Key financial indicators according to National accounting standarts

Balance sheet: key components (hryvnas in millions)	30.09.2015	31.12.2014	30.09.2015/31.12.2014	
Total assets	35 865	36 776	-911	-2,5%
Loan portfolio before provisions	33 054	31 339	1 715	5,5%
Corporate	27 213	25 120	2 093	8,3%
Retail	5 841	6 219	-378	-6,1%
Securities before provisions	1 934	1 951	-17	-0,9%
Customer accounts	24 176	25 801	-1 625	-6,3%
Corporate	11 601	13 220	-1 619	-12,2%
Retail	12 575	12 581	-6	-0,1%
Equity	4 041	4 603	-562	-12,2%
Total capital (Tier 1 + Tier 2)	4 091	5 002	-911	-18,2%
P&L: key components (hryvnas in millions)	**9 мес. 2015**	**9 мес. 2014**	**9 мес. 2015/ 9 мес. 2014**	
Net interest income	1 944,7	1 864,9	79,8	4,3%
Net non-interest income	1 962,1	1 298,0	664,1	51,2%
Net fee and comission income	1 362,3	599,0	763,3	127,4%
Trading and other volatile income	599,8	699,0	-99,2	-14,2%
Operating income before provisions	**3 906,8**	**3 162,9**	**744,0**	**23,5%**
Operating expenses	-1 396,6	-1 146,4	-250,2	-21,8%
Profit before provisions and tax	**2 510,3**	**2 016,5**	**493,8**	**24,5%**
Provisions	-3 208,6	-1 920,8	-1 287,8	-67,0%
Net profit	**-555,6**	**71,4**	**-627,0**	**-878,1%**
Performance ratios	**9 мес. 2015**	**9 мес. 2014**	**9 мес. 2015/ 9 мес. 2014**	
ROA before provisions and tax	9,1%	-	-	
ROE before provisions and tax	79,7%	-	-	
ROA	-2,0%	-	-	
ROE	-17,6%	-	-	
Net interest margin	8,7%	-	-	
C/I	35,7%	36,2%	-0,5%	
Structural ratios(1)	**9 мес. 2015**	**9 мес. 2014**	**9 мес. 2015/ 9 мес. 2014**	
Net loan portfolio / Customer accounts	109,2%	-	-	
Customer accounts / Liabilities	77,8%	-	-	
Current accounts / Total customer accounts	49,2%	-	-	
Asset quality ratios	**30.09.2015**	**31.12.2014**	**30.09.2015/31.12.2014**	
NPL(2)/ Loans to customers	19,4%	13,0%	6,4%	-
Provisions / Loans to customers	21,6%	13,1%	8,5%	-
Provisions / NPL(2)	111,2%	100,8%	10,4%	-
Capital ratios	**30.09.2015**	**31.12.2014**	**30.09.2015/31.12.2014**	
CAR (NBU)	12,48%	15,13%	-2,65%	

(1) NPL as 90+ days overdue loans