

Ukraine: le système financier aujourd'hui

Forum France-Ukraine 10 février 2022



Dominique MENU

Le système financier en Ukraine [website BNU 04 12 2021]

The NBU compiles official statistics on the financial corporations sector which includes: **banks**, as well as **insurance corporations**, **pension funds**, **collective investment schemes** (investment funds), **credit unions**, **financial companies**, legal entities engaged in **financial leasing**, **pawnshops** and **financial auxiliaries**.

Figure 1. Asset structure of the financial sector, UAH billions

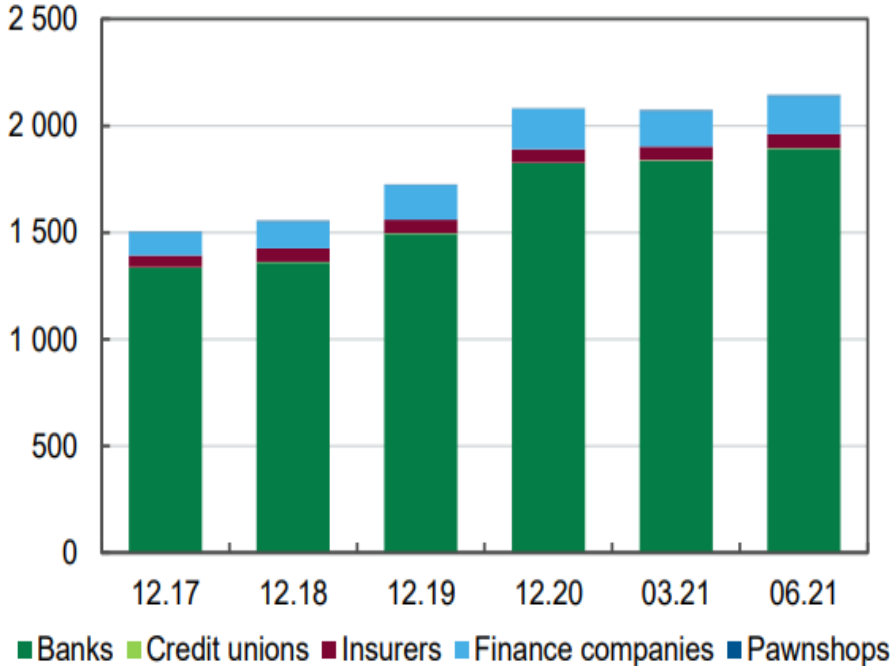
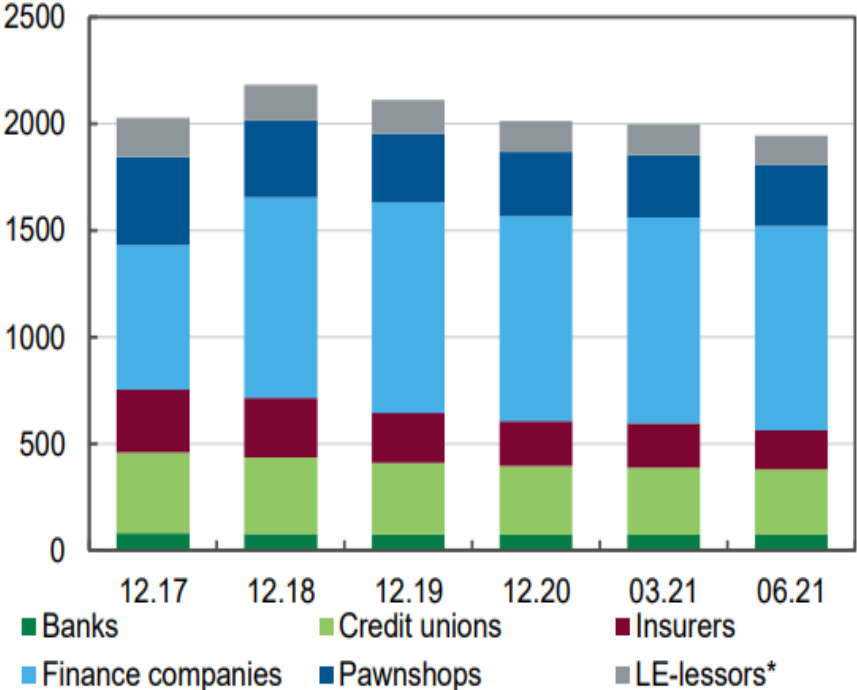


Figure 2. Number of financial service providers

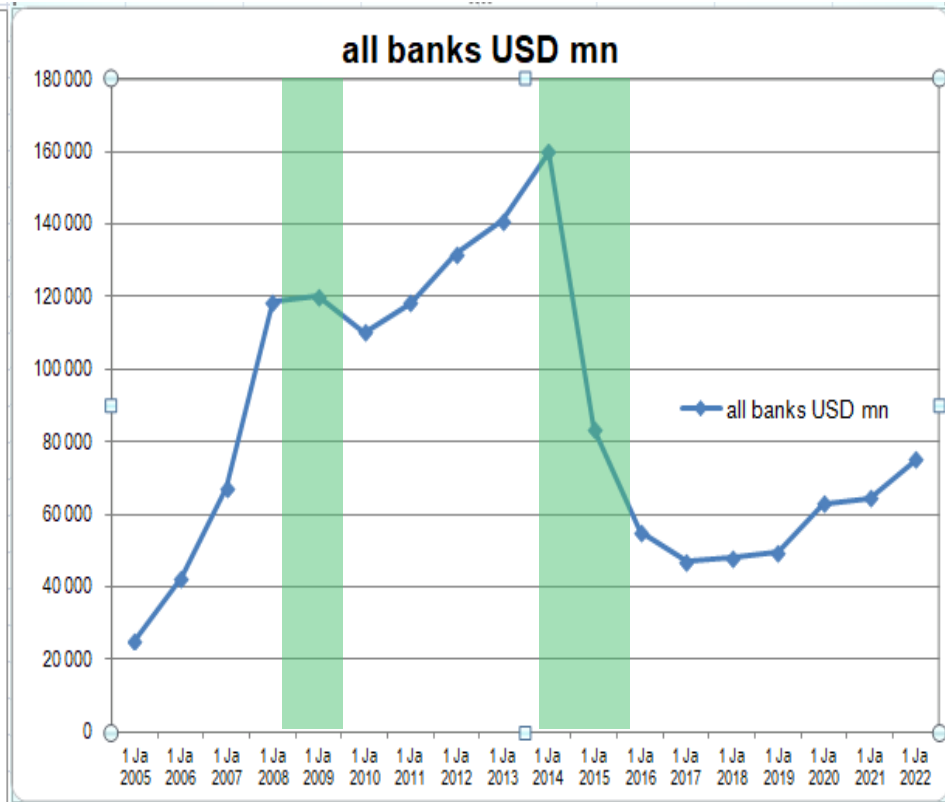
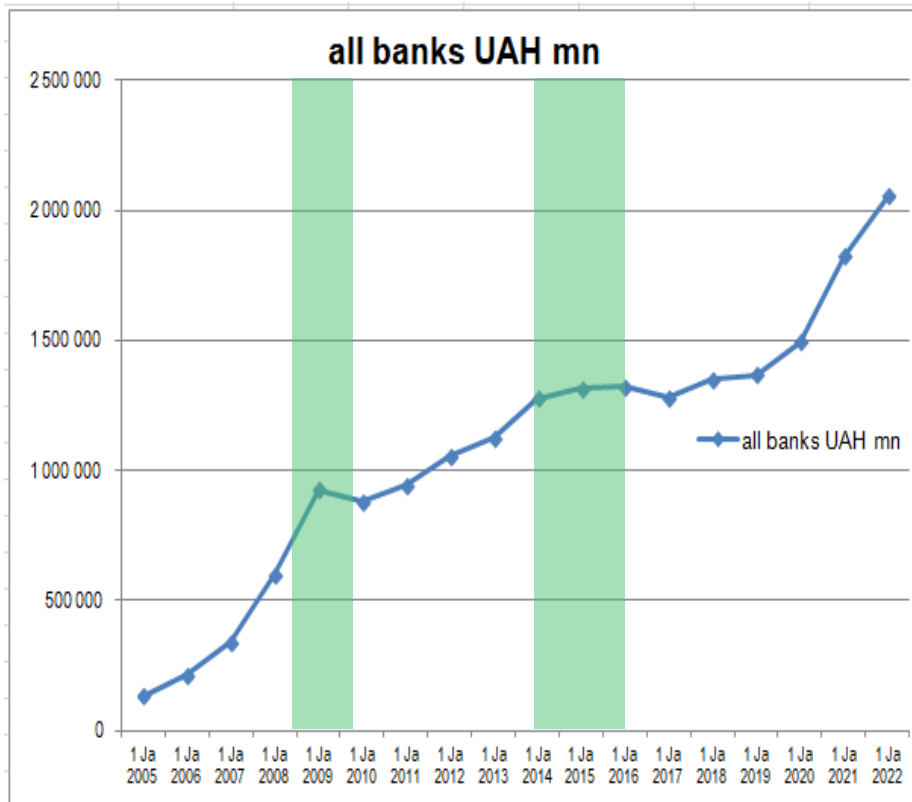


* Legal-entity lessors do not belong to finance companies, but financial leasing services are regulated by the NBU.

Rapport sur la stabilité du système financier Ukraine [website BNU 21 12 2021]

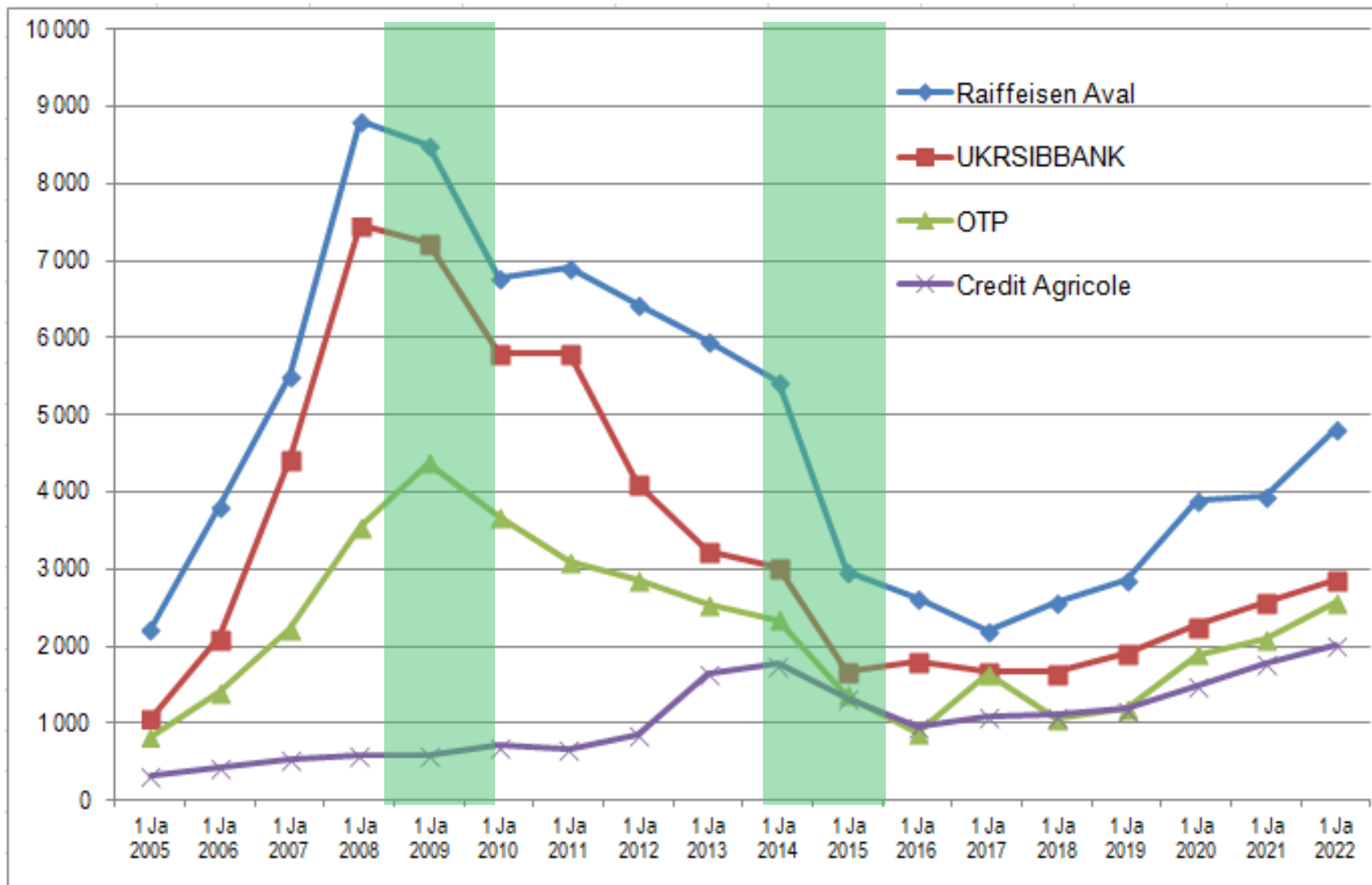


Les banques en Ukraine (en millions UAH et USD) [website BNU + preliminary 1 1 2022]

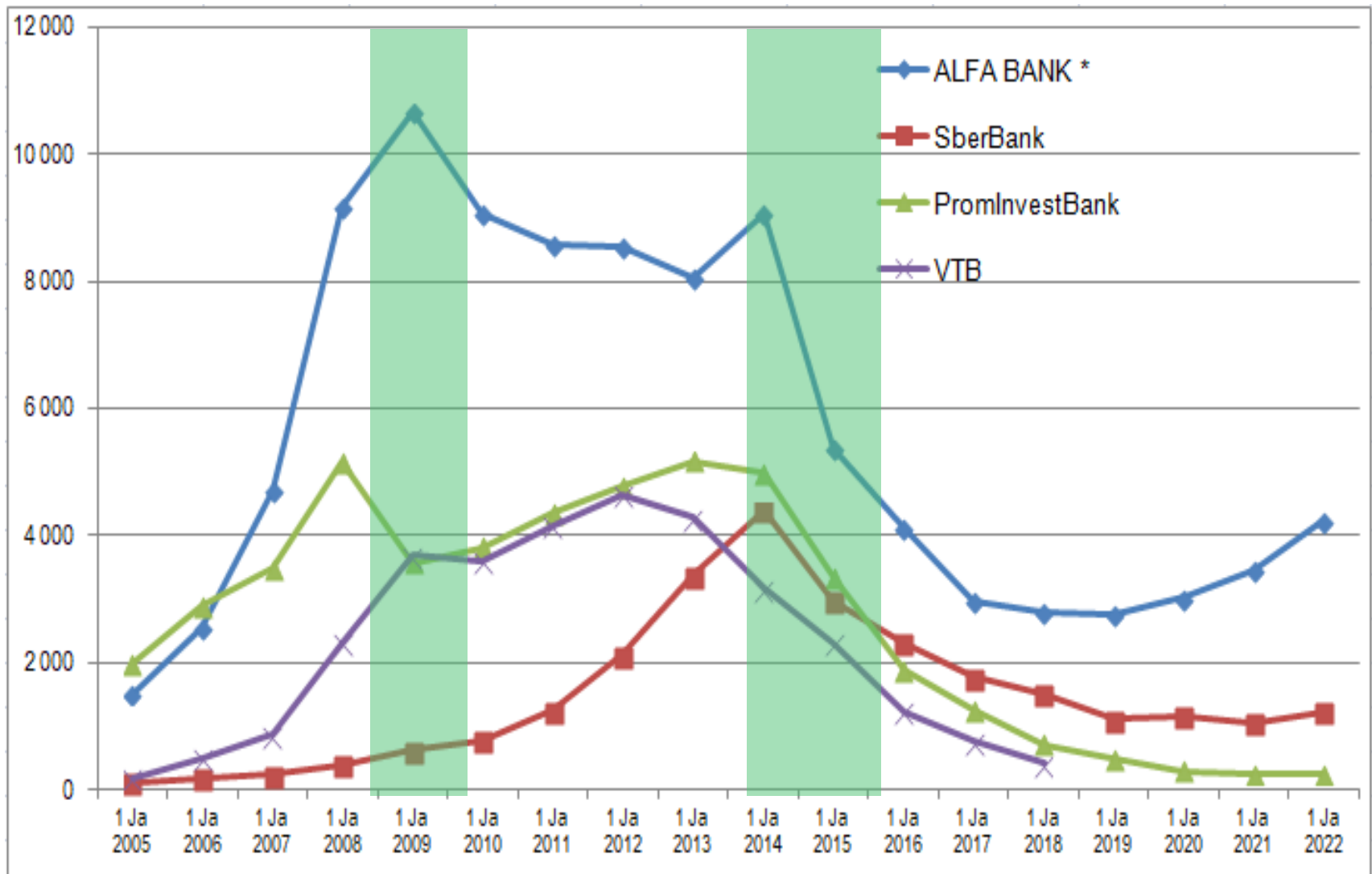


au 1 janvier	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
UAH / 1 USD	5,31	5,05	5,05	5,05	7,70	7,99	7,96	7,99	7,99	7,99	15,77	24,00	27,19	28,07	27,69	23,69	28,27	27,28
Number of banks	160	165	170	175	184	182	176	176	176	180	163	120	100	84	78	75	74	71

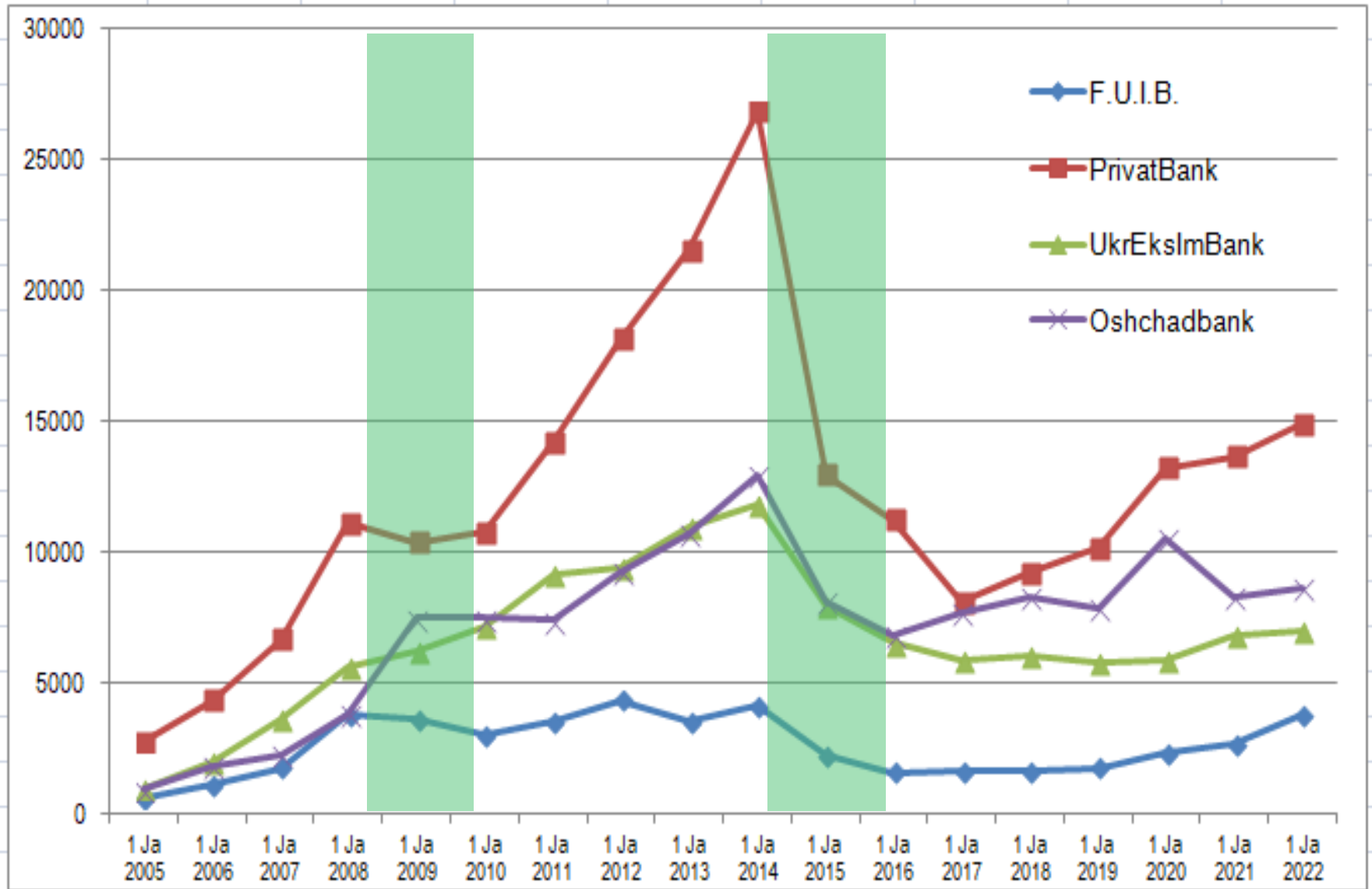
Les banques "occidentales" en Ukraine (en millions USD) [website BNU + preliminary 1 1 2022]



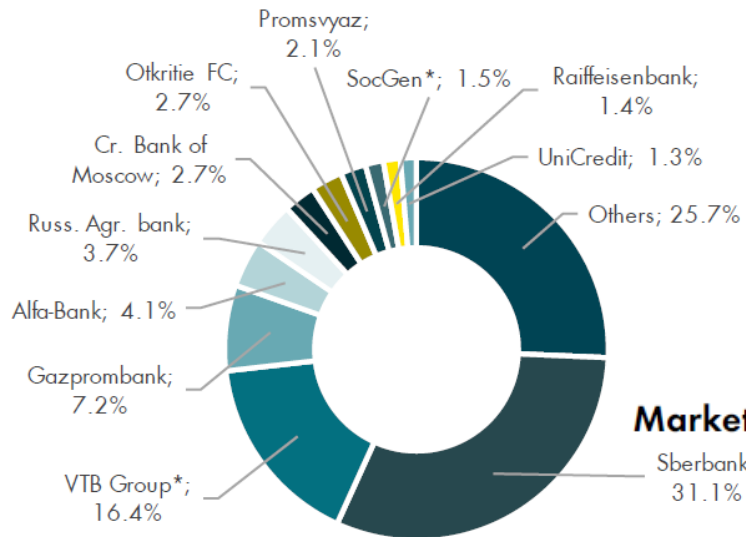
Les banques "russes" en Ukraine (en millions USD) [website BNU + preliminary 1 1 2022]



Les banques "locales" en Ukraine (en millions USD) [website BNU + preliminary 1 1 2022]



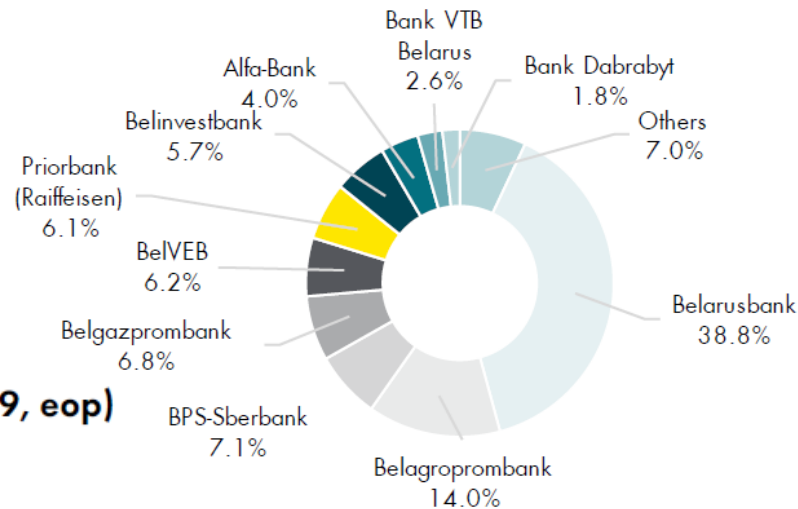
Les parts de marché des banques : Russie, Belarus et Ukraine (Raiffeisen 11/2020)



% of total assets

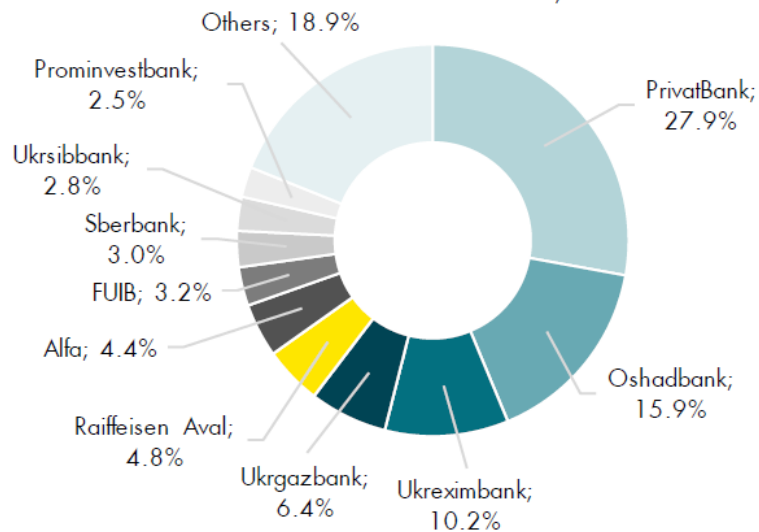
* VTB Group = VTB, BM-Bank, Vozrozhdenie, Zapsibcombank and Sarovbusinessbank; Soc-Gen = Rosbank and Rusfinance

Source: CBR, RBI/Raiffeisen RESEARCH



% of total assets

Source: NBRB, Raiffeisen RESEARCH



% of total assets

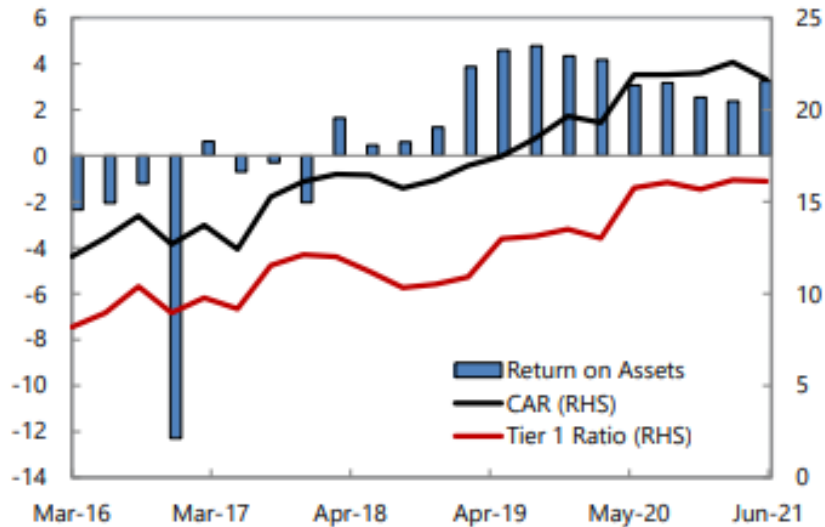
Source: NBU, RBI/Raiffeisen RESEARCH

Fitch Emerging Market Banking System Datawatch 2010 – 2021 NPL / loans

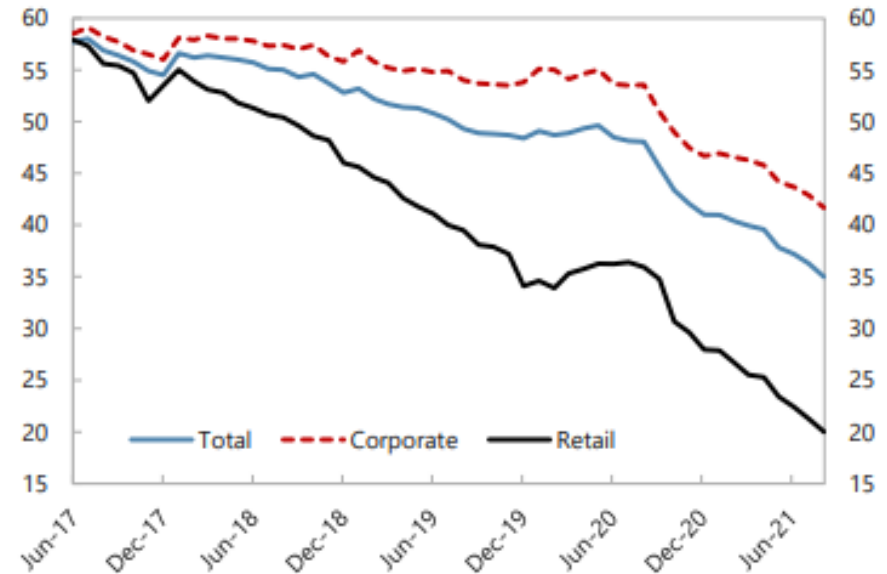
	29/04/2010	22/11/2012	02/06/2015	14/08/2017	09/12/2019	20/12/2021
	20 countries	46 countries	47 countries	48 countries	53 countries	53 countries
1	Kazakhstan 37.8%	Kazakhstan 30.9%	Ukraine 25.1%	Ukraine 30.5%	Ukraine 53.3%	Ukraine 40.7%
2	Lithuania 19.4%	Ukraine 19.0%	Kazakhstan 23.5%	Azerbaijan 21.0%	Azerbaijan 12.7%	Ghana 17.0%
3	Latvia 16.4%	Slovenia 17.2%	Slovenia 17.5%	Bulgaria 18.3%	Kenya 12.7%	Kenya 14.0%
4	Romania 14.7%	Bulgaria 16.9%	Bulgaria 16.7%	Belarus 14.3%	Kazakhstan 11.4%	Morocco 9.3%
5	Ukraine 9.7%	Romania 16.8%	Hungary 14.9%	Slovenia 14.2%	Russia 10.3%	Russia 8.44%
6	Poland 7.6%	Azerbaijan 14.8%	Romania 13.9%	Nigeria 11.7%	Bulgaria 10.3%	U.A.E. 8.2%
7	Brazil 6.4%	Hungary 14.7%	Azerbaijan 8.3%	Romania 9.5%	India 9.3%	Bulgaria 7.71%
8	Hungary 6.4%	Croatia 13.3%	Russia 6.7%	Croatia 9.2%	Croatia 9.2%	India 7.68%
9	Estonia 6.1%	Kuwait 7.2%	Czech Rep. 6.0%	India 9.3%	Nigeria 9.0%	Croatia 7.25%
10	Russia 5.9%	Russia 6.6%	Poland 5.3%	Hungary 7.4%	Morocco 8.6%	Georgia 6.73%

IMF: Ukraine: First Review Under the Stand-By Arrangement 24 11 2021

Regulatory Capital Ratios and Bank Profitability
(Percent)



NPL Ratios by Type of Borrower
(Percent)



“We recognize that adhering to good corporate governance remains an important safeguard in the state-owned financial sector,... to ensure proper renewal of supervisory boards in state-owned banks,... to advance our strategy for decreasing the state’s ownership share in the banking sector. ...We have enacted a set of amendments designed to further strengthen the autonomy and governance of the NBU ...”

Volodymyr Zelenskyy President

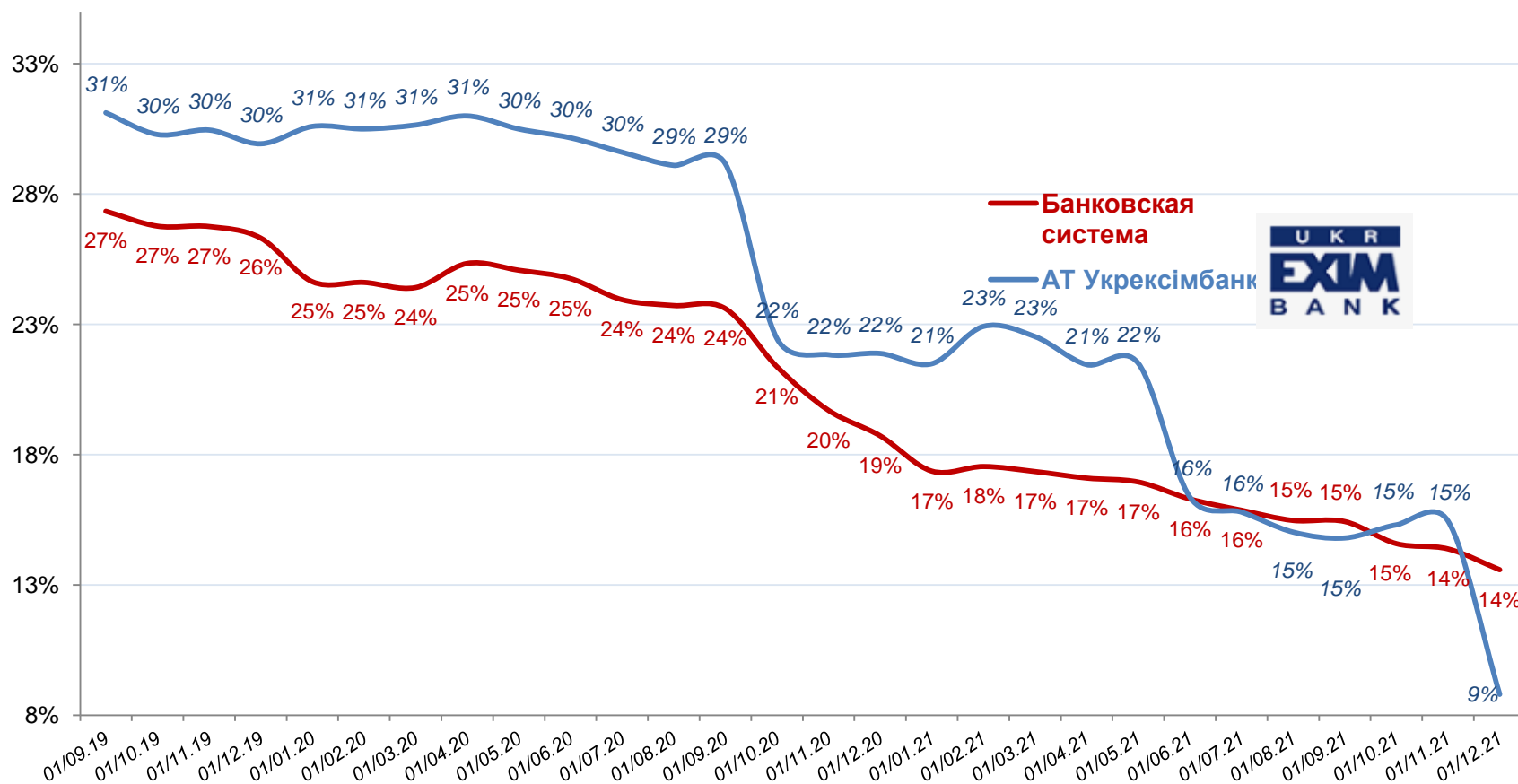
Denys Shmyhal Prime Minister

Sergii Marchenko Minister of Finance

Kyrylo Shevchenko Governor, National Bank of Ukraine

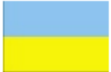
Ukreximbank 01 12 2021 NPL / loans data NBU

According to the latest published official information of the NBU (as of 01.11.2021) - "Indicators of financial activity (Assets of banks of Ukraine)"

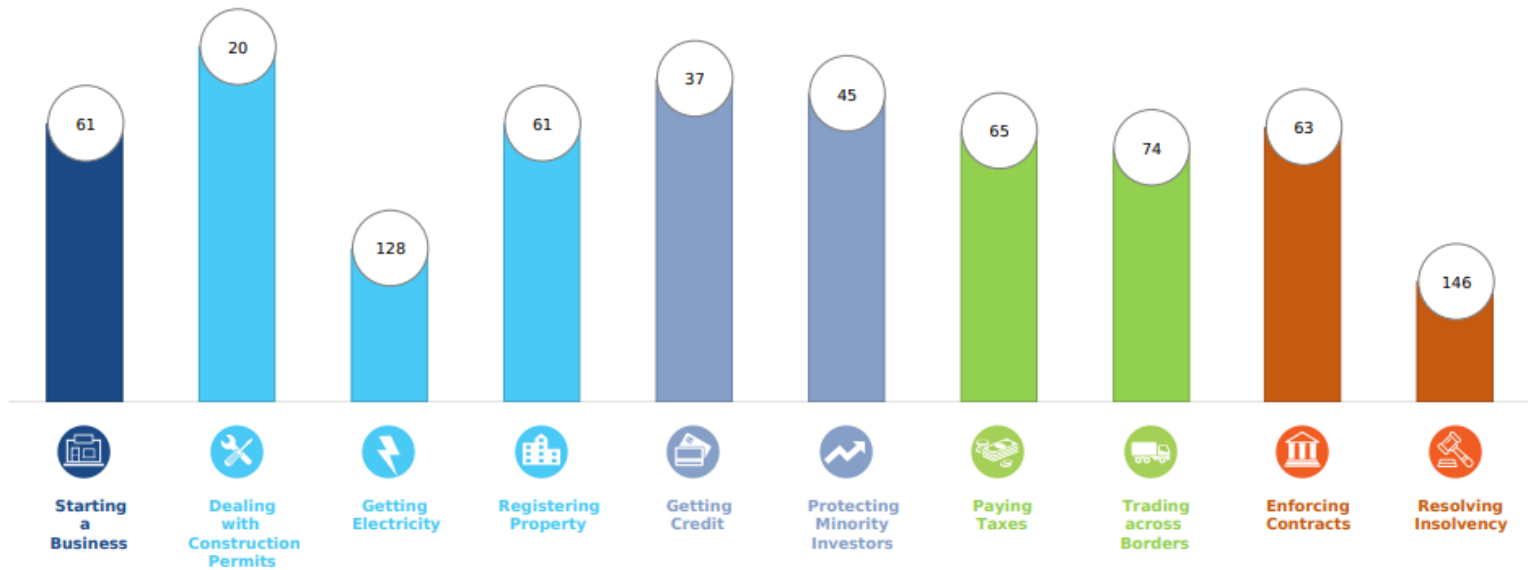


16/12/2021 **Moody's Investors Service** ("Moody's") announced today the JSC Ukreximbank baseline credit assessments (BCAs) upgraded to "b3" from "caa1". According to Moody's conclusions, this rating action is driven by Moody's recent improvements of the Ukrainian banking system's Macro Profile in combination with the **latest improvements in the Ukreximbank's asset quality, due to its share of problem loans decrease**, bank's profitability reached for the period January-September 2021, strengthening of the bank's capital buffer and funding mix.

WORLD BANK: Doing Business 2020 Ukraine (page 4)

<p>Ease of Doing Business in</p> <p>Ukraine</p> 	<p>Region</p> <p>Europe & Central Asia</p>	<p>DB RANK</p> <p>64</p>	<p>DB SCORE</p> <p>70.2</p>
	<p>Income Category</p> <p>Lower middle income</p>		
	<p>Population</p> <p>44,622,516</p>		
	<p>City Covered</p> <p>Kyiv</p>		

Rankings on Doing Business topics - Ukraine



Topic Scores



Bertelsmann Stiftung – 137 countries analyzed – 2020

Regions: 1 East-Central and Southeast Europe 2 Latin America and the Caribbean 3 West and Central Africa 4 Middle East and North Africa 5 Southern and Eastern Africa 6 Post-Soviet Eurasia 7 Asia and Oceania	Region	Ranking Status Index		S Status Index		Ranking Democracy Status		SI Democracy Status		Ranking Economy Status		SII Economy Status		Q6 Level of Socioeconomic Development		Q7 Organization of the Market and Competition				Q8 Monetary and Fiscal Stability		Q9 Private Property		Q10 Welfare Regime		Q11 Economic Performance		Q12 Sustainability		Ranking Governance Index		G Governance Index	
		Ranking	Status	SI	SII	Q6.1	Q6.2	Q7.1	Q7.2	Q7.3	Q7.4	Q8.1	Q8.2	Q9.1	Q9.2	Q10.1	Q10.2	Q11.1	Q11.2	Q11.3	Q11.4	Q12.1	Q12.2	GI	GI	GI	GI	GI	GI	GI	GI		
	North Korea	7	132	2,11	130	2,65	134	1,57	2,0	1,5	2	1	1	2	1,5	2	1	1,0	1	1	2,0	1,0	2,0	134	1,37								
	Turkmenistan	6	129	2,71	128	2,75	128	2,68	2,0	1,8	2	1	3	1	3,0	2	4	2,5	2	3	3,5	3,0	3,0	128	2,32								
	Belarus	6	88	4,89	88	4,38	74	5,39	7,0	4,8	4	6	6	3	5,5	6	5	4,0	4	4	6,0	5,0	5,5	105	3,71								
	Kazakhstan	6	87	4,91	100	3,78	54	6,04	6,0	6,3	6	5	8	6	6,5	6	7	6,0	6	6	6,0	6,0	5,5	80	4,56								
	Russia	6	73	5,30	85	4,50	50	6,11	7,0	6,8	5	7	8	7	8,0	9	7	4,0	4	4	6,0	6,0	5,0	114	3,47								
	Turkey	4	62	5,51	77	4,92	50	6,11	5,0	7,8	7	7	8	9	6,5	6	7	6,5	6	7	6,5	6,0	4,5	95	4,05								
	Moldova	6	61	5,78	65	5,80	60	5,75	4,0	6,8	6	6	9	6	7,5	8	7	6,5	6	7	5,5	5,0	5,0	69	4,89								
	Georgia	6	43	6,39	46	6,60	47	6,18	5,0	7,3	7	6	9	7	7,5	8	7	6,5	6	7	5,5	6,0	5,5	34	5,86								
	Ukraine	6	30	6,81	38	6,90	31	6,71	6,0	7,0	7	7	8	6	8,0	9	7	7,0	6	8	6,5	7,0	5,5	44	5,52								
	Hungary	1	25	6,99	41	6,80	22	7,18	7,0	7,8	7	7	10	7	7,5	8	7	8,0	9	7	7,0	8,0	5,0	93	4,13								
	Romania	1	17	7,65	22	7,65	18	7,64	7,0	8,5	8	8	10	8	8,5	9	8	8,0	8	8	7,0	8,0	6,5	74	4,85								
	Poland	1	13	8,15	18	7,95	12	8,36	8,0	9,5	9	10	10	9	8,5	9	8	9,5	10	9	8,5	8,0	6,5	22	6,15								
	Slovakia	1	9	8,72	10	8,65	7	8,79	9,0	9,5	9	9	10	10	9,5	10	9	9,5	9	10	8,5	9,0	6,5	17	6,36								
	Estonia	1	2	9,54	2	9,80	4	9,29	8,0	10,0	10	10	10	10	10,0	10	10	10,0	10	10	9,0	9,0	9,0	1	7,46								
	Czech Republic	1	1	9,57	5	9,35	1	9,79	10,0	10,0	10	10	10	10	10,0	10	10	10,0	10	10	9,5	10,0	9,0	7	7,08								

L'UKRAINE reçoit la meilleure note parmi les républiques de l'ex URSS

Feb 1st, 2022: Ukrainian Prime Minister Denys Shmyhal announced that as of the end of 2021, overall progress on achieving the requirements of the EU-Ukraine Association Agreement and the related EU-Ukraine Deep and Comprehensive Free Trade Agreement (DCFTA) stands at 63%, an increase of 19% over the past two years, with special progress for financial services, taxation, public health, energy, transport, ecology and agriculture

Дякую за увагу

Питання:
d3menu@ukr.net