Key financial indicators according to National accounting standarts

Balance sheet: key components (hryvnas in millions)	30.06.2015	31.12.2014	30.06.2015/31.12.2014	
Total assets	34 184	36 776	-2 592	-7,0%
Loan portfolio before provisions	33 241	31 339	1 902	6,1%
Corporate	27 149	25 120	2 029	8,1%
Retail	6 092	6 219	-127	-2,0%
Securities before provisions	1 013	1 951	-938	-48,1%
Customer accounts	23 652	25 801	-2 149	-8,3%
Corporate	10 795	13 220	-2 424	-18,3%
Retail	12 857	12 581	275	2,2%
Equity	3 888	4 603	-715	-15,5%
Total capital (Tier 1 + Tier 2)	4 386	5 002	-616	-12,3%
P&L: key components (hryvnas in millions)	**1H 2015**	**1H 2014**	**1H 2015/1H 2014**	
Net interest income	1 235,7	1 252,0	-16,3	-1,3%
Net non-interest income	1 490,4	770,3	720,1	93,5%
Net fee and comission income	1 123,0	354,2	768,8	217,1%
Trading and other volatile income	367,4	416,1	-48,7	-11,7%
Operating income before provisions	**2 726,2**	**2 022,3**	**703,8**	**34,8%**
Operating expenses	-920,5	-774,5	-146,0	-18,9%
Profit before provisions and tax	**1 805,7**	**1 247,9**	**557,8**	**44,7%**
Provisions	-2 670,9	-968,3	-1 702,5	-175,8%
Net profit	**-709,5**	**220,4**	**-929,9**	**-421,9%**
Performance ratios	**1H 2015**	**1H 2014**	**1H 2015/1H 2014**	
ROA before provisions and tax	9,6%	-	-	
ROE before provisions and tax	84,0%	-	-	
ROA	-3,8%	-	-	
ROE	-33,0%	-	-	
Net interest margin	8,1%	-	-	
C/I	33,8%	38,3%	-4,5%	
Structural ratios(1)	**1H 2015**	**1H 2014**	**1H 2015/1H 2014**	
Net loan portfolio / Customer accounts	108,9%	-	-	
Customer accounts / Liabilities	78,2%	-	-	
Current accounts / Total customer accounts	49,0%	-	-	
Asset quality ratios	**30.06.2015**	**31.12.2014**	**30.06.2015/31.12.2014**	
NPL(2)/ Loans to customers	17,3%	13,0%	4,3%	-
Provisions / Loans to customers	20,1%	13,1%	7,0%	-
Provisions / NPL(2)	116,0%	100,8%	15,2%	-
Capital ratios	**30.06.2015**	**31.12.2014**		
CAR (NBU)	13,13%	15,13%	-2,00%	

(1) NPL as 90+ days overdue loans