1Q 2014 FUIB Key Financials according to IFRS

Balance sheet: key components (hryvnas in millions)	31.03.2014	31.03.2013	31.03.2014/31.03.2013		2013	2012	2013/2012	
Net assets as of the end of reporting period	37 782	30 008	7 774	25,9%	31 896	27 555	4 340	15,8%
Gross loan portfolio:	28 255	21 000	7 255	34,6%	23 626	20 993	2 634	12,5%
Gross loans to corporate customers	21 627	15 371	6 257	40,7%	17 766	15 390	2 376	15,4%
Gross loans to individual customers	6 628	5 629	999	17,7%	5 861	5 603	257	4,6%
Gross securities portfolio	2 619	4 215	-1 596	-37,9%	3 192	3 397	-206	-6,0%
Customer accounts	25 187	19 214	5 973	31,1%	20 932	17 611	3 321	18,9%
Corporate accounts	13 490	8 279	5 211	62,9%	9 698	7 380	2 318	31,4%
Individuial accounts	11 698	10 935	762	7,0%	11 234	10 231	1 003	9,8%
Equity	5 712	5 193	519	10,0%	5 542	5 045	497	9,8%
Total capital (Tier 1 + Tier 2)	6 002	5 432	570	10,5%	5 684	5 284	399	7,6%
Statement of Income (hryvnas in millions)	**IQ2014**	**IQ2013**	**IQ2014/IQ2013**		**2013**	**2012**	**2013/2012**	
Net interest income	505,8	299,3	206,5	69,0%	1 533,9	1 151,2	382,7	33,2%
Net non-interest income	383,1	145,8	237,3	162,8%	614,2	484,0	130,1	26,9%
Net fee and comission income	109,6	97,3	12,4	12,7%	491,8	307,5	184,3	59,9%
Trading and other volatile income	273,5	48,5	225,0	463,7%	122,3	176,5	-54,2	-30,7%
Operating income	**888,9**	**445,1**	**443,8**	**99,7%**	**2 148,1**	**1 635,2**	**512,8**	**31,4%**
Operating expenses	-249,5	-222,2	-27,3	12,3%	-992,9	-946,1	-46,9	5,0%
Profit before provisions and tax	**639,4**	**222,8**	**416,6**	**186,9%**	**1 155,2**	**689,2**	**466,0**	**67,6%**
Allowance for impairment of loans	-413,6	-73,7	-339,9	461,2%	-514,3	-289,1	-225,1	77,9%
Income tax expense	-56,7	-30,1	-26,6	88,2%	-131,2	-136,1	5,0	-3,6%
Net profit	**169,0**	**119,0**	**50,0**	**42,1%**	**509,7**	**263,9**	**245,8**	**93,1%**
Performance ratios	**IQ2014**	**IQ2013**	**IQ2014/IQ2013**		**2013**	**2012**	**2013/2012**	
ROA before provisions and tax (Profit before provisions and taxes / Net average assets)	7,4%	3,1%	4,3%	-	3,7%	2,6%	1,1%	-
ROE before provisions and tax (Profit before provisions and taxes / Average capital)	46,1%	17,7%	28,4%	-	21,8%	13,9%	7,8%	-
ROA (Net profit/Net average assets)	2,0%	1,7%	0,3%	-	1,6%	1,0%	0,6%	-
ROE (Net profit/Average capital)	12,2%	9,4%	2,8%	-	9,6%	5,3%	4,3%	-
NIM (Net interest margin)	7,0%	4,8%	2,2%	-	5,7%	4,9%	0,7%	-
C/I (Operating expences/Total income)	28,1%	49,9%	-21,9%	-	46,2%	57,9%	-11,6%	-
Structural ratios(avarage balance sheet)	**IQ2014**	**IQ2013**	**IQ2014/IQ2013**		**2013**	**2012**	**2013/2012**	
Net loan portfolio / Customer accounts	99,0%	97,0%	2,1%	-	92,4%	98,7%	-6,3%	-
Customer accounts / Liabilities	78,9%	77,8%	1,1%	-	78,2%	78,9%	-0,7%	-
Current accounts / Total customer accounts	43,8%	38,6%	5,1%	-	42,2%	40,6%	1,6%	-
Asset quality ratios	**IQ2014**	**IQ2013**	**IQ2014/IQ2013**		**2013**	**2012**	**2013/2012**	
NPL(1)/ Loans to customers	16,3%	22,8%	-6,4%	-	15,0%	20,9%	-5,9%	-
Provisions / Loans to customers	12,5%	15,1%	-2,6%	-	11,4%	14,8%	-3,4%	-
Provisions / NPL(2)	76,5%	66,5%	10,0%	-	75,7%	70,7%	4,9%	-
Capital ratios	**IQ2014**	**IQ2013**	**IQ2014/IQ2013**		**2013**	**2012**	**2013/2012**	
CAR (Basel)	19,43%	22,90%	-3,5%	-	21,23%	23,43%	-2,2%	-
CAR (NBU)	14,96%	15,49%	-0,5%	-	11,78%	17,63%	-5,9%	-

(1) NPL as 60+ days overdue loans