Ukrainian Bureau of Credit Histories

The work of a Credit Bureau in War Time

speakers:

Bohdan Pshenychnyi
Olena Mala

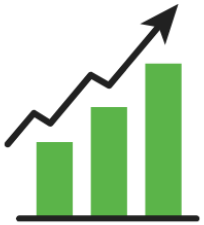
2025

About bureau

Founders: JSC CB “PrivatBank” - **99,71%**, Bicoptima Limited (Cyprus) - **0,29%** .

Established on June 6, 2005, (19 years on the market)

Regulator National Bank of Ukraine



more than 26.8 mln subjects of credit histories (90 % HIT-RATE)

more than 140 mln credit agreements

more than 50 services for partners and **18 services** for consumers

more than 800 partners: banks, financial companies, leasing and insurance companies, credit unions and others

Credit history providers

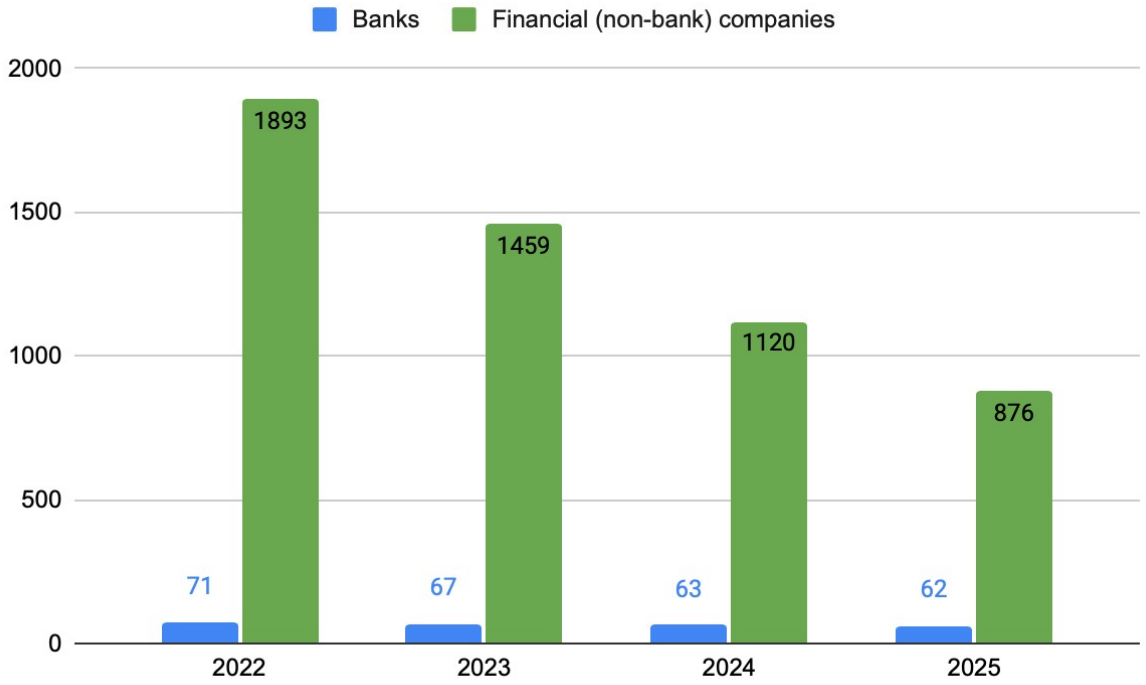
251 Credit history providers:

- **40 banks:** inc. PrivatBank, Ukrsibbank, FUIB, Raiffeisen Bank, Alfabank (Sense), A-Bank, Universal bank
- **146 financial companies:** leasing, factoring, insurance companies and credit unions
- **61 PDL companies** and **4 utility providers**

63 Open data sources:

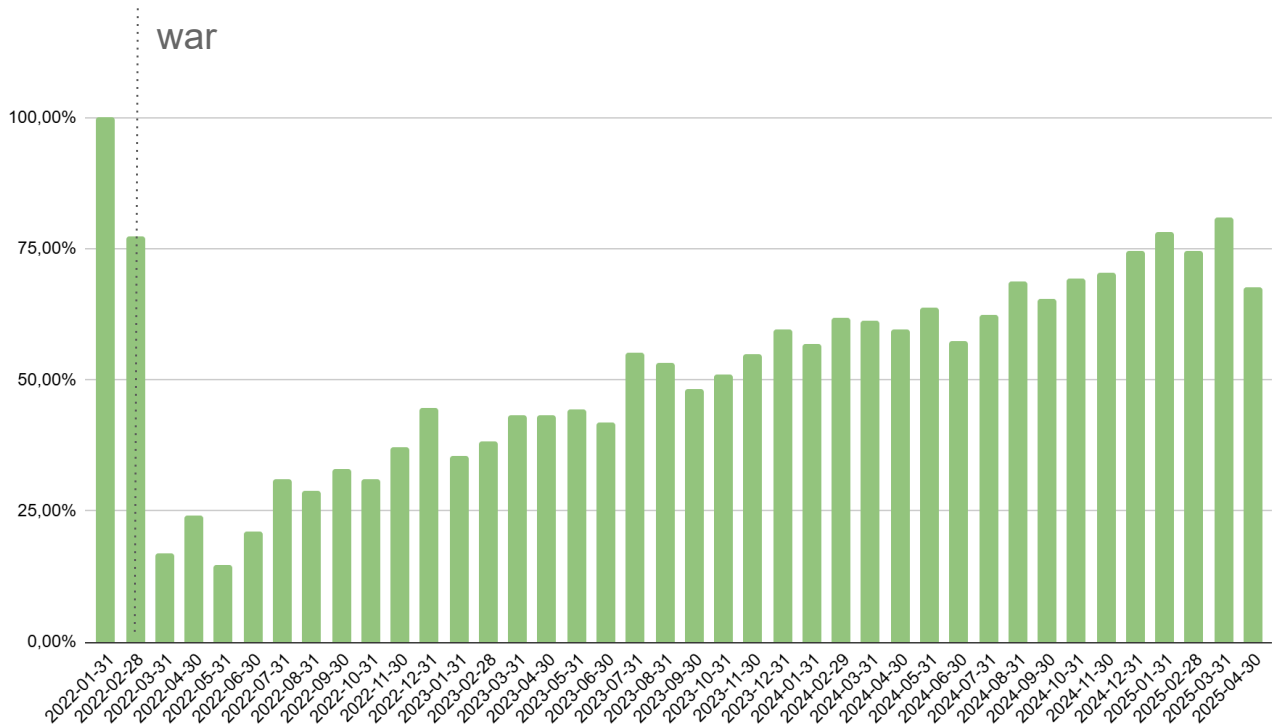
- **57 government and 3 private** sources
- **3 mobile** operators (providers): Kyivstar, Vodafone, Lifecell

Financial market of Ukraine



According to the National Bank of Ukraine

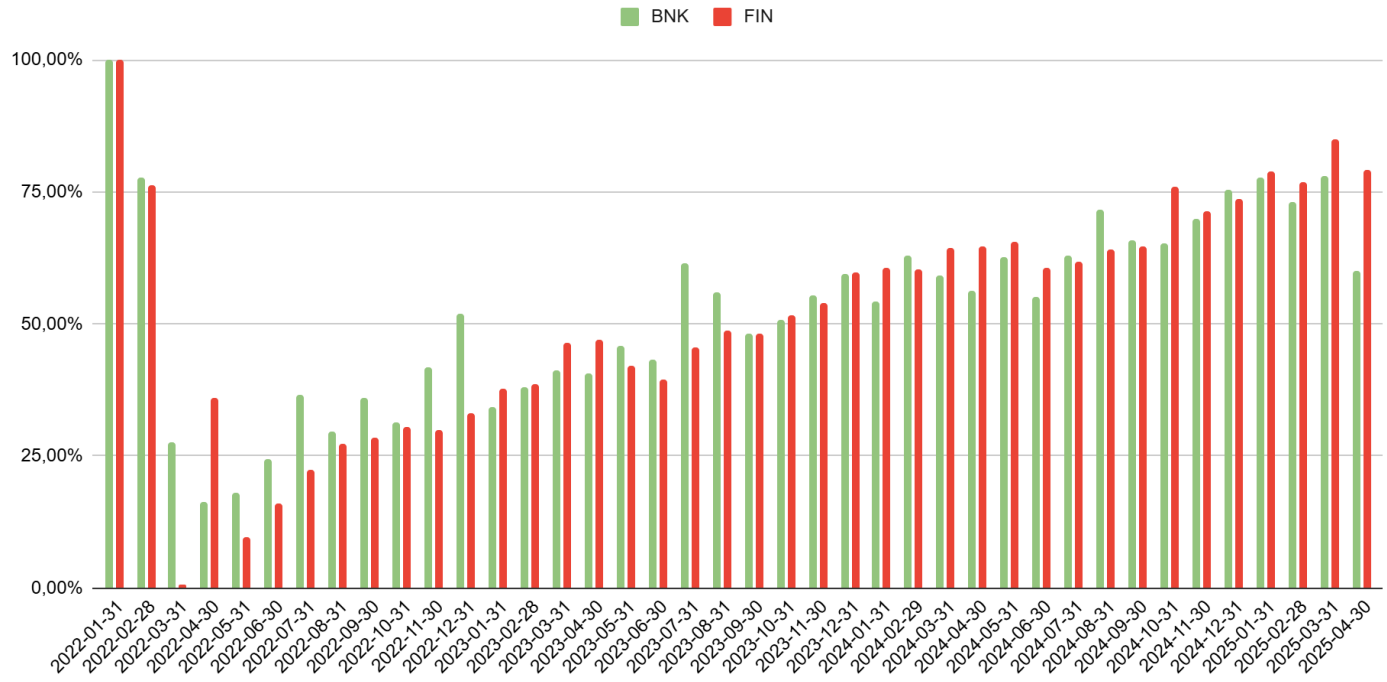
Credit report inquiries



Only inquiries made for the purpose of obtaining credit are considered.
The volume of inquiries in January 2022 is taken as 100%

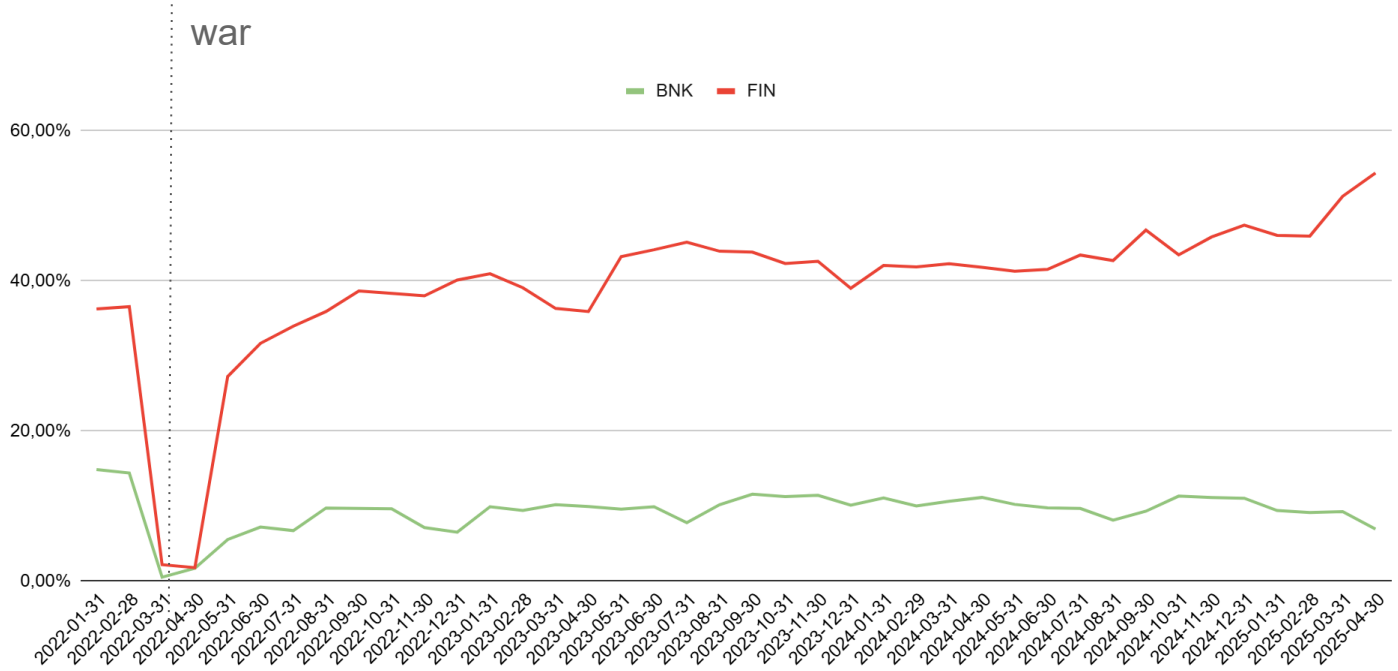
UBCH

Credit report inquiries



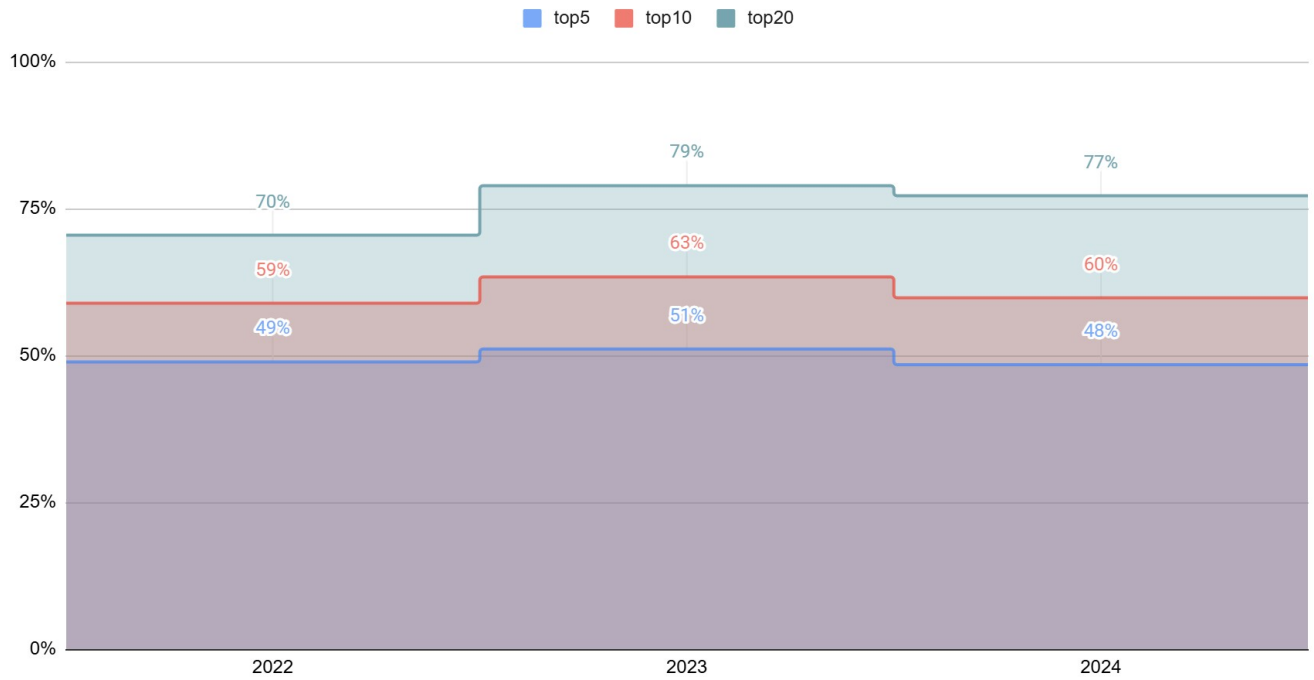
Only inquiries made for the purpose of obtaining credit are considered.
The volume of inquiries in January 2022 is taken as 100%

Approval rate



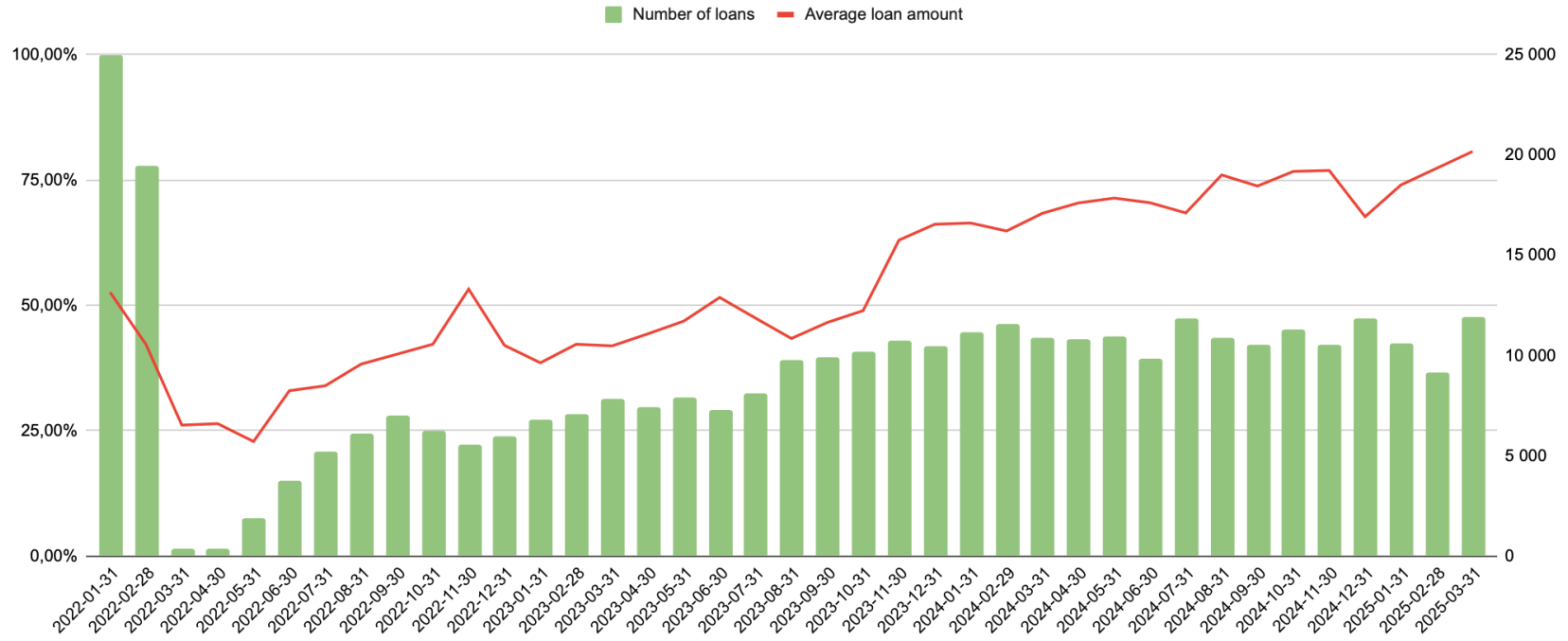
The appearance of a new credit account in the credit history within 7 days after the inquiry.

Market concentration by credit inquiries



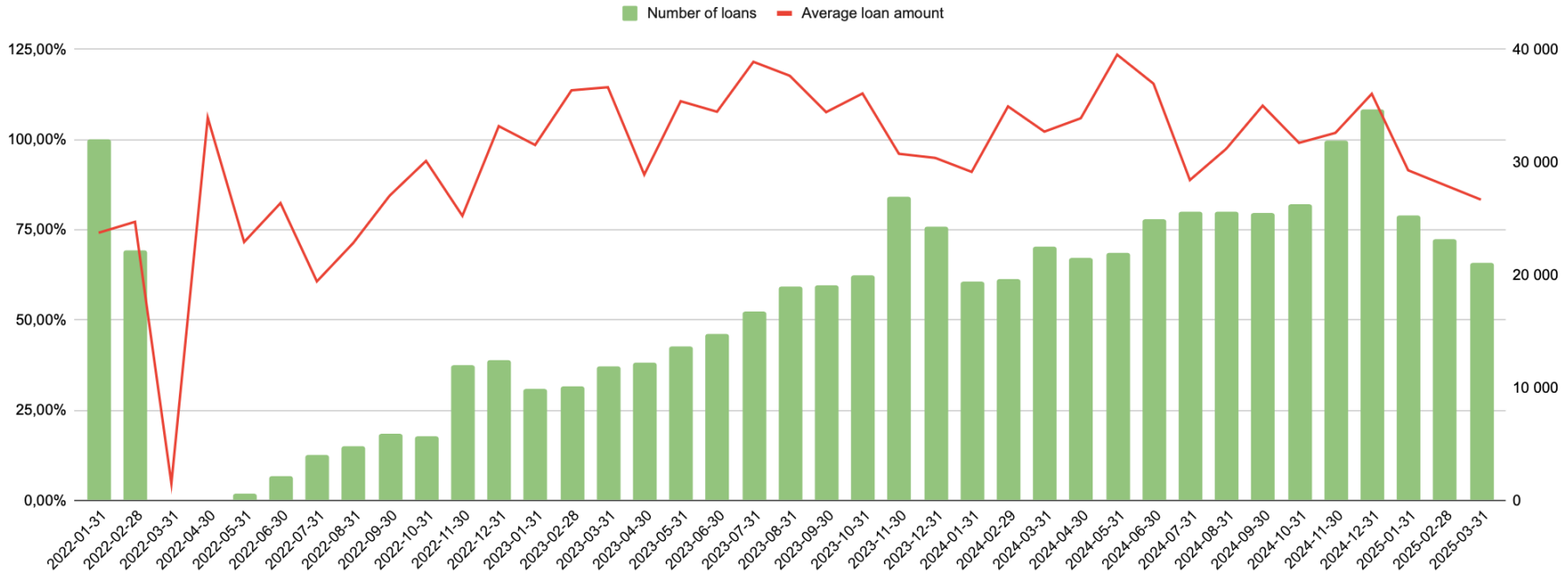
Share of loan requests received by top lenders

Credit card issuance trend



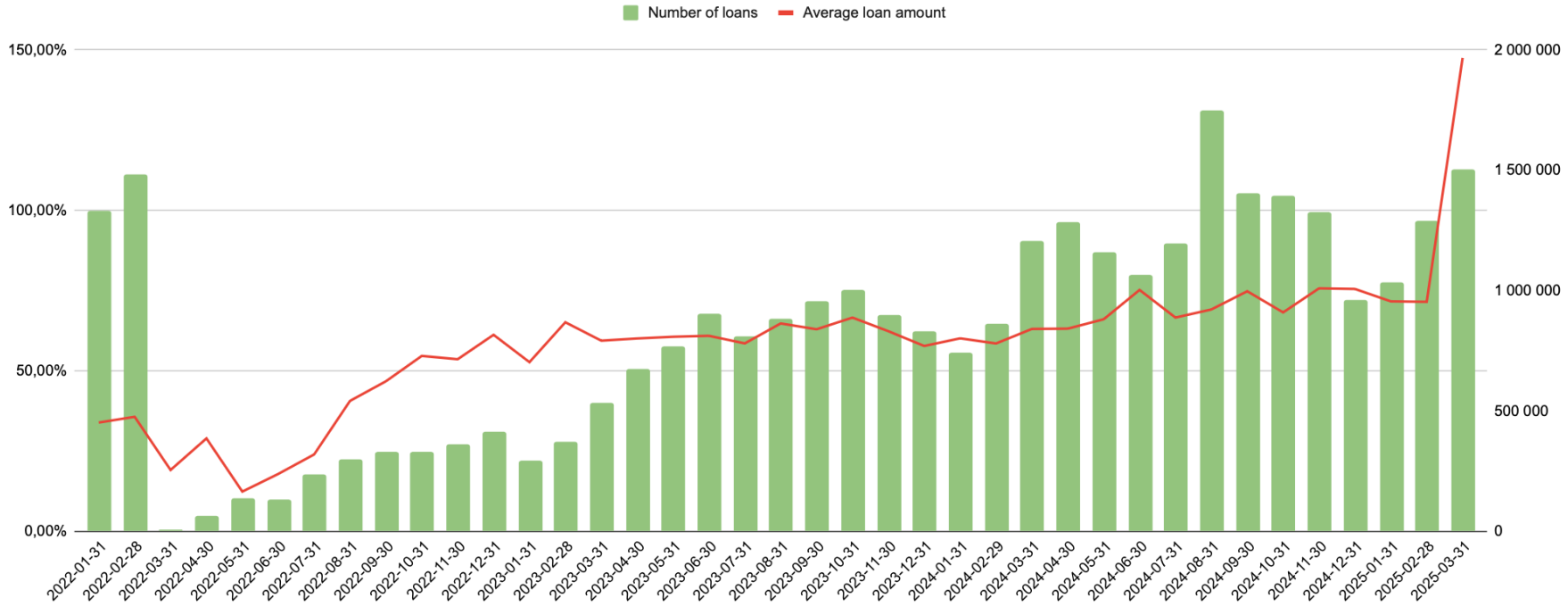
Cards with active (non-zero) limits.
The total issuance volume in January 2022 is taken as 100%

Consumer loan issuance dynamics



The total issuance volume in January 2022 is taken as 100%

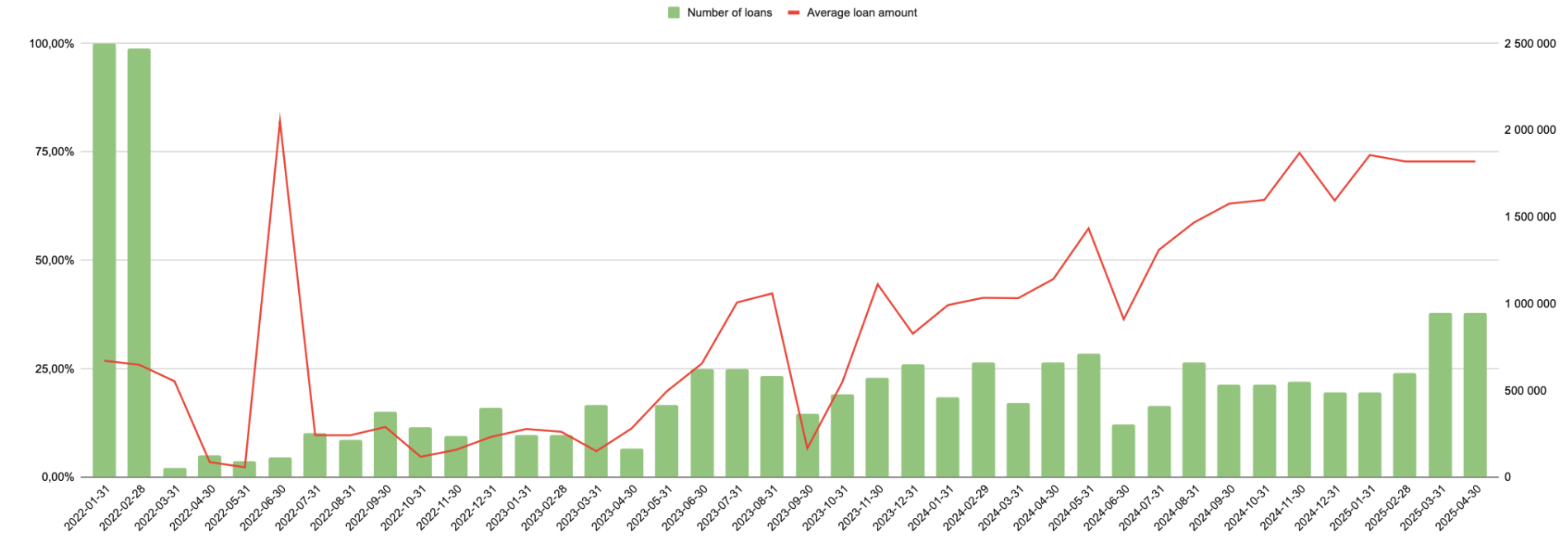
Auto lending trend



The total issuance volume in January 2022 is taken as 100%

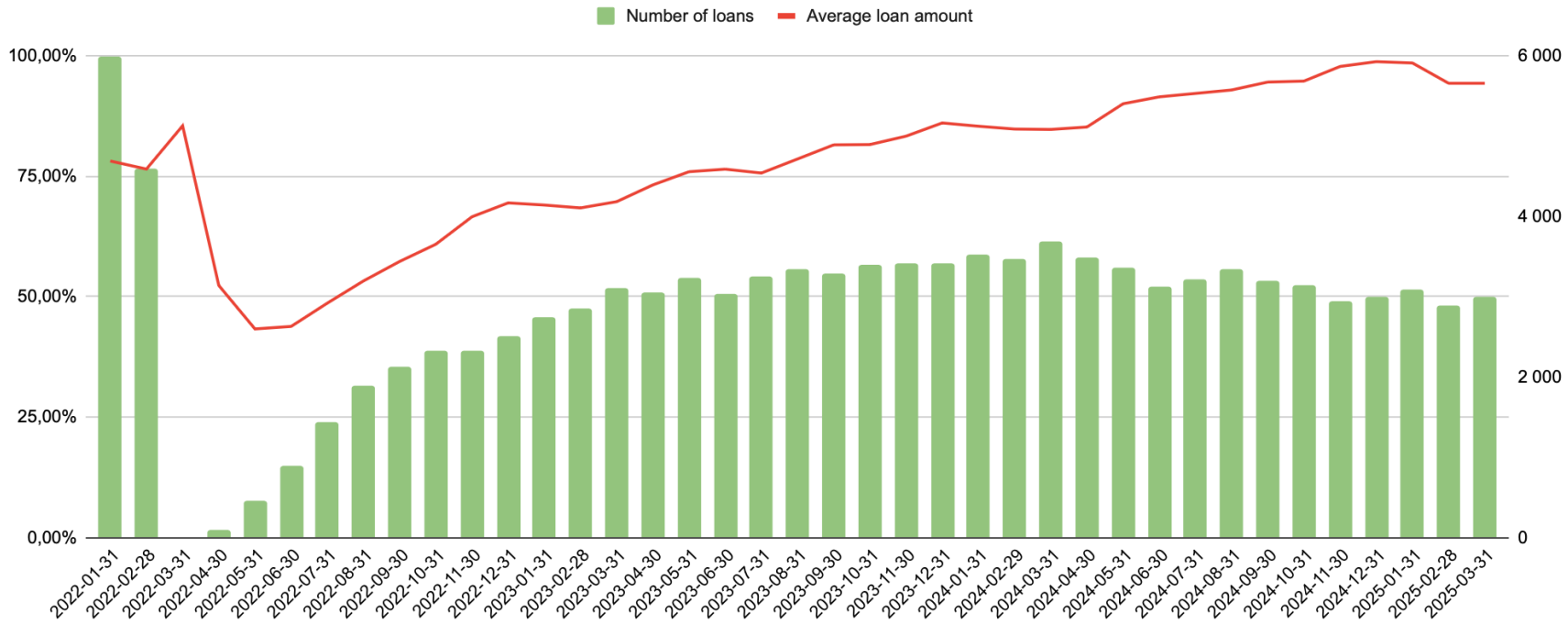
UBCH

Mortgage lending trend



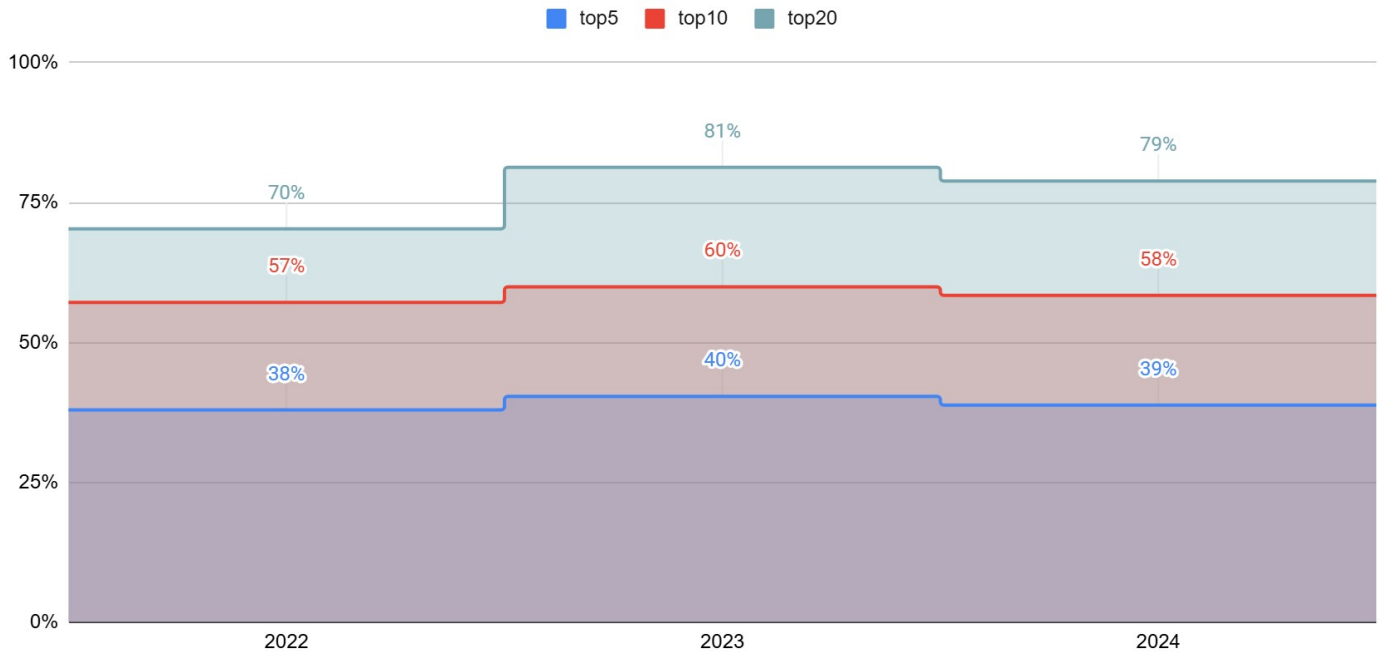
The total issuance volume in January 2022 is taken as 100%

PDL lending trend



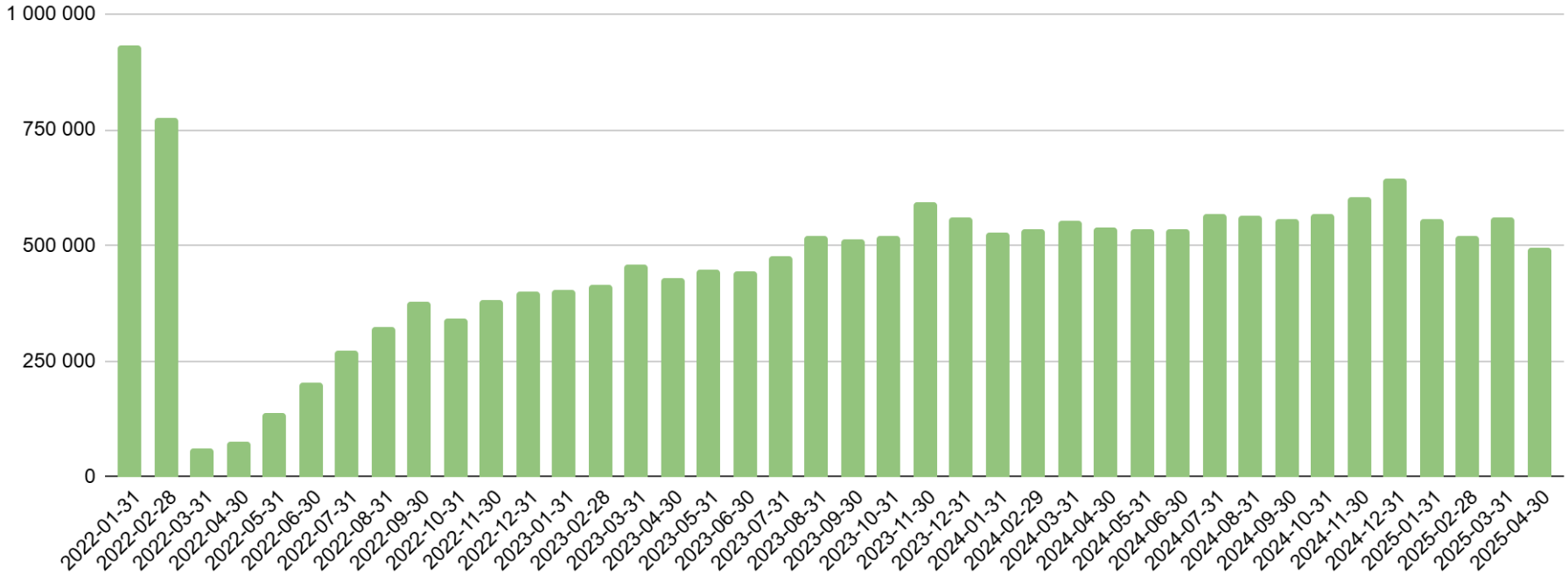
The total issuance volume in January 2022 is taken as 100%

Share of loans issued by TOP lenders



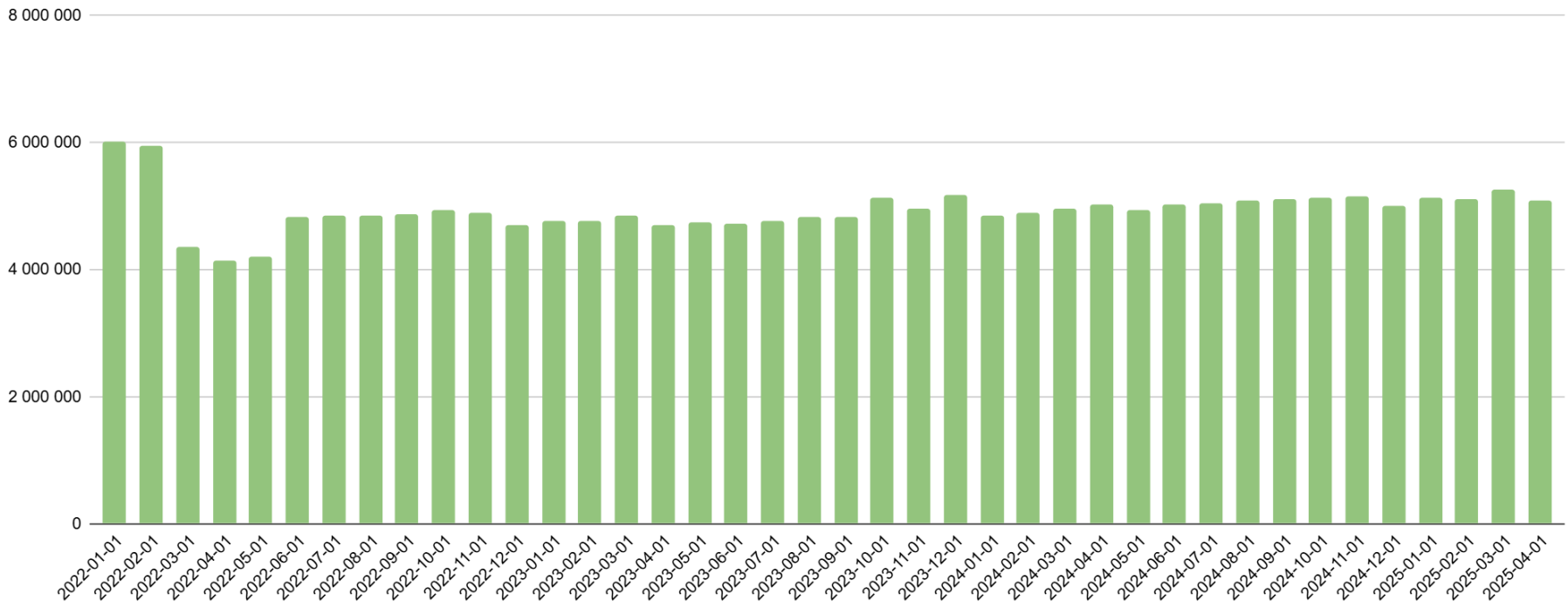
Share of loans disbursed by Top lenders

Number of borrowers with new loans



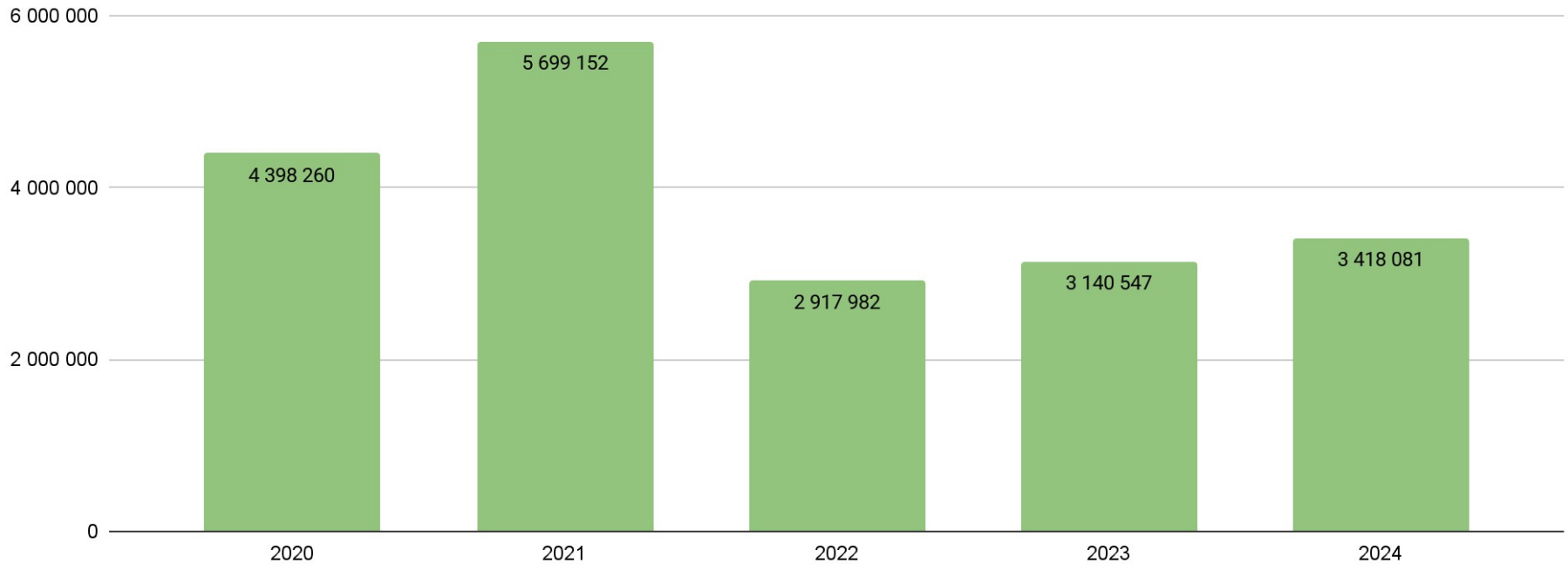
Number of borrowers who received a loan in the reporting month

Number of active borrowers



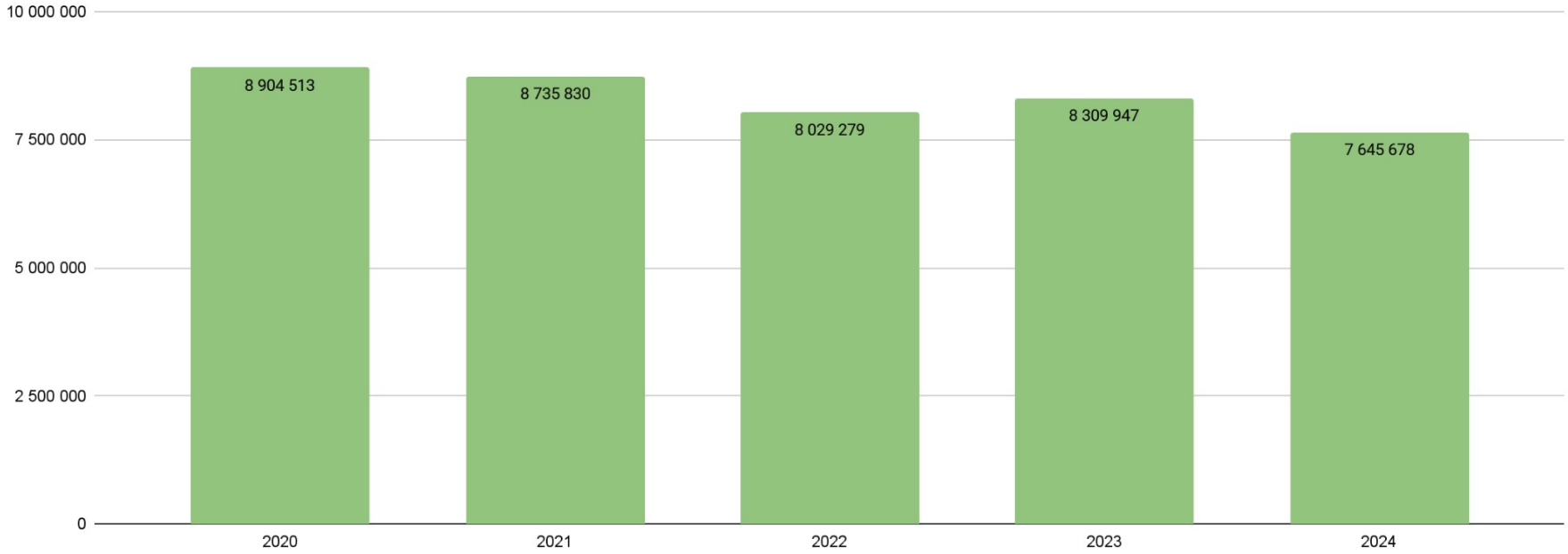
Number of borrowers who made loan payments during the reporting month

Number of borrowers with new loans by year



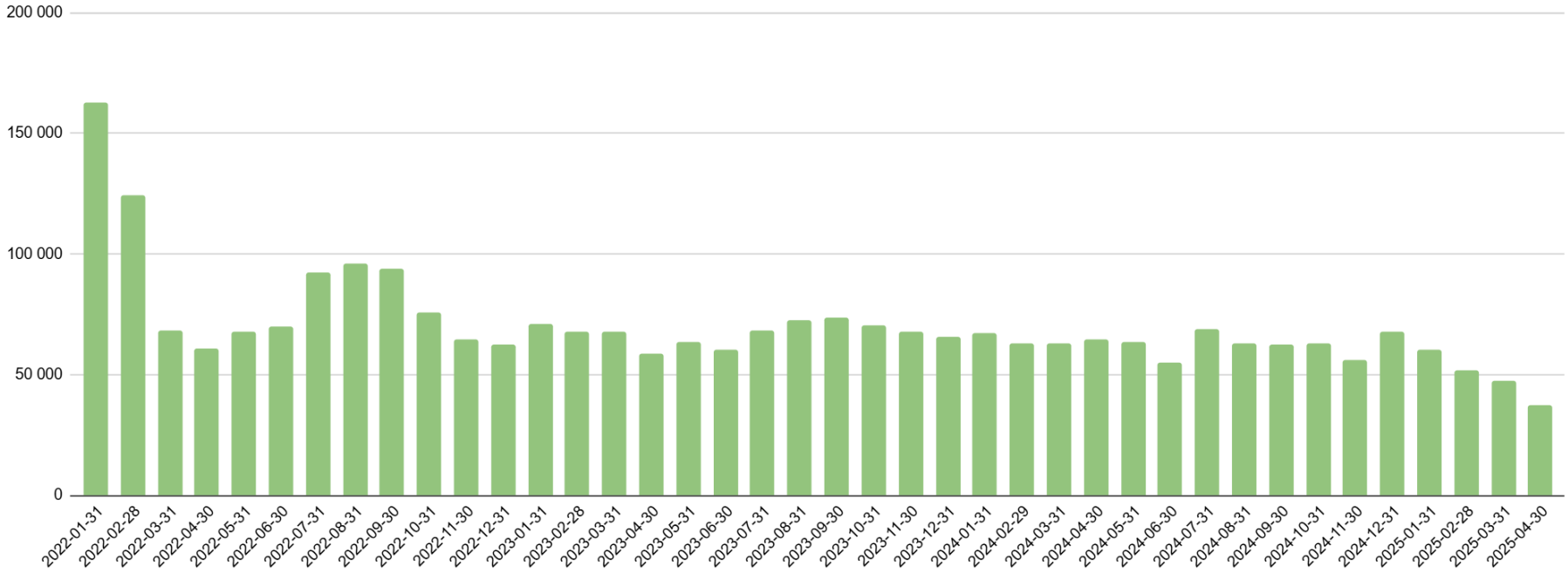
Number of borrowers who received a loan in the reporting year

Number of active borrowers by year



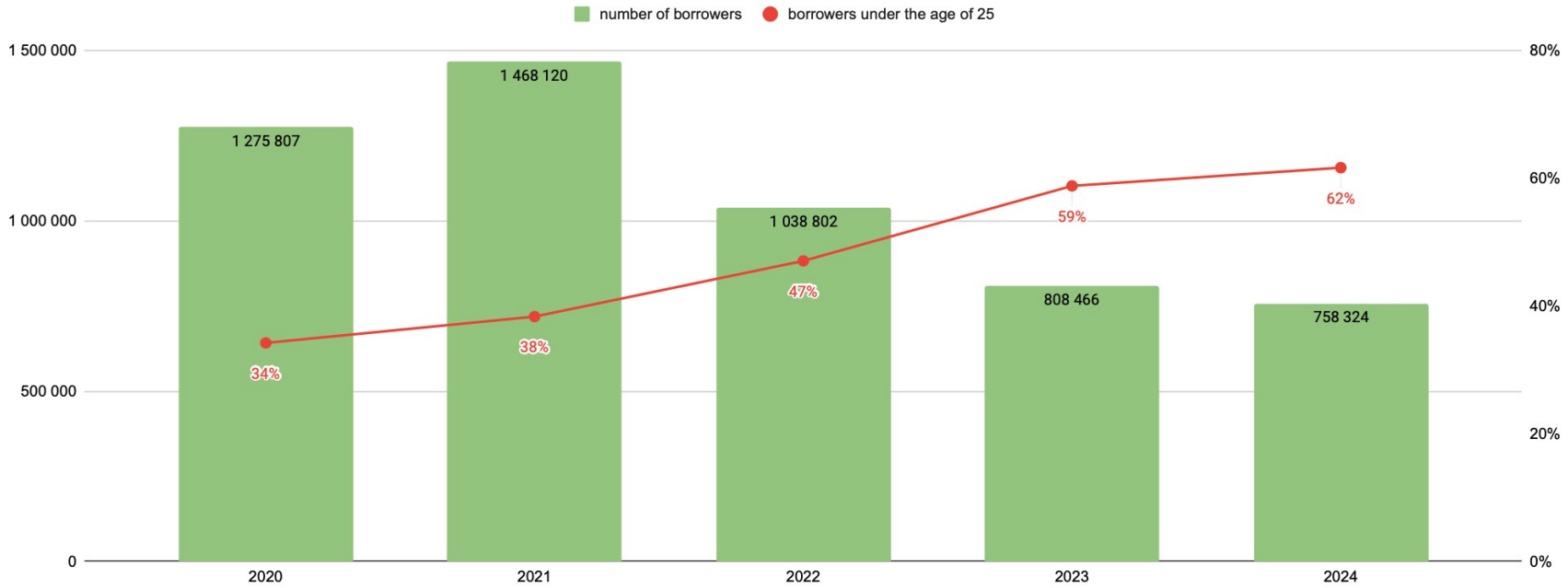
Number of borrowers who made loan payments in the reporting year

Number of new borrowers



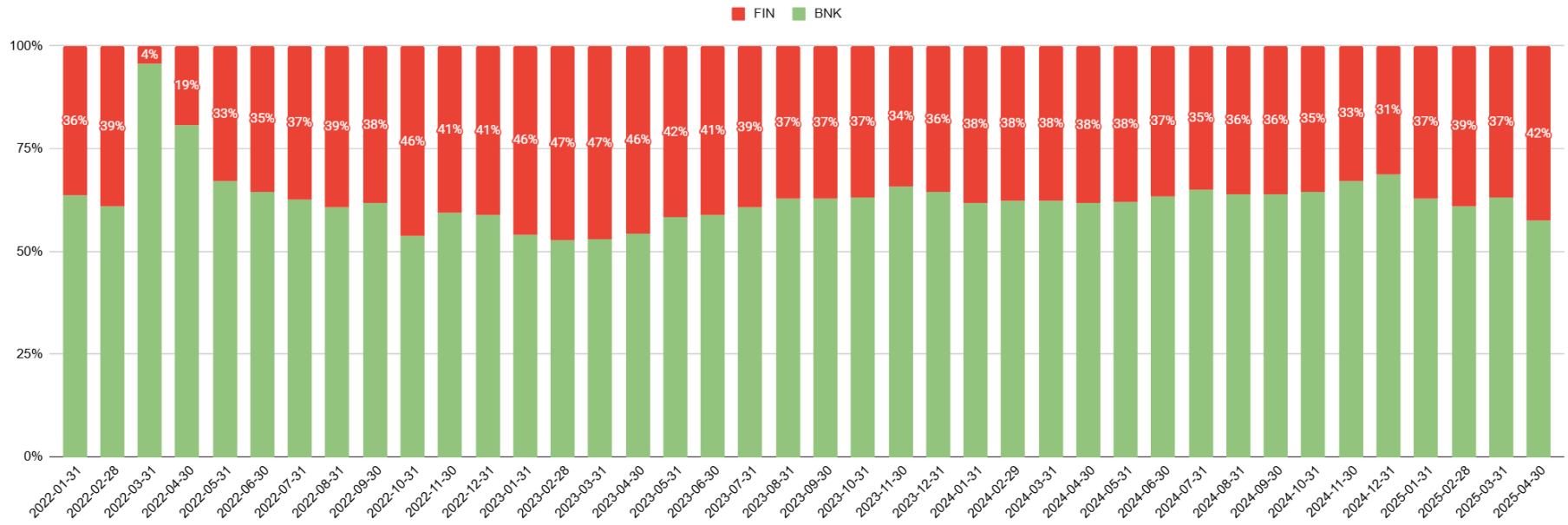
Number of borrowers who received their first loan in the reporting month. Prior to this, they had no credit history in UBCH

Number of new borrowers by year



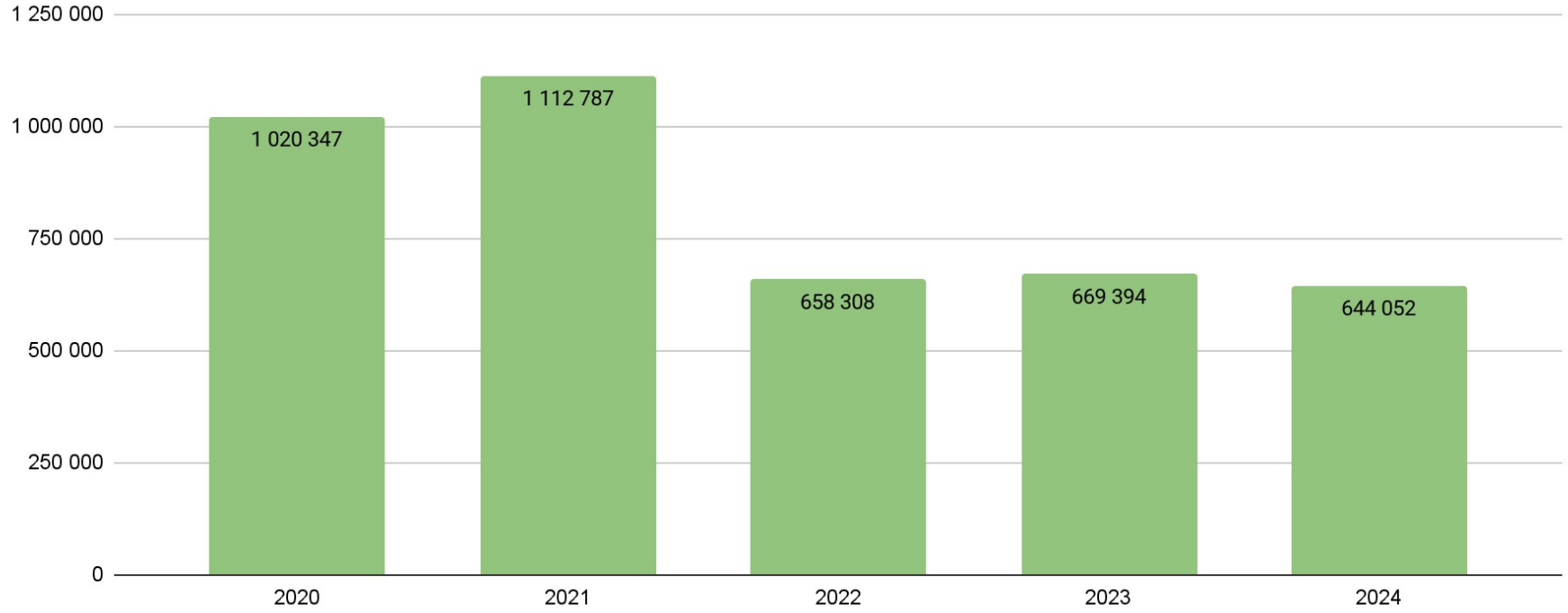
Number of borrowers who received their first loan in the reporting year. Prior to that, their credit history was not present in the UBCH.

New loan market share



FIN – the share of borrowers who obtained credit from non-bank institutions during the reporting period

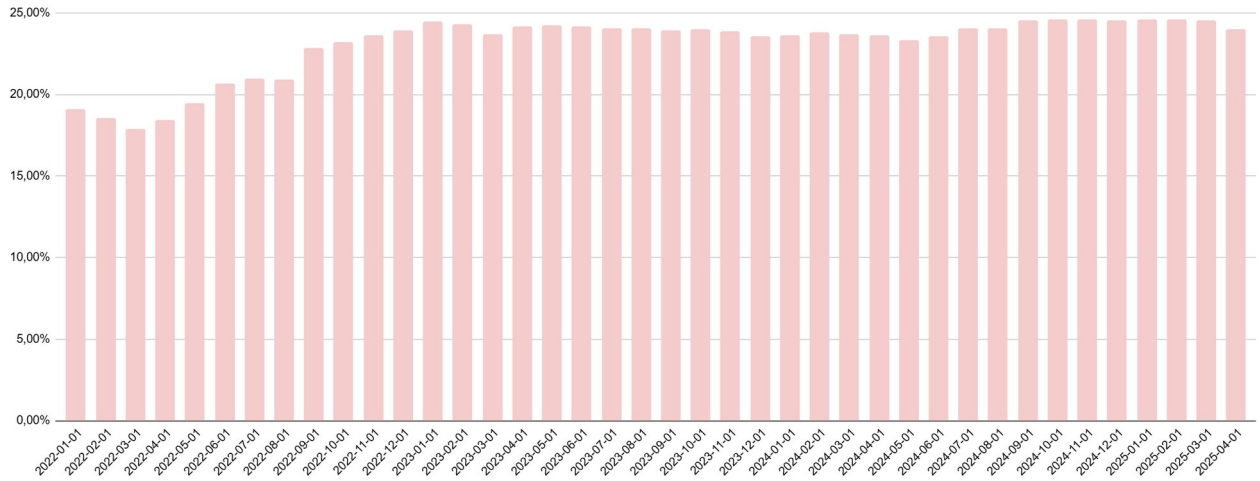
Market volume of non-bank loans



Number of clients who received a non-bank loan in the reporting year

NPL

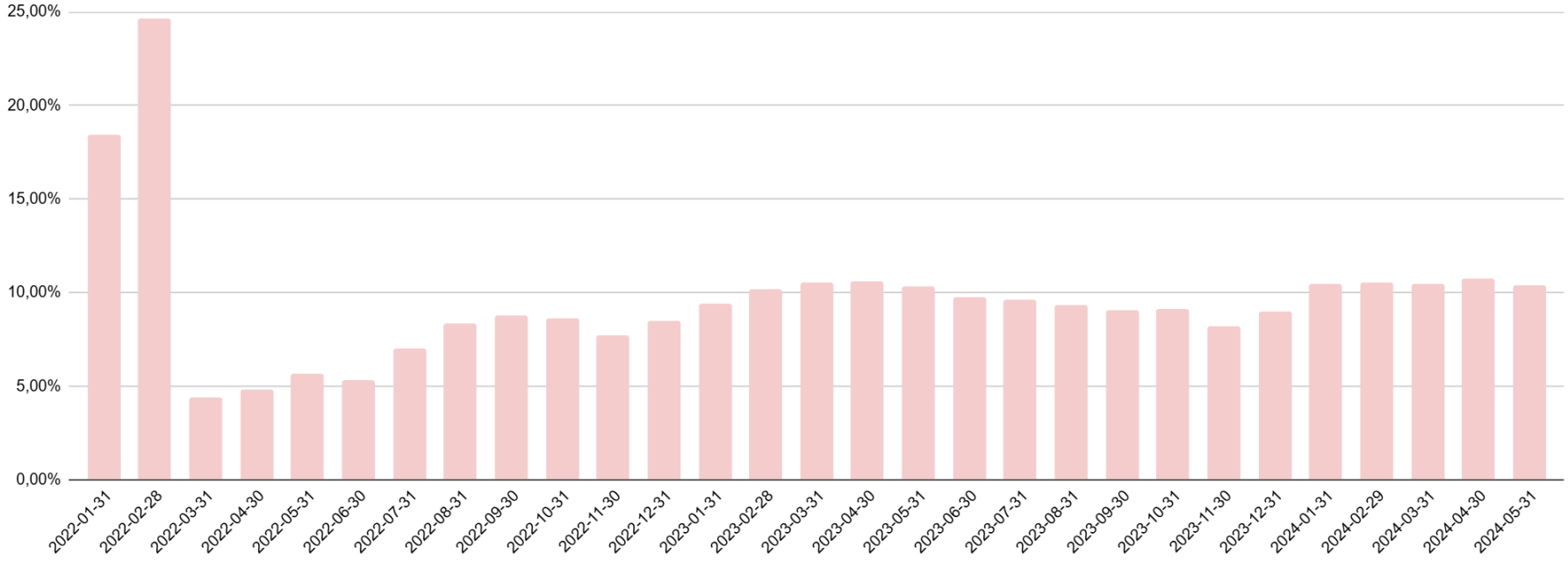
90 +



Percentage of clients with 90+ days past due among all clients with active loans

UBCH

NPL 90 + / New loans



Percentage of clients who received a loan in the reporting month and became 90+ days past due.

Services for individuals

Credit report. **700K clients per year.**

Credit score. **153K clients per year.**

SMS notification. **31.5K active users.**

Mobile apps. **10K active users monthly.**

Diia (e-governance) integration. **21 mln active users. 100K pushes daily.**

11% - share of all business income

UBCH

Ukrainian Bureau of Credit Histories

Thank you!

Email: e.malaya@ubki.ua