Key financial indicators according to IFRS

Balance sheet: key components (hryvnas in millions)	30.09.2015	30.09.2014	30.09.2015/30.09.2014		31.12.2014	31.12.2013	31.12.2014/31.12.2013	
Total assets	36 600	39 380	-2 780	-7,1%	37 431	32 159	5 273	16,4%
Loan portfolio before provisions	35 197	31 768	3 429	10,8%	33 445	24 592	8 853	36,0%
Corporate	27 646	24 261	3 385	14,0%	25 860	17 766	8 094	45,6%
Retail	7 551	7 507	44	0,6%	7 584	6 826	758	11,1%
Securities before provisions	1 930	2 997	-1 066	-35,6%	1 947	3 192	-1 245	-39,0%
Customer accounts	25 512	27 404	-1 893	-6,9%	26 273	21 068	5 205	24,7%
Corporate	12 856	15 905	-3 049	-19,2%	13 609	9 704	3 904	40,2%
Retail	12 656	11 499	1 157	10,1%	12 664	11 363	1 301	11,4%
Equity	4 800	5 420	-620	-11,4%	5 532	5 572	-40	-0,7%
Total capital (Tier 1 + Tier 2)	5 292	5 774	-481	-8,3%	6 024	5 747	277	4,8%
P&L: key components (hryvnas in millions)	**9M 2015**	**9M 2014**	**9M 2015/9M 2014**		**2014**	**2013**	**2014/2013**	
Net interest income	1 656,7	1 783,0	-126,3	-7,1%	2 344,7	1 725,1	619,6	35,9%
Net non-interest income	1 653,8	1 240,7	413,1	33,3%	2 003,5	905,2	1 098,3	121,3%
Net fee and commission income	603,6	585,7	17,9	3,1%	834,1	775,1	59,1	7,6%
Trading and other volatile income	1 050,2	655,0	395,2	60,3%	1 169,4	130,2	1 039,2	798,4%
Operating income before provisions	**3 310,5**	**3 023,7**	**286,7**	**9,5%**	**4 348,2**	**2 630,4**	**1 717,8**	**65,3%**
Operating expenses	-1 177,1	-1 123,6	-53,5	-4,8%	-1 650,0	-1 388,7	-261,4	-18,8%
Profit before provisions and tax	**2 133,3**	**1 900,1**	**233,2**	**12,3%**	**2 698,1**	**1 241,7**	**1 456,4**	**117,3%**
Provisions	-2 998,4	-2 139,4	-859,0	-40,1%	-2 871,2	-553,3	-2 317,8	-418,9%
Taxes	151,0	27,2	123,8	454,7%	37,2	-133,6	170,8	127,9%
Net profit	**-714,0**	**-212,1**	**-501,9**	**-236,7%**	**-135,8**	**554,8**	**-690,6**	**-124,5%**
Performance ratios	**9M 2015**	**9M 2014**	**9M 2015/9M 2014**		**2014**	**2013**	**2014/2013**	
ROA before provisions and tax	7,6%	6,9%	0,7%	-	7,2%	4,1%	3,1%	-
ROE before provisions and tax	56,3%	45,1%	11,2%	-	48,2%	22,8%	25,4%	-
ROA	-2,5%	-0,8%	-1,8%	-	-0,4%	1,8%	-2,2%	-
ROE	-18,8%	-5,0%	-13,8%	-	-2,4%	10,2%	-12,6%	-
Net interest margin	6,7%	7,5%	-0,9%	-	7,3%	6,7%	0,6%	-
C/I	35,6%	37,2%	-1,6%	-	37,9%	52,8%	-14,8%	-
Structural ratios(1)	**9M 2015**	**9M 2014**	**9M 2015/9M 2014**		**2014**	**2013**	**2014/2013**	
Net loan portfolio / Customer accounts	108,8%	101,7%	7,1%	-	101,9%	103,6%	-1,7%	-
Customer accounts / Liabilities	80,9%	79,0%	1,9%	-	79,7%	78,7%	1,0%	-
Current accounts / Total customer accounts	45,0%	45,5%	-0,4%	-	45,8%	39,0%	6,7%	-
Asset quality ratios	**30.09.2015**	**30.09.2014**	**30.09.2015/30.09.2014**		**31.12.2014**	**31.12.2013**	**31.12.2014/31.12.2013**	
NPL(2)/ Loans to customers	24,4%	18,9%	5,5%	-	18,2%	14,0%	4,2%	-
Provisions / Loans to customers	24,2%	16,3%	8,0%	-	15,2%	11,1%	4,1%	-
Provisions / NPL(2)	99,3%	86,1%	13,2%	-	83,7%	79,5%	4,2%	-
Capital ratios	**30.09.2015**	**30.09.2014**	**30.09.2015/30.09.2014**		**31.12.2014**	**31.12.2013**	**31.12.2014/31.12.2013**	
CAR (Basel)	16,2%	18,1%	-1,9%	-	17,4%	21,0%	-3,6%	-
CAR (NBU)	12,5%	12,9%	-0,4%	-	15,1%	12,3%	2,8%	-

(1) NPL as 90+ days overdue loans