Key financial components according to IFRS								
			Change				Change	
Balance sheet: key components (UAH in millions)	**2Q2014**	**1Q2014**	**abs**	**%**	**2013**	**2012**	**abs**	**%**
Net assets as of the end of reporting period	37 008	38 141	-1 132	-3,0%	32 159	28 003	4 155	14,8%
Gross loan portfolio:	30 064	29 083	981	3,4%	24 592	21 417	3 175	14,8%
Gross loans to corporate customers	22 591	21 627	964	4,5%	17 766	15 390	2 376	15,4%
Gross loans to individual customers	7 473	7 456	17	0,2%	6 826	6 027	799	13,3%
Gross securities portfolio	2 818	2 619	200	7,6%	3 192	3 397	-206	-6,0%
Customer accounts:	24 754	25 318	-565	-2,2%	21 068	17 681	3 387	19,2%
Corporate accounts	12 154	13 572	-1 417	-10,4%	9 704	7 392	2 312	31,3%
Individual accounts	12 599	11 747	853	7,3%	11 363	10 288	1 075	10,4%
Equity	5 655	5 758	-103	-1,8%	5 572	5 325	247	4,6%
Total capital (Tier 1 + Tier 2)	5 851	6 255	-404	-6,5%	5 747	5 605	142	2,5%
P&L: key components (UAH in millions)	**2Q2014**	**1Q2014**	**abs**	**%**	**2013**	**2012**	**abs**	**%**
Net interest income	1 165,7	569,3	596,4	105%	1 725,1	1 276,6	448,6	35,1%
Net non-interest income	778,7	475,2	303,5	64%	905,2	735,4	169,8	23,1%
Net fee and comission income	372,5	200,3	172,2	86%	775,1	550,8	224,3	40,7%
Trading and other volatile income	406,3	274,9	131,4	48%	130,2	184,7	-54,5	-29,5%
Operating income	**1 944,4**	**1 044,5**	899,9	86%	**2 630,4**	**2 012,0**	**618**	**30,7%**
Operating expenses	-759,9	-374,6	-385,3	103%	-1 388,7	-1 266,3	-122,3	9,7%
Profit before provisions and tax	**1 184,6**	**670,0**	514,6	77%	**1 241,7**	**745,7**	**496**	**66,5%**
Provisions	-1 085,7	-422,7	-663,0	157%	-553,3	-318,6	-234,7	73,7%
Tax income	-33,9	-61,4	27,5	-45%	-133,6	-149,9	16,2	-10,8%
Net profit	**65,0**	**185,9**	-120,9	-65%	**554,8**	**277,2**	**278**	**100,1%**
Performance ratios	**2Q2014**	**1Q2014**	**Δ pp**		**2013**	**2012**	**Δ pp**	
ROA before provisions and taxes (Profit before provisions and taxes / Net average assets)	6,6%	7,7%	-1,1		4,1%	2,6%	1,6	
ROE before provisions and taxes (Profit before provisions and taxes / Average capital)	42,0%	48,0%	-6,0		22,8%	14,3%	8,5	
ROA (Net profit / Net average assets)	0,4%	2,1%	-1,7		1,8%	1,0%	0,9	
ROE (Net profit /Average capital)	2,3%	13,3%	-11,0		10,2%	5,3%	4,9	
NIM (Net interest margin)	7,6%	7,8%	-0,2		6,8%	5,4%	1,4	
C/I (Operating expences / Total income)	39,1%	35,9%	3,2		52,8%	62,9%	-10,1	
Structural ratios	**2Q2014**	**1Q2014**	**Δ pp**		**2013**	**2012**	**Δ pp**	
Net loan portfolio / Customer accounts	102,3%	102,1%	0,2		103,6%	92,5%	11,1	
Customer accounts / Liabilities	78,6%	78,7%	-0,1		78,7%	79,7%	-1,0	
Current accounts / Total customer accounts	44,6%	44,0%	0,6		39,0%	45,4%	-6,4	
Asset quality ratios	**2Q2014**	**1Q2014**	**Δ pp**		**2013**	**2012**	**Δ pp**	
NPL[1] / Loans to customers	19,2%	16,0%	3,2		14,6%	20,7%	-6,1	
Provisions / Loans to customers	13,9%	12,4%	1,5		11,1%	14,6%	-3,6	
Provisions / NPL[1]	72,1%	77,3%	-5,2		76,2%	70,7%	5,4	
Capital ratios	**2Q2014**	**1Q2014**	**Δ pp**		**2013**	**2012**	**Δ pp**	
CAR (Basel)	18,2%	19,5%	-1,3		21,0%	24,4%	-3,4	
CAR (NBU)	11,6%	12,1%	-0,5		12,5%	18,4%	-5,9	

(1) - NPL as 60+ days overdue loans