FUIB Key Financials (according to Ukrainian Accounting Standards)

Balance Sheet as of end of period, UAH mln	30.06.2012	30.06.2011	30.06.2012/ 30.06.2011		2011	2010	2011/2010	
Net assets as of end of period	31 459	26 575	4 884	18,4%	34 865	27 929	6 936	24,8%
Gross loan portfolio:	19 641	18 410	1 231	6,7%	19 695	17 895	1 800	10,1%
Gross loans to corporate customers	14 777	13 771	1 006	7,3%	14 543	13 123	1 420	10,8%
Gross loans to individual customers	4 865	4 639	225	4,9%	5 152	4 772	380	8,0%
Gross securities portfolio	3 634	3 680	-46	-1,3%	4 497	3 303	1 194	36,1%
Customer accounts:	16 650	15 122	1 528	10,1%	20 094	15 439	4 654	30,1%
Corporate accounts	7 113	6 584	529	8,0%	11 464	7 545	3 919	51,9%
Individual accounts	9 537	8 538	999	11,7%	8 629	7 894	735	9,3%
Equity	4 094	3 610	484	13,4%	4 029	3 514	516	14,7%
Total capital (Tier 1 + Tier 2)	4 364	3129**	-	-	4 554	4 057	-	-
Statement of Income, UAH mln	**1H 2012**	**1H 2011**	**1H 2012/1H 2011**		**2011**	**2010**	**2011/2010**	
Net interest income	773,4	681,4	92,0	13,5%	1 476,4	1 262,3	214,1	17,0%
Net non-interest income:	198,1	199,4	-1,3	-0,6%	393,5	345,0	48,5	14,0%
Net comission income	166,2	145,5	20,7	14,2%	313,2	290,0	23,2	8,0%
Trading and other volatile income	31,9	53,8	-22,0	-40,8%	80,3	55,0	25,3	46,0%
Operating income	**971,5**	**880,7**	**90,7**	**10,3%**	**1 869,9**	**1 607,4**	**262,5**	**16,3%**
Operating Expense	-582,0	-382,7	-199,3	52,1%	-823,6	-711,5	-112,2	15,8%
Profit before provisions and taxes	**389,4**	**498,0**	**-108,6**	**-21,8%**	**1 046,3**	**895,9**	**150,4**	**16,8%**
Allowance for impairment of assets	-222,2	-360,8	138,6	-38,4%	-713,3	-624,5	-88,9	14,2%
Net profit	**128,0**	**102,8**	**25,2**	**24,5%**	**267,6**	**250,7**	**16,9**	**6,7%**
Performance indicators	**1H 2012**	**1H 2011**	**1H 2012/1H 2011**		**2011**	**2010**	**2011/2010**	
ROA before provisions (Profit before provisions and taxes/Net average assets)	2,6%	3,7%	-1,0%	-	3,3%	3,4%	-0,1%	-
ROE before provisions (Profit before provisions and taxes/Average capital)	19,2%	28,3%	-9,1%	-	27,7%	26,5%	1,3%	-
ROA (Net profit/Net average assets)	0,9%	0,8%	0,1%	-	0,9%	1,0%	-0,1%	-
ROE (net profit/Average capital)	6,3%	5,8%	0,5%	-	7,1%	7,4%	-0,3%	-
NIM (net interest income / average productive assets)	8,1%	7,9%	0,2%	-	7,9%	7,8%	0,1%	-
C/I (Operating expences/Total income)	59,9%	43,5%	16,5%	-	44,0%	44,3%	-0,2%	-
Structural indicators (average balance sheet)	**1H 2012**	**1H 2011**	**1H 2012/1H 2011**		**2011**	**2010**	**2011/2010**	
Net loan portfolio/Customer accounts	93,3%	90,3%	3,0%	-	82,6%	109,9%	-27,3%	-
Customer accounts to liabilities	64,7%	55,9%	8,8%	-	64,3%	58,0%	6,3%	-
Current accounts to total customer accounts	47,7%	47,9%	-0,2%	-	53,1%	39,5%	13,6%	-
Asset quality	**1H 2012**	**1H 2011**	**1H 2012/1H 2011**		**2011**	**2010**	**2011/2010**	
NPL* / Loans to customers	18,3%	27,4%	-9,1%	-	20,2%	24,3%	-4,1%	-
Allowance / Loans to customers	17,8%	24,4%	-6,6%	-	20,9%	23,0%	-2,1%	-
Allowance / NPL*	96,9%	89,1%	7,8%	-	103,6%	94,6%	9,0%	-
Capital adequacy	**30.06.2012**	**30.06.2011**	**30.06.2012/ 30.06.2011**		**2011**	**2010**	**2011/2010**	
CAR (NBU)	15,50%	16,67%**	-	-	15,86%	18,76%**	-	-

* NPL as 60+ days overdue loans

** Without the effect of FUIB and Dongorbank merger