Key financial indicators according to IFRS

Balance sheet: key components (hryvnas in millions)	30.06.2015	30.06.2014	30.06.2015/30.06.2014		31.12.2014	31.12.2013	31.12.2014/31.12.2013	
Total assets	35 168	37 008	-1 841	-5,0%	37 431	32 159	5 273	16,4%
Loan portfolio before provisions	35 646	30 064	5 582	18,6%	33 445	24 592	8 853	36,0%
Corporate	27 837	22 591	5 246	23,2%	25 860	17 766	8 094	45,6%
Retail	7 809	7 473	336	4,5%	7 584	6 826	758	11,1%
Securities before provisions	1 009	2 818	-1 809	-64,2%	1 947	3 192	-1 245	-39,0%
Customer accounts	24 408	24 754	-346	-1,4%	26 273	21 068	5 205	24,7%
Corporate	11 438	12 764	-1 327	-10,4%	13 609	9 704	3 904	40,2%
Retail	12 970	11 989	981	8,2%	12 664	11 363	1 301	11,4%
Equity	4 871	5 655	-783	-13,9%	5 532	5 572	-40	-0,7%
Total capital (Tier 1 + Tier 2)	5 364	5 851	-487	-8,3%	6 024	5 747	277	4,8%
P&L: key components (hryvnas in millions)	**1H 2015**	**1H 2014**	**1H 2015/1H 2014**		**2014**	**2013**	**2014/2013**	
Net interest income	1 072,6	1 165,7	-93,1	-8,0%	2 344,7	1 725,1	619,6	35,9%
Net non-interest income	1 268,6	778,7	489,9	62,9%	2 003,5	905,2	1 098,3	121,3%
Net fee and comission income	387,1	372,5	14,7	3,9%	834,1	775,1	59,1	7,6%
Trading and other volatile income	881,5	406,3	475,2	117,0%	1 169,4	130,2	1 039,2	798,4%
Operating income before provisions	**2 341,2**	**1 944,4**	**396,8**	**20,4%**	**4 348,2**	**2 630,4**	**1 717,8**	**65,3%**
Operating expenses	-799,0	-759,9	-39,2	-5,2%	-1 650,0	-1 388,7	-261,4	-18,8%
Profit before provisions and tax	**1 542,2**	**1 184,6**	**357,6**	**30,2%**	**2 698,1**	**1 241,7**	**1 456,4**	**117,3%**
Provisions	-2 308,6	-1 085,7	-1 222,9	-112,6%	-2 871,2	-553,3	-2 317,8	-418,9%
Taxes	123,3	-33,9	157,1	463,9%	37,2	-133,6	170,8	127,9%
Net profit	**-643,2**	**65,0**	**-708,1**	**-1090,0%**	**-135,8**	**554,8**	**-690,6**	**-124,5%**
Performance ratios	**1H 2015**	**1H 2014**	**1H 2015/1H 2014**		**2014**	**2013**	**2014/2013**	
ROA before provisions and tax	8,1%	6,6%	1,5%	-	7,2%	4,1%	3,1%	-
ROE before provisions and tax	60,0%	42,0%	18,0%	-	48,2%	22,8%	25,4%	-
ROA	-3,4%	0,4%	-3,7%	-	-0,4%	1,8%	-2,2%	-
ROE	-25,0%	2,3%	-27,3%	-	-2,4%	10,2%	-12,6%	-
Net interest margin	6,4%	7,6%	-1,2%	-	7,3%	6,7%	0,6%	-
C/I	34,1%	39,1%	-4,9%	-	37,9%	52,8%	-14,8%	-
Structural ratios(1)	**1H 2015**	**1H 2014**	**1H 2015/1H 2014**		**2014**	**2013**	**2014/2013**	
Net loan portfolio / Customer accounts	108,9%	102,3%	6,6%	-	101,9%	103,6%	-1,7%	-
Customer accounts / Liabilities	81,2%	78,6%	2,6%	-	79,7%	78,7%	1,0%	-
Current accounts / Total customer accounts	45,6%	44,6%	1,0%	-	45,8%	39,0%	6,7%	-
Asset quality ratios	**1H 2015**	**1H 2014**	**1H 2015/1H 2014**		**31.12.2014**	**31.12.2013**	**31.12.2014/31.12.2013**	
NPL(2)/ Loans to customers	23,1%	14,9%	8,2%	-	18,2%	14,0%	4,2%	-
Provisions / Loans to customers	22,7%	13,9%	8,8%	-	15,2%	11,1%	4,1%	-
Provisions / NPL(2)	98,3%	93,1%	5,2%	-	83,7%	79,5%	4,2%	-
Capital ratios	**1H 2015**	**1H 2014**	**1H 2015/1H 2014**		**31.12.2014**	**31.12.2013**	**31.12.2014/31.12.2013**	
CAR (Basel)	16,4%	18,2%	-1,8%	-	17,4%	21,0%	-3,6%	-
CAR (NBU)	13,1%	11,3%	1,9%	-	15,1%	12,3%	2,8%	-

[1] NPL as 90+ days overdue loans