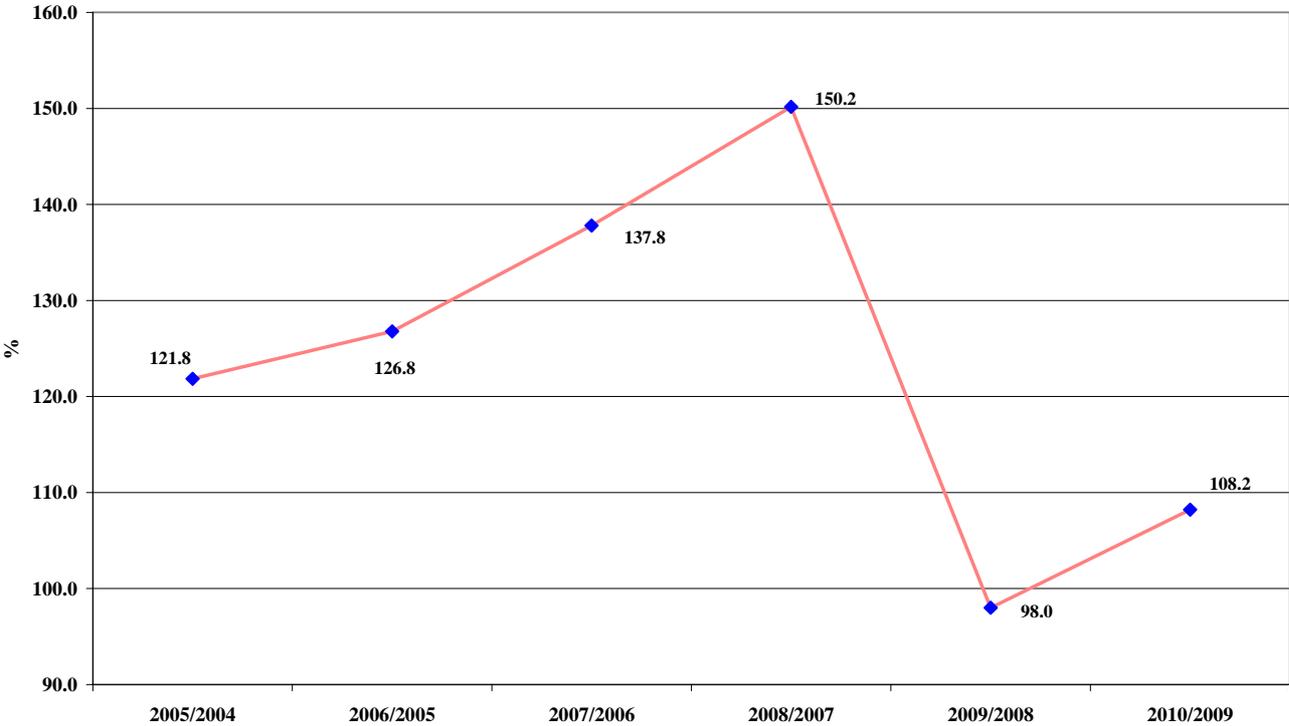
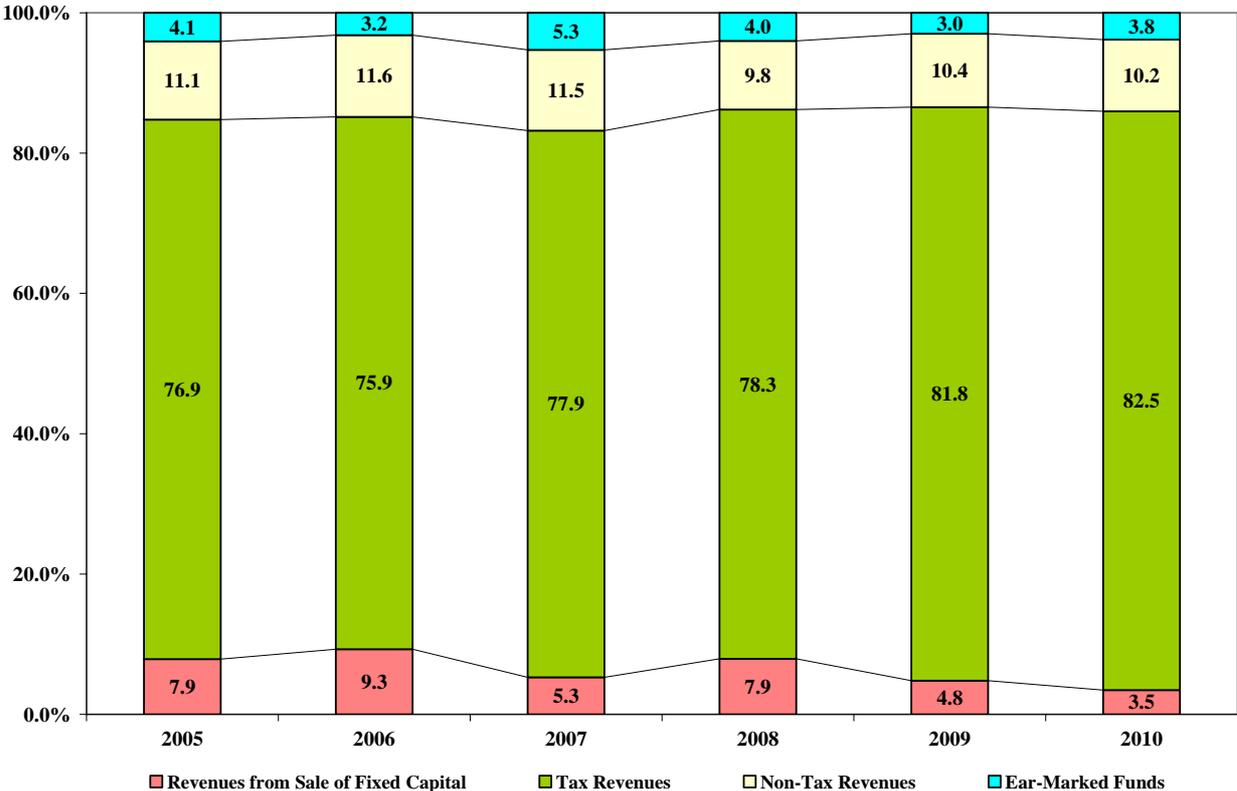
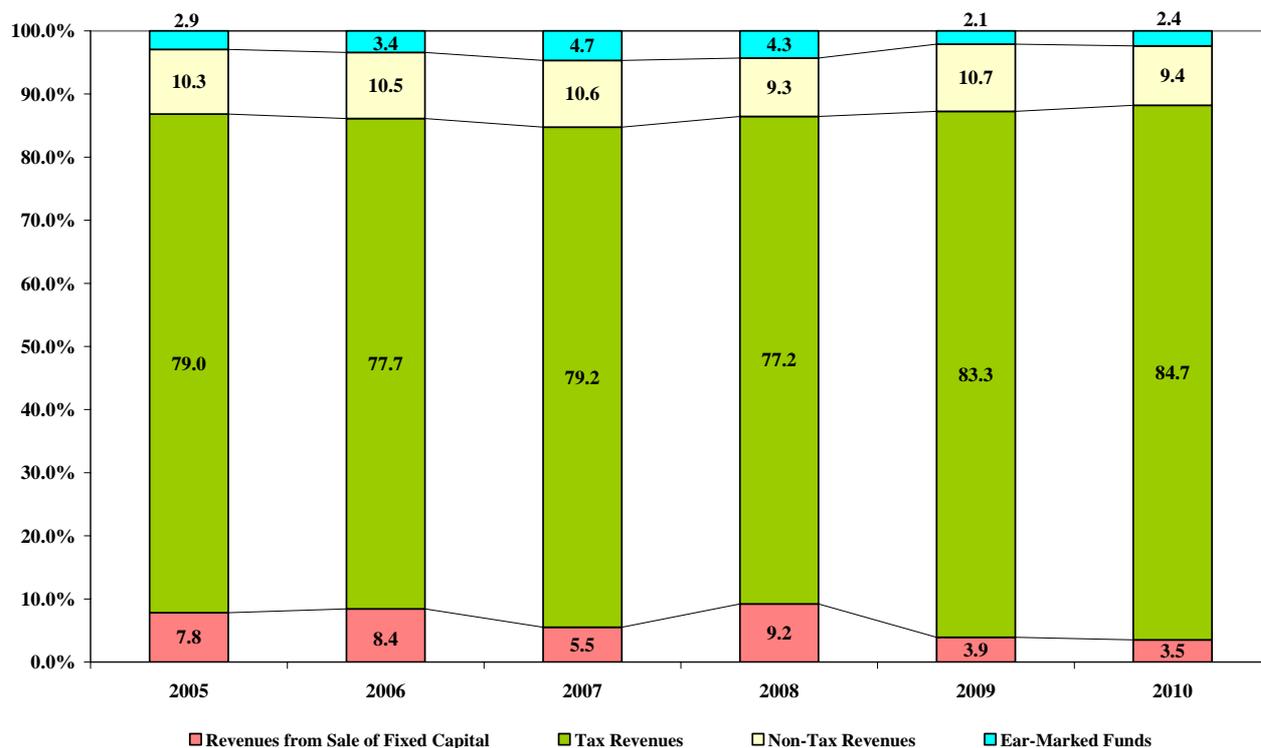


Diagram 3

Structure of Actual Local Budget Revenues in February 2005-2010



Structure of Actual Local Budget Revenues in January-February 2005-2010



Graph 13

Local Budget Tax Revenues Monthly Trends in 2005-2010

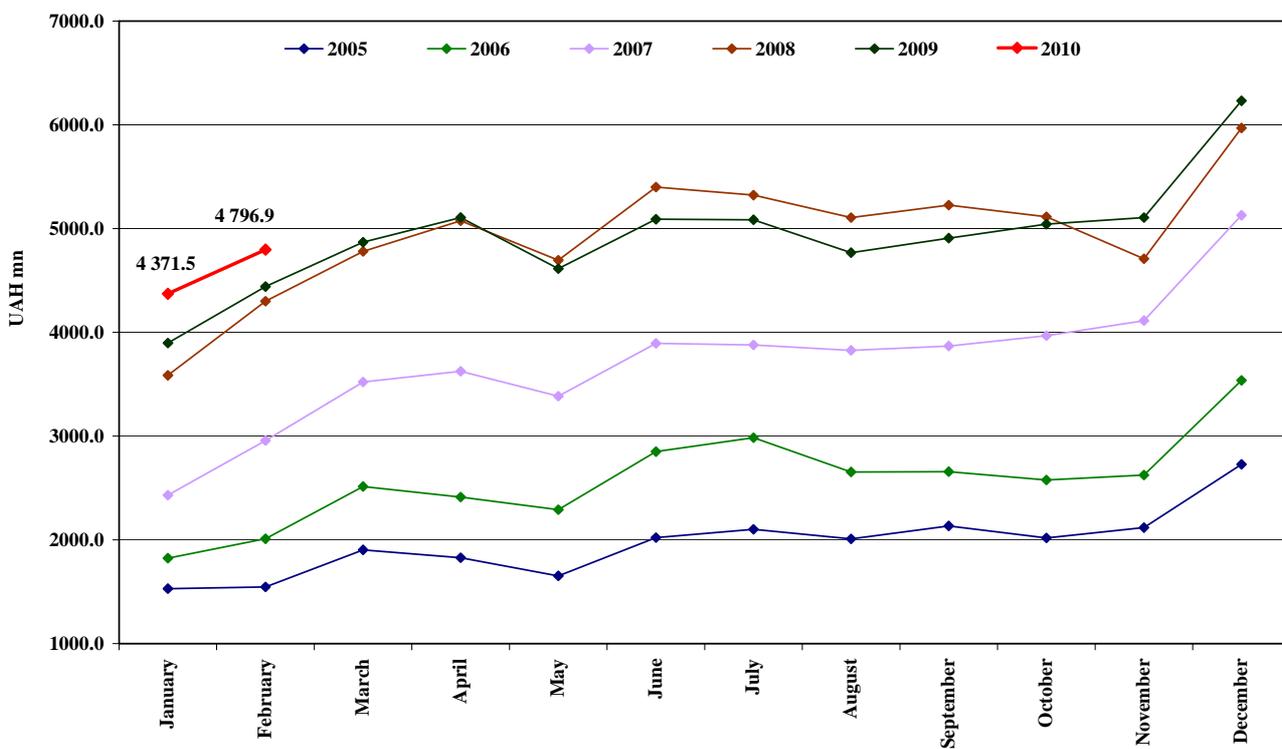


Diagram 5

Structure of Actual Local Budget Tax Revenues in February 2005-2010

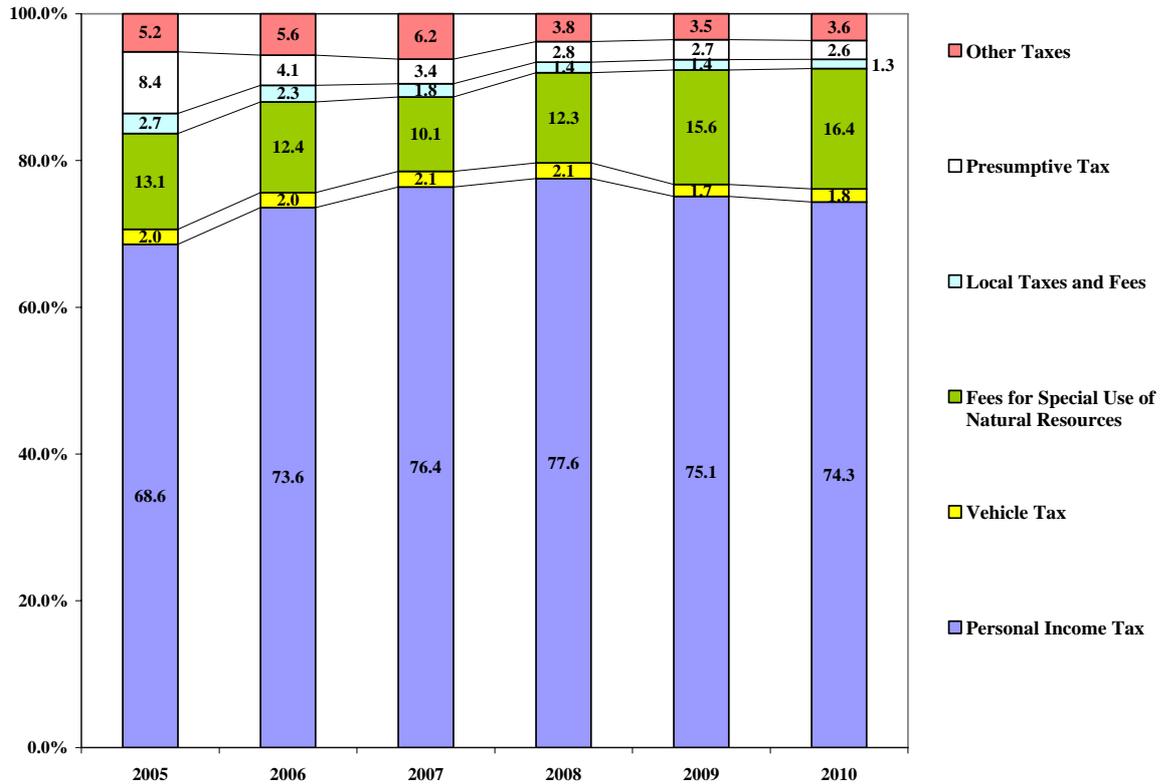
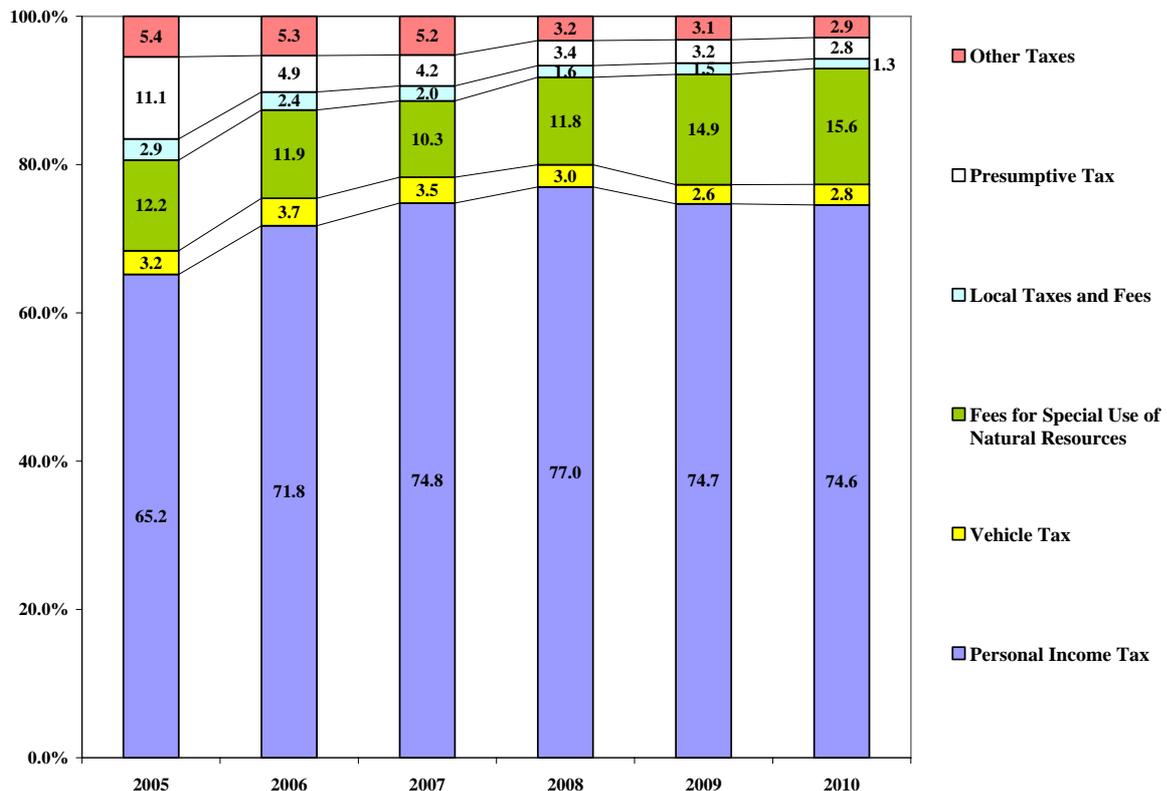


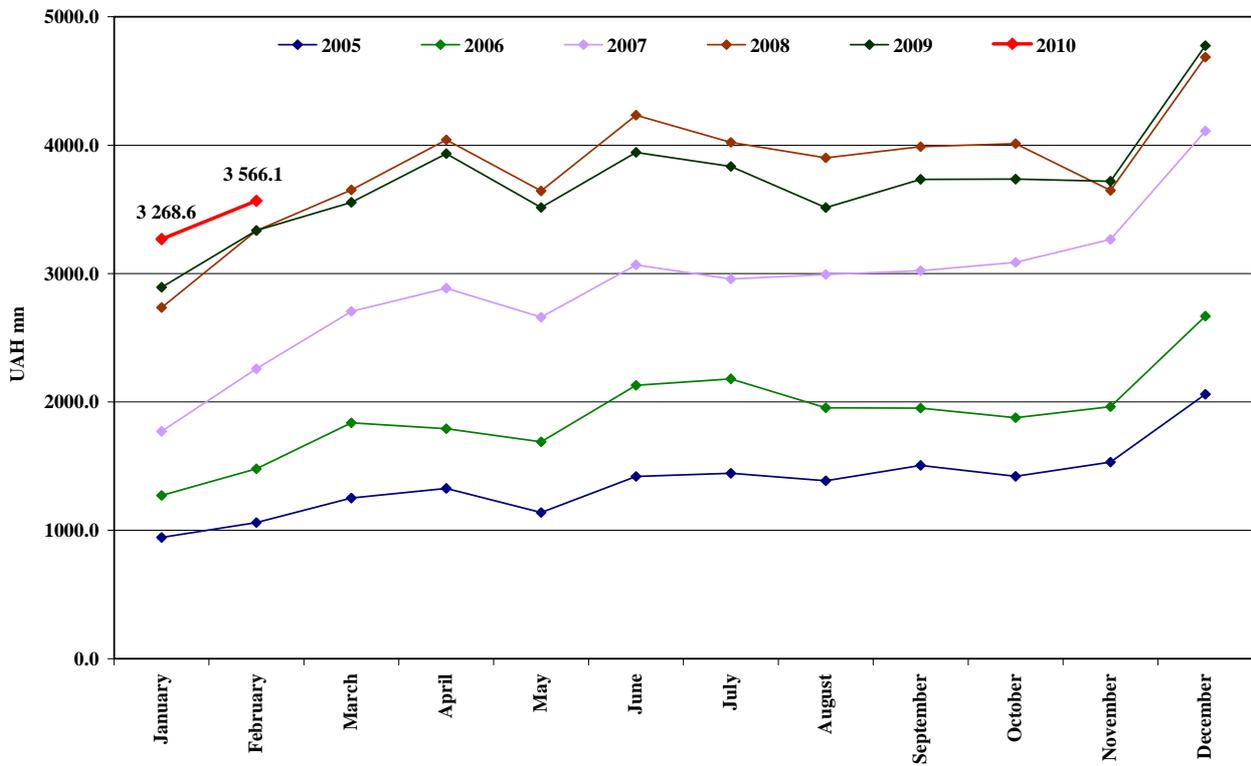
Diagram 6

Structure of Actual Local Budget Tax Revenues in January-February 2005-2010



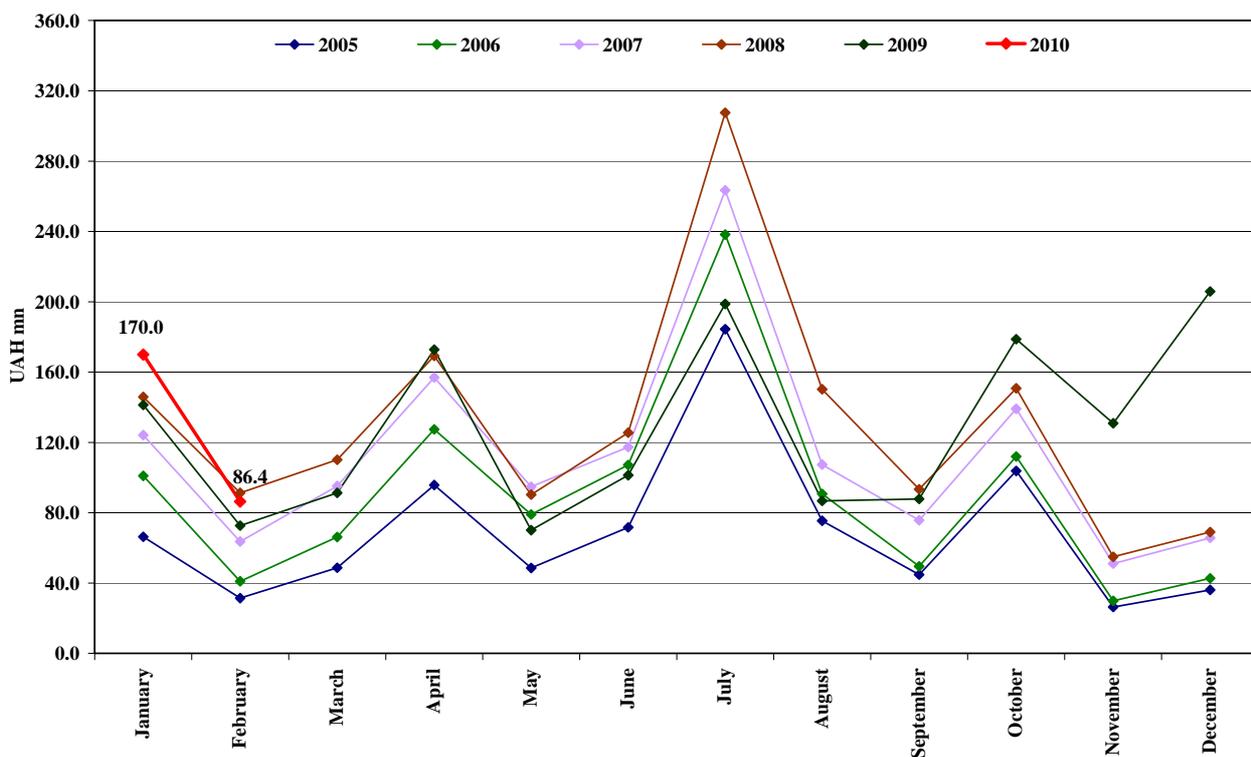
Graph 14

Local Budgets Personal Income Tax Monthly Trends in 2005-2010

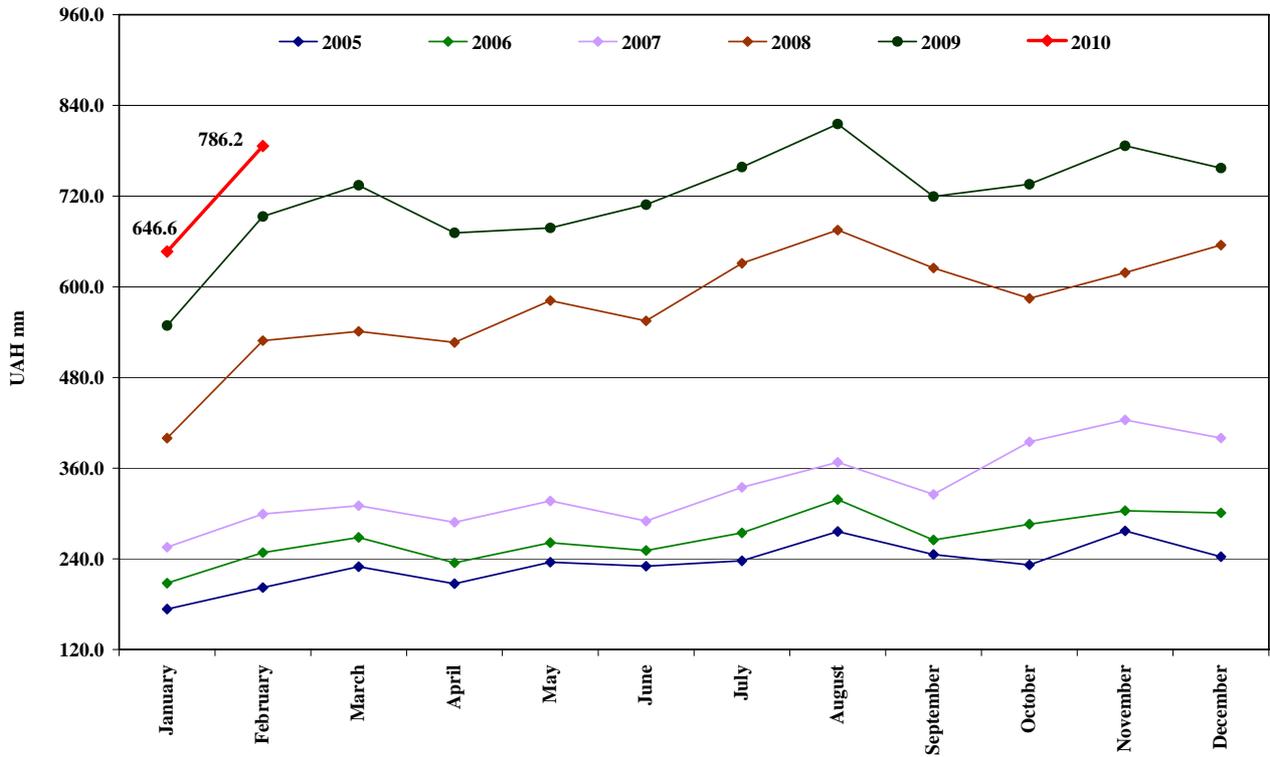


Graph 15

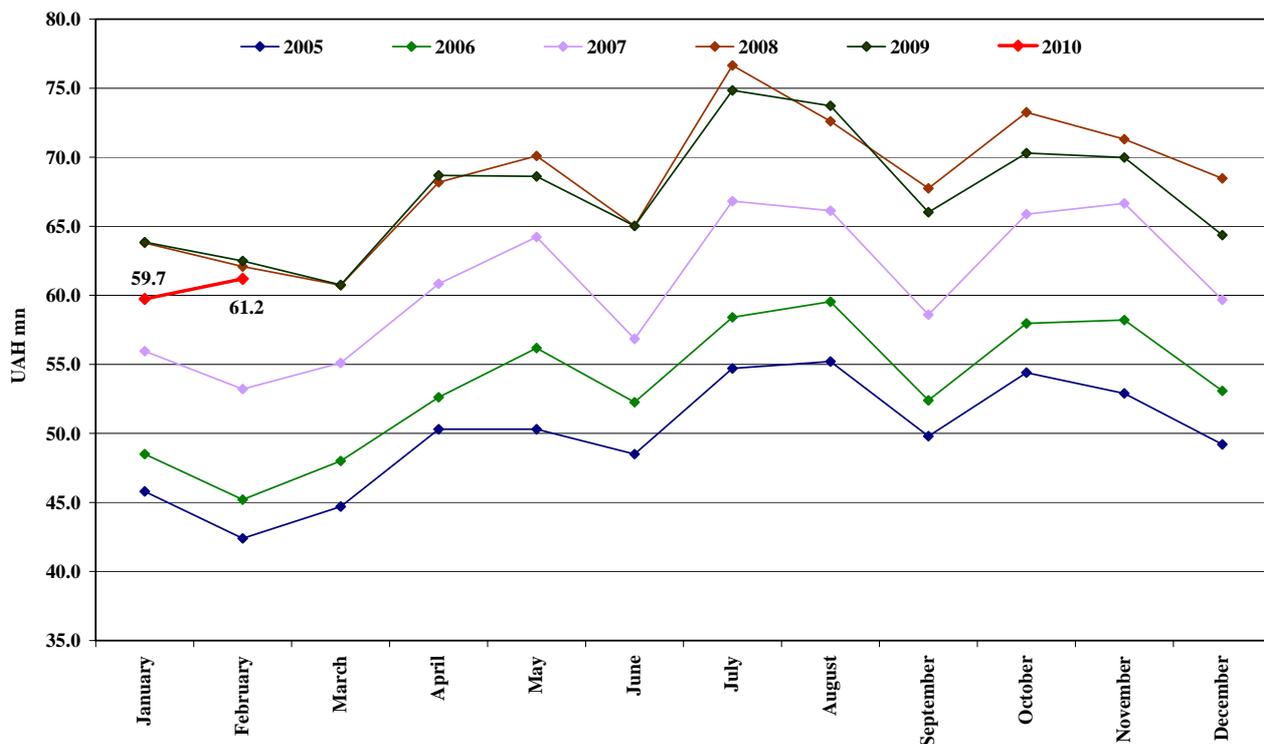
Vehicle Tax Monthly Trends in 2005-2010



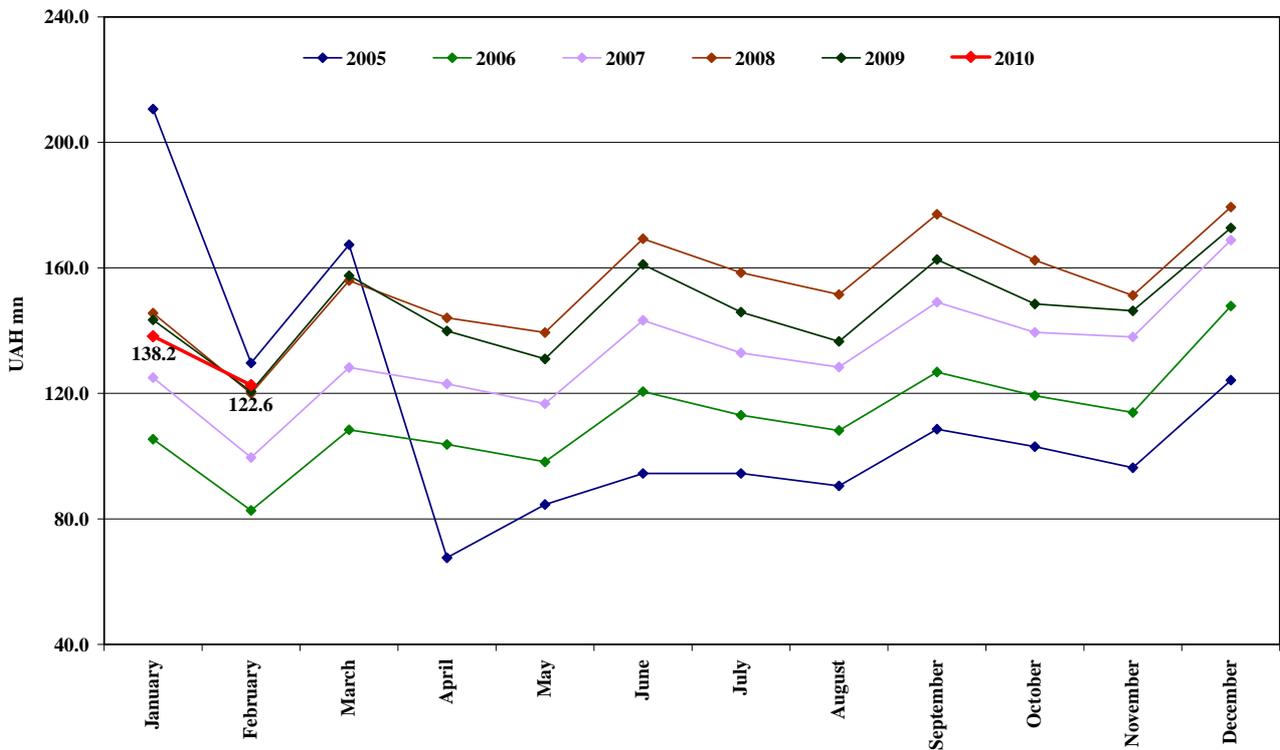
Fees for Special Use of Natural Resources Monthly Trends in 2005-2010



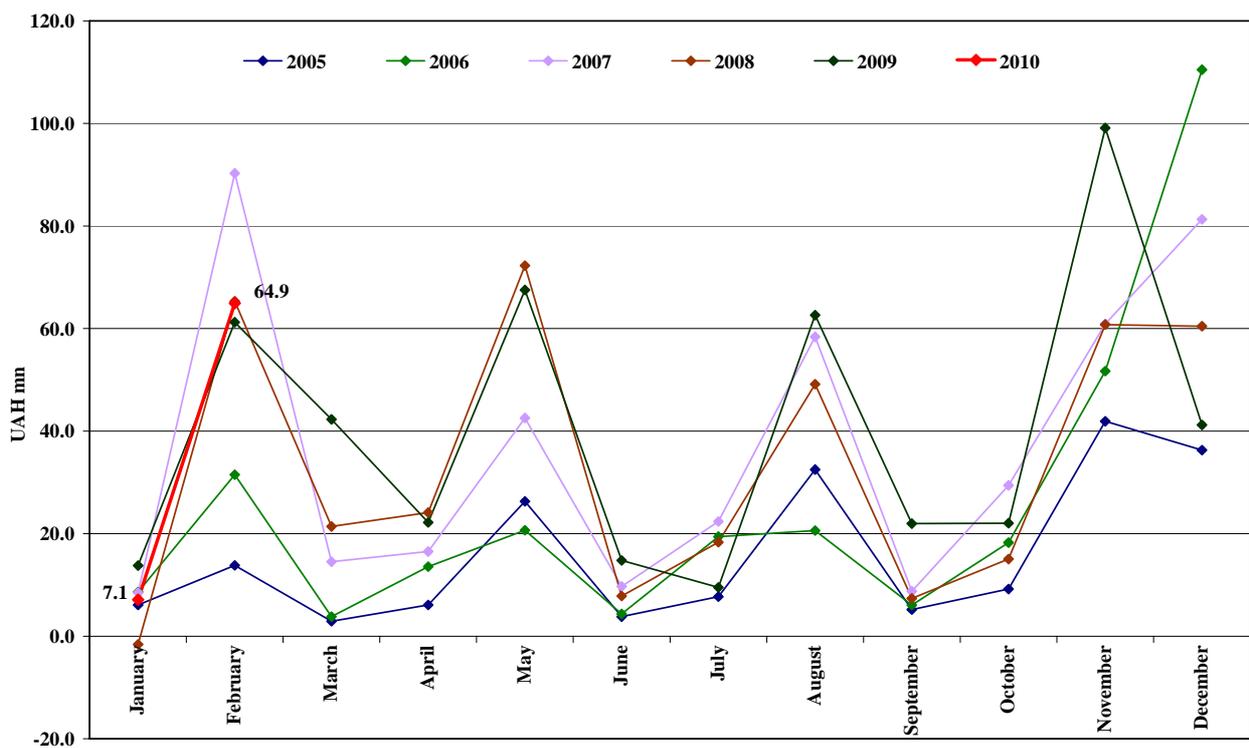
Local Taxes Monthly Trends in 2005-2010



Presumptive Tax Monthly Trends in 2005-2010

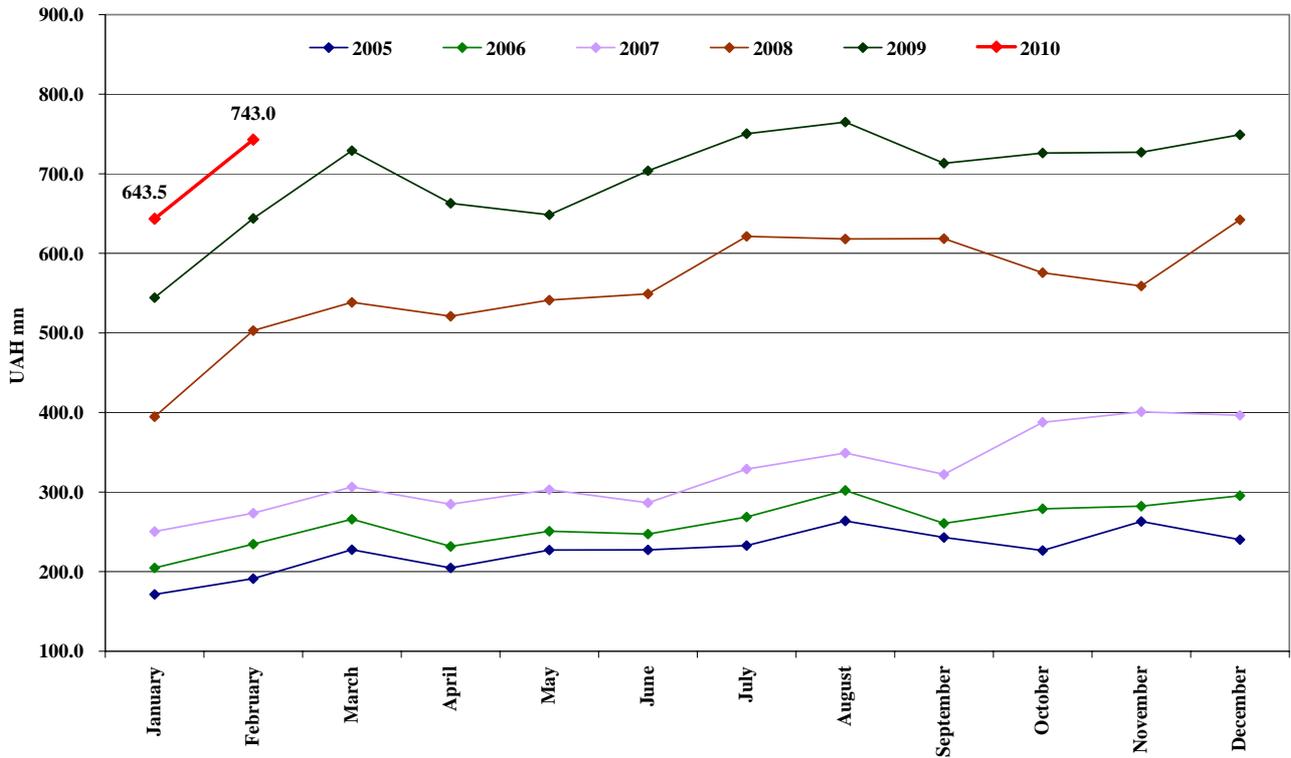


Tax on Profit of Municipal Enterprises Monthly Trends in 2005-2010



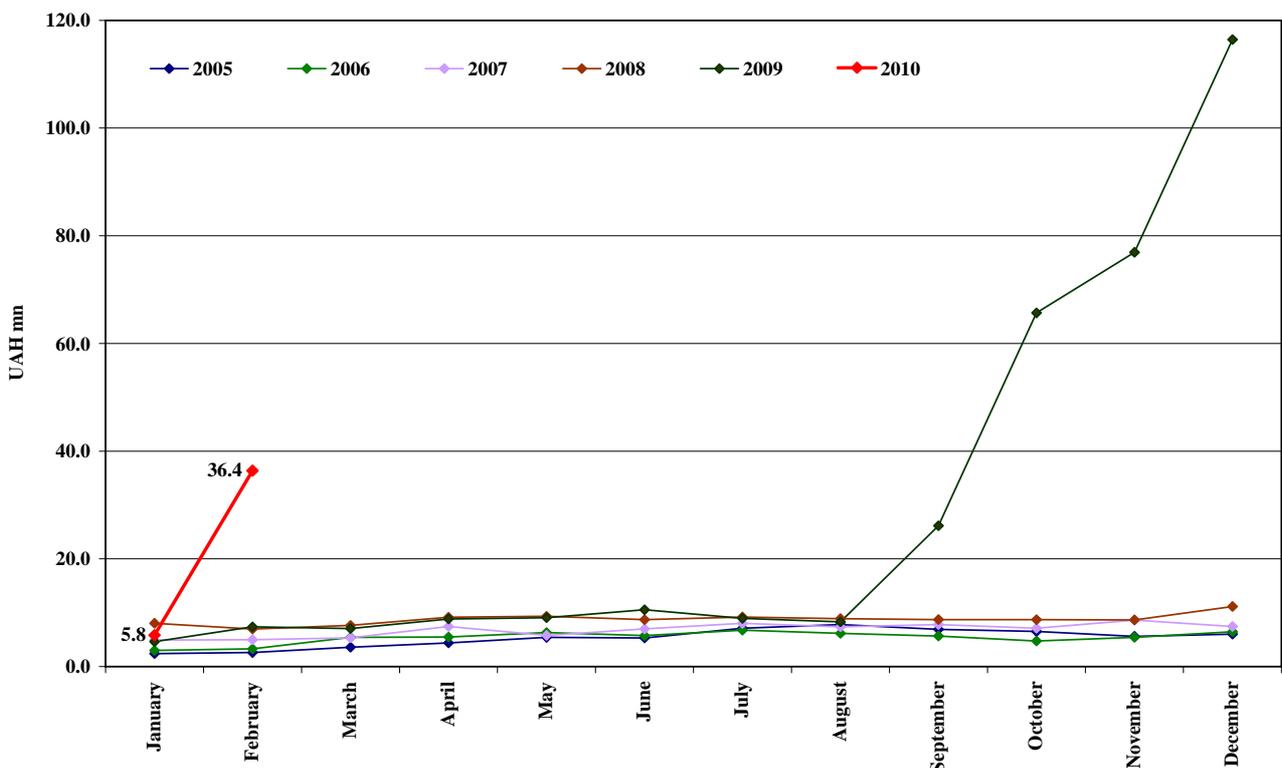
Graph 20

Land Tax Monthly Trends in 2005-2010



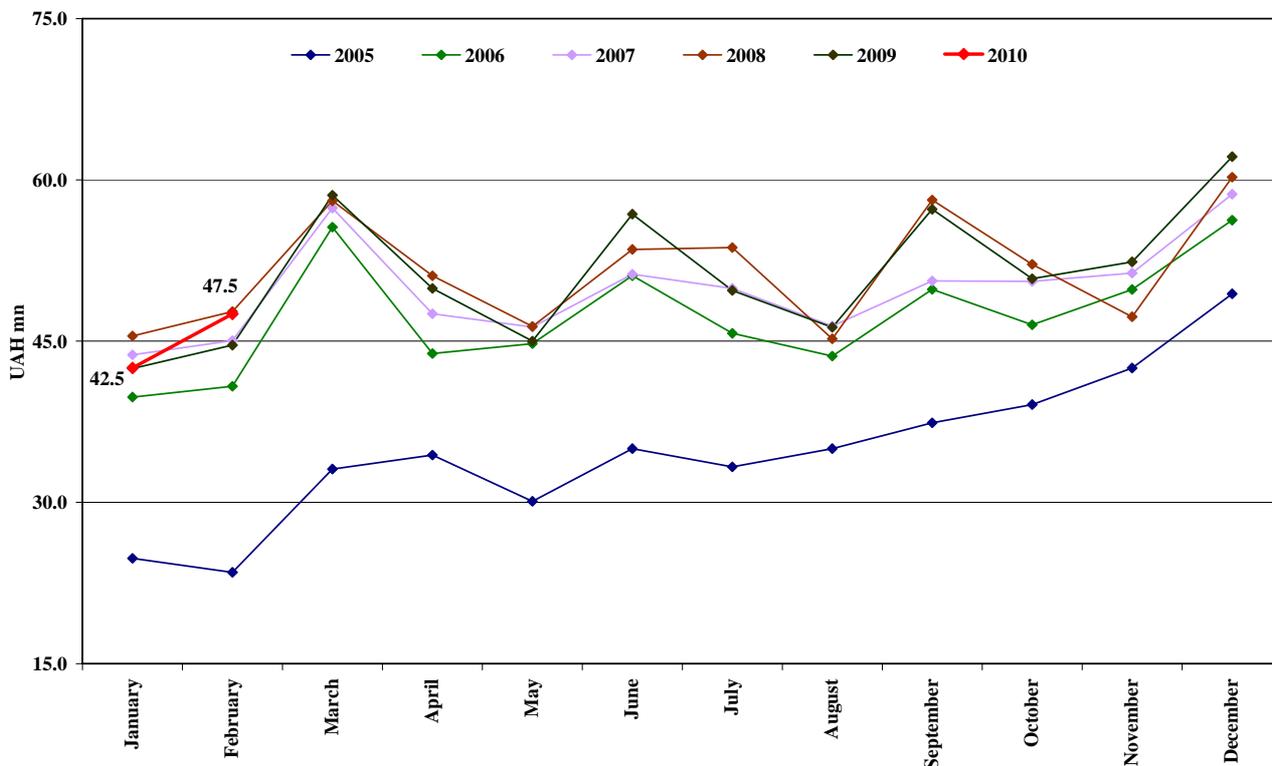
Graph 21

Local Budget Excise Tax Monthly Trends in 2005-2010



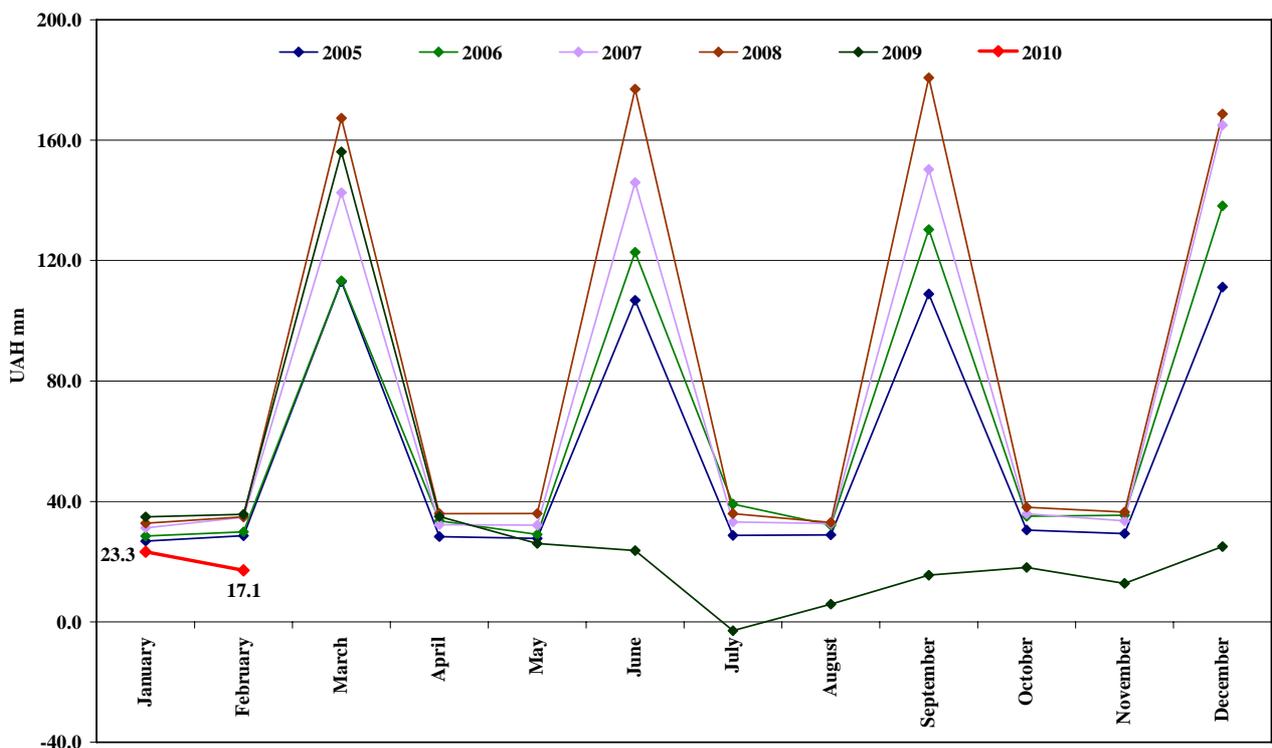
Graph 22

License Fee for Certain Types of Economic Activities Monthly Trends in 2005-2010



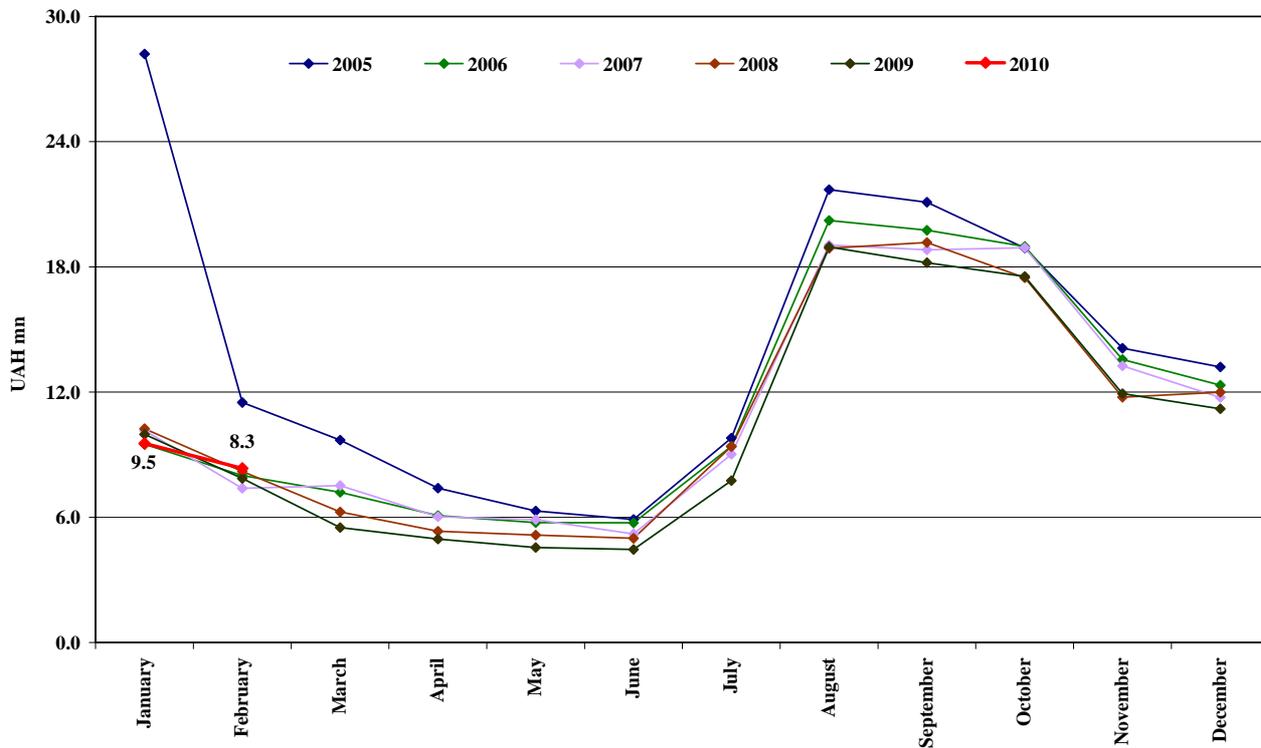
Graph 23

Trade License Fee for Certain Types of Entrepreneurial Activities Monthly Trends in 2005-2010



Graph 24

Fixed Agricultural Tax Monthly Trends in 2005-2010



Graph 25

Local Budget Non-tax Revenues Monthly Trends in 2005-2010

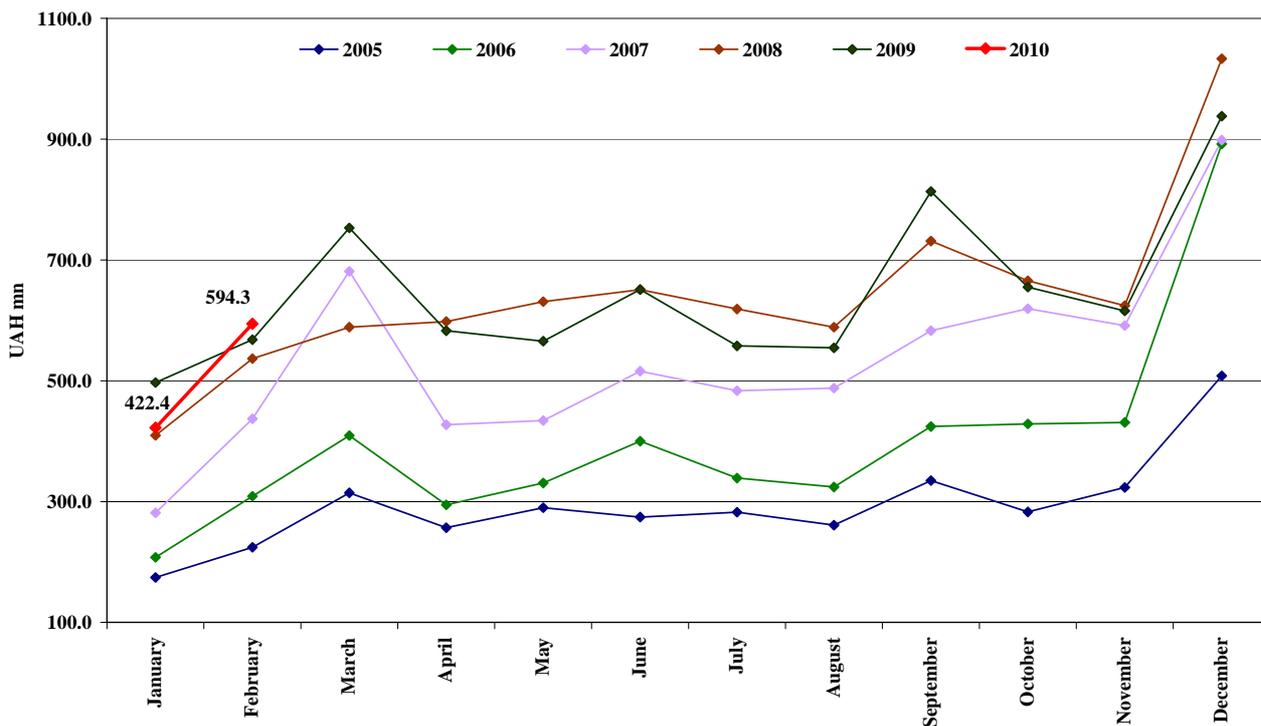


Diagram 7

Structure of Local Budget Actual Non-tax Revenues in February 2005-2010

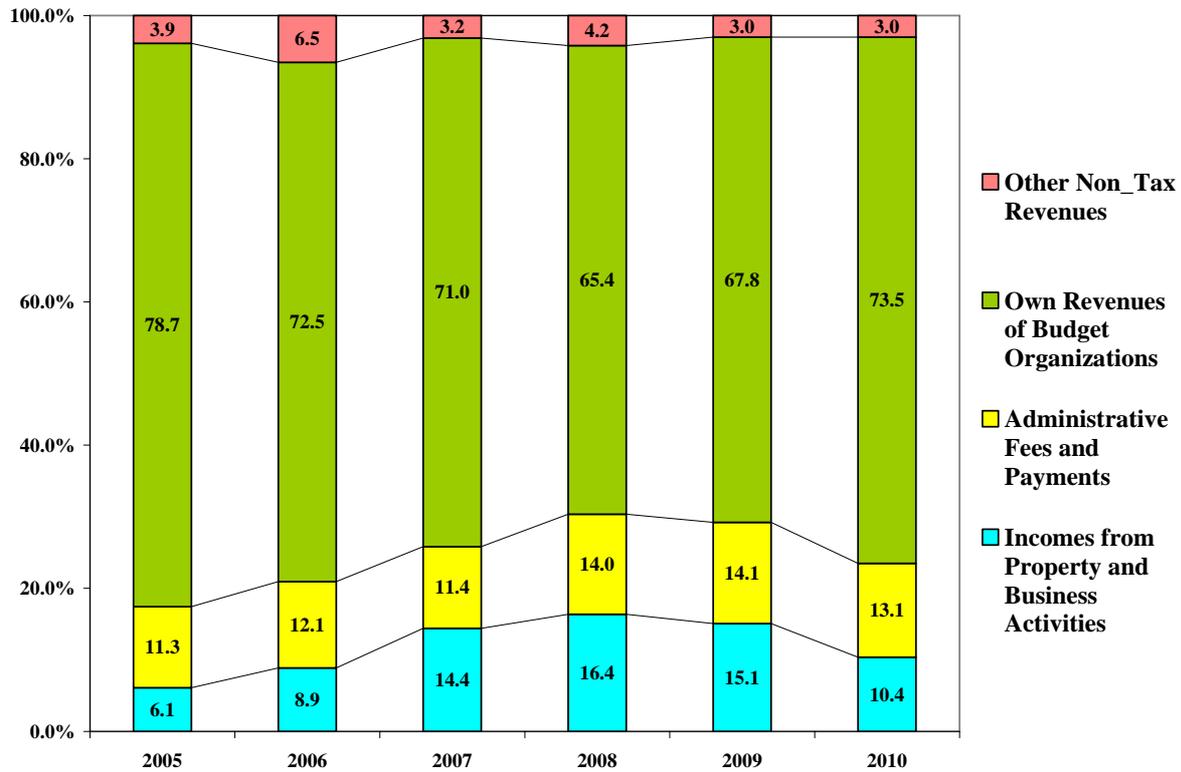
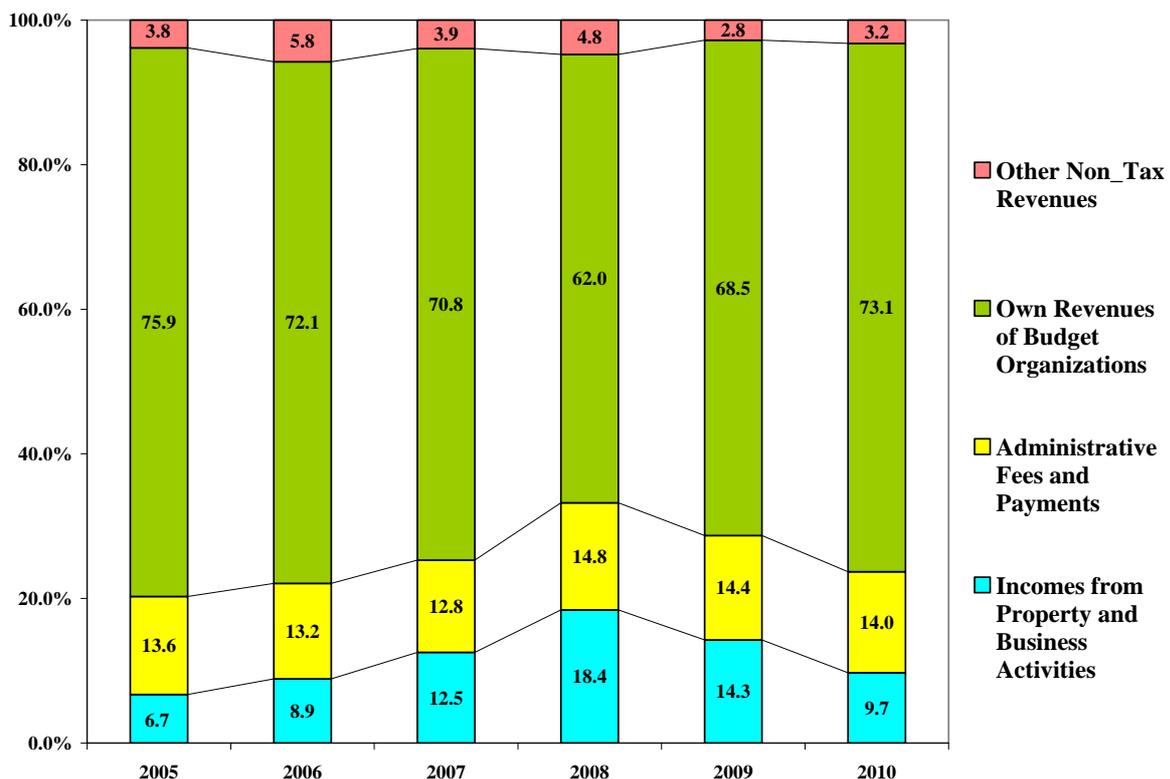


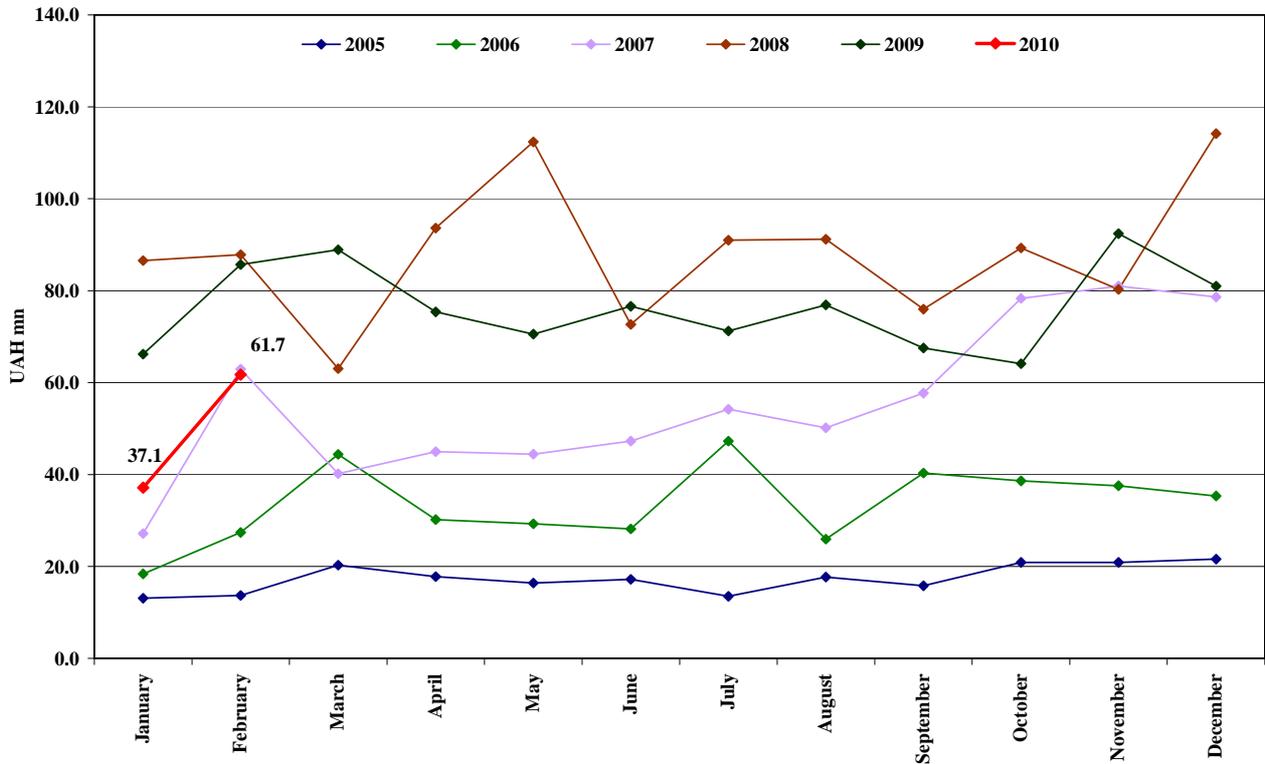
Diagram 8

Structure of Local Budget Actual Non-tax Revenues in January-February 2005-2010



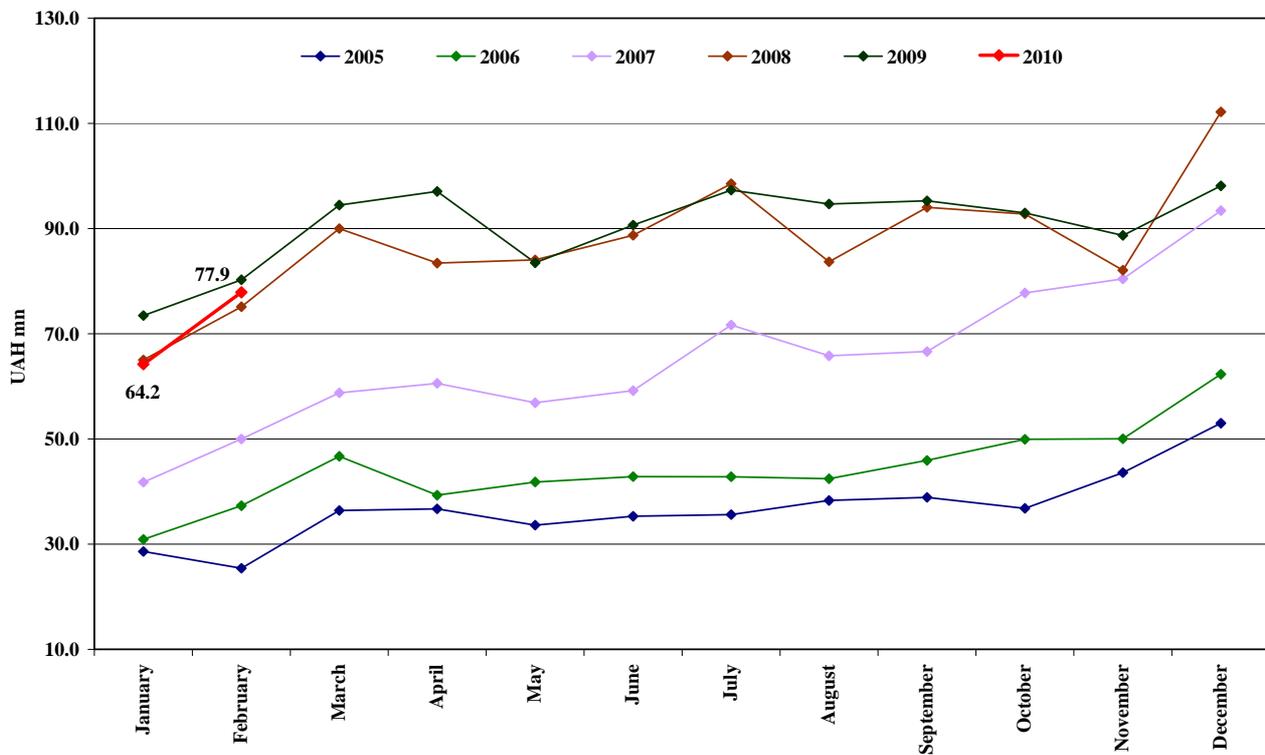
Graph 26

Local Budget Revenues from Property and Entrepreneurial Activities Monthly Trends in 2005-2010



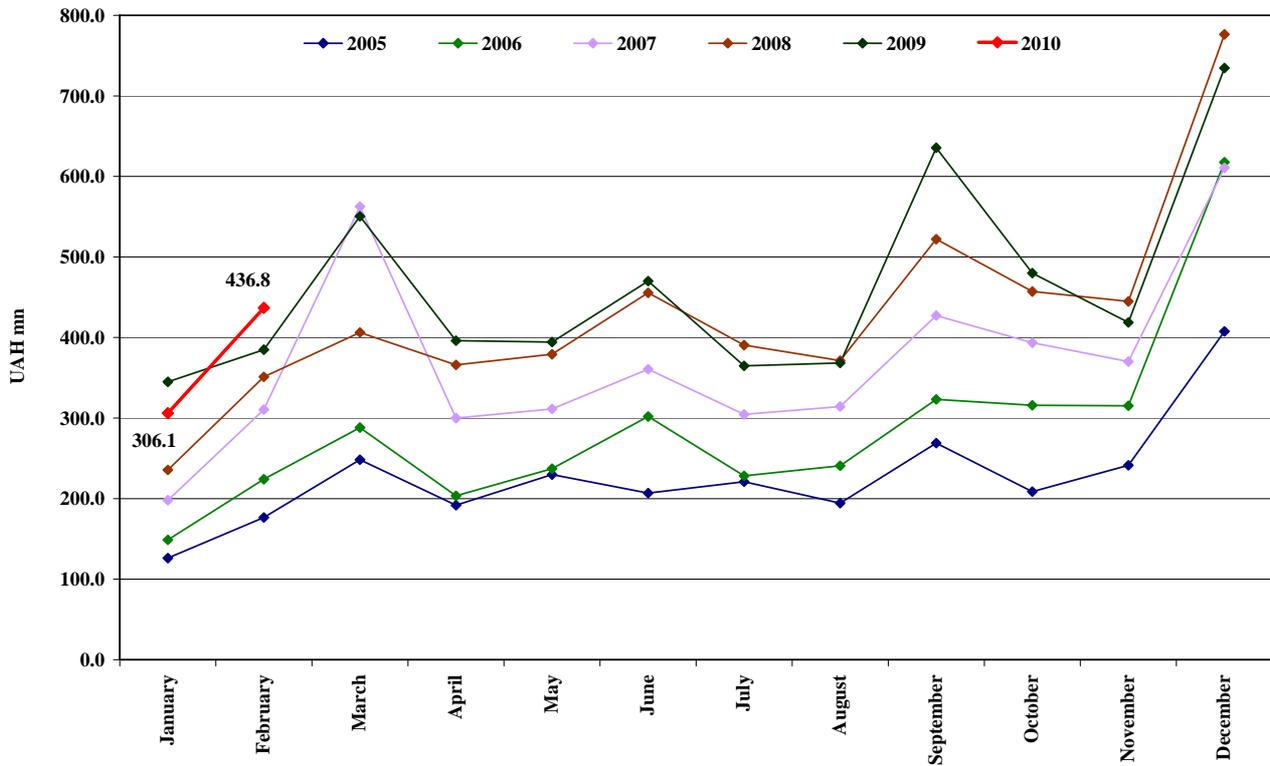
Graph 27

Dynamics of Monthly Local Budget Revenues from Administrative Fees in 2005-2010



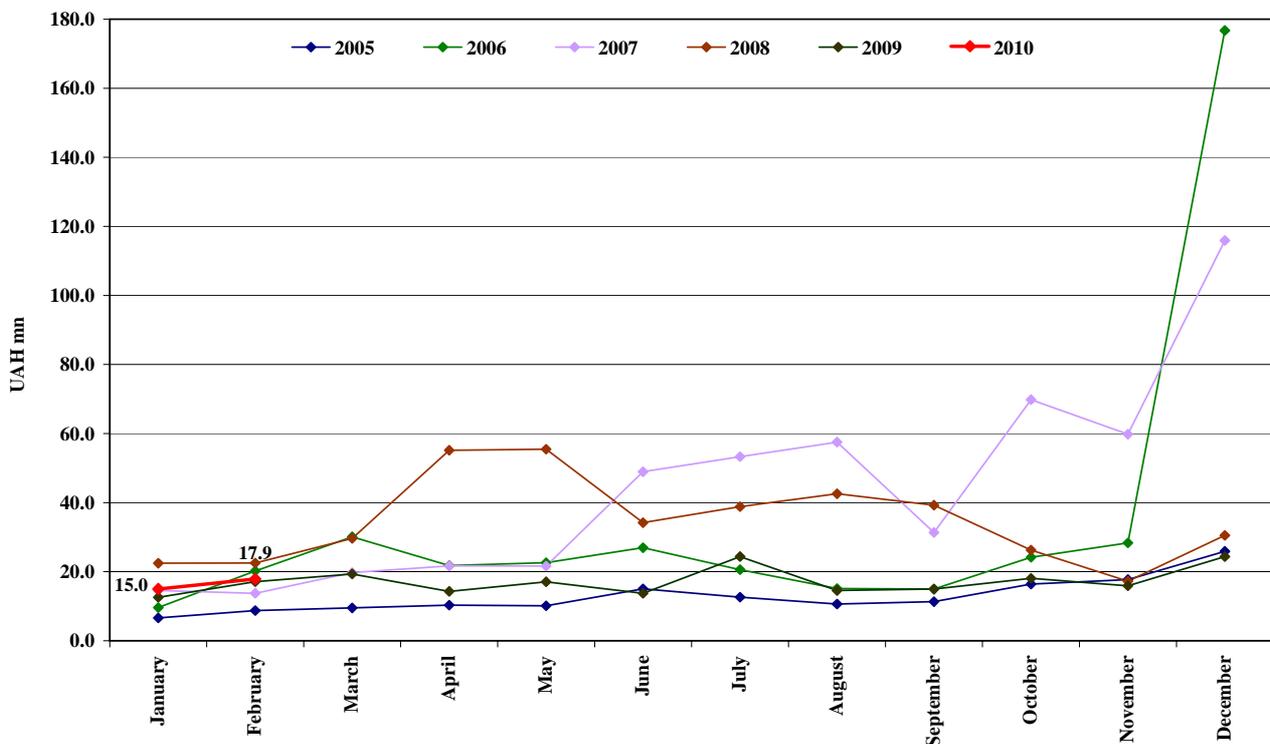
Graph 28

Budgetary Institutions Own Revenues Monthly Trends in 2005-2010

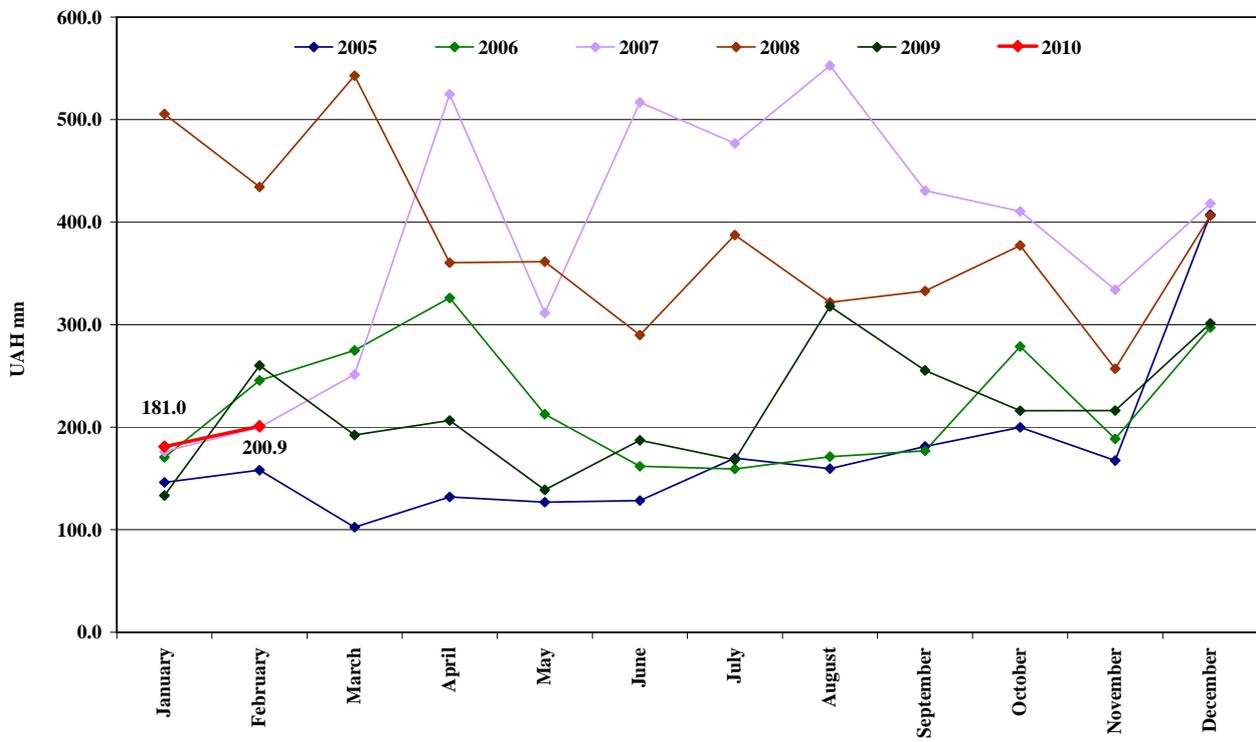


Graph 29

Local Budget Miscellaneous Other Non-tax Revenues Monthly Trends in 2005-2010



Revenues from Capital Transactions Monthly Trends in 2005-2010



State Budget Deficit

Diagram 9

Budget Deficit/Surplus Monthly Trends in 2005

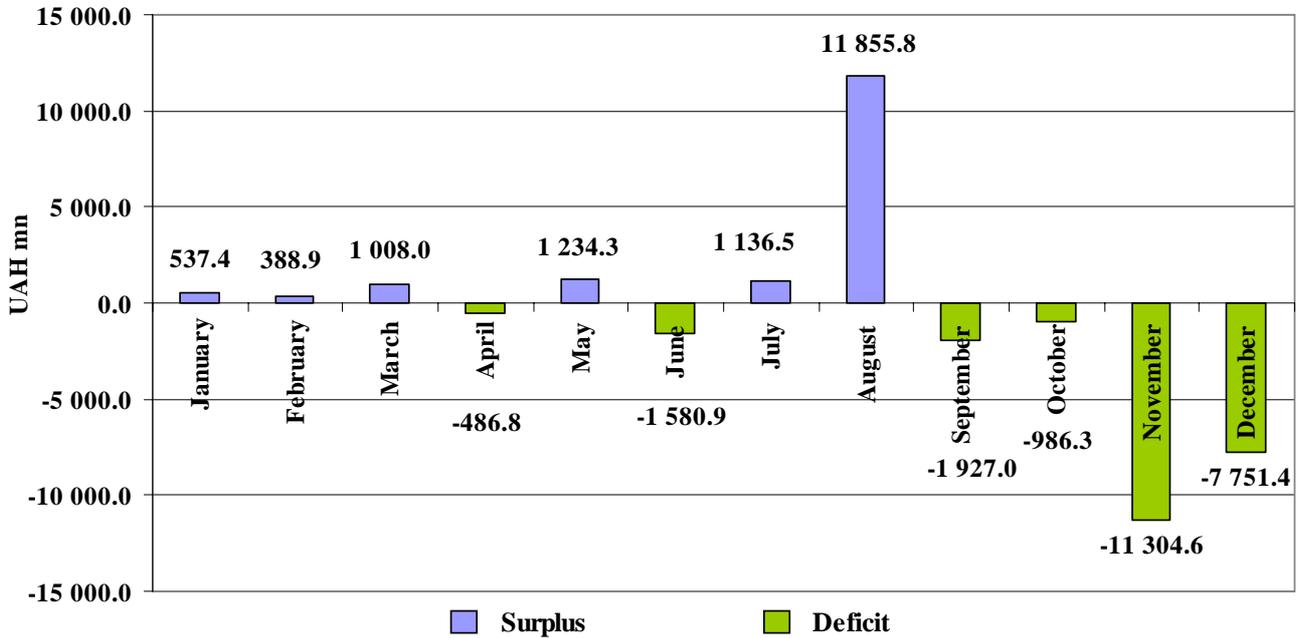


Diagram 10

Budget Deficit/Surplus Monthly Trends in 2006

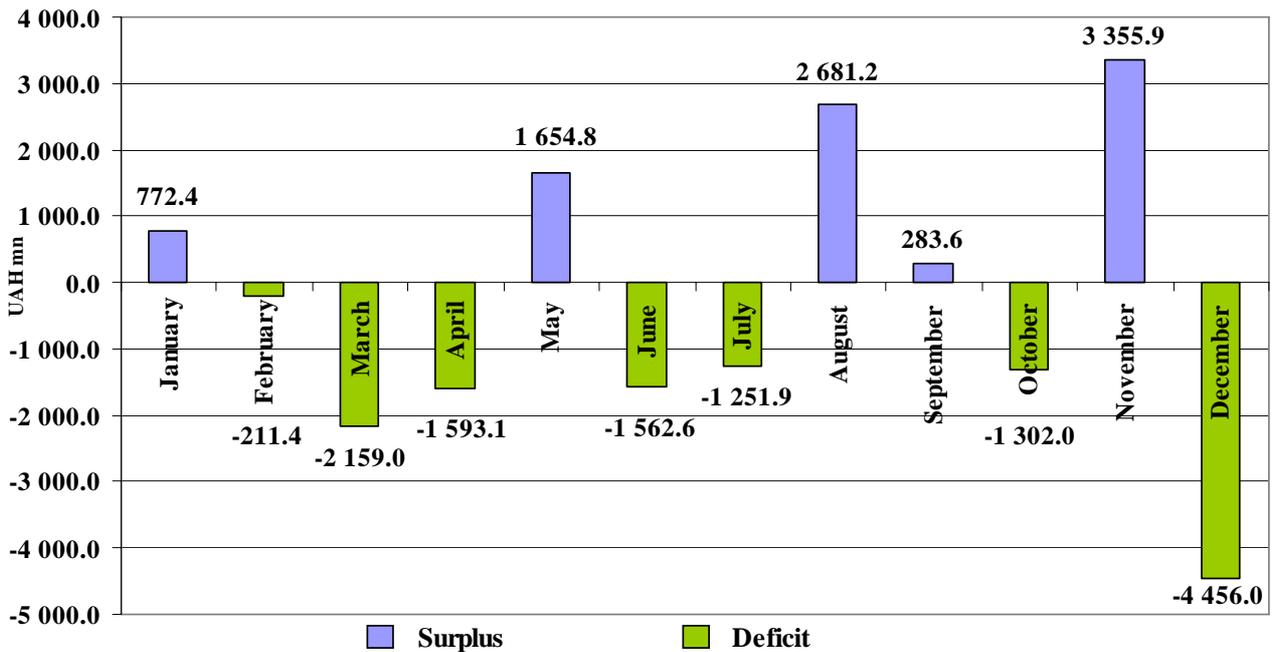


Diagram 11

Budget Deficit/Surplus Monthly Trends in 2007

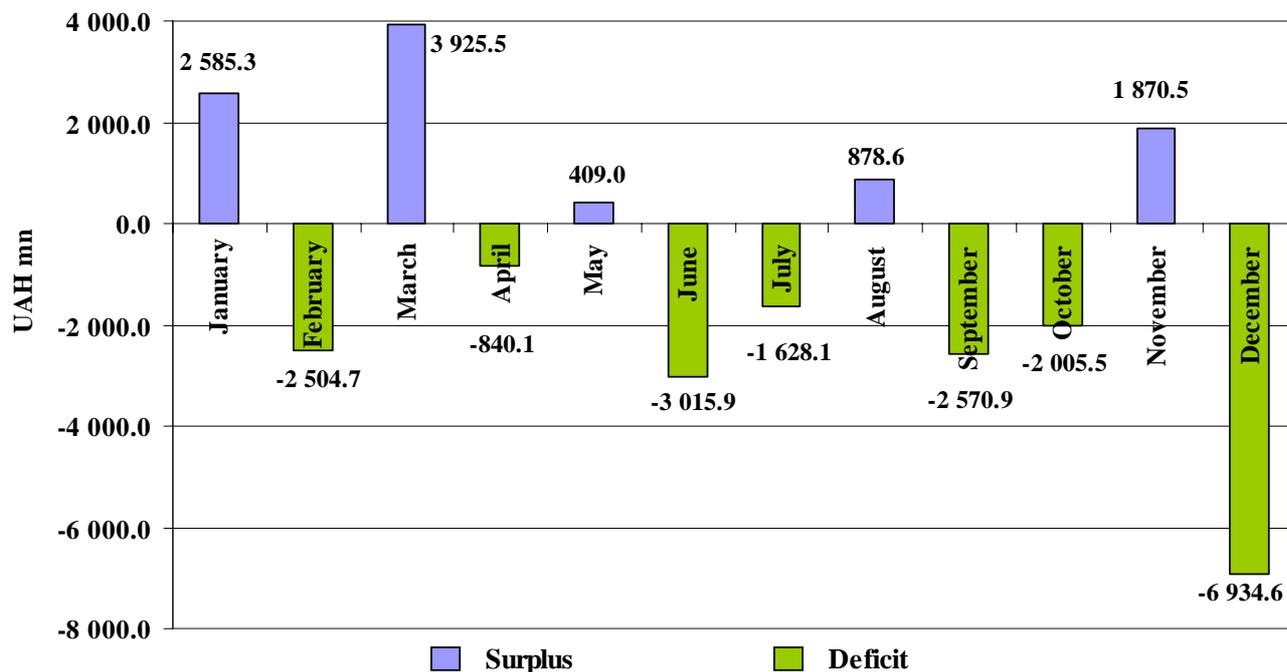


Diagram 12

Budget Deficit/Surplus Monthly Trends in 2008

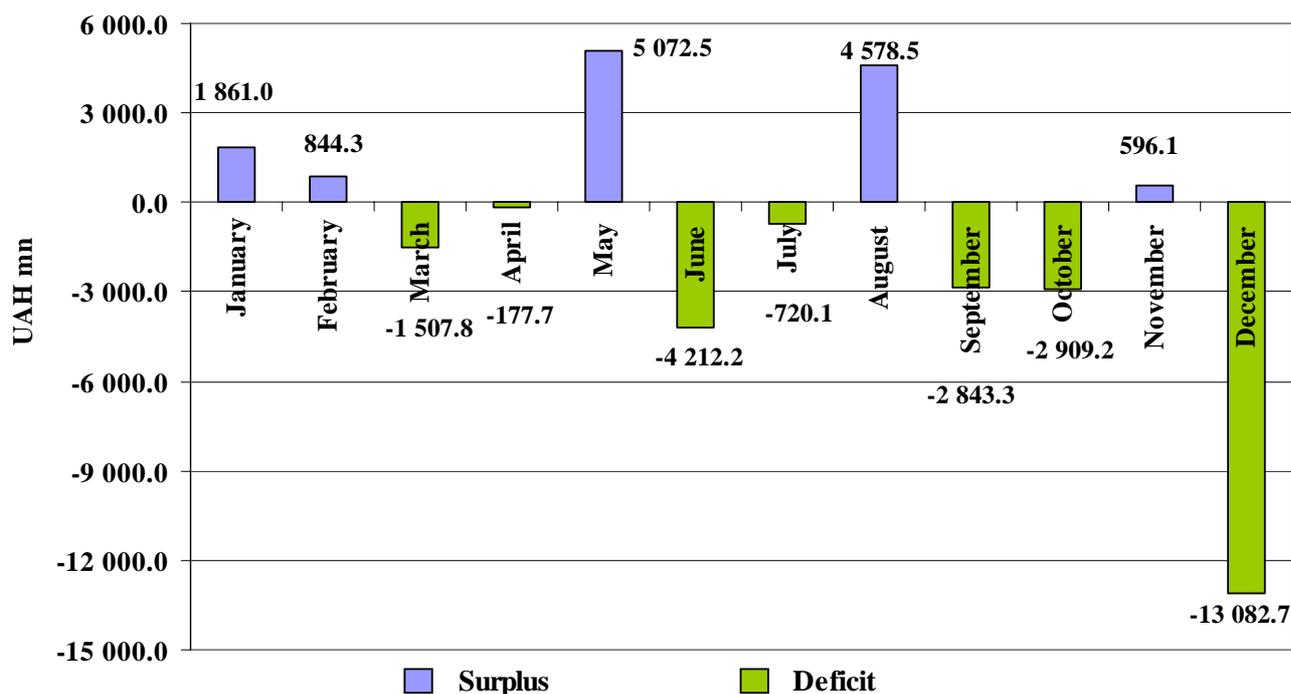


Diagram 13

Budget Deficit/Surplus Monthly Trends in 2009

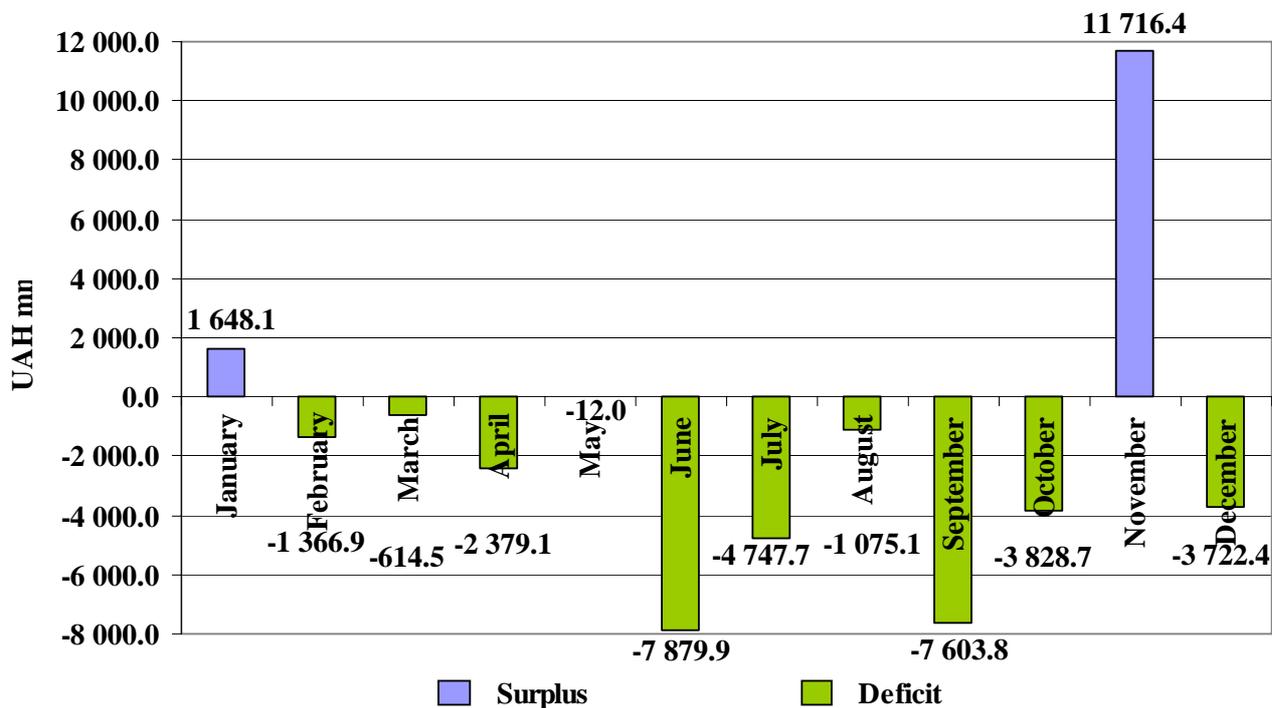
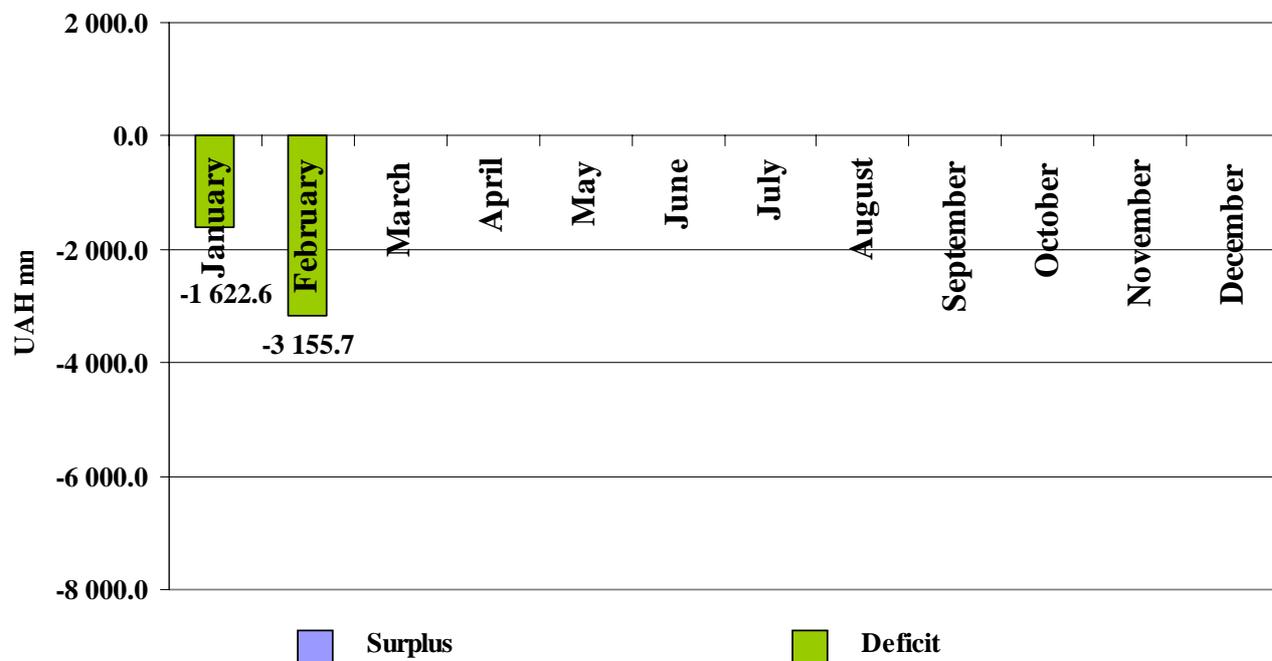


Diagram 14

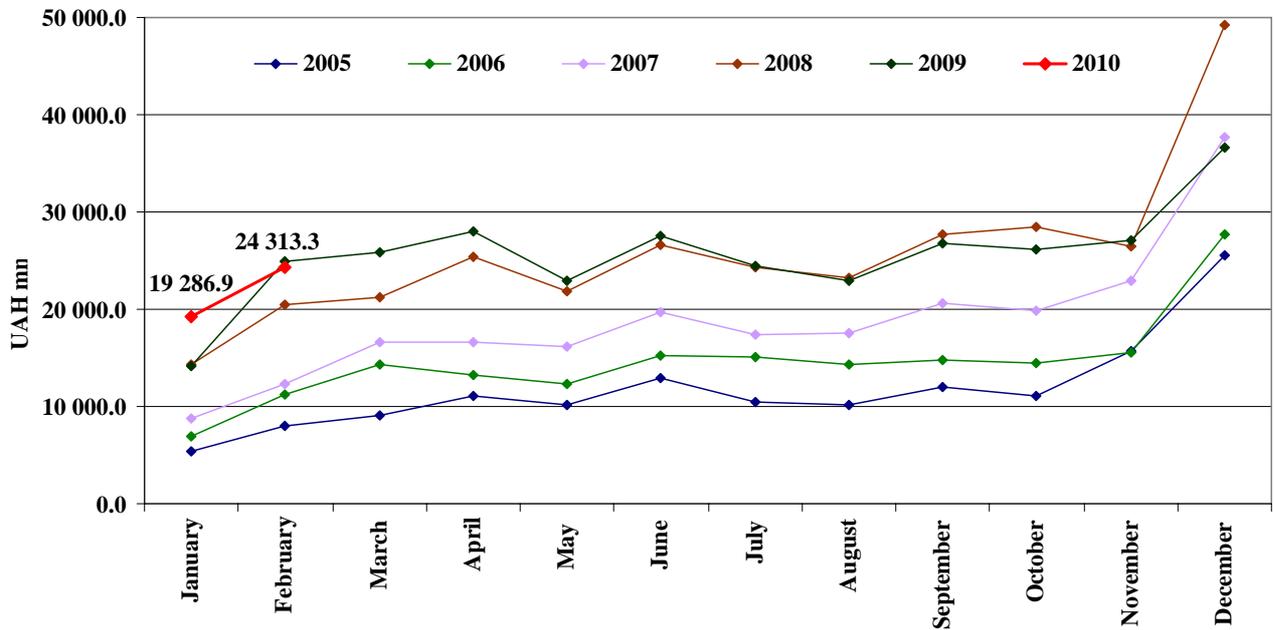
Budget Deficit/Surplus Monthly Trends in 2010



Consolidated Budget Expenditures

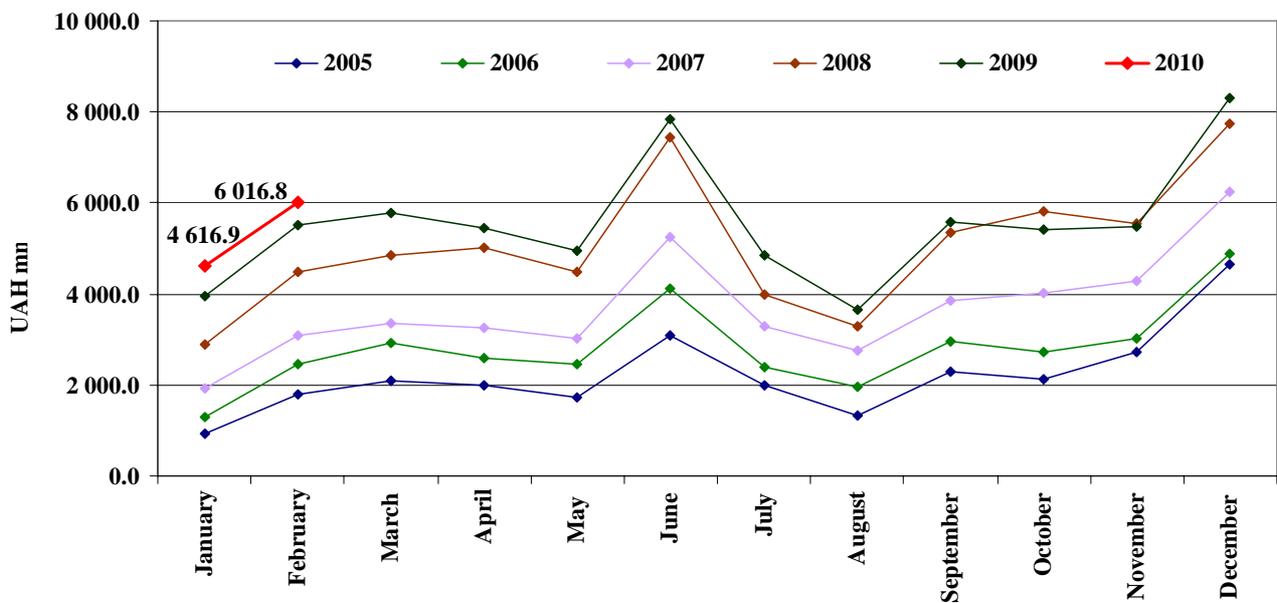
Graph 31

Consolidated Budget Expenditures Monthly Trends in 2005-2010



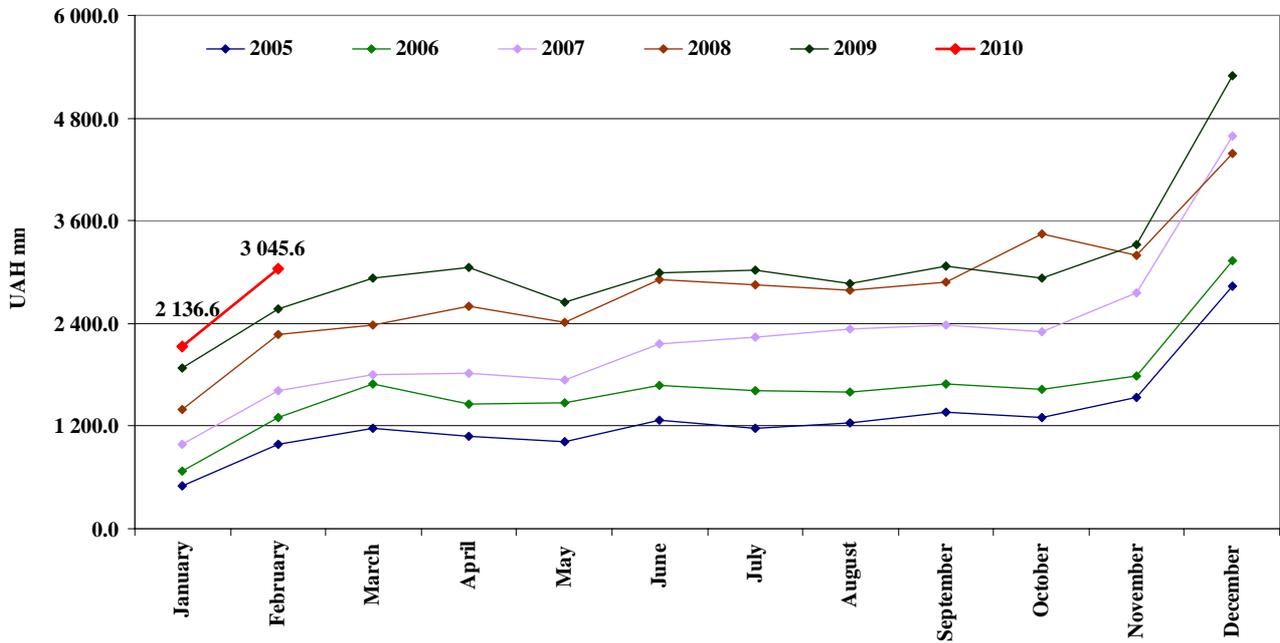
Graph 32

Consolidated Budget Education Expenditures Monthly Trends in 2005-2010



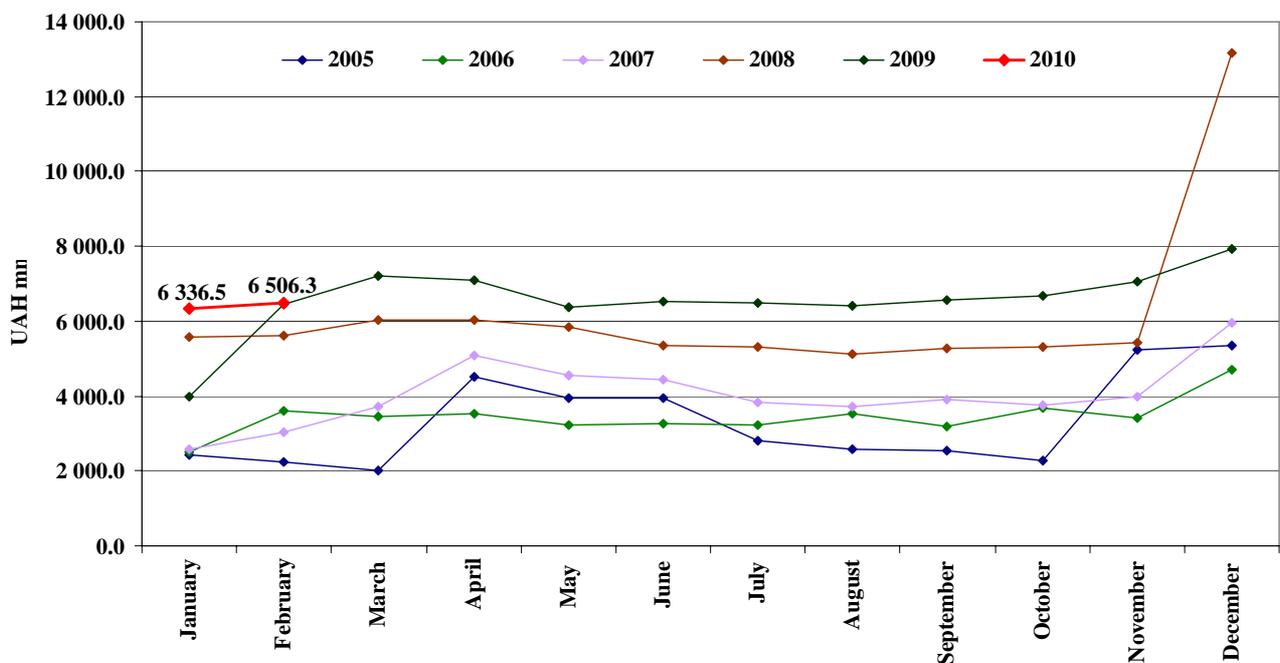
Graph 33

Consolidated Budget Health Expenditures Monthly Trends in 2005-2010

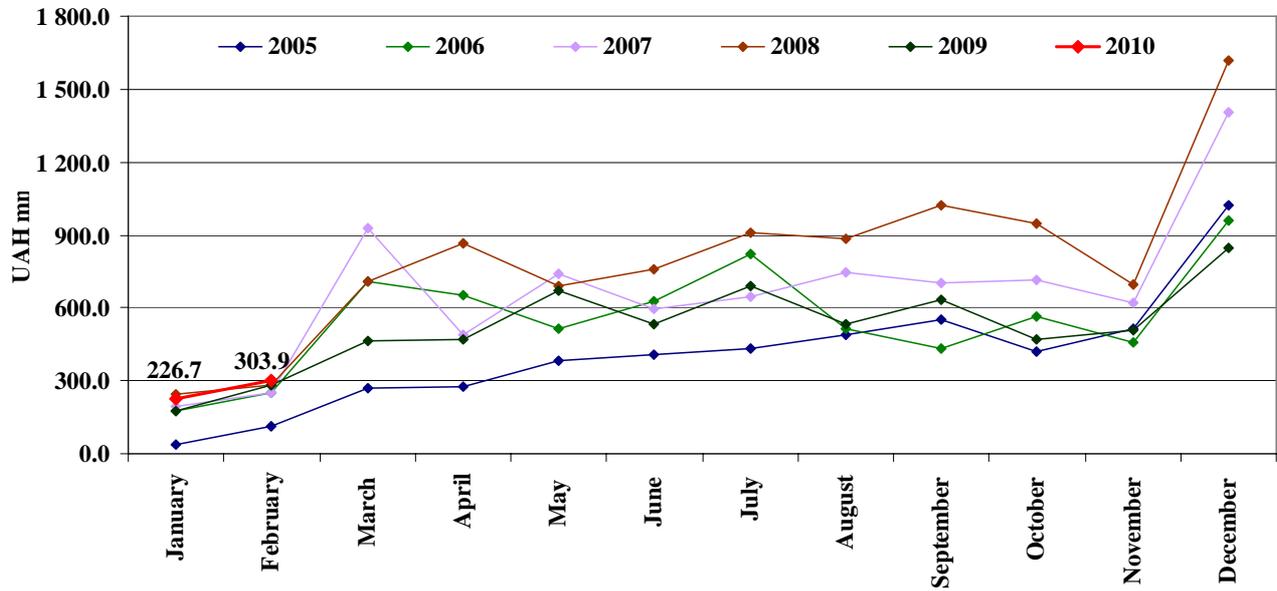


Graph 34

Consolidated Budget Expenditures for Social Protection and Social Security Monthly Trends in 2005-2010



Consolidated Budget Expenditures for Agriculture, Forestry, Game-Preserves, and Fisheries Monthly Trends in 2005-2010



State Budget Expenditures

Diagram 15

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

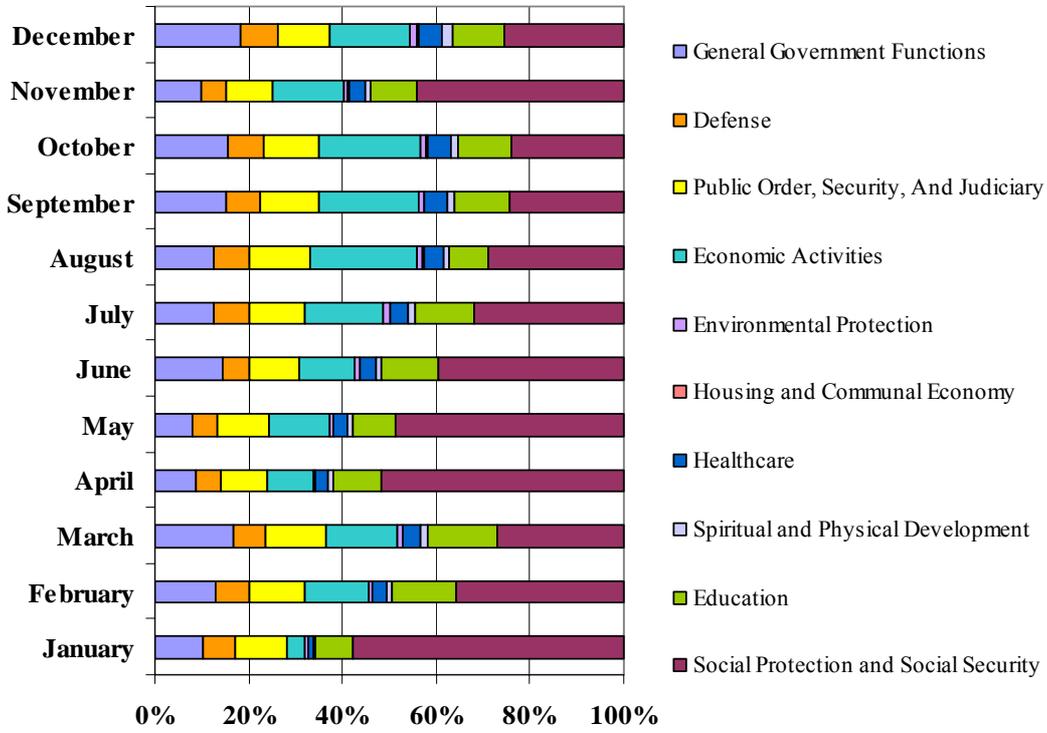


Diagram 16

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

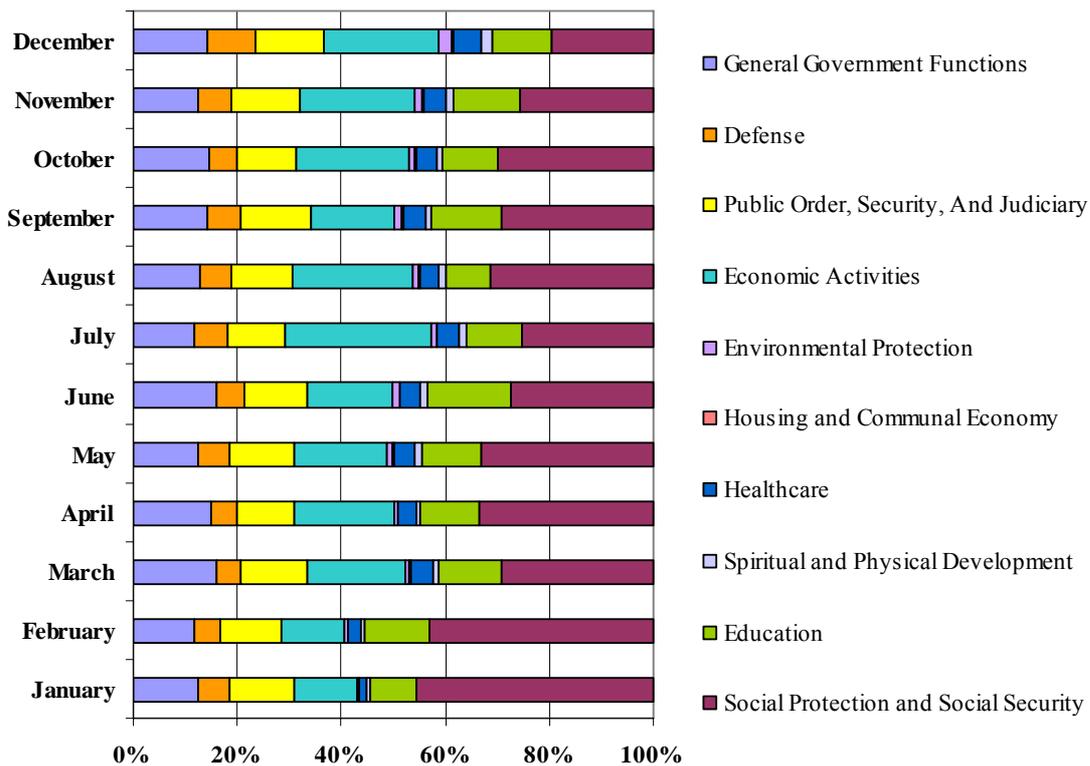


Diagram 17

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

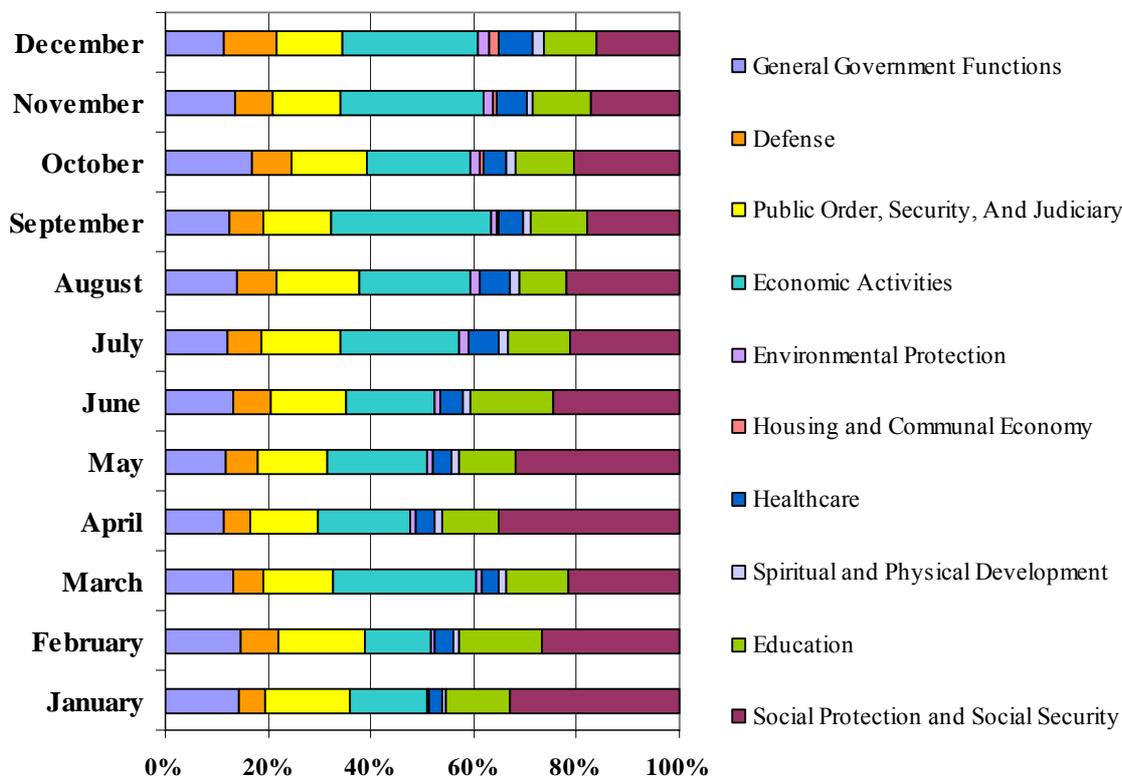


Diagram 18

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

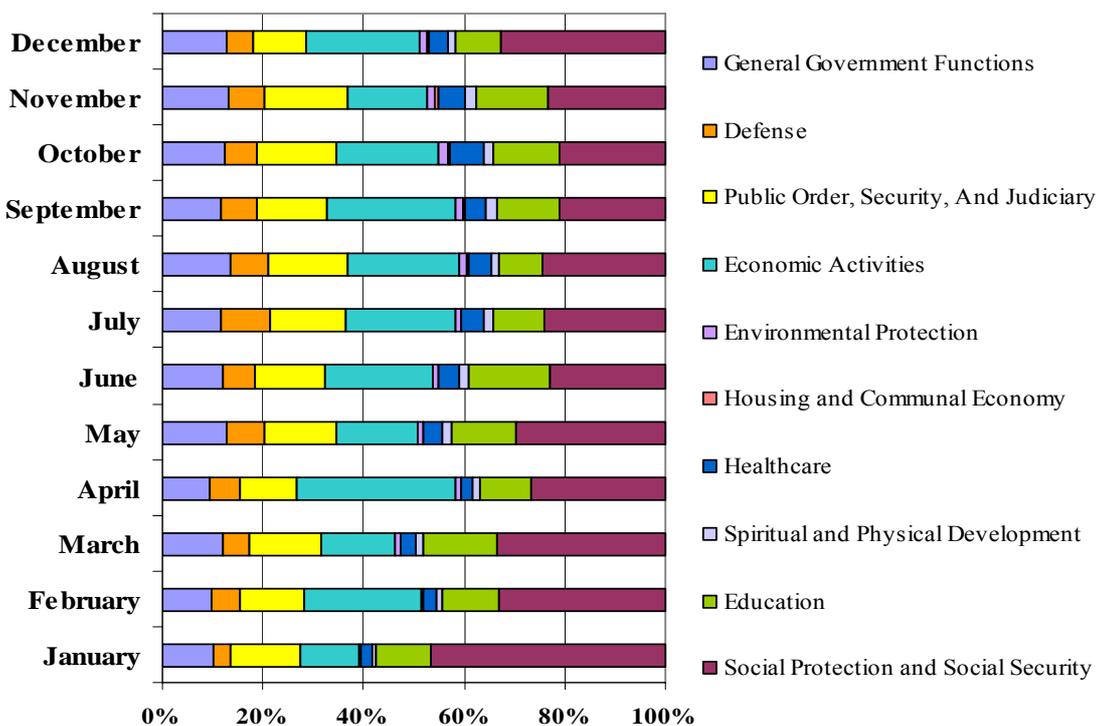


Diagram 19

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

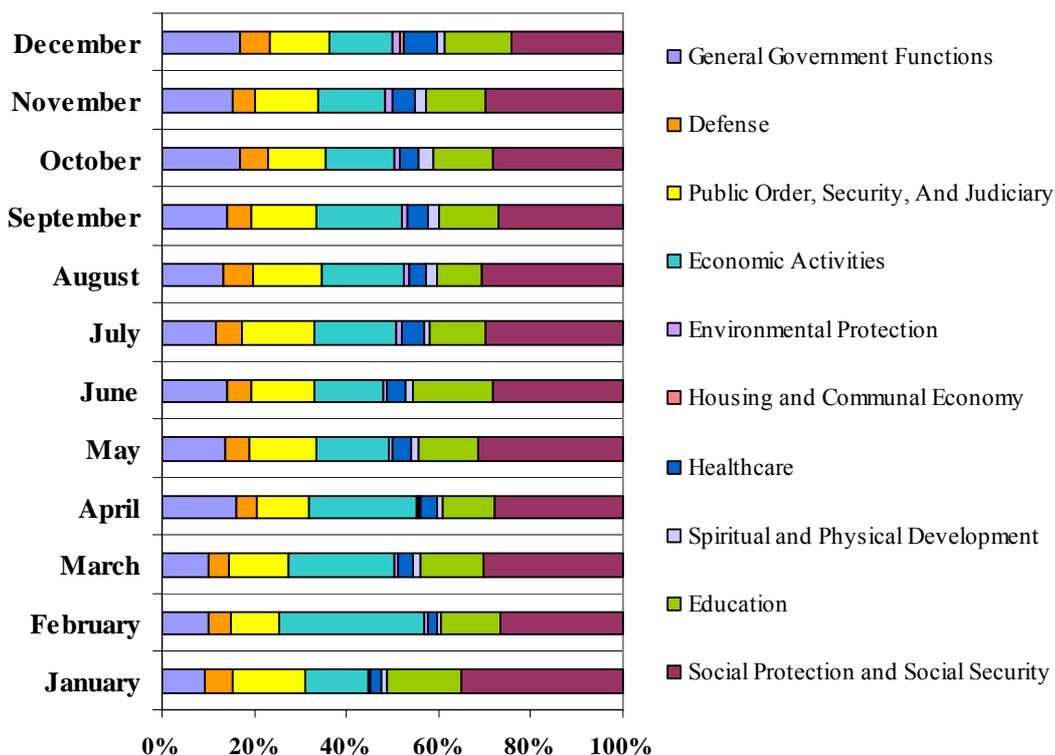
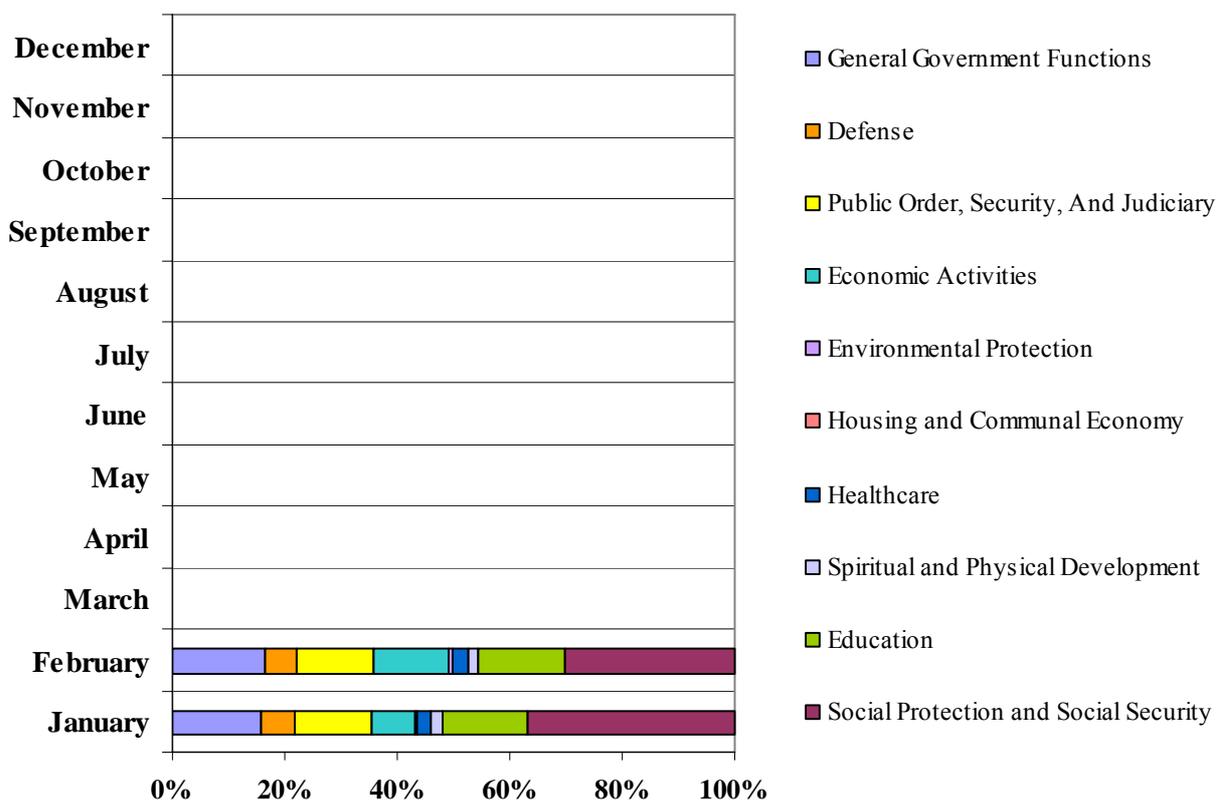


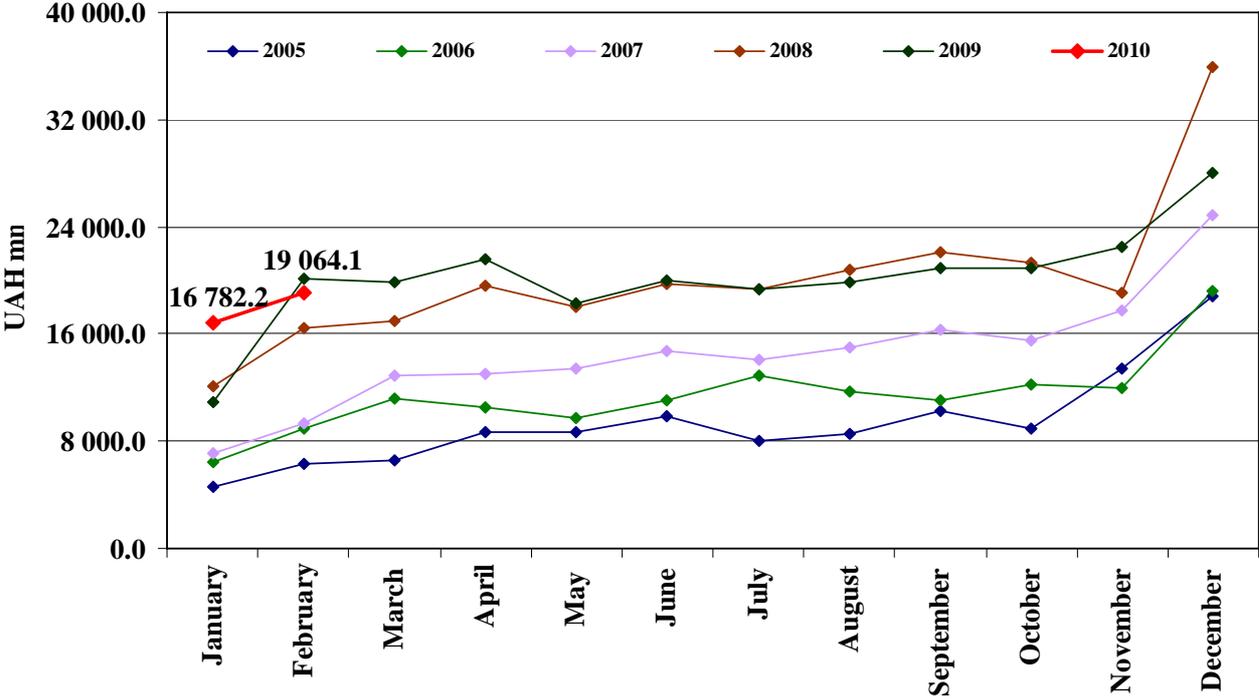
Diagram 20

Structure of Actual Expenditures of Ukraine's State Budget by Functional Classification in 2010



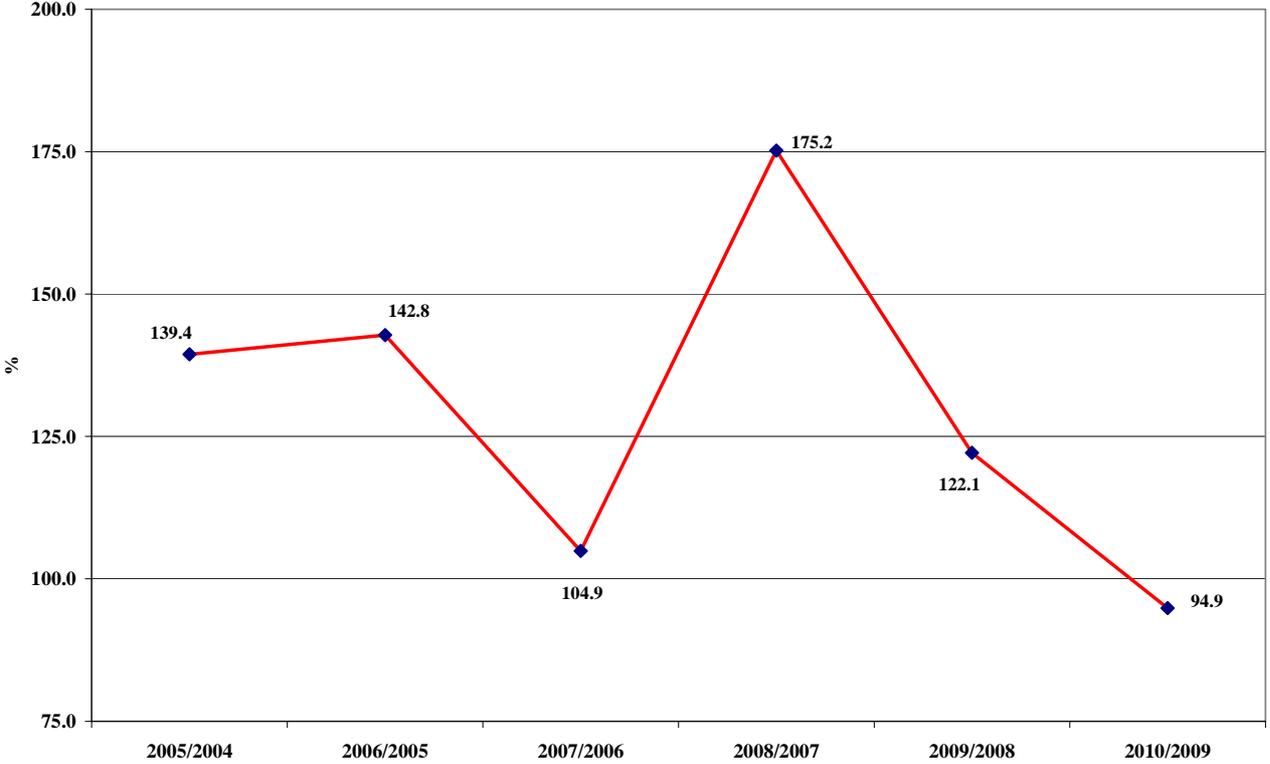
Graph 36

Monthly Trends of State Budget Expenditures in 2005-2010

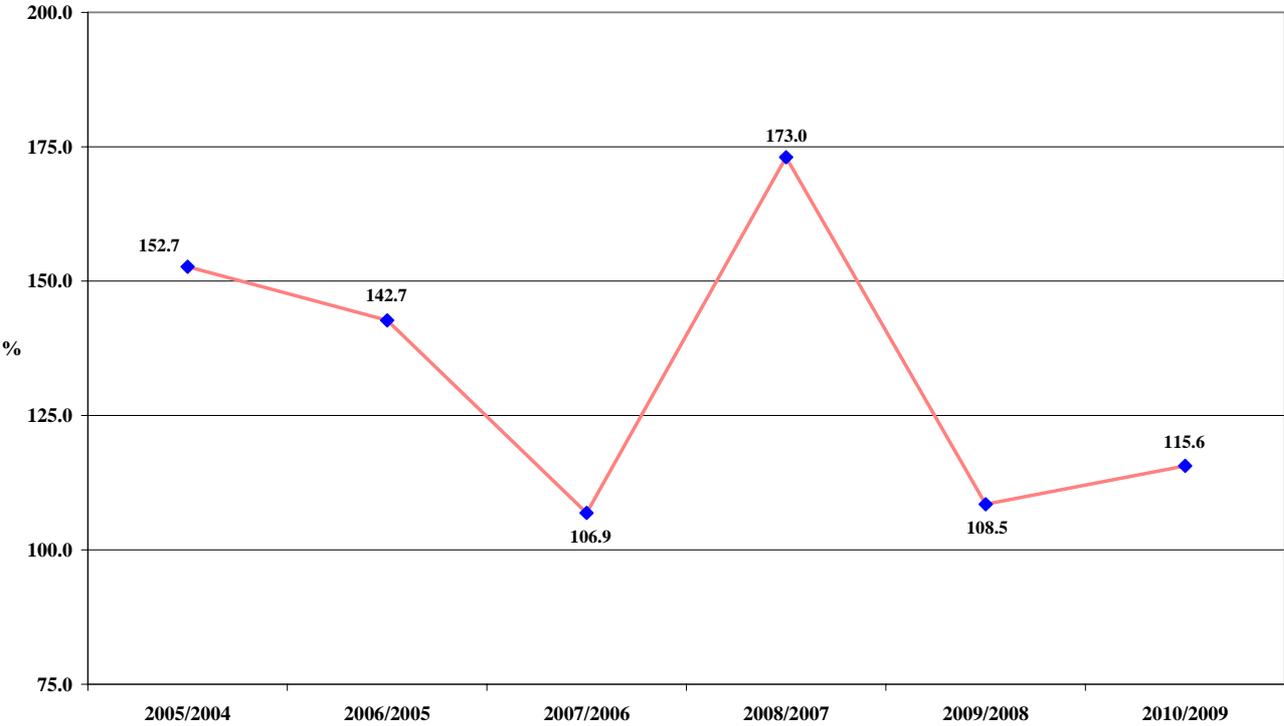


Graph 37

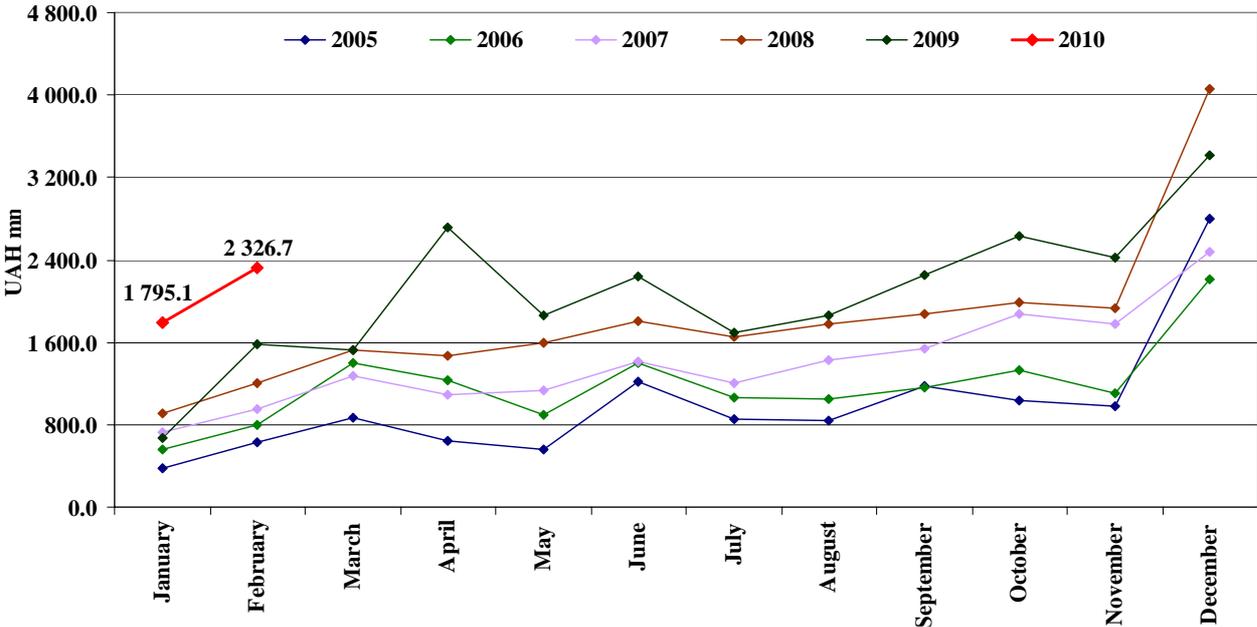
Growth Rates of Ukraine's State Budget Expenditures in February 2005-2010



Growth Rates of Ukraine's State Budget Expenditures in January-February 2005-2010

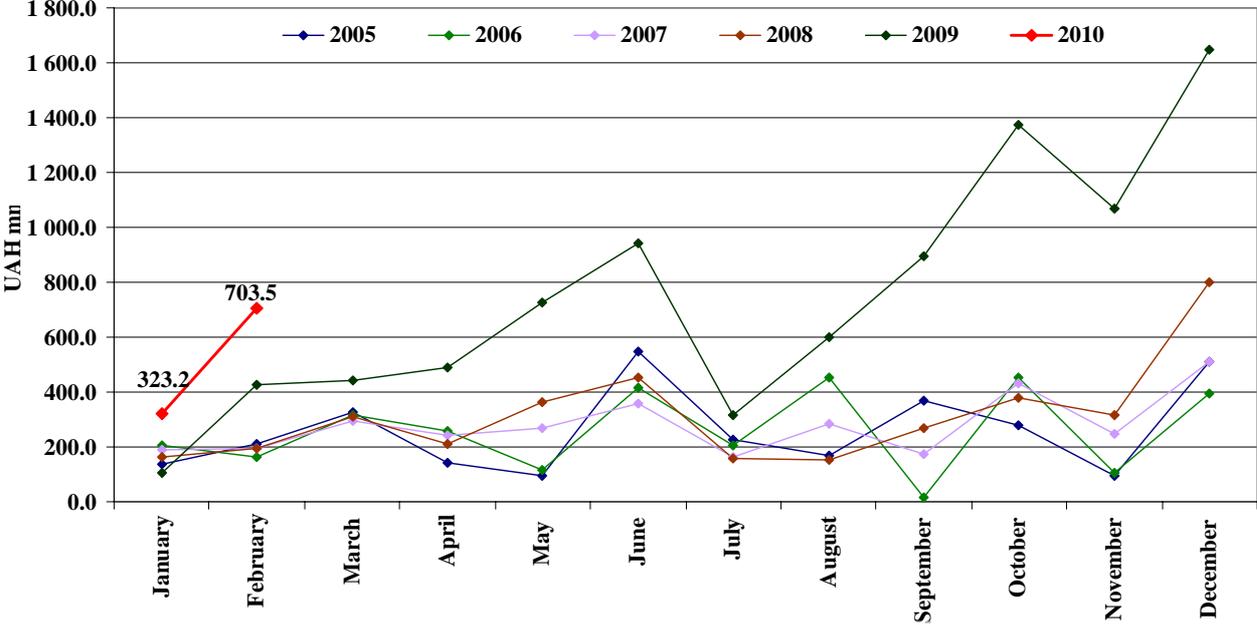


State Budget Expenditures for General Government Functions Monthly Trends in 2005-2010



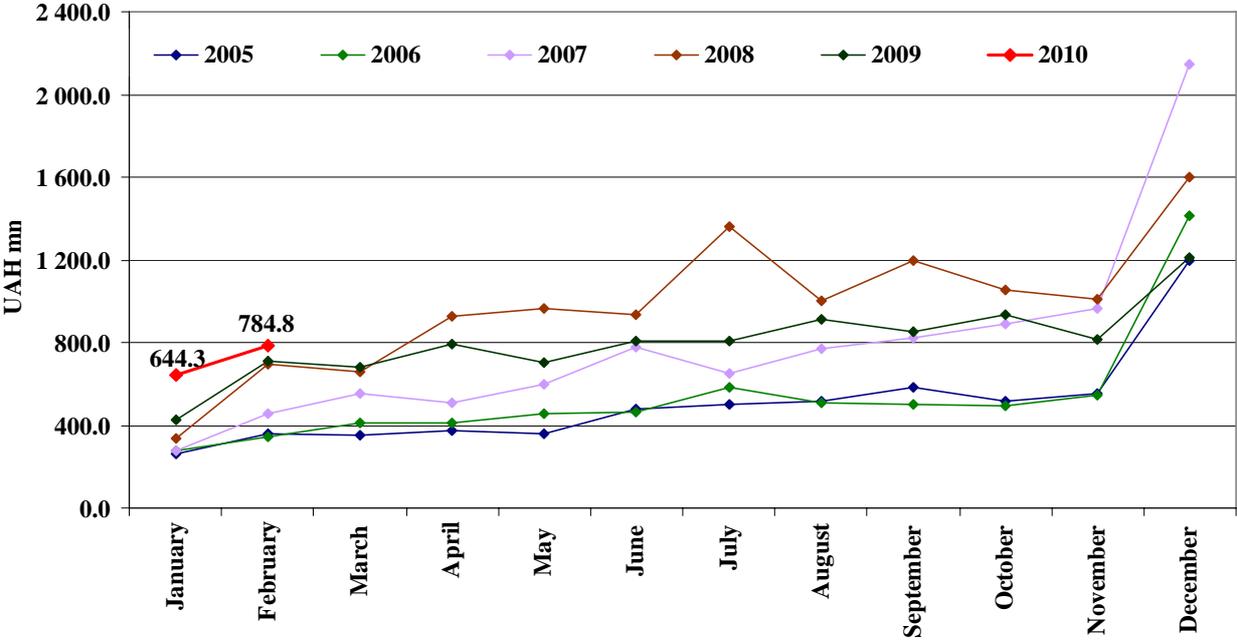
Graph 40

State Budget Expenditures for Public Debt Servicing Monthly Trends in 2005-2010



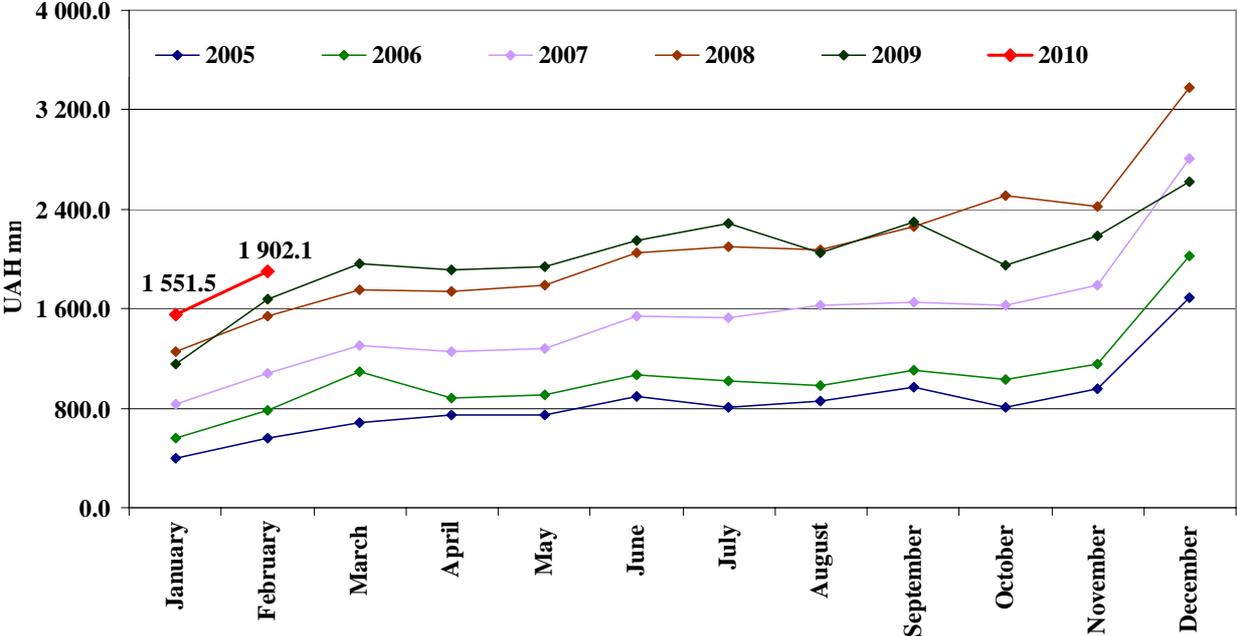
Graph 41

State Budget Expenditures for Defense Monthly Trends in 2005-2010



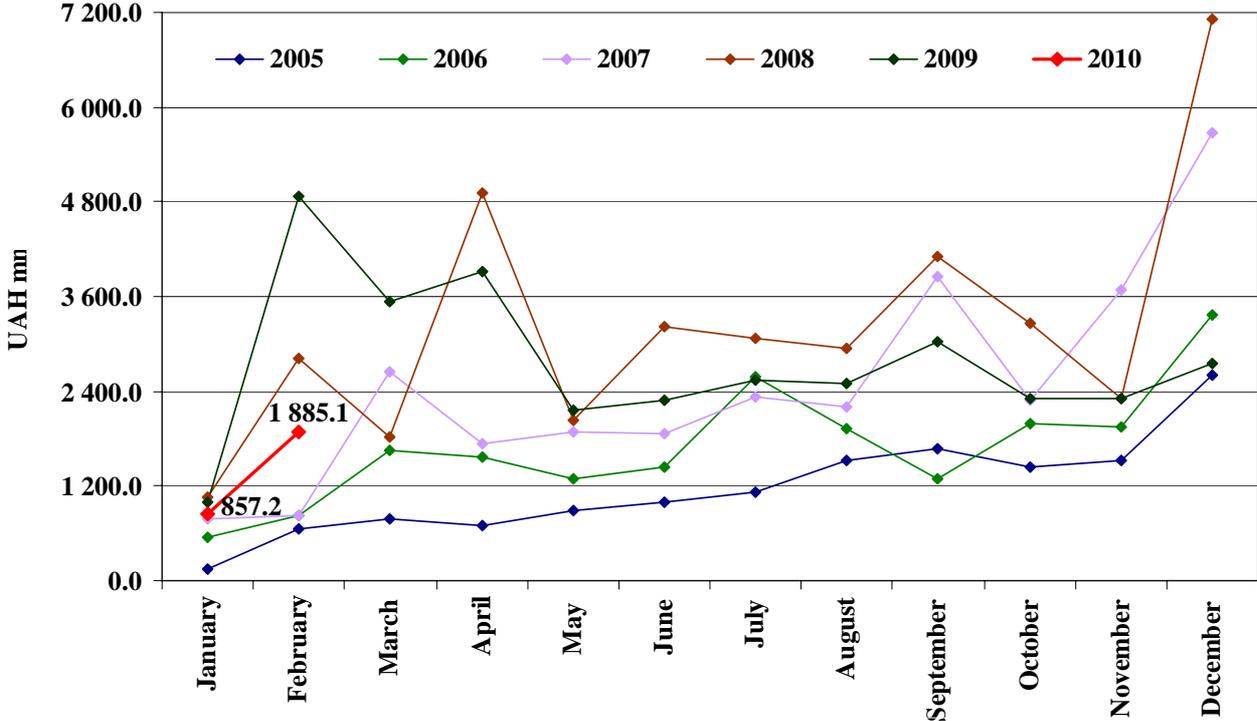
Graph 42

State Budget Expenditures for Public Order, Security, and Judiciary Monthly Trends in 2005-2010

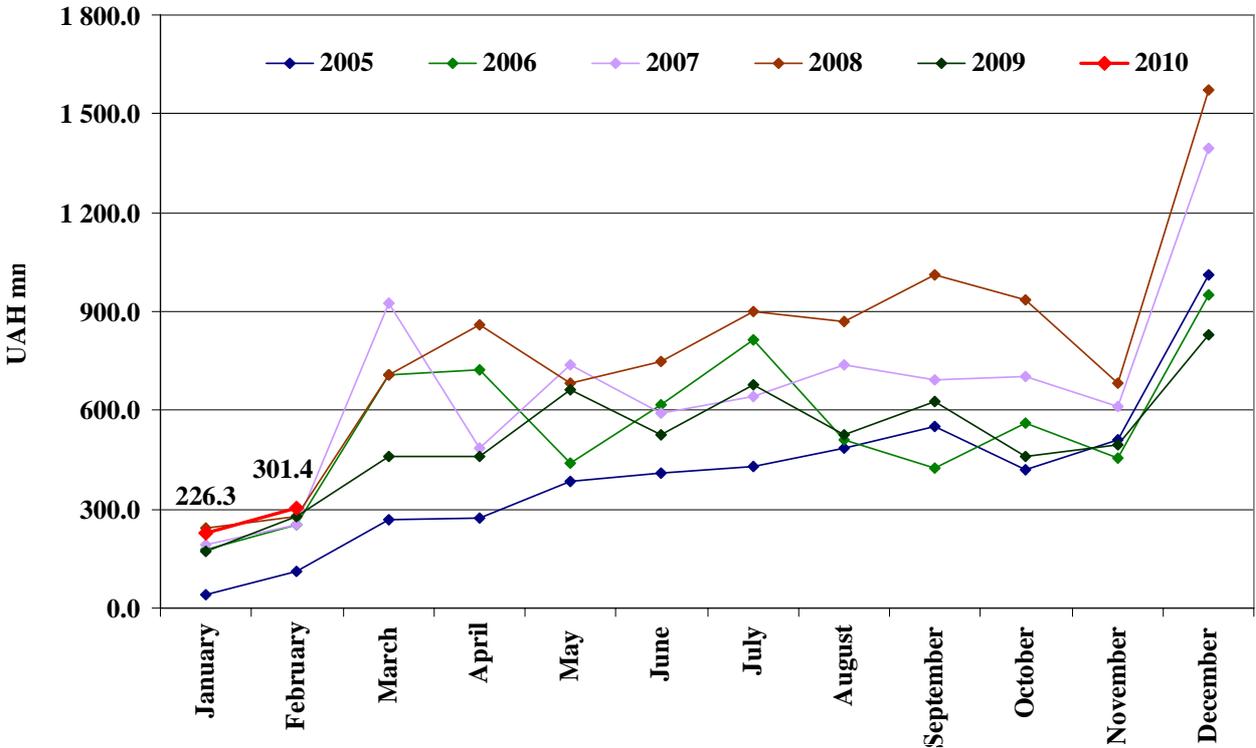


Graph 43

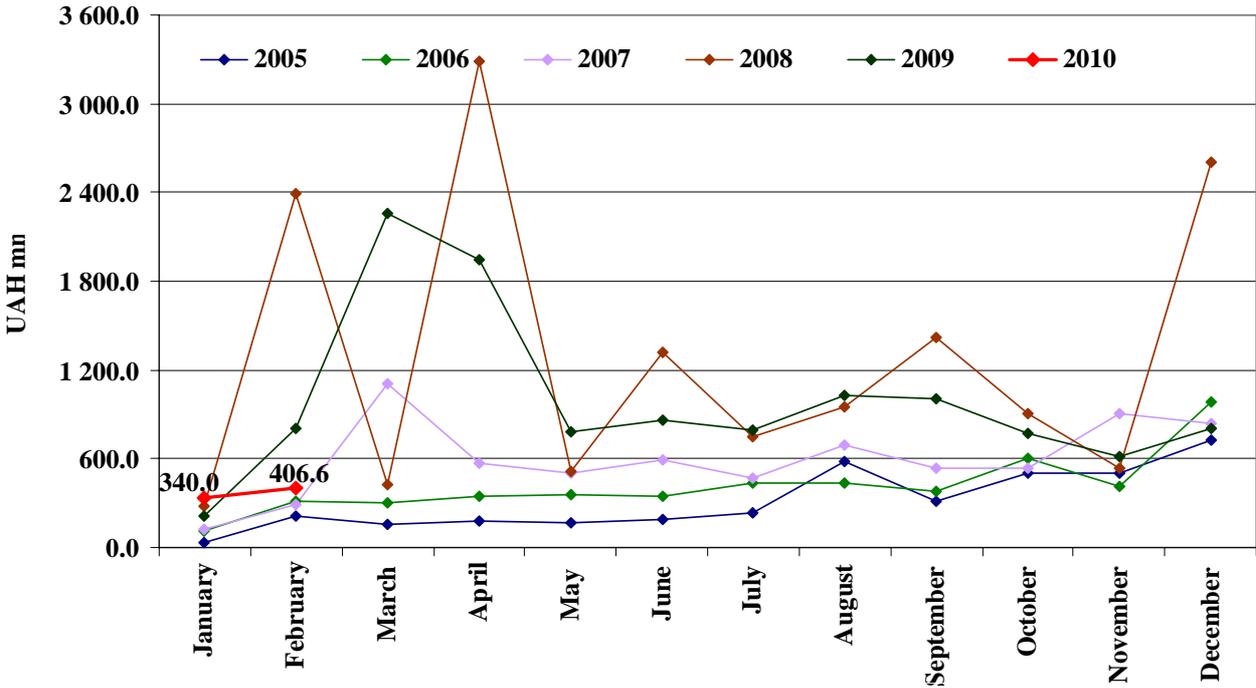
State Budget Expenditures for Economic Activities Monthly Trends in 2005-2010



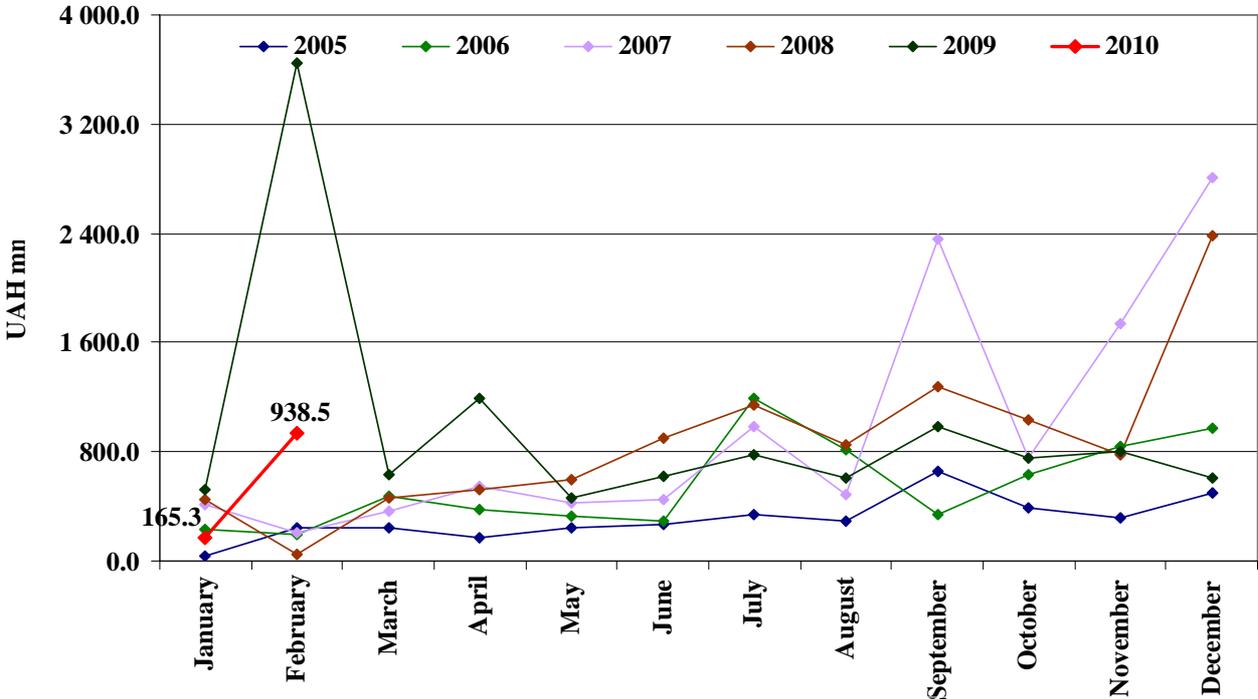
State Budget Expenditures for Agriculture, Forestry and Game-Preserves, and Fisheries Monthly Trends in 2005-2010



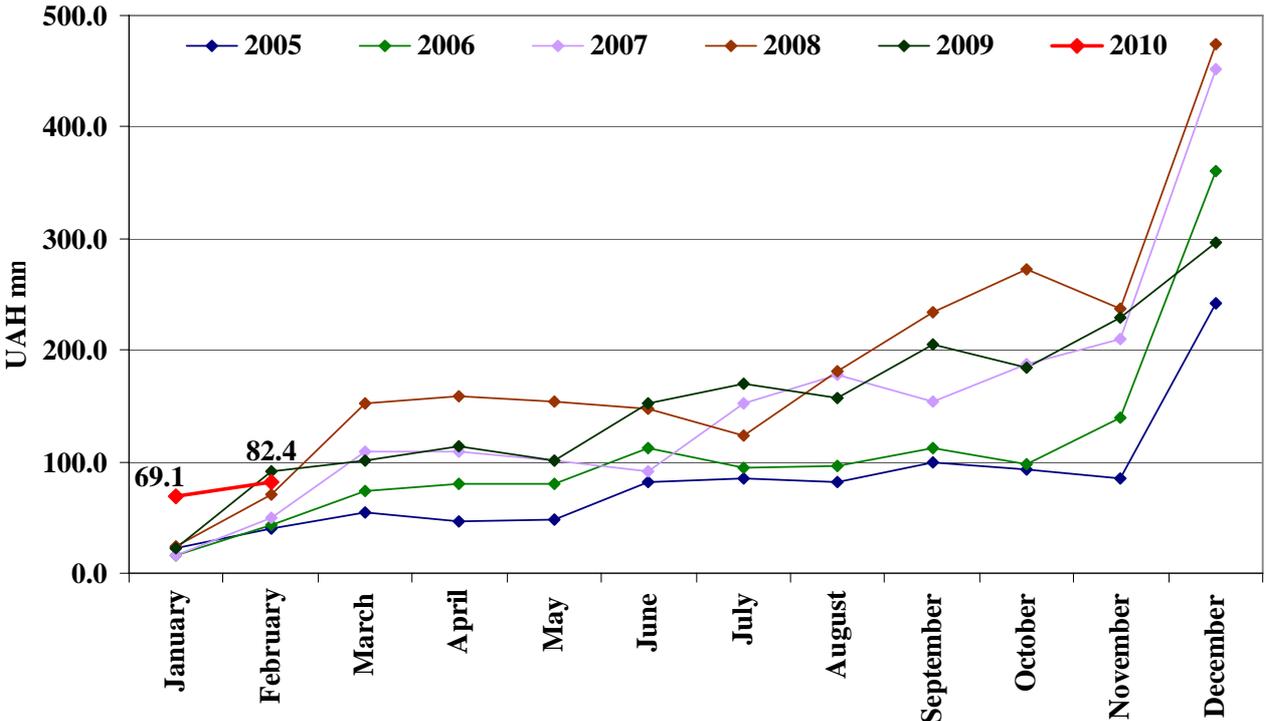
State Budget Expenditures for Fuel and Energy Sector Monthly Trends in 2005-2010



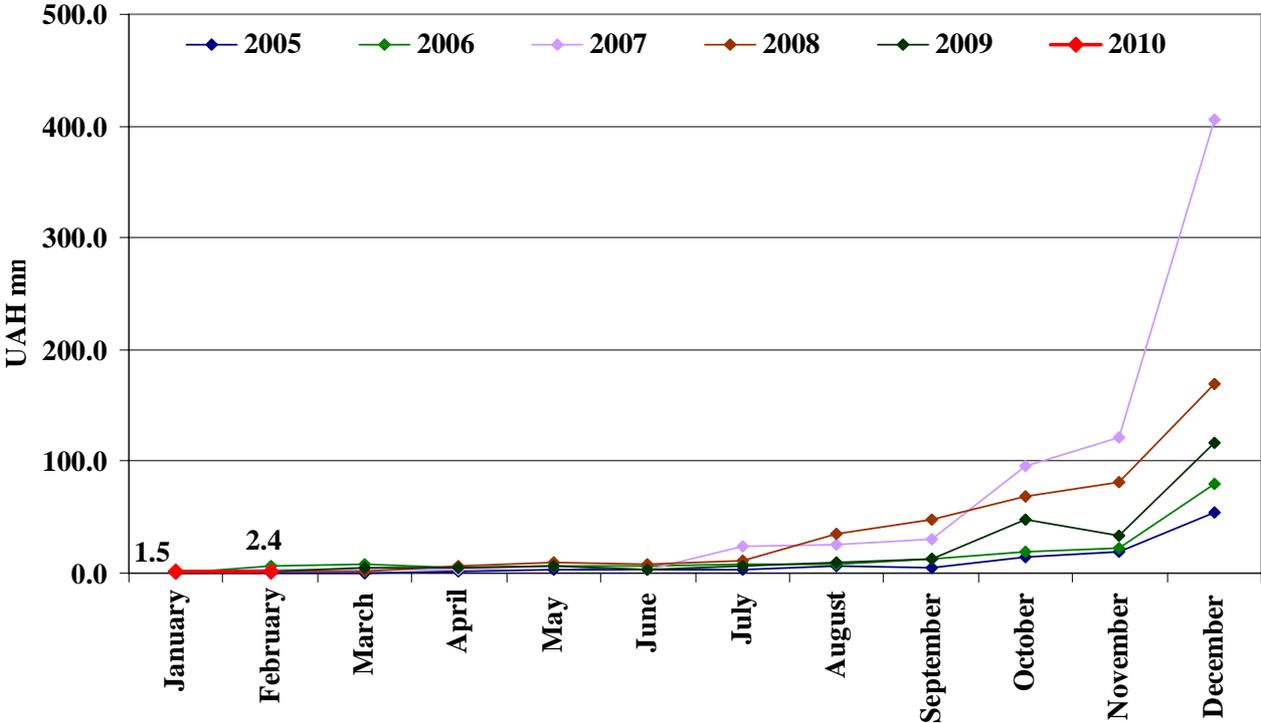
State Budget Expenditures for Transport Monthly Trends in 2005-2010



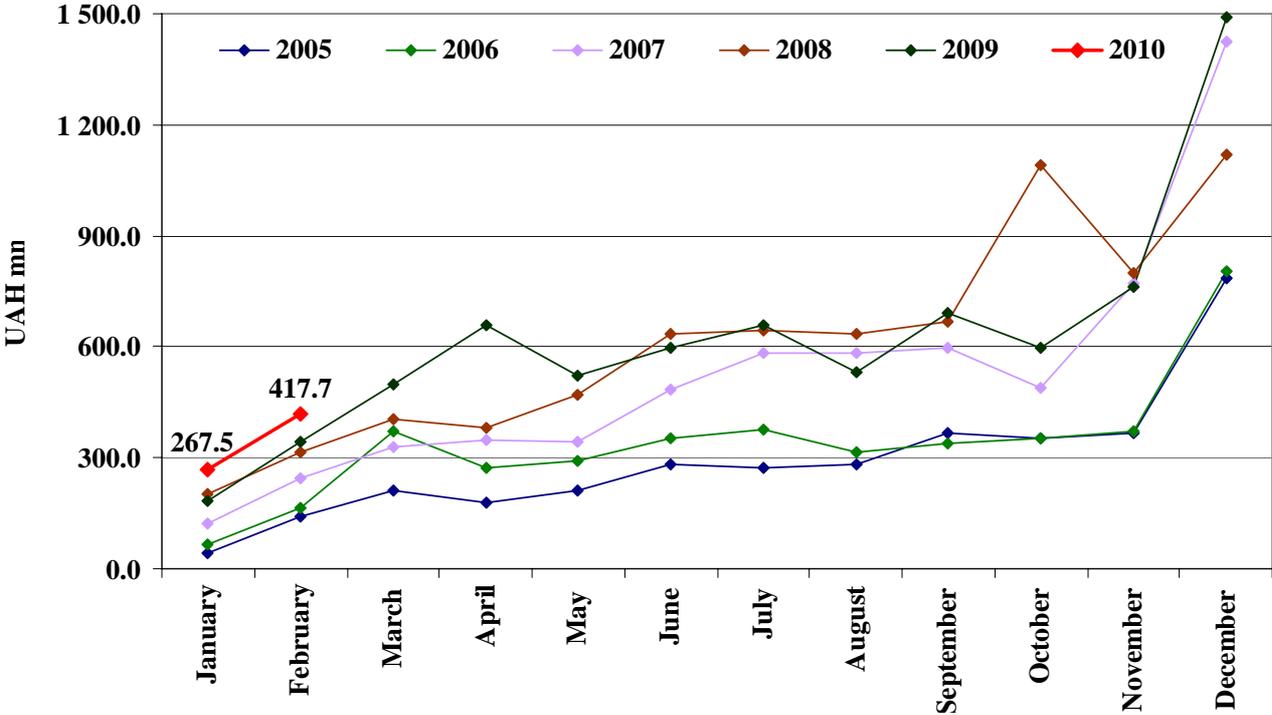
State Budget Expenditures for Environmental Protection Monthly Trends in 2005-2010



State Budget Expenditures for Housing and Communal Sector Monthly Trends in 2005-2010

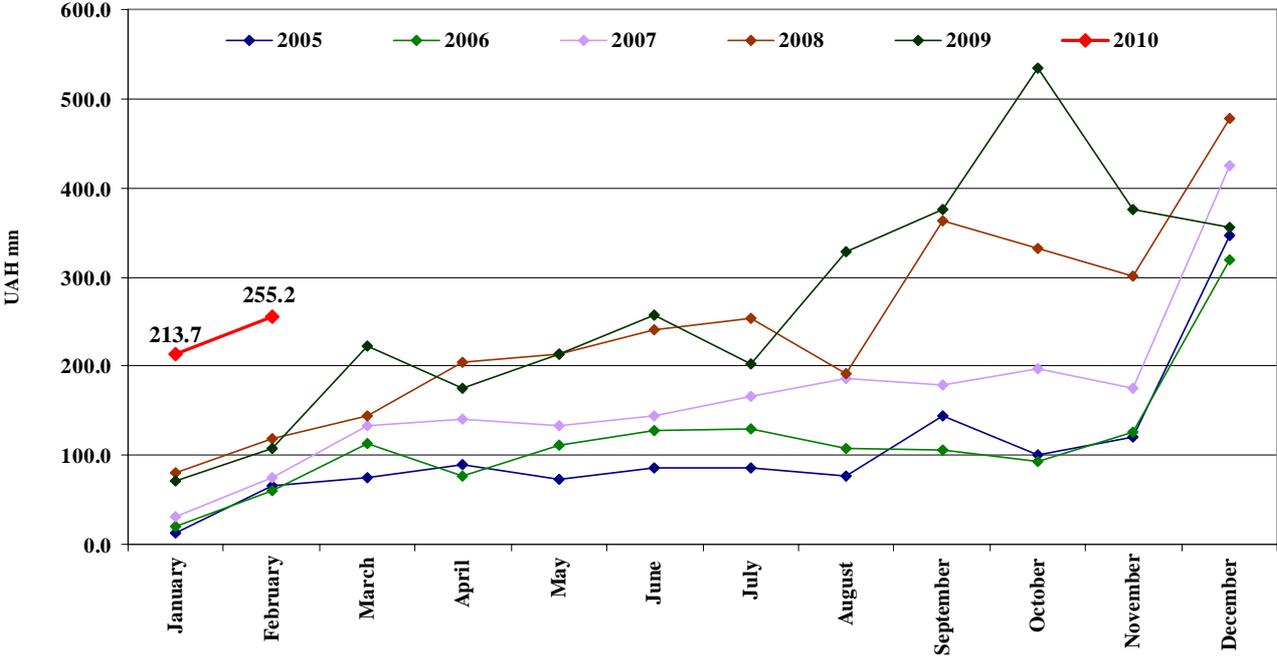


State Budget Expenditures for Healthcare Monthly Trends in 2005-2010



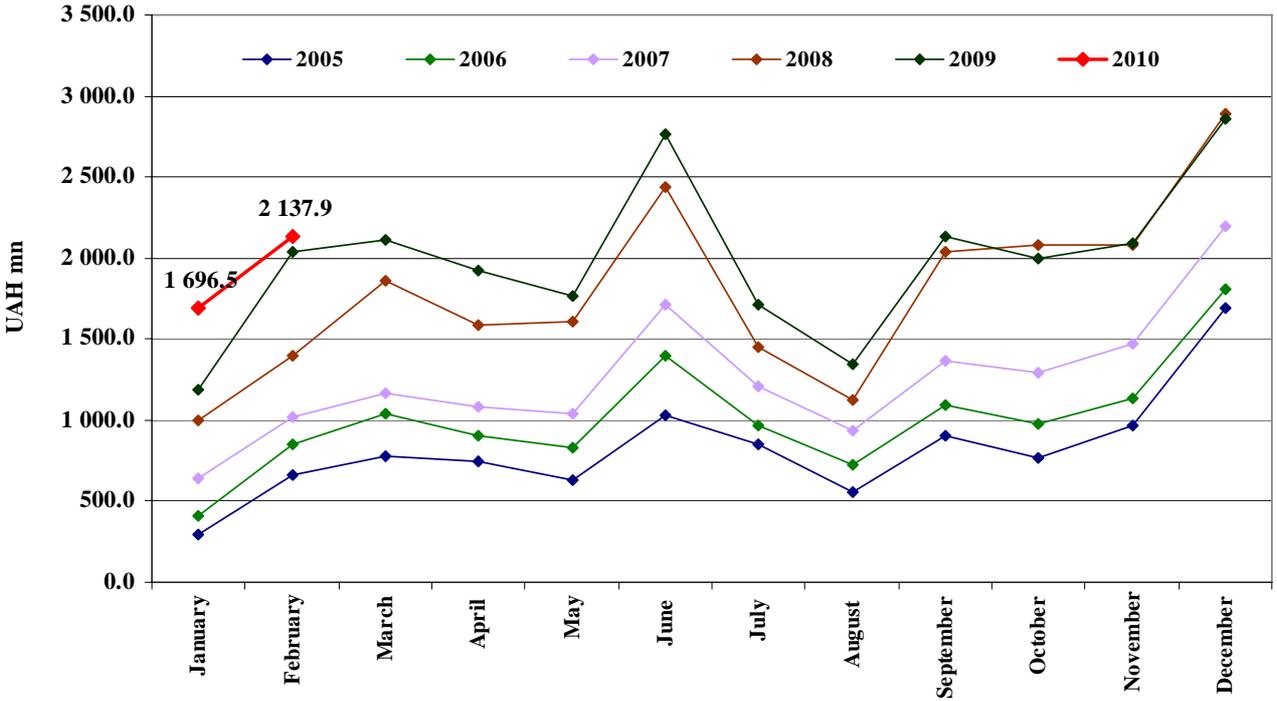
Graph 50

State Budget Expenditures for Spiritual and Physical Development Monthly Trends in 2005-2010



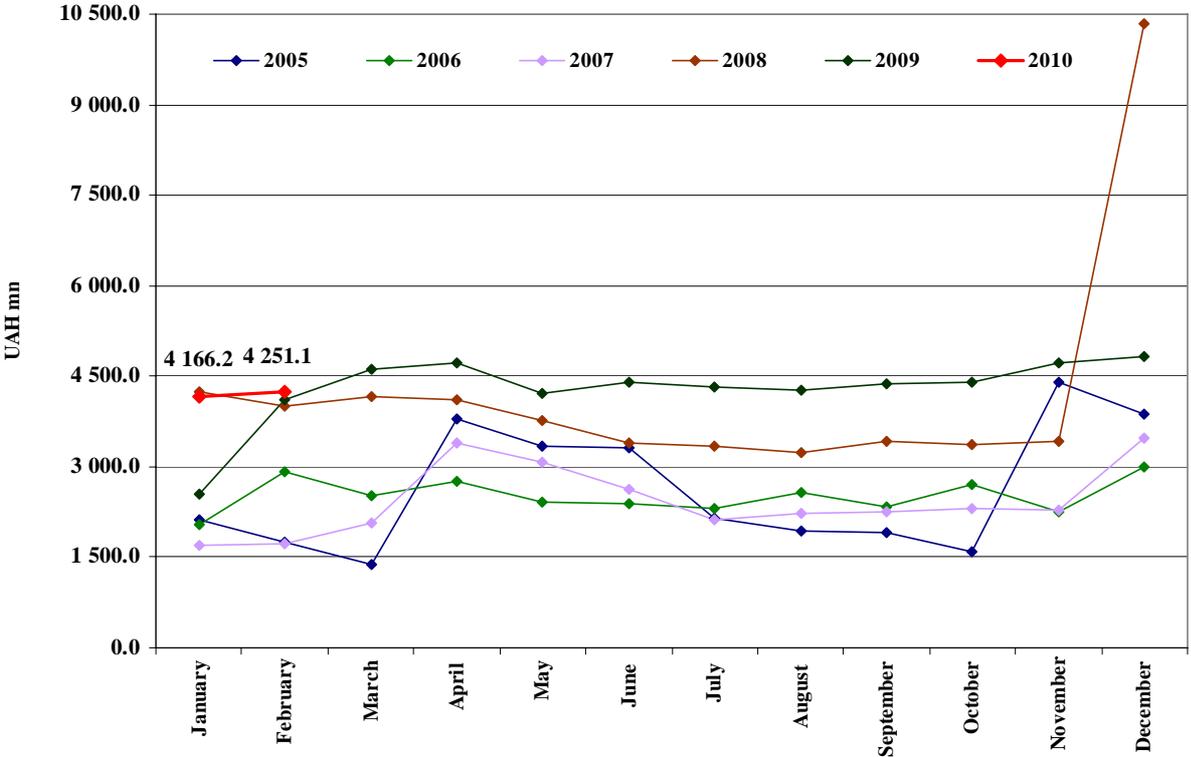
Graph 51

State Budget Expenditures for Education Monthly Trends in 2005-2010



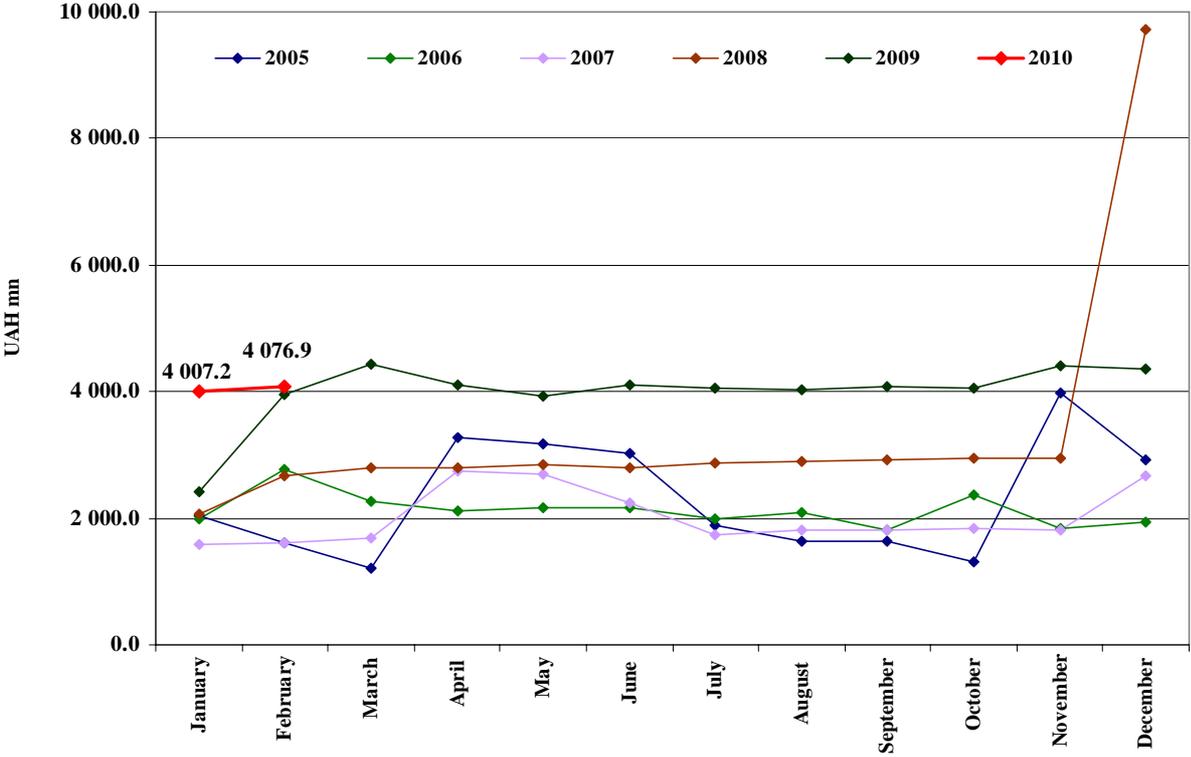
Graph 52

State Budget Expenditures for Social Protection and Social Security Monthly Trends in 2005-2010



Graph 53

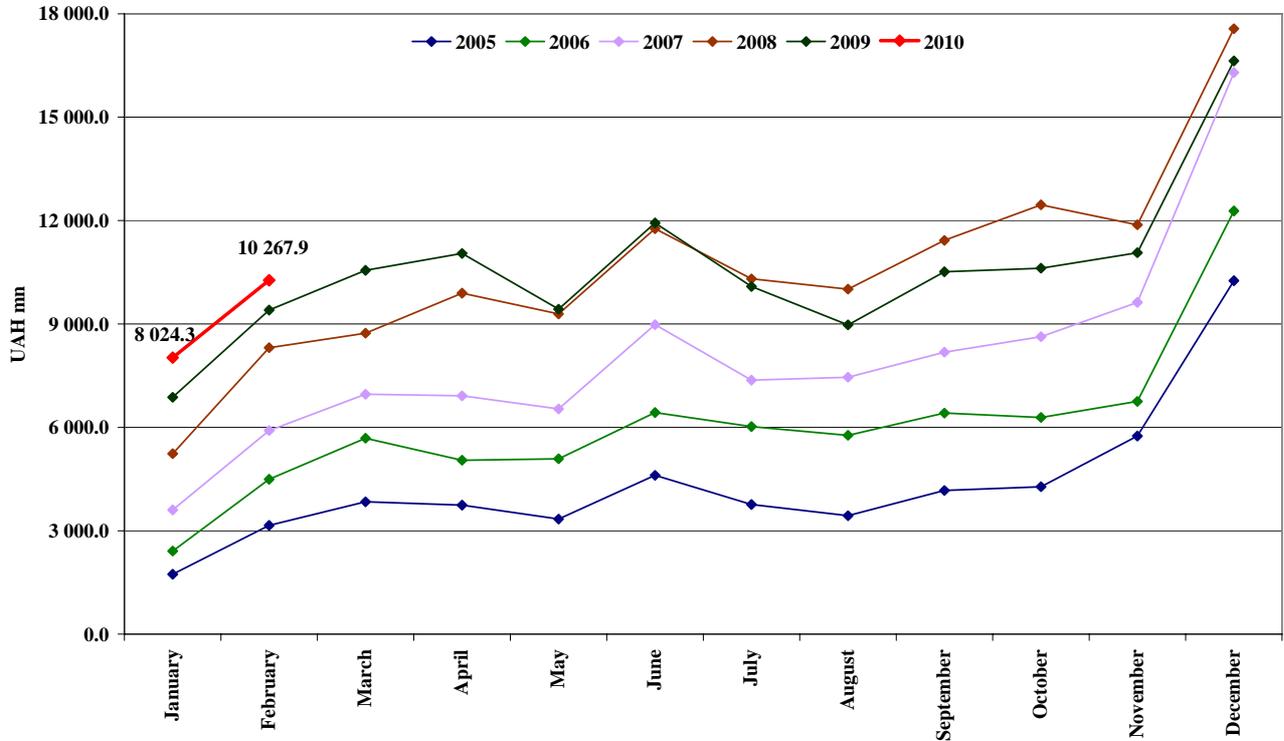
State Budget Expenditures for Social Protection of Pensioners Monthly Trends in 2005-2010



Local Budget Expenditures

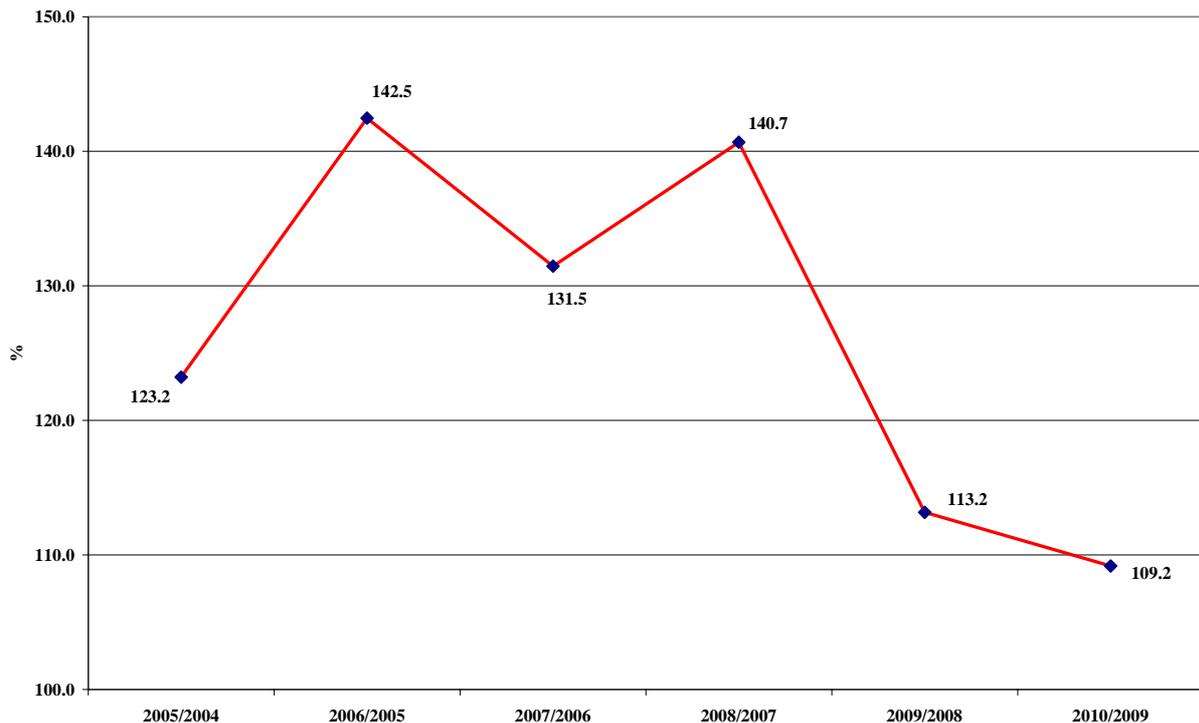
Graph 54

Total Local Budget Expenditures (Less Intergovernmental Transfers) Monthly Trends in 2005-2010

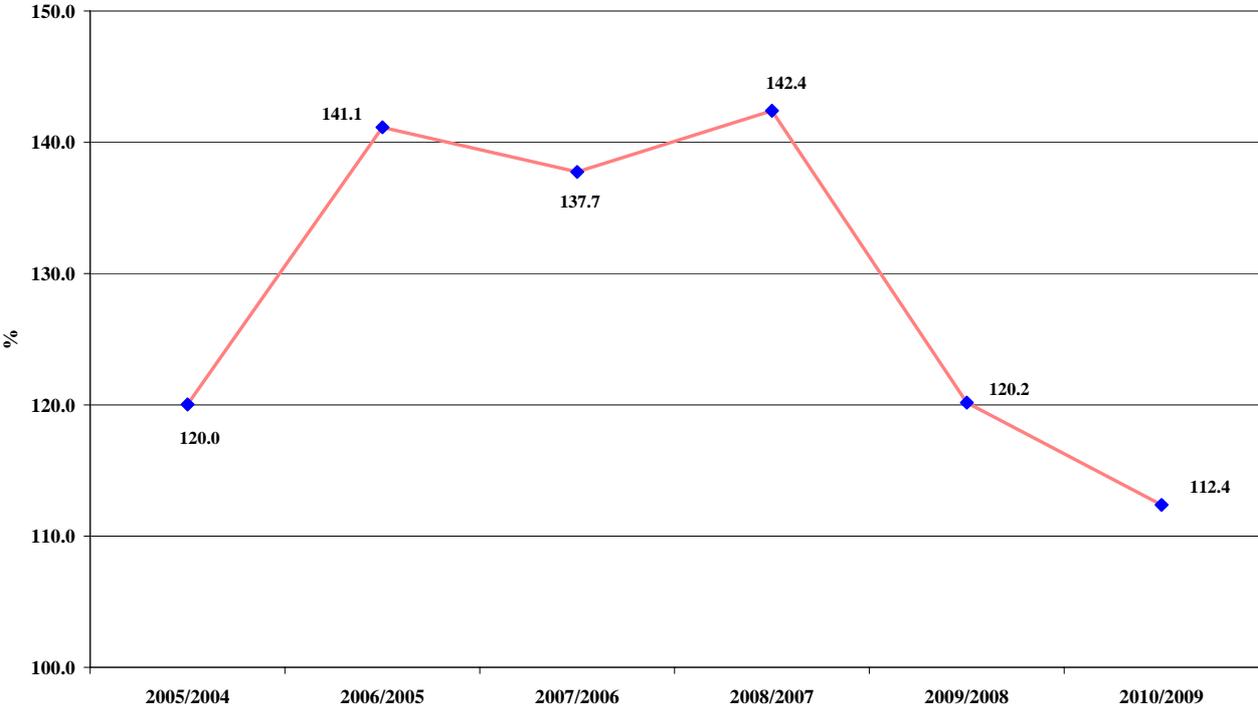


Graph 55

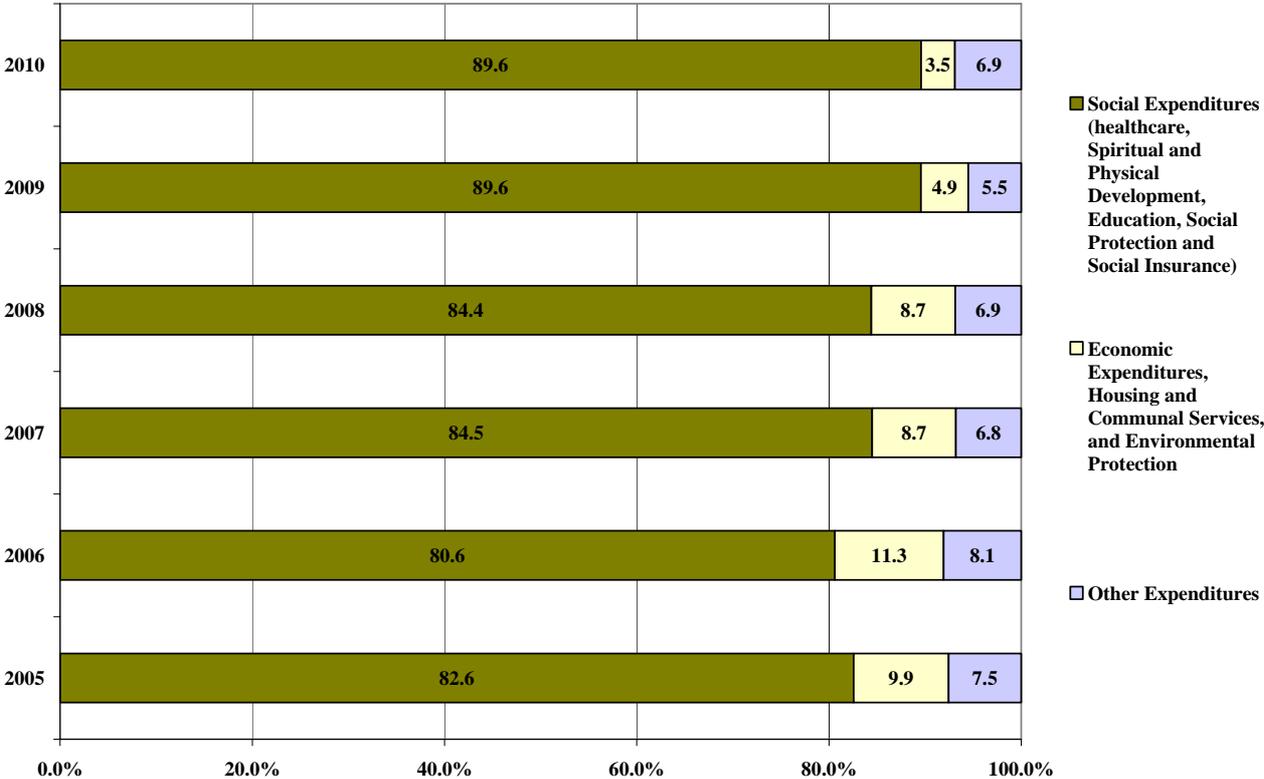
Growth Rates of Local Budget Expenditures in February 2005-2010



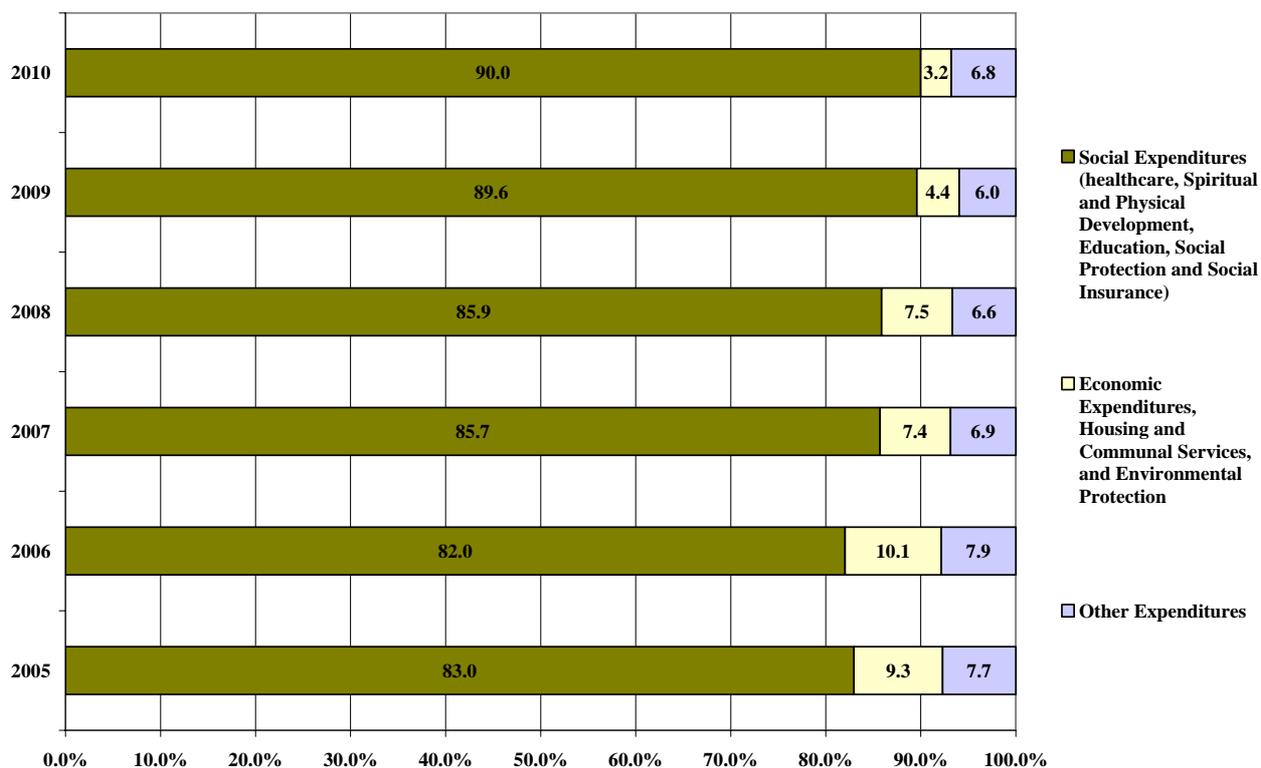
Growth Rates of Local Budget Expenditures in January-February 2005-2010



Structure of Actual Local Budget Expenditures in February 2005-2010

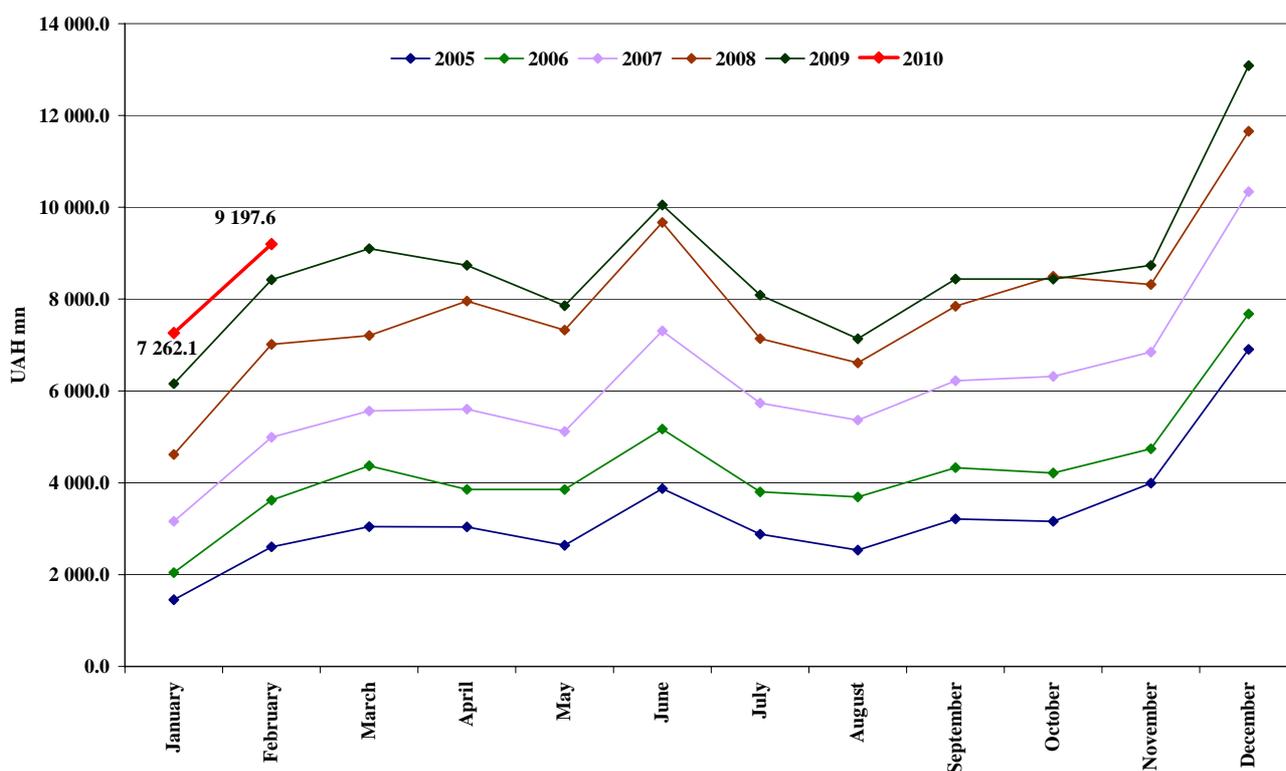


Structure of Actual Local Budget Expenditures in January-February 2005-2010

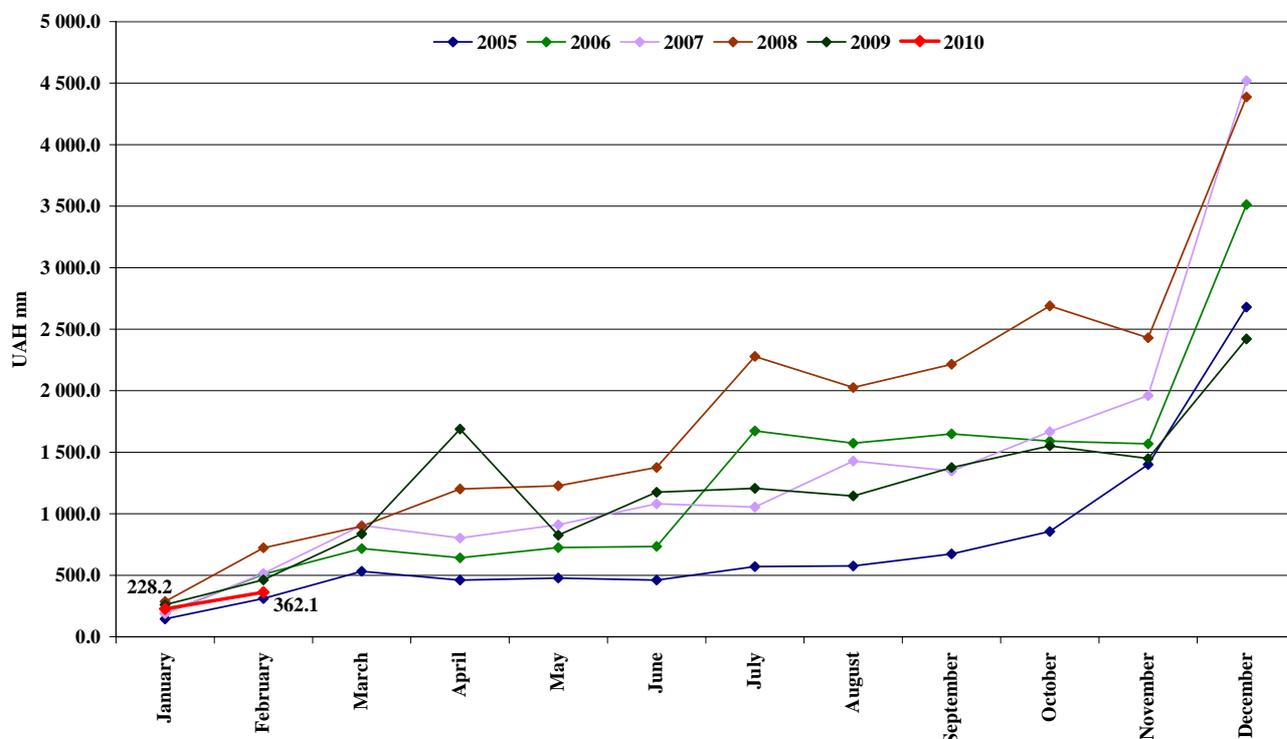


Graph 57

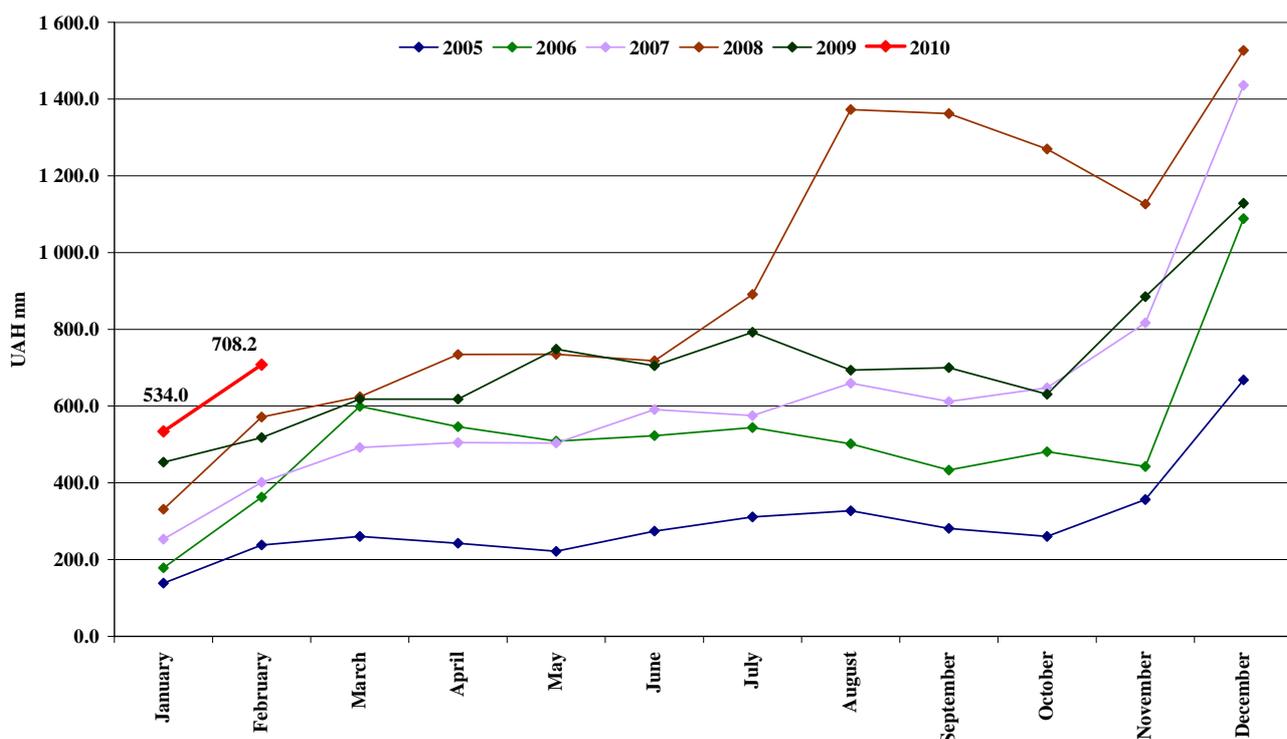
Local Budget Social Expenditures (Healthcare, Education, Spiritual and Physical Development, Social Protection and Social Security) Monthly Trends in 2005-2010



Local Budget Social Expenditures for Economic Activities, Housing and Communal Sector, and Environmental Protection Monthly Trends in 2005-2010



Other Local Budget Expenditures Monthly Trends in 2005-2010



Tendencies of the Banking System Development in Ukraine

In February 2010, the Ukrainian banking system was characterized by:

- **NBU's pursuing** a strict monetary and credit policy and taking steps to limit pressures on the currency exchange rate and **banks' conducting** a more flexible interest-rate policy in order to attract clients' national-currency funds;
- **stability** of the cash U.S. dollar exchange rate against the hryvnya;
- **a slight growth** in the total assets of the banking system;
- **an accelerated growth** of personal deposits in the national currency and a **negative dynamics** in the growth of corporate deposits;
- a 0.3ppt **growth** in the share of bad loans in the total clients' loan portfolio to 9.6% as of 1 March 2010. In absolute terms, bad debts increased by 2.9% or by Hr 2.0bn to Hr 70.2bn;
- **the launch** of liquidation procedures at the VAT BIG Energia Bank and prolongation of temporary administration at AT Rodovid Bank.

As of 1 March 2010, 178 banks had licenses for conducting the banking business from the National Bank of Ukraine. Fifteen banks were in the process of liquidation, including thirteen banks liquidated by NBU decision and two banks liquidated by decision of commercial (arbitration) courts. Seven banks continue under temporary administration.

As of 1 March 2010, the number of operating banks with foreign capital remained unchanged at 51. The number of banks with 100% foreign capital also remains unchanged and stands at 18 financial institutions.

Taking into account a sufficiently high level of the liquidity held by banks, the National Bank of Ukraine has somewhat increased the amount of their refinancing transactions. These transactions increased in February compared to January 2010 and amounted to Hr 1.6bn (Hr 1.4bn in January). Credits obtained for financial stabilization programs (totaling Hr 1.1bn) and credits granted for the activities of preparation and hosting the Euro-2012 football championship (totaling Hr 0.4bn) were used as the main refinancing tool in February.

An average weighted interest rate on refinancing transactions decreased and amounted to 12.0% annual in February 2010 (13.1% in January). The amount of mandatory reserves accumulated by banks (including the funds remitted to the separate account) totaled Hr 11.8bn in February 2010, including Hr 5.8bn remitted by banks into the separate account with the National Bank of Ukraine.

A slight increase in the rate of development of the Ukrainian banking system was noted in February 2010, in particular with regard to growth of its aggregate assets. Thus, the aggregate assets of the Ukrainian banking system increased slightly in February vs. January 2010 (by 0.03%) and amounted to Hr 985.4bn. The clients' loan portfolio also increased by 0.03% and amounted to Hr 703.4bn in February.

As of 1 March 2010, the loan portfolio of legal entities totaled Hr 475.6bn or 67.6% of the total clients' loan portfolio. The total amount of credits issued to legal entities increased by Hr 3.1bn (or by 0.7%) in February vs. January. The loan portfolio of legal entities increased in the national currency and decreased in foreign currencies (by + Hr 4.9bn and - \$0.2bn, respectively) in February 2010.

The loan portfolio of individuals totaled Hr 227.8bn or 33.4% of the total clients' loan portfolio. The total amount of credits granted to individuals decreased by Hr 2.9bn in February vs. January, which, in the majority of cases, was due to gradual repayment of credit debts by clients and a freeze on lending to individuals. The loan portfolio of individuals decreased both in the national and foreign currencies (by Hr 0.7bn and \$0.3bn, respectively) in February 2010.

As of 1 March 2010, personal deposits totaled Hr 215.9bn or 29.0% of total liabilities, and corporate deposits totaled Hr 109.6bn or 14.7%.

The total amount of funds attracted from legal entities decreased by Hr 2.7bn in February vs. January. This primarily occurred due to a decrease in the amount of foreign-currency deposits by \$0.4bn, while the amount of national-currency deposits increased by Hr 0.2bn.

The total amount of funds attracted from individuals increased by Hr 3.7bn in February vs. January 2010. This occurred thanks to increase in the amount of funds both in the national and foreign currencies (by Hr 3.1bn and \$0.1bn, respectively).

The growth in the amount of personal deposits and cash outside of banks in February 2010 reflected accordingly on the dynamics of money supply, whose amount increased by 0.4% up to Hr 481.8bn in February (down 1.5% in January). The monetary base increased by 0.7% to Hr 190.7bn (down 2.2% year-to-date).

The amount of banks' correspondent accounts decreased by 3.1% in February 2010 (increased by 0.6% in January) to Hr 17.0bn. At the same time, the amount of cash outside banks increased by 0.6% in February 2010 (down 1.9% year-to-date) to Hr 153.9bn. The share of cash in the money supply structure decreased to 32.0% in February compared to 31.9% in January 2010.

The continued inflationary and devaluation expectations led to a change in the cost of money in the national currency, both for credits and deposits. So, the average weighted rate for deposits in the national currency increased by 0.7% to 13.1% in February (from 12.4% in January) and by 0.5 % to 17.9% for credits (from 17.4% in January). An average weighted cost of both credits and deposits in foreign currencies remained nearly unchanged in February, at 10.4% and 9.3%, respectively (against 10.3% and 9.2%, respectively, in January).

An average weighted cost of credits at the interbank market decreased from 6.2% to 4.9%, and for overnight credits from 2.7% to 2.2%, respectively, in February 2010.

As of 1 March 2010, the equity of banks amounted to Hr 124.4bn or 14.3% of liabilities and had the following structure: the registered authorized capital accounts for 97.6% in the equity structure, with 0.3% for the dividends used to increase the authorized capital; 5.1% for issue difference; 12.3% for general provisions, reserve fund, and other funds of banks; 0.5% for results of previous years; - 24.9% for results of the reporting year pending approval; 1.2% for results of the reporting year; and 7.9% for revaluation of fixed assets, intangibles, securities for sale in bank portfolios, and investments into associated companies.

Based on the preliminary results of banks operation during the two months of 2010, their income amounted to Hr 21.4bn, including interest income of Hr 18.6bn (or 87.2% of total income), and commission income of Hr 2.1bn (9.9%). The bank costs totaled Hr 22.8bn, including interest costs of Hr 10.3bn (or 45.4% of total costs), deductions into reserves of Hr 6.9bn (30.5%), and commission costs of Hr 0.4bn (1.7%). The net loss of the banking system totaled Hr 1.4bn. The income of banks decreased by 6.5% and costs by 3.1% in February 2010 compared to January 2009.

Banking System

Diagram 23

Dynamics of Total Assets and Clients' Loan Portfolio of the Ukrainian Banking System in 2009-2010

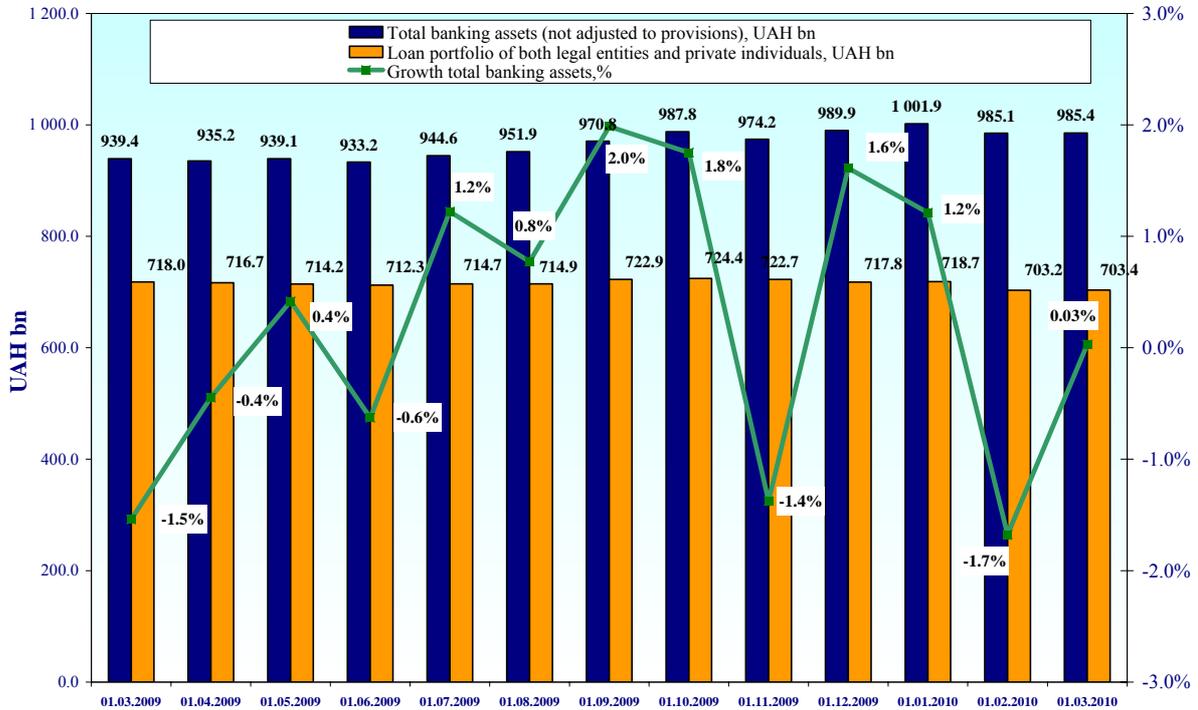
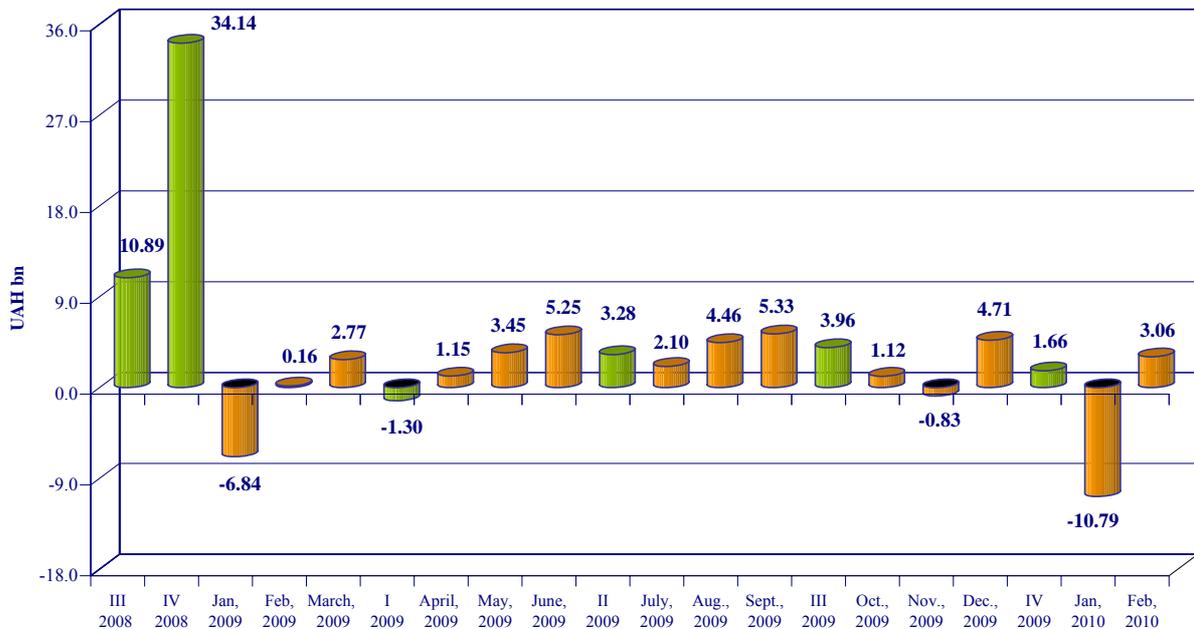


Diagram 24

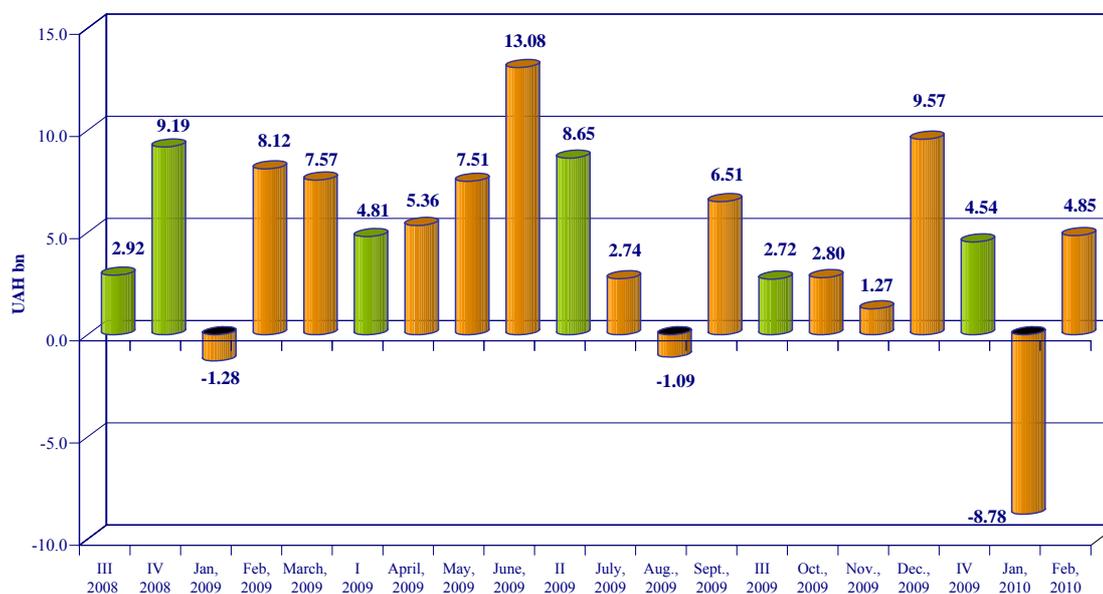
Changes in the Amount of Legal Entities Loan Portfolio



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Legal entities loan portfolio, UAH bn	453.85	456.62	457.77	461.22	466.47	468.57	473.03	478.36	479.48	478.65	483.36	472.57	475.63
Growth rate of legal entities loan portfolio, %	0.04	0.61	0.25	0.75	1.14	0.45	0.95	1.13	0.23	-0.17	0.98	-2.23	0.65

Diagram 25

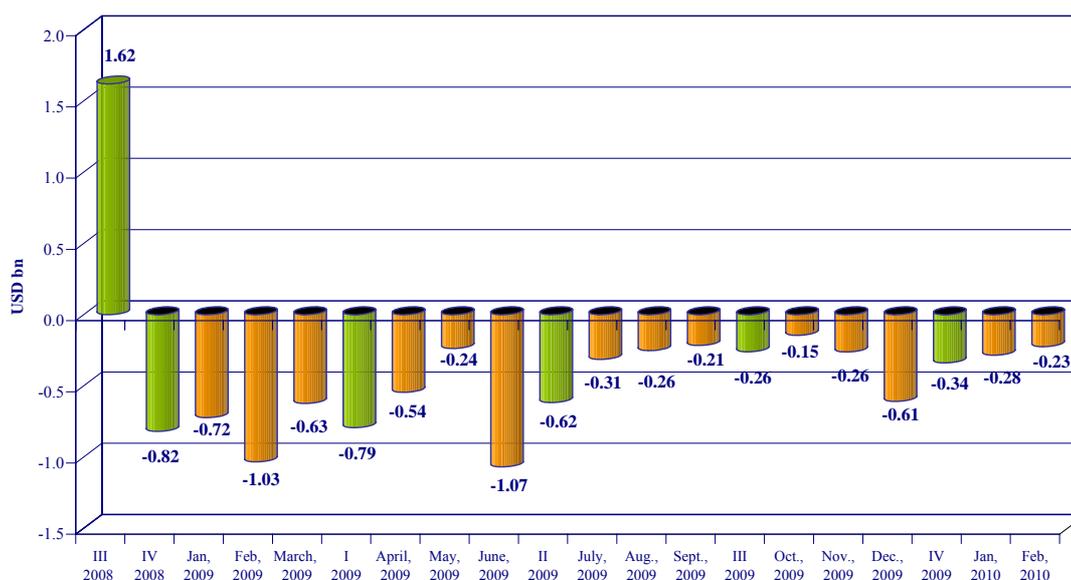
Changes in the Amount of Legal Entities Loan Portfolio in the National Currency



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Legal entities loan portfolio in national currency, UAH bn	231.96	239.53	244.89	252.40	265.48	268.22	267.13	273.64	276.44	277.71	287.28	278.50	283.35
Growth rate of legal entities loan portfolio in national currency, %	3.63	3.26	2.23	3.07	5.18	1.03	-0.41	2.44	1.02	0.46	3.45	-3.06	1.74

Diagram 26

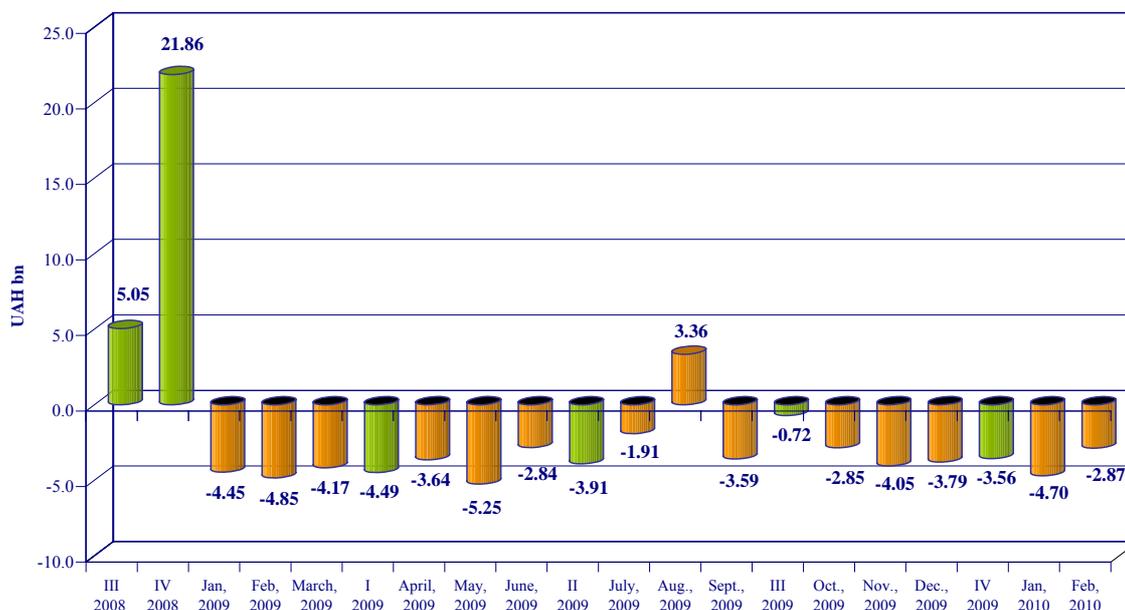
Changes in the Amount of Legal Entities Loan Portfolio in Foreign Currencies



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Legal entities loan portfolio in foreign currencies, USD bn	28.82	28.19	27.65	27.41	26.34	26.03	25.77	25.56	25.41	25.15	24.54	24.26	24.03
Growth rate of legal entities loan portfolio in foreign currencies, %	-3.46	-2.17	-1.94	-1.91	-3.75	-0.32	2.77	-0.58	-0.82	-1.03	-2.42	-1.02	-0.93

Diagram 27

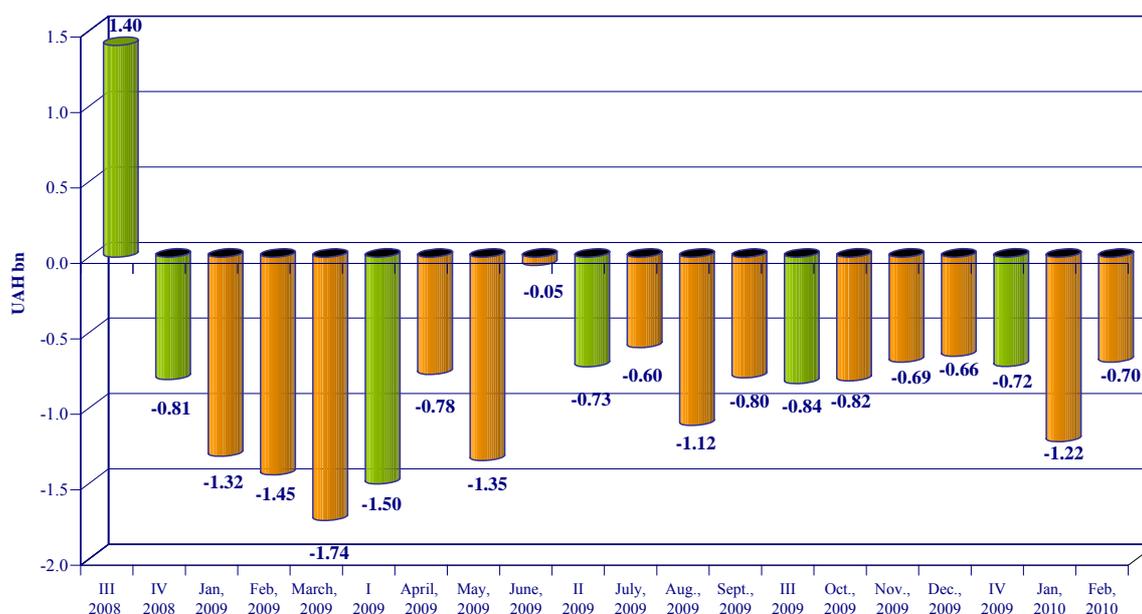
Changes in the Amount of Individuals Loan Portfolio



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Individuals loan portfolio, UAH bn	264.09	259.92	256.28	251.03	248.19	246.28	249.64	246.05	243.20	239.15	235.36	230.66	227.79
Growth rate of individuals loan portfolio, %	-1.80	-1.58	-1.40	-2.05	-1.13	-0.77	1.36	-1.44	-1.16	-1.66	-1.59	-2.00	-1.24

Diagram 28

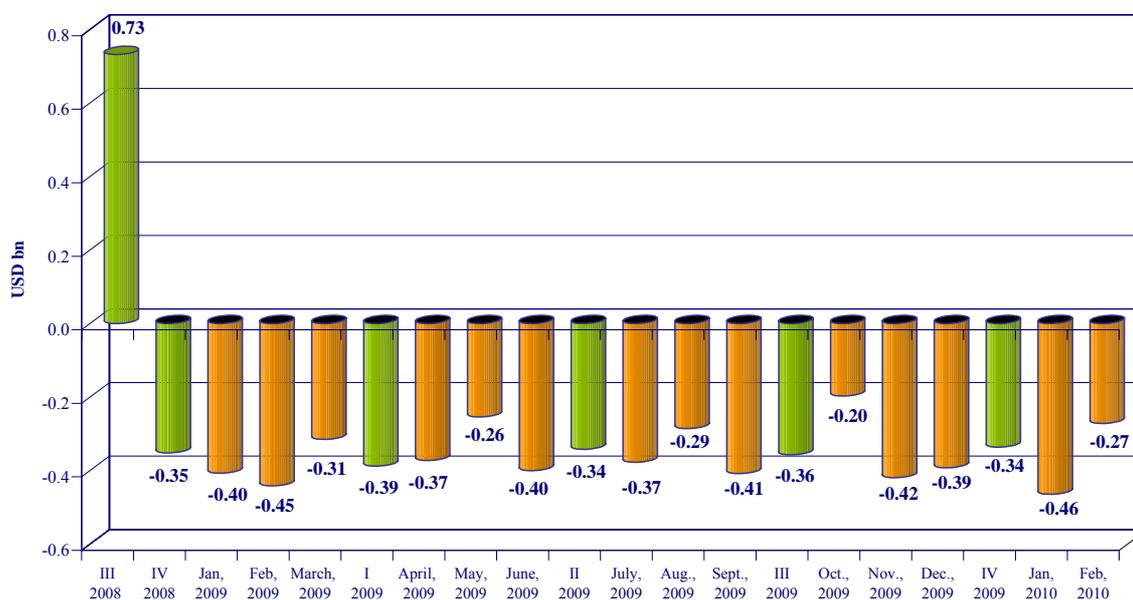
Changes in the Amount of Individuals Loan Portfolio in the National Currency



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Individuals loan portfolio in national currency, UAH bn	72.25	70.51	69.73	68.38	68.33	67.73	66.61	65.81	64.99	64.30	63.64	62.42	61.72
Growth rate of individuals loan portfolio in national currency, %	-1.96	-2.42	-1.10	-1.93	-0.08	-0.88	-1.65	-1.20	-1.25	-1.07	-1.02	-1.92	-1.12

Diagram 29

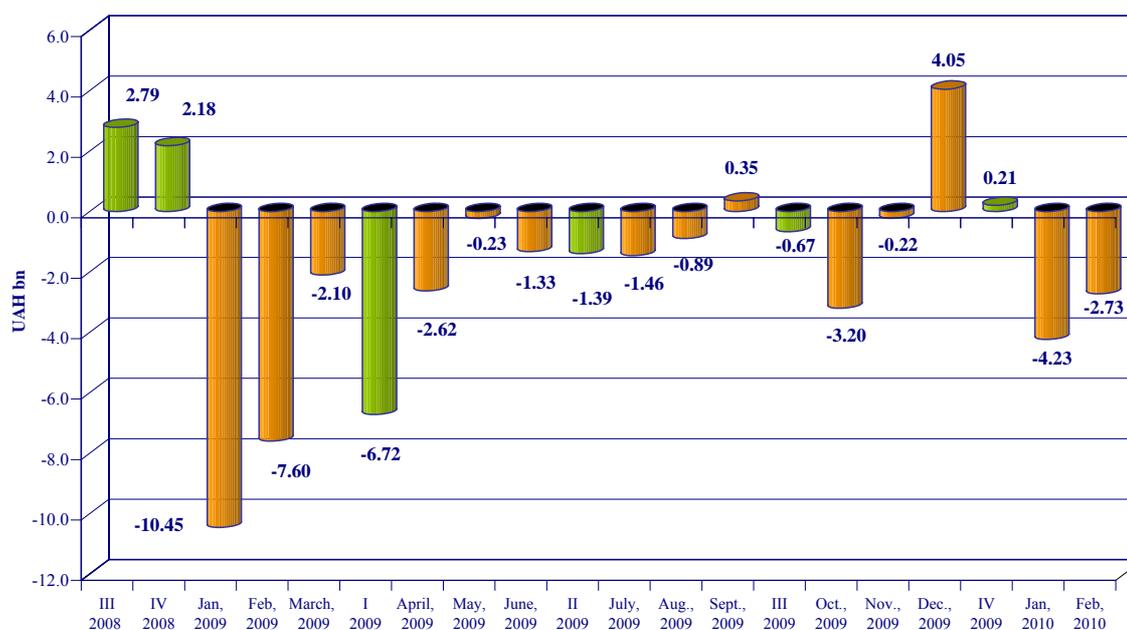
Changes in the Amount of Individuals Loan Portfolio in Foreign Currencies



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Individuals loan portfolio in foreign currencies, USD bn	24.91	24.60	24.23	23.97	23.57	23.20	22.91	22.50	22.30	21.88	21.49	21.03	20.76
Growth rate of individuals loan portfolio in foreign currencies, %	-1.74	-1.27	-1.51	-2.09	-1.52	-0.73	2.50	-1.52	-1.12	-1.88	-1.79	-2.02	-1.29

Diagram 30

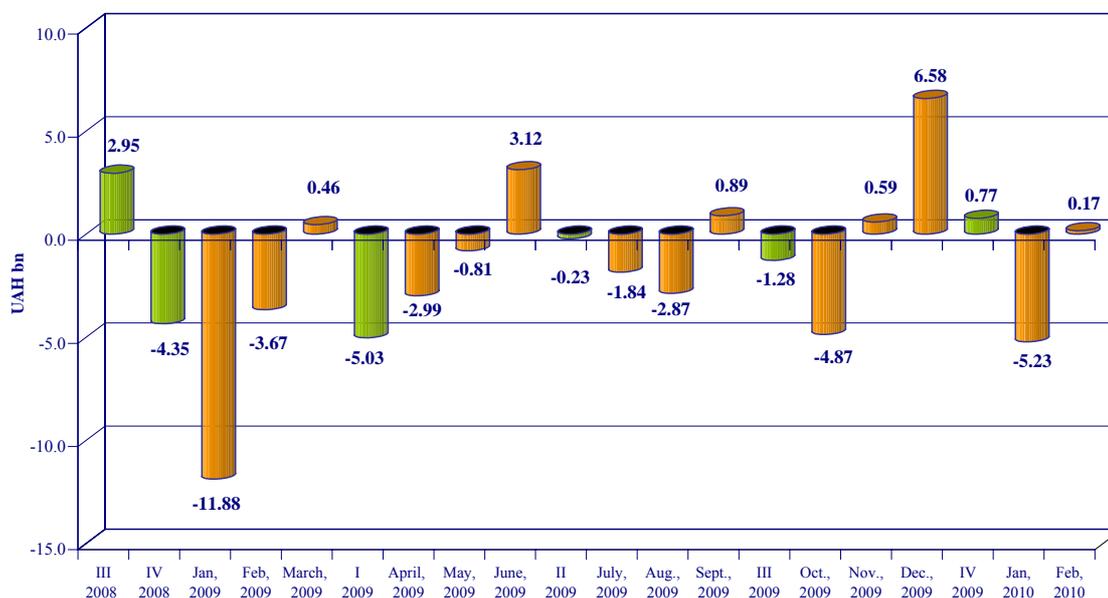
Changes in the Amount of Legal Entities Deposit Portfolio



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Legal entities deposit portfolio, UAH bn	124.20	122.10	119.48	119.25	117.92	116.46	115.57	115.92	112.72	112.50	116.55	112.32	109.59
Growth rate of legal entities deposit portfolio, %	-5.76	-1.69	-2.15	-0.19	-1.11	-1.24	-0.77	0.30	-2.76	-0.20	3.60	-3.63	-2.42

Diagram 31

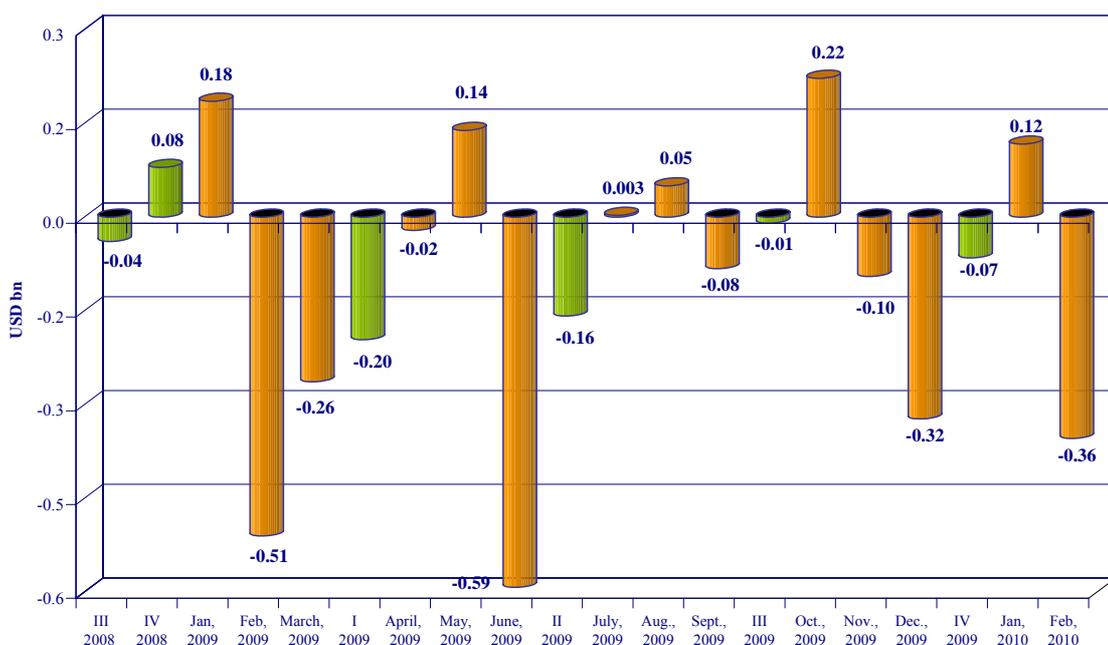
Changes in the Amount of Legal Entities Deposit Portfolio in the National Currency



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Legal entities deposit portfolio in national currency, UAH bn	76.74	77.20	74.21	73.40	76.52	74.68	71.81	72.70	67.83	68.42	75.00	69.77	69.94
Growth rate of legal entities deposit portfolio in national currency, %	-4.56	0.60	-3.87	-1.09	4.25	-2.41	-3.84	1.24	-6.69	0.87	9.62	-6.97	0.24

Diagram 32

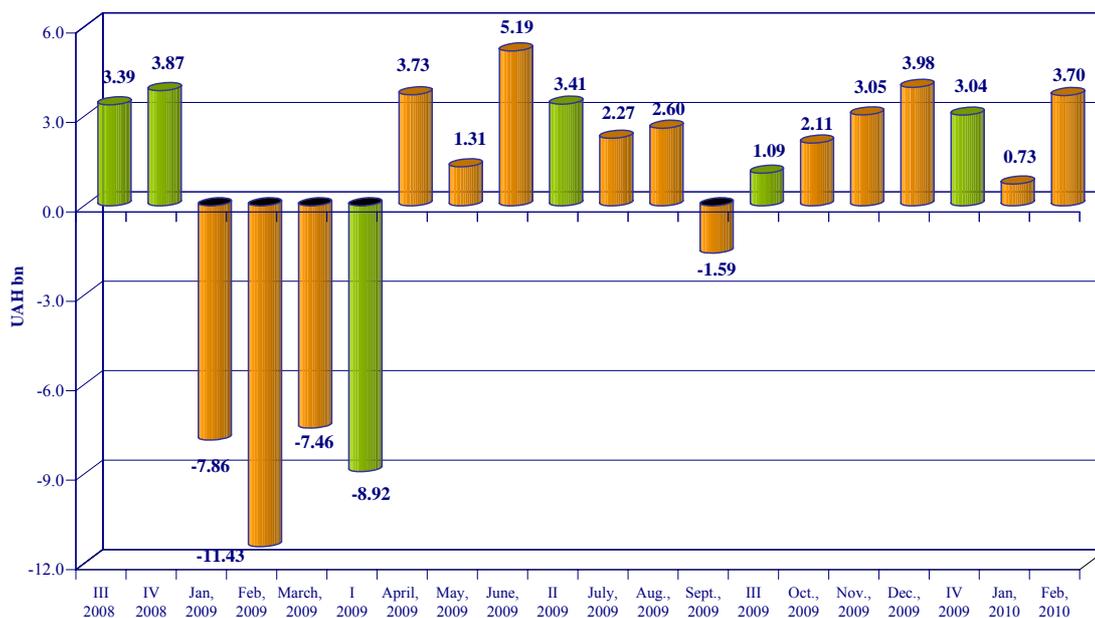
Changes in the Amount of Legal Entities Deposit Portfolio in Foreign Currencies



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Legal entities deposit portfolio in foreign currencies, USD bn	6.16	5.90	5.88	6.02	5.43	5.43	5.48	5.40	5.62	5.52	5.20	5.32	4.96
Growth rate of legal entities deposit portfolio in foreign currencies, %	-7.64	-4.28	-0.36	1.28	-9.71	0.94	4.74	-1.25	3.86	-1.80	-5.74	2.39	-6.79

Diagram 33

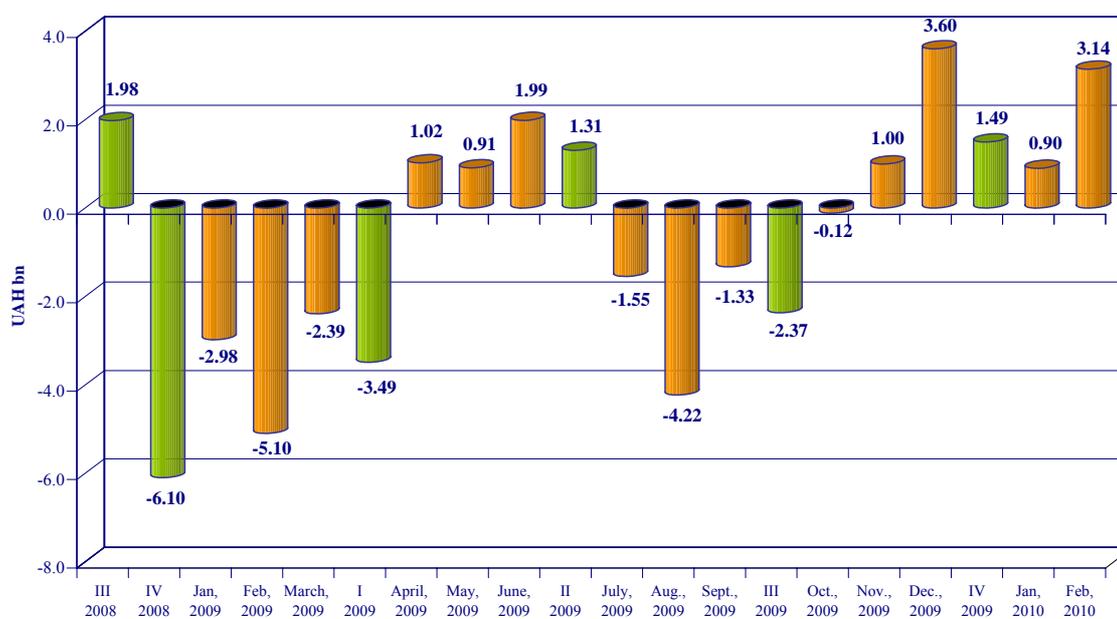
Changes in the Amount of Individuals Deposit Portfolio



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Individuals deposit portfolio, UAH bn	196.26	188.80	192.53	193.84	199.03	201.30	203.90	202.31	204.42	207.47	211.45	212.18	215.88
Growth rate of individuals deposit portfolio, %	-5.51	-3.80	1.97	0.68	2.68	1.14	1.29	-0.78	1.04	1.49	1.92	0.35	1.74

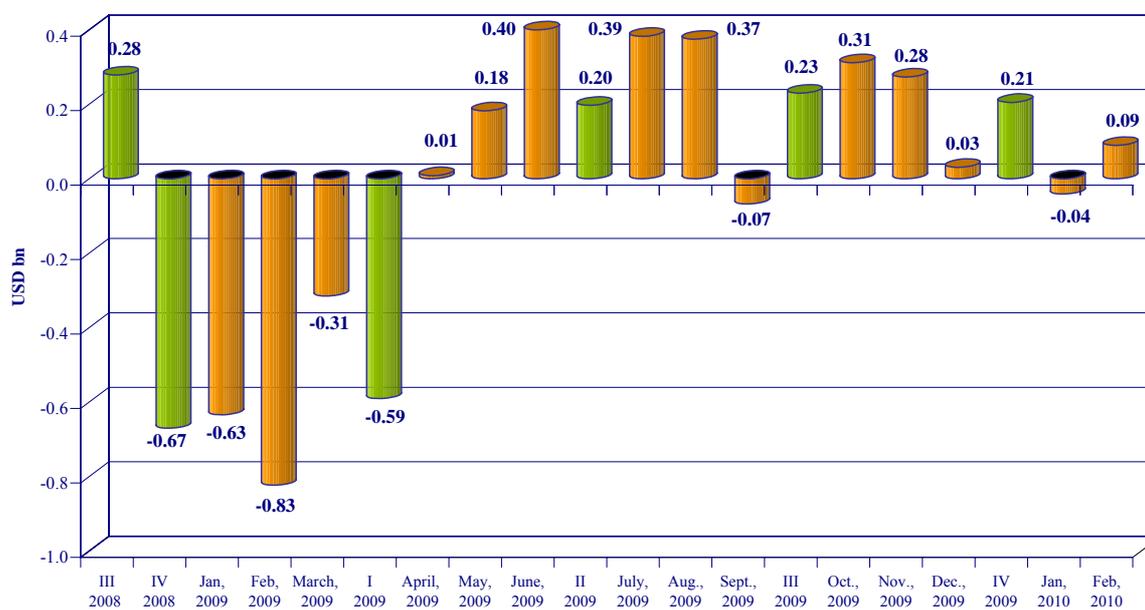
Diagram 34

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



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Individuals deposit portfolio in national currency, UAH bn	99.89	97.50	98.52	99.43	101.42	99.87	95.65	94.32	94.20	95.20	98.80	99.70	102.84
Growth rate of individuals loan portfolio in national currency, %	-4.85	-2.39	1.05	0.92	2.00	-1.52	-4.23	-1.39	-0.12	1.06	3.78	0.91	3.15

Changes in the Amount of Individuals Deposit Portfolio in Foreign Currencies



Indicator	01.03.09	01.04.09	01.05.09	01.06.09	01.07.09	01.08.09	01.09.09	01.10.09	01.11.09	01.12.09	01.01.10	01.02.10	01.03.10
Individuals deposit portfolio in foreign currencies, USD bn	12.51	12.20	12.21	12.39	12.79	13.18	13.55	13.48	13.79	14.07	14.10	14.06	14.15
<i>Growth rate of individuals deposit portfolio in foreign currencies, %</i>	-6.17	-2.52	0.07	0.42	3.40	3.91	6.73	-0.24	2.06	1.86	0.33	-0.15	0.50