Consolidated Key Financials (according to IFRS)

Balance sheet: key components (UAH in millions)	30.09.2014	30.06.2014	31.03.2014	30.09.2014/30.06.2014		2013	2012	total	%
Net assets as of the end of reporting period	39 380	37 008	38 141	2 372	6,4%	32 159	28 003	4 155	14,8%
Gross loan portfolio:	31 768	30 064	29 083	1 704	5,7%	24 592	21 417	3 175	14,8%
Gross loans to corporate customers	24 261	22 591	21 627	1 670	7,4%	17 766	15 390	2 376	15,4%
Gross loans to individual customers	7 507	7 473	7 456	34	0,5%	6 826	6 027	799	13,3%
Gross securities portfolio	2 997	2 818	2 619	178	6,3%	3 192	3 397	-206	-6,0%
Customer accounts:	27 404	24 754	25 318	2 651	10,7%	21 068	17 681	3 387	19,2%
Corporate accounts	15 905	12 154	13 572	3 751	30,9%	9 704	7 392	2 312	31,3%
Individual accounts	11 499	12 599	11 747	-1 100	-8,7%	11 363	10 288	1 075	10,4%
Equity	5 420	5 655	5 758	-235	-4,1%	5 572	5 325	247	4,6%
Total capital (Tier 1 + Tier 2)	5 774	5 851	6 255	-78	-1,3%	5 747	5 605	142	2,5%
P&L: key components (UAH in millions)	**3Q2014**	**2Q2014**	**1Q2014**	**3Q2014 / 2Q2014**		**2013**	**2012**	**total**	**%**
Net interest income	1 783,0	1 165,7	569,3	617,3	53,0%	1 725,1	1 276,6	448,6	35,1%
Net non-interest income	1 240,7	778,7	475,2	462,0	59,3%	905,2	735,4	169,8	23,1%
Net fee and comission income	585,7	372,5	200,3	213,2	57,3%	775,1	550,8	224,3	40,7%
Trading and other volatile income	655,0	406,3	274,9	248,8	61,2%	130,2	184,7	-54,5	-29,5%
Operating income	**3 023,7**	**1 944,4**	**1 044,5**	**1 079,3**	**55,5%**	**2 630,4**	**2 012,0**	**618,4**	**30,7%**
Operating expenses	-1 123,6	-759,9	-374,6	-363,8	47,9%	-1 388,7	-1 266,3	-122,3	9,7%
Profit before provisions and tax	**1 900,1**	**1 184,6**	**670,0**	**715,6**	**60,4%**	**1 241,7**	**745,7**	**496**	**66,5%**
Provisions	-2 139,4	-1 085,7	-422,7	-1 053,7	97,0%	-553,3	-318,6	-234,7	73,7%
Tax income	27,2	-33,9	-61,4	61,1	-180,4%	-133,6	-149,9	16,2	-10,8%
Net profit	**-212,1**	**65,0**	**185,9**	**-277,0**	**-426,5%**	**554,8**	**277,2**	**277,5**	**100,1%**
Performance ratios	**3Q2014**	**2Q2014**	**1Q2014**	**3Q2014 / 2Q2014**		**2013**	**2012**	**Δ ppt**	
ROA before provisions and taxes (Profit before provisions and taxes / Net average assets)	6,9%	6,6%	7,7%	0,3%		4,1%	2,6%	1,6	
ROE before provisions and taxes (Profit before provisions and taxes / Average capital)	45,1%	42,0%	48,0%	3,1%		22,8%	14,3%	8,5	
ROA (Net profit / Net average assets)	-0,8%	0,4%	2,1%	-1,1%		1,8%	1,0%	0,9	
ROE (Net profit /Average capital)	-5,0%	2,3%	13,3%	-7,3%		10,2%	5,3%	4,9	
NIM (Net interest margin)	7,5%	7,6%	7,8%	-0,1%		6,8%	5,4%	1,4	
C/I (Operating expences / Total income)	37,2%	39,1%	35,9%	-1,9%		52,8%	62,9%	-10,1	
Structural ratios	**3Q2014**	**2Q2014**	**1Q2014**	**3Q2014 / 2Q2014**		**2013**	**2012**	**Δ ppt**	
Net loan portfolio / Customer accounts	100,9%	102,3%	102,1%	-1,42%		103,6%	92,5%	11,13	
Customer accounts / Liabilities	79,7%	78,6%	78,7%	1,08%		78,7%	79,7%	-1,04	
Current accounts / Total customer accounts	45,1%	44,6%	44,0%	0,53%		39,0%	45,4%	-6,37	
Asset quality ratios	**3Q2014**	**2Q2014**	**1Q2014**	**3Q2014 / 2Q2014**		**2013**	**2012**	**Δ ppt**	
NPL[1] / Loans to customers	18,9%	14,9%	15,1%	3,98%		14,3%	18,0%	-3,68	
Provisions / Loans to customers	16,3%	13,9%	12,4%	2,39%		11,1%	14,6%	-3,55	
Provisions / NPL[1]	86,1%	93,1%	82,0%	-6,99%		77,4%	81,3%	-3,88	
Capital ratios	**3Q2014**	**2Q2014**	**1Q2014**	**3Q2014 / 2Q2014**		**2013**	**2012**	**Δ ppt**	
CAR (Basel)	18,1%	18,2%	19,5%	-0,19%		21,0%	24,4%	-3,36	
CAR (NBU)	12,9%	11,6%	12,1%	1,23%		12,5%	18,4%	-5,86	

1 - NPL as 90+ days overdue loans