FUIB Key Financials (according to Ukrainian Accounting Standards)

Balance Sheet as of end of period, UAH mln	30.09.2012	30.09.2011	30.09.2012/30.09.2011		2011	2010	2011/2010	
Net assets as of end of period	31 592	29 278	2 313	7,9%	34 865	27 929	6 936	24,8%
Gross loan portfolio:	20 306	18 666	1 640	8,8%	19 695	17 895	1 800	10,1%
Gross loans to corporate customers	15 132	14 123	1 008	7,1%	14 543	13 123	1 420	10,8%
Gross loans to individual customers	5 174	4 543	632	13,9%	5 152	4 772	380	8,0%
Gross securities portfolio	3 144	2 479	665	26,8%	4 497	3 303	1 194	36,1%
Customer accounts:	17 604	16 235	1 370	8,4%	20 094	15 439	4 654	30,1%
Corporate accounts	7 827	7 868	-41	-0,5%	11 464	7 545	3 919	51,9%
Individual accounts	9 777	8 366	1 411	16,9%	8 629	7 894	735	9,3%
Equity	4 144	3 056	1 088	35,6%	4 029	3 514	516	14,7%
Total capital (Tier 1 + Tier 2)	4 487	4 448	-	-	4 554	4 057	-	-
Statement of Income, UAH mln	**9M 2012**	**9M 2012**	**9M 2012/9M 2011**		**2011**	**2010**	**2011/2010**	
Net interest income	1 189,4	1 083,1	106,3	9,8%	1 476,4	1 262,3	214,1	17,0%
Net non-interest income:	246,1	313,8	-67,7	-21,6%	393,5	345,0	48,5	14,0%
Net comission income	270,1	229,2	41,0	17,9%	313,2	290,0	23,2	8,0%
Trading and other volatile income	-24,0	84,7	-108,6	-128,3%	80,3	55,0	25,3	46,0%
Operating income	**1 435,5**	**1 396,9**	**38,6**	**2,8%**	**1 869,9**	**1 607,4**	**262,5**	**16,3%**
Operating Expense	-817,3	-594,7	-222,6	37,4%	-823,6	-711,5	-112,2	15,8%
Profit before provisions and taxes	**618,2**	**802,2**	**-183,9**	**-22,9%**	**1 046,3**	**895,9**	**150,4**	**16,8%**
Allowance for impairment of assets	-361,8	-592,0	230,2	-38,9%	-713,3	-624,5	-88,9	14,2%
Net profit	**194,7**	**160,8**	**34,0**	**21,1%**	**267,6**	**250,7**	**16,9**	**6,7%**
Performance indicators	**9M 2012**	**9M 2012**	**9M 2012/9M 2011**		**2011**	**2010**	**2011/2010**	
ROA before provisions (Profit before provisions and taxes/Net average assets)	2,8%	3,9%	-1,1%	-	3,3%	3,4%	-0,1%	-
ROE before provisions (Profit before provisions and taxes/Average capital)	20,1%	30,8%	-10,8%	-	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%	6,2%	0,1%	-	7,1%	7,4%	-0,3%	-
C/I (Operating expenses/Total income)	56,9%	42,6%	14,4%	-	44,0%	44,3%	-0,2%	-
Structural indicators (average balance sheet)	**9M 2012**	**9M 2012**	**9M 2012/9M 2011**		**2011**	**2010**	**2011/2010**	
Net loan portfolio/Customer accounts	94,7%	90,5%	4,2%	-	82,6%	109,9%	-27,3%	-
Customer accounts to liabilities	65,6%	64,0%	1,6%	-	64,3%	58,0%	6,3%	-
Current accounts to total customer accounts	46,9%	48,3%	-1,4%	-	53,1%	39,5%	13,6%	-
Asset quality	**30.09.2012**	**30.09.2011**	**30.09.2012/30.09.2011**		**2011**	**2010**	**2011/2010**	
NPL* / Loans to customers	18,1%	23,1%	-5,0%	-	20,2%	24,3%	-4,1%	-
Allowance / Loans to customers	17,4%	21,6%	-4,2%	-	20,9%	23,0%	-2,1%	-
Allowance / NPL*	96,1%	93,6%	2,5%	-	103,6%	94,6%	9,0%	-
Capital adequacy	**30.09.2012**	**30.09.2011**	**30.09.2012/30.09.2011**		**2011**	**2010**	**2011/2010**	
CAR (NBU)	16,57%	16,56%	0,01%	-	15,86%	18,76%**	-	-

* NPL as 60+ days overdue loans