Key financial indicators according to IFRS

Balance sheet: key components (hryvnas in millions)	1Q 2015	1Q 2014	1Q 2015/1Q 2014		2014	2013	2014/2013	
Total assets	40 946	38 141	2 806	7,4%	37 431	32 159	5 273	16,4%
Loan portfolio before provisions	39 049	29 083	9 966	34,3%	33 445	24 592	8 853	36,0%
Corporate	30 489	21 627	8 862	41,0%	25 860	17 766	8 094	45,6%
Retail	8 560	7 456	1 104	14,8%	7 584	6 826	758	11,1%
Securities before provisions	1 629	2 619	-990	-37,8%	1 947	3 192	-1 245	-39,0%
Customer accounts	28 942	25 318	3 623	14,3%	26 273	21 068	5 205	24,7%
Corporate	14 493	13 572	921	6,8%	13 609	9 704	3 904	40,2%
Retail	14 449	11 747	2 702	23,0%	12 664	11 363	1 301	11,4%
Equity	5 169	5 758	-590	-10,2%	5 532	5 572	-40	-0,7%
Total capital (Tier 1 + Tier 2)	5 385	6 255	-869	-13,9%	6 024	5 747	277	4,8%
P&L: key components (hryvnas in millions)	**1Q 2015**	**1Q 2014**	**1Q 2015/1Q 2014**		**2014**	**2013**	**2014/2013**	
Net interest income	564,1	569,3	-5,3	-0,9%	2 344,7	1 725,1	619,6	35,9%
Net non-interest income	971,8	474,7	497,0	104,7%	2 003,5	905,2	1 098,3	121,3%
Net fee and comission income	240,1	199,8	40,3	20,2%	834,1	775,1	59,1	7,6%
Trading and other volatile income	731,6	274,9	456,7	166,1%	1 169,4	130,2	1 039,2	798,4%
Operating income before provisions	**1 535,8**	**1 044,1**	**491,7**	**47,1%**	**4 348,2**	**2 630,4**	**1 717,8**	**65,3%**
Operating expenses	-369,8	-374,1	4,3	1,1%	-1 650,0	-1 388,7	-261,4	-18,8%
Profit before provisions and tax	**1 166,0**	**670,0**	**496,0**	**74,0%**	**2 698,1**	**1 241,7**	**1 456,4**	**117,3%**
Provisions	-1 578,2	-422,7	-1 155,6	-273,4%	-2 871,2	-553,3	-2 317,8	-418,9%
	63,6	-61,4	125,0	203,5%	37,2	-133,6	170,8	127,9%
Net profit	**-348,7**	**185,9**	**-534,6**	**-287,6%**	**-135,8**	**554,8**	**-690,6**	**-124,5%**
Performance ratios	**1Q 2015**	**1Q 2014**	**1Q 2015/1Q 2014**		**2014**	**2013**	**2014/2013**	
ROA before provisions and tax	12,1%	7,7%	4,3%	2,1%	7,2%	4,1%	3,1%	-
ROE before provisions and tax	88,4%	48,0%	40,4%	11,7%	48,2%	22,8%	25,4%	-
ROA	-3,6%	2,1%	-5,8%	1,1%	-0,4%	1,8%	-2,2%	-
ROE	-26,4%	13,3%	-39,7%	5,8%	-2,4%	10,2%	-12,6%	-
Net interest margin	6,7%	7,8%	-1,2%	5,0%	7,3%	6,7%	0,6%	-
C/I	24,1%	35,8%	-11,8%	60,3%	37,9%	52,8%	-14,8%	-
Structural ratios(1)	**1Q 2015**	**1Q 2014**	**1Q 2015/1Q 2014**		**2014**	**2013**	**2014/2013**	
Net loan portfolio / Customer accounts	107,8%	102,1%	5,8%	96,7%	101,9%	103,6%	-1,7%	-
Customer accounts / Liabilities	81,6%	78,7%	2,9%	79,1%	79,7%	78,7%	1,0%	-
Current accounts / Total customer accounts	45,2%	44,0%	1,2%	43,1%	45,8%	39,0%	6,7%	-
Asset quality ratios	**1Q 2015**	**1Q 2014**	**1Q 2015/1Q 2014**		**2014**	**2013**	**2014/2013**	
NPL(2)/ Loans to customers	20,7%	15,1%	5,6%	20,0%	18,2%	14,0%	4,2%	-
Provisions / Loans to customers	20,2%	12,4%	7,8%	14,7%	15,2%	11,1%	4,1%	-
Provisions / NPL(2)	97,7%	82,0%	15,6%	73,4%	83,7%	79,5%	4,2%	-
Capital ratios	**1Q 2015**	**1Q 2014**	**1Q 2015/1Q 2014**		**2014**	**2013**	**2014/2013**	
CAR (Basel)	13,9%	22,1%	-8,2%	-	17,4%	21,0%	-3,6%	-
CAR (NBU)	12,7%	11,5%	1,2%	-	15,1%	12,3%	2,8%	-

(1) NPL as 90+ days overdue loans