

Approximation to the standards of DEPOSIT GUARANTEE SCHEMES DIRECTIVE (2014/49/EU)

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Expansion of the Scope of Coverage

DGF guarantees

- Deposits in Banks, except Oschadbank

Main goal

- Guarantee of all credit institutions (credit unions, etc.)

Additional costs :

Credit Unions 378 (+ 443 subdivisions), amount of deposits approximately 1 billion UAH (0,4%).

Expansion of the Scope of Coverage

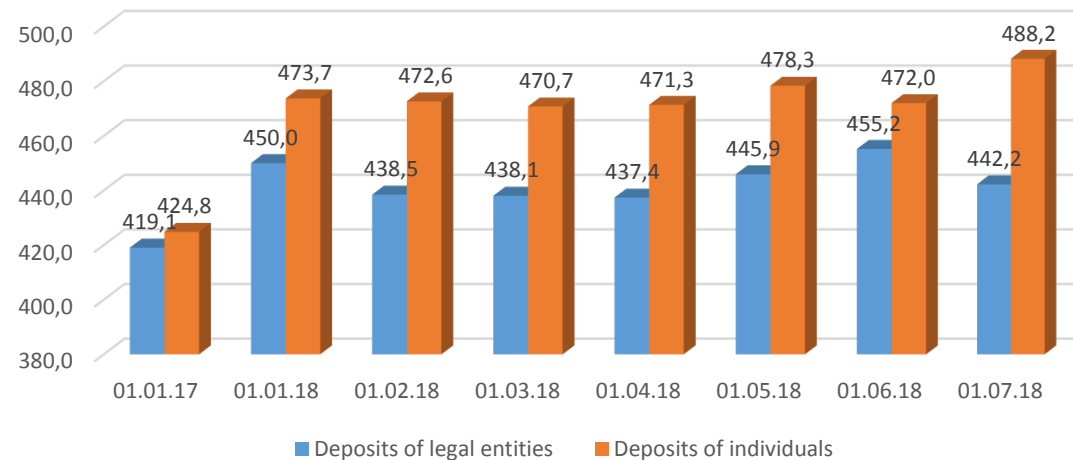
The DGF guarantees deposits of

- Individuals
- Sole Traders

Main goal

- To guarantee all deposits (+ legal entities)

Deposits in banks of Ukraine, billion UAH

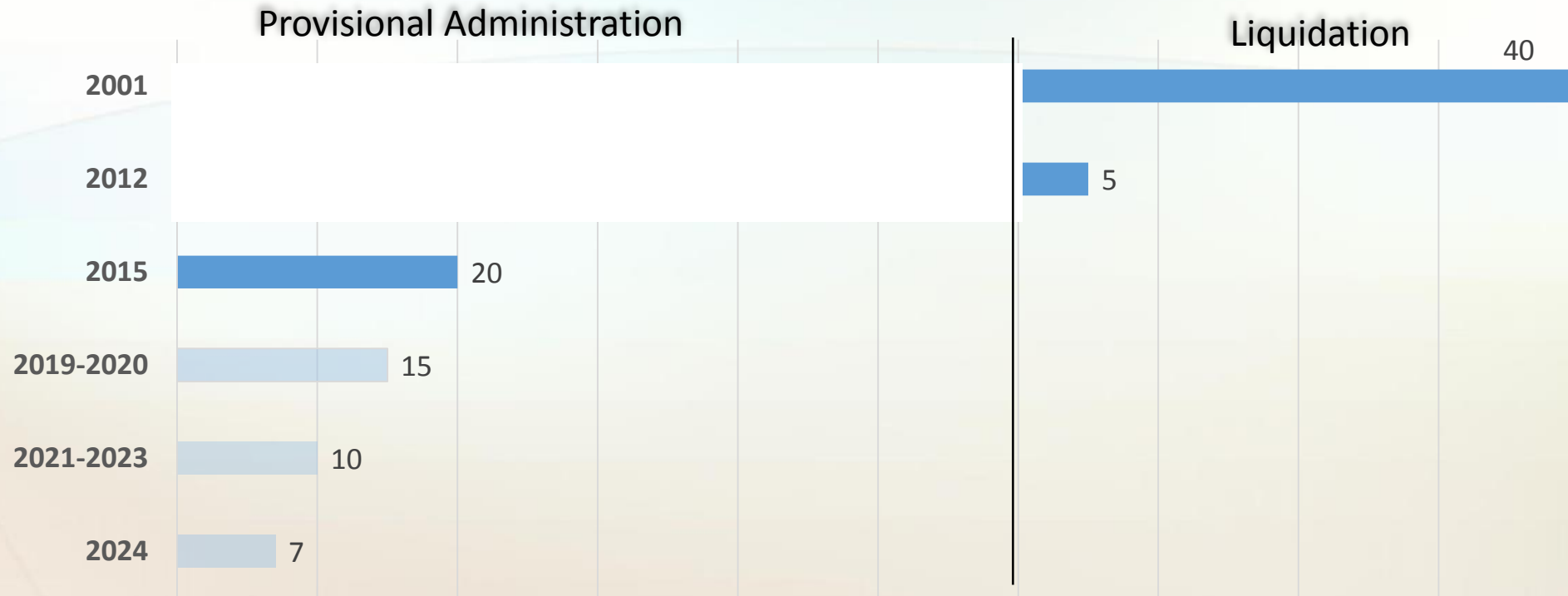


Appraisal of additional costs:

Deposits value - 488 billion UAH, or almost 3 times more.

Reduced Payout Time

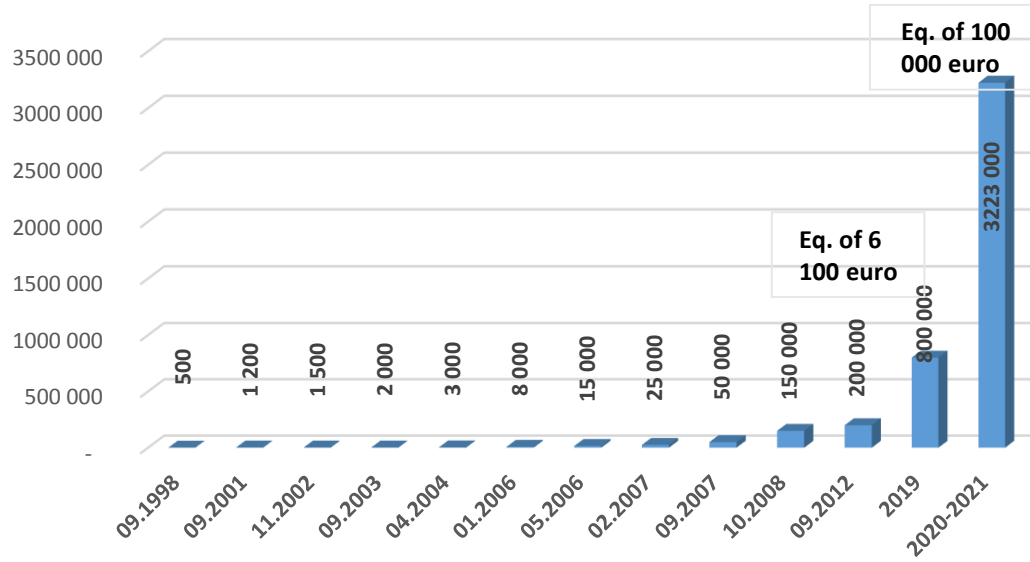
The start of payouts after classification of bank as insolvent , working days



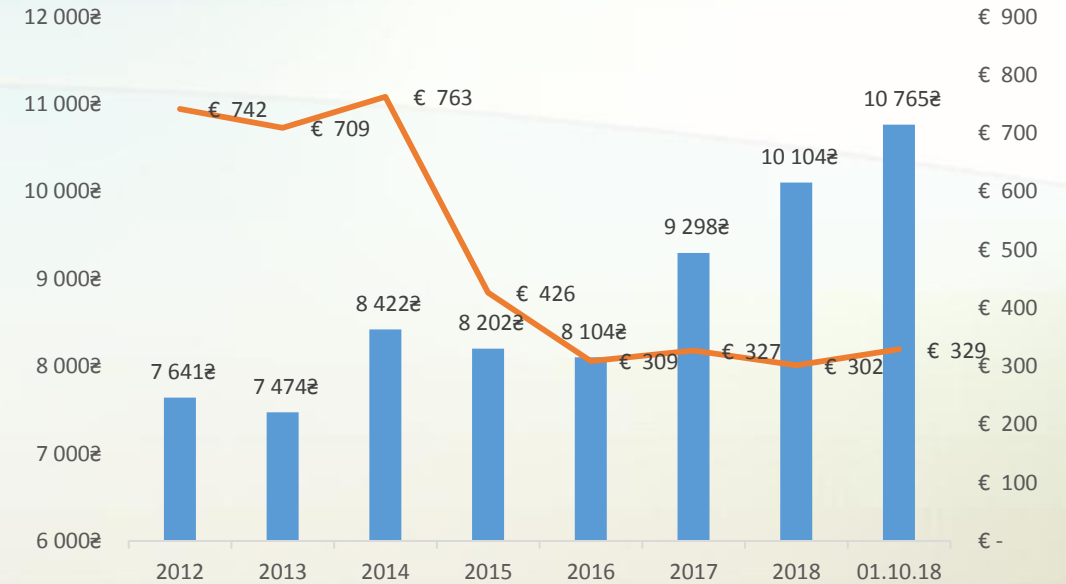
Target (start date): 7-th working day

Increase of the Guaranteed Coverage - up to 100,000 Euros

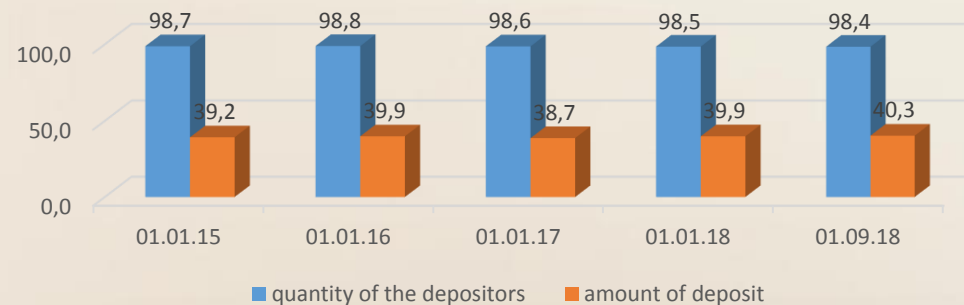
Analysis of changes of the guaranteed coverage amount to depositors, UAH



Average Deposit Value



Coverage of deposits in banks of Ukraine, %

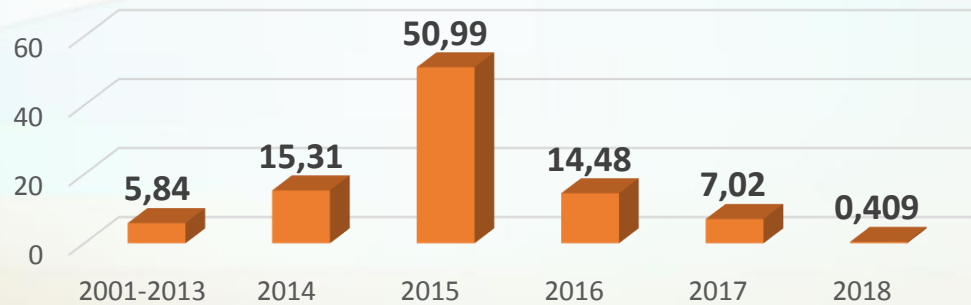


DGF Payouts

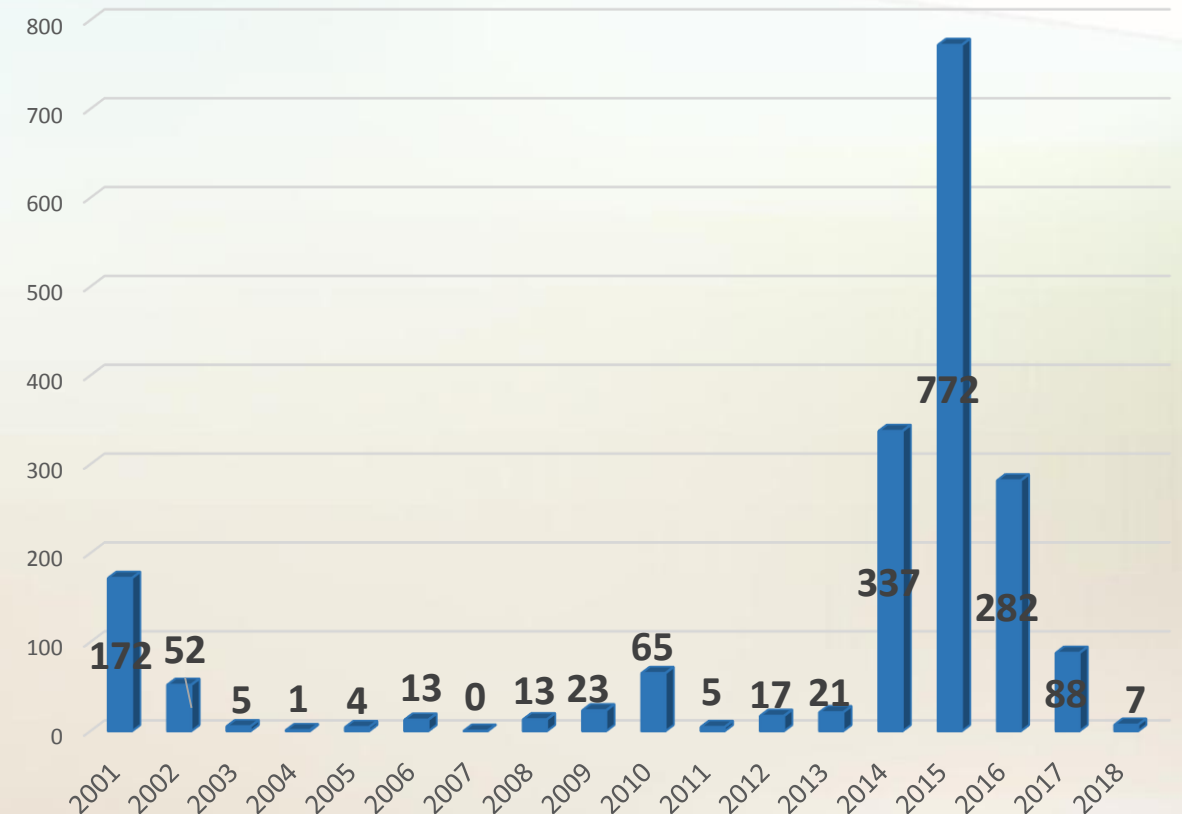
Total payout 94 b. UAH

The compensation was paid to 1.9 m. depositors

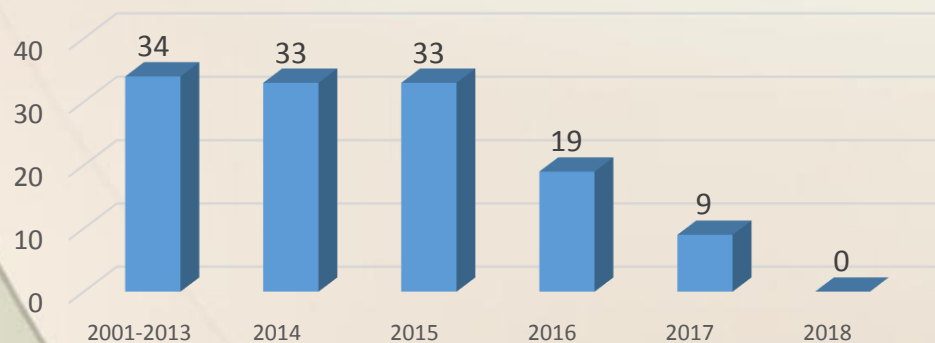
PAYOUTS
to depositors of banks classified as insolvent,
b. UAH



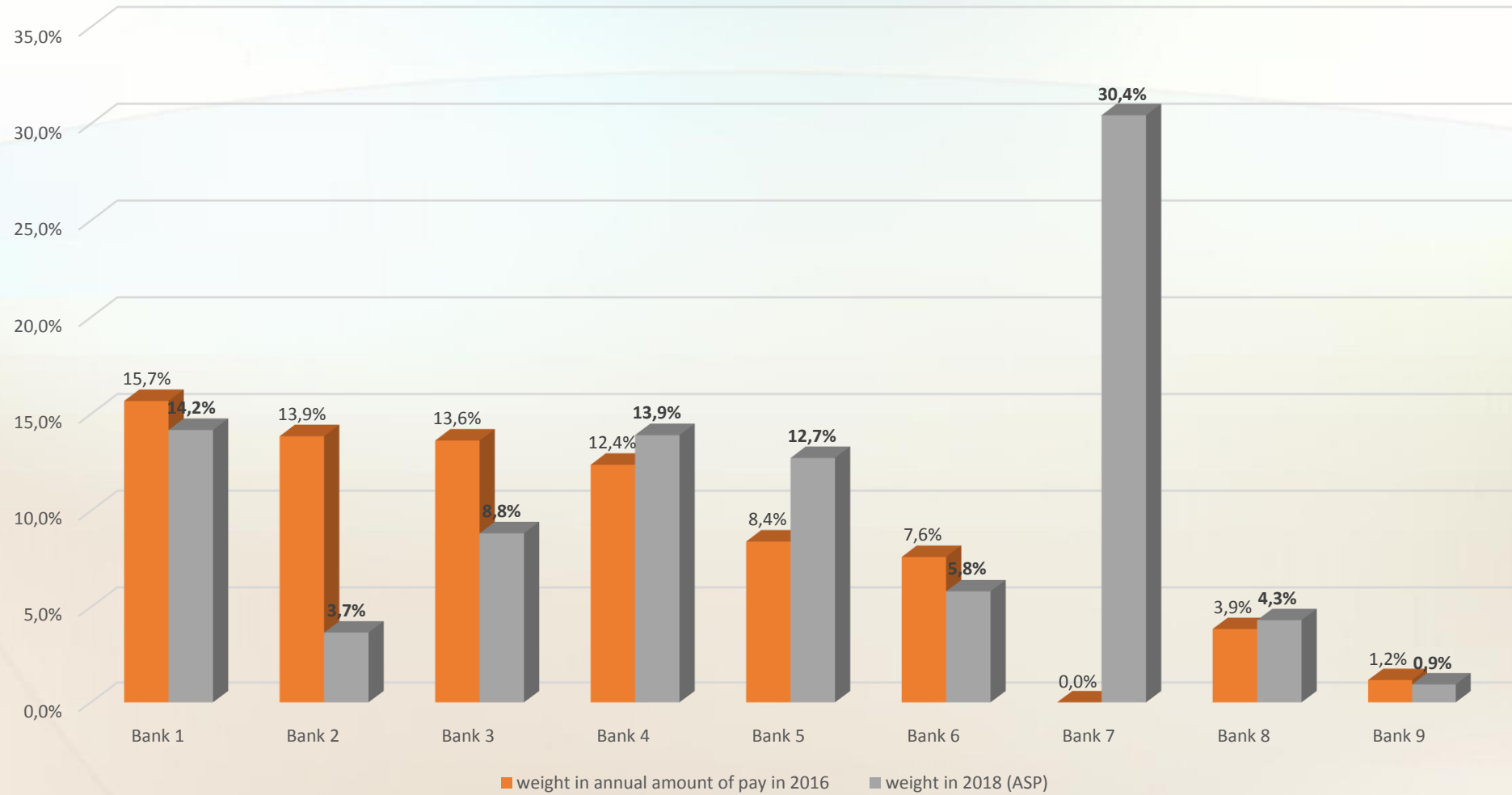
Number of depositors who received compensation (thousands of people)



Total number of insolvent banks, years



Payments by Major Agent-Banks



DGF Debt

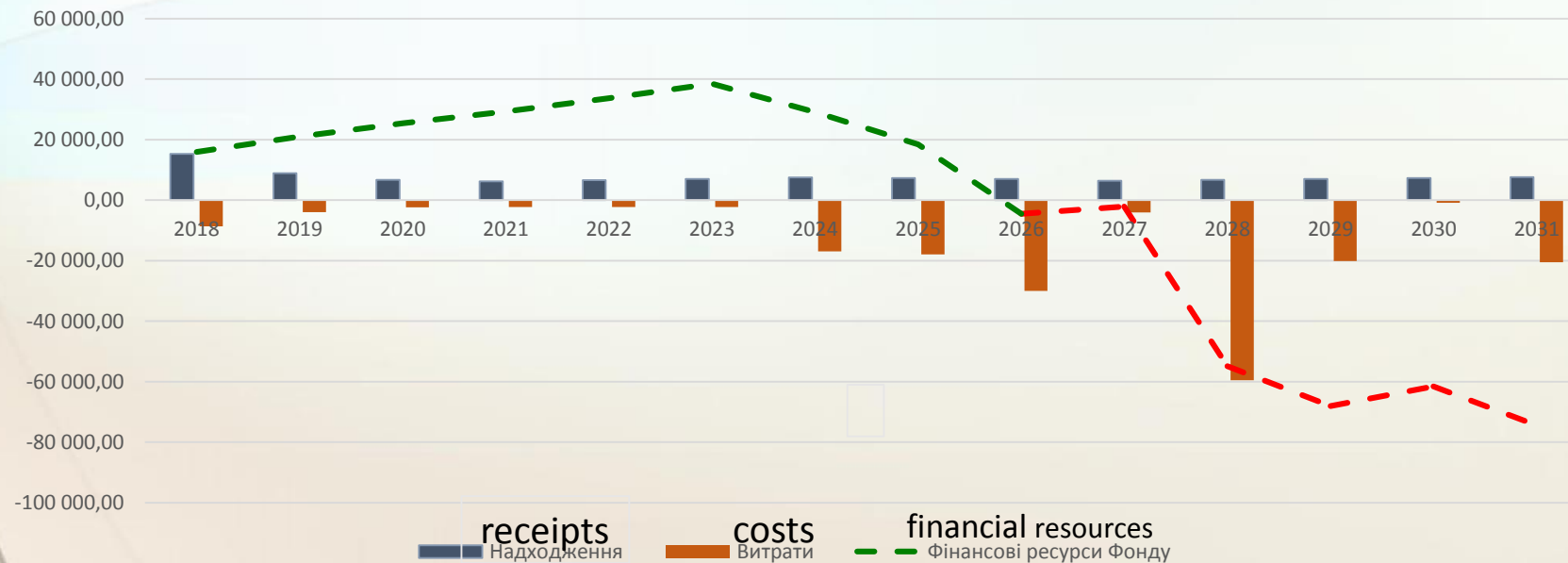
Paid back

By DGF \$ 29.3 billion:
 NBU - 23.9 billion UAH
 Ministry of Finance - 5.4 billion UAH

Debt of the DGF 72 billion UAH:
 NBU - 1.6 billion UAH
 Ministry of Finance - 70.4 billion UAH

% - 80.1 billion UAH:
 NBU - 0.1 billion UAH
 Ministry of Finance - 80.0 billion UAH

cash flows in 2018-2031

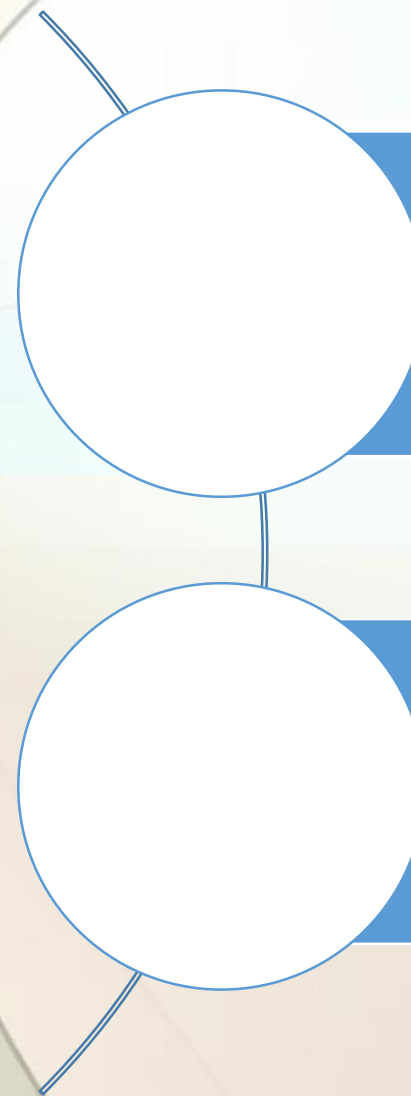


The deficit of the DGF's financial resources by December 2031, will amount to UAH 74.4 billion

86.7 billion UAH less than “financial stability indicator” of 2.5% of covered deposits

The DGF's capital as of 01.07.2018 has a negative value of -77.4 billion UAH, which creates unfavorable conditions for attracting foreign investments to the banking sector, the investors expect that the capitalization of the DGF will be achieved by collecting special or increased premiums from member banks

Influence of the Extended Mandate of DGF on Financial Indicators



Total amount recovered from insolvent banks by DGF - 21.3 billion UAH, of which 21.0 billion UAH recovered from insolvent banks under DGF administration

The level of recovery from the banks under the control of the NBU was 6%, for the banks controlled by the DGF - 23%