

## The Reliability (pi)-Rating of Ukrainian Banks, 2006

#	The place of bank in NBU's ranking on assets	Bank	Rating indicators				Capital adequacy		Structure	
			Rating, 2006	Rating, 2005	Integral indicator (points)	Correction factors (points)	Shareholders' equity / Net assets	Borrowed funds' share in liabilities & shareholders' equity	Liquid assets' share in operating assets	Operating assets' share in assets
1	24	ING BANK UKRAINE	A+	A++	592.51	40	14.37%	36.89%	41.46%	67.14%
2	8	OTP BANK	A++	A++	584.37	40	8.81%	36.63%	12.36%	88.68%
3	4	UKREXIMBANK	A+	A++	557.92	60	10.15%	41.36%	20.00%	77.92%
4	2	RAIFFEISEN BANK AVAL	A+	A++	554.12	60	11.96%	61.51%	18.77%	78.89%
5	31	CITIBANK (UKRAINE)	A++	A++	552.96	40	9.78%	53.77%	43.06%	65.39%
6	9	NADRA	A+	B++	551.24	60	13.34%	56.36%	22.83%	75.52%
7	34	CALYON BANK UKRAINE	A++	A++	549.94	40	9.07%	50.87%	28.46%	73.51%
8	28	HVB BANK UKRAINE	A++	A++	549.37	40	8.60%	38.41%	25.61%	75.56%
9	1	PRIVATBANK	A++	A+	549.02	60	10.76%	73.68%	14.16%	88.99%
10	6	UKRSOTSBANK	A	A++	548.55	60	11.19%	62.74%	23.82%	74.19%
11	26	DONGORBANK	A++	A++	544.68	60	12.24%	75.56%	40.19%	65.36%
12	15	FIRST UKRAINIAN INTERNATIONAL BANK	A++	A++	532.94	60	16.39%	50.11%	34.91%	65.15%
13	35	TAS-INVESTBANK	A++	A++	531.68	60	12.15%	50.70%	28.71%	76.27%
14	3	UKRSIBBANK	A++	B++	523.33	60	9.24%	30.92%	13.61%	83.19%
15	7	OSHCHADBANK	A	B	519.62	20	16.13%	72.83%	104.90%	40.33%
16	12	KREDITPROMBANK	A++	A+	518.52	60	9.36%	53.18%	32.33%	69.62%
17	27	VTB (MRIYA)	A++	A++	517.52	60	9.51%	70.04%	24.45%	70.55%
18	36	PROCREDIT BANK	A++	A++	516.02	60	7.48%	64.84%	15.75%	81.54%
19	10	FORUM	A++	A++	511.99	60	10.62%	57.84%	29.47%	71.01%
20	18	VABANK	A++	B++	511.97	60	12.65%	62.39%	43.39%	62.64%
21	32	FINANSOVAYA INITSIIATIVA	A	—	508.33	0	16.93%	42.38%	43.87%	65.05%
22	50	PRESTIGE	A++	—	502.10	40	31.42%	8.69%	52.05%	57.17%
23	5	PROMINVESTBANK	A+	A+	501.92	40	9.46%	87.92%	20.09%	82.99%
24	16	ALFA-BANK	A+	B++	500.69	60	8.02%	42.44%	19.62%	78.53%
25	30	INDUSTRIALBANK	A	A++	500.47	20	16.42%	69.04%	17.75%	79.84%
26	45	NRB-UKRAINE	A+	A+	500.18	60	10.69%	61.07%	28.88%	76.62%
27	19	TAS-KOMMERZBANK	A++	B+	497.42	60	14.49%	59.38%	21.96%	76.74%
28	38	AKTIV BANK	B++	B+	497.39	0	22.96%	32.19%	81.88%	48.14%
29	22	KHRESHCHATYK	B++	B++	494.68	40	9.78%	66.69%	45.14%	61.08%
30	42	EXPRESS-BANK	B+	B+	491.50	0	19.24%	73.76%	32.01%	70.65%
31	21	RODOVID BANK	B++	B+	487.61	40	12.40%	56.37%	41.58%	62.97%
32	41	CREDIT-DNIPRO	B++	B	485.51	20	13.15%	71.08%	19.67%	84.64%
33	14	BROKBUSINESSBANK	B++	B+	484.12	20	16.19%	65.37%	22.06%	73.07%
34	53	ARKADA	B	B+	483.05	20	22.39%	78.35%	58.62%	60.25%
35	11	FINANCE & CREDIT	B++	B++	481.30	20	9.74%	68.52%	13.83%	85.31%
36	23	PRAVEX-BANK	B	B+	480.98	20	10.33%	75.97%	27.42%	67.72%
37	52	PETROKOMMERZ-UKRAINE BANK	B++	B++	476.23	40	8.32%	80.20%	27.98%	75.81%
38	17	UKRGAZBANK	B++	B+	475.69	40	10.93%	61.55%	45.10%	59.08%
39	13	UKRPROMBANK	B++	B++	475.24	20	15.05%	72.95%	16.03%	85.60%
40	40	DELTA	B++	—	472.13	0	25.35%	17.33%	25.25%	77.54%
41	25	KREDOBANK	B++	B+	470.51	60	8.12%	73.70%	18.90%	78.53%
42	92	UKRGAZPROMBANK	B+	B+	468.08	0	28.25%	55.17%	73.17%	53.04%
43	66	FINANCIAL UNION BANK	B+	—	466.55	0	34.89%	55.75%	23.41%	83.12%
44	68	UKRAINIAN PROFESSIONAL BANK	B+	B+	459.57	0	33.16%	59.17%	45.84%	64.71%
45	61	FIRST INVESTMENT BANK	B+	B++	457.04	0	28.30%	54.26%	62.02%	56.27%
46	51	UNIVERSAL BANK FOR DEVELOPMENT AND PARTNERSHIP	B+	B+	456.33	20	17.66%	68.03%	26.13%	80.77%
47	33	IMEXBANK	B+	C+	452.48	20	11.65%	72.98%	48.72%	57.34%
48	91	CLEARING HOUSE	B+	B+	452.34	20	21.07%	62.54%	33.78%	69.10%
49	48	TAVRIKA	B+	B+	451.03	20	10.62%	70.57%	19.50%	82.98%
50	84	PIVDENKOMBANK	B	C+	447.65	0	16.91%	65.28%	33.71%	70.01%
51	47	BIG ENERGY	B++	C	445.05	20	15.08%	64.77%	37.42%	63.18%



Table 2

EXPERT UKRAINE №2 JUNE 2007

Coefficient groups for integral indicator calculation													Net assets (UAH bn)
and quality of assets			Indicators of efficiency and profitability							Structural indicators			
Loans' share in assets	Risk provi- sions for loans / Loans	Risk provi- sions for assets / Assets	Interest income / Loans	Interest income / Interest expense	Net interest income / Net assets	Operating profit / Staff cost	Net profit / Revenues	ROA	ROE	Liquid assets / Borrowed funds	Loans / Deposits		
56.66%	0.11%	2.57%	10.26%	287.64%	3.80%	433.39%	32.59%	2.45%	17.04%	33.14%	67.45%	3.466	
87.70%	3.96%	6.41%	10.22%	263.16%	5.76%	386.46%	27.30%	2.97%	33.73%	12.39%	99.15%	10.780	
75.03%	3.05%	4.76%	10.76%	182.43%	3.75%	186.65%	19.32%	2.03%	20.01%	19.14%	92.15%	18.130	
78.26%	3.93%	4.57%	11.93%	220.88%	5.28%	131.80%	9.33%	1.26%	10.52%	17.33%	91.60%	26.842	
63.53%	2.01%	3.56%	7.55%	238.79%	2.82%	618.48%	30.06%	2.28%	23.37%	32.11%	72.44%	2.623	
70.41%	4.23%	5.33%	12.97%	177.96%	4.15%	200.07%	12.79%	1.88%	14.09%	21.02%	85.86%	9.932	
73.47%	0.97%	3.22%	7.40%	297.56%	3.64%	567.93%	32.36%	2.50%	27.60%	25.30%	88.86%	2.083	
73.65%	1.35%	3.16%	8.87%	248.61%	3.95%	447.45%	25.85%	2.09%	24.33%	23.07%	87.80%	2.793	
85.17%	10.64%	11.00%	12.98%	201.10%	6.14%	232.81%	8.94%	1.66%	15.39%	15.10%	102.08%	30.568	
72.39%	2.08%	3.41%	11.19%	173.45%	3.49%	134.05%	14.64%	1.67%	14.91%	20.91%	85.64%	17.221	
57.55%	3.90%	4.53%	14.69%	195.65%	4.23%	350.96%	21.16%	2.18%	17.80%	30.70%	67.25%	2.880	
57.61%	2.52%	2.98%	12.15%	203.62%	3.62%	201.31%	14.99%	1.37%	8.35%	27.75%	70.28%	5.983	
73.74%	8.64%	8.31%	13.09%	202.11%	5.26%	562.56%	8.97%	1.10%	9.02%	25.64%	86.35%	1.926	
81.41%	3.71%	3.58%	9.03%	167.41%	3.06%	133.06%	3.11%	0.32%	3.43%	14.07%	101.15%	21.637	
38.45%	7.74%	5.43%	18.76%	342.84%	5.33%	42.30%	10.76%	1.31%	8.11%	52.42%	47.64%	11.106	
67.42%	2.80%	2.82%	10.30%	150.98%	2.39%	157.19%	9.17%	0.82%	8.72%	26.82%	80.32%	6.974	
69.42%	2.51%	3.46%	15.93%	177.17%	4.92%	125.76%	9.81%	1.41%	14.84%	22.28%	89.68%	2.778	
81.54%	3.03%	3.89%	16.38%	243.85%	8.10%	97.36%	7.70%	1.21%	16.23%	18.43%	117.02%	1.800	
69.03%	3.00%	2.55%	11.97%	157.49%	3.08%	100.14%	3.97%	0.38%	3.62%	24.15%	79.65%	7.218	
58.33%	0.99%	1.41%	11.61%	166.19%	2.72%	77.02%	6.78%	0.60%	4.76%	31.58%	67.77%	4.372	
62.97%	2.10%	3.32%	10.53%	188.93%	3.21%	1599.00%	8.79%	0.64%	3.77%	34.19%	75.44%	2.472	
55.60%	0.68%	0.46%	8.70%	311.05%	3.30%	34.86%	0.73%	0.04%	0.12%	43.52%	81.32%	0.956	
82.37%	6.42%	6.81%	13.51%	177.73%	5.15%	106.55%	8.38%	1.34%	14.16%	18.55%	91.67%	16.620	
77.48%	2.18%	2.32%	7.37%	174.49%	2.49%	113.37%	3.63%	0.29%	3.67%	17.39%	87.45%	6.157	
68.01%	5.26%	6.00%	13.02%	250.04%	5.54%	201.72%	16.37%	1.91%	11.66%	17.17%	82.41%	2.574	
70.39%	8.18%	8.35%	13.52%	211.05%	5.39%	441.62%	11.74%	1.39%	13.01%	25.78%	82.01%	1.121	
69.84%	5.74%	4.69%	12.26%	148.40%	2.92%	82.45%	3.53%	0.44%	3.03%	20.51%	85.00%	3.947	
45.17%	3.04%	2.77%	12.39%	162.92%	2.19%	279.03%	17.02%	1.34%	5.85%	52.11%	59.72%	1.569	
56.22%	0.95%	1.57%	17.28%	145.70%	3.07%	74.73%	7.80%	0.90%	9.21%	35.07%	71.49%	3.600	
67.92%	2.54%	4.66%	17.93%	200.65%	6.24%	60.14%	11.45%	2.68%	13.91%	29.31%	88.04%	1.243	
59.92%	1.77%	1.81%	11.76%	124.65%	1.41%	113.24%	6.59%	0.62%	5.01%	32.45%	74.24%	3.631	
78.87%	8.36%	10.37%	13.25%	209.84%	5.93%	436.05%	18.69%	2.90%	22.02%	20.44%	96.83%	1.296	
70.15%	3.21%	4.03%	11.14%	119.04%	1.29%	256.46%	8.09%	0.95%	5.87%	19.64%	85.50%	6.328	
56.81%	10.18%	7.89%	15.02%	282.97%	5.91%	202.82%	8.25%	1.40%	6.25%	45.08%	72.51%	0.830	
81.06%	2.75%	3.79%	11.08%	136.83%	2.48%	159.21%	10.88%	1.42%	14.57%	13.68%	94.00%	7.164	
67.69%	1.75%	4.10%	12.50%	170.70%	3.57%	72.74%	11.66%	2.37%	22.91%	22.15%	80.77%	3.519	
75.17%	2.03%	4.06%	11.82%	201.03%	4.59%	154.11%	9.02%	1.30%	15.69%	23.66%	83.84%	0.886	
48.52%	3.99%	2.97%	16.53%	149.66%	2.72%	71.87%	6.44%	0.71%	6.46%	32.14%	58.52%	4.359	
85.43%	5.62%	5.65%	14.00%	162.51%	4.83%	137.64%	6.33%	0.87%	5.77%	16.35%	101.81%	6.238	
74.13%	6.32%	5.42%	7.65%	284.29%	3.88%	387.67%	2.22%	0.25%	0.98%	107.24%	405.94%	1.434	
76.26%	3.71%	4.17%	11.72%	167.59%	3.74%	86.21%	6.04%	0.73%	8.98%	16.76%	86.14%	3.173	
52.92%	11.95%	12.36%	23.75%	229.52%	7.84%	288.53%	20.08%	3.13%	11.07%	52.95%	72.19%	0.353	
77.00%	7.75%	8.86%	10.39%	364.80%	6.31%	2805.33%	9.10%	0.90%	2.59%	31.02%	122.74%	0.605	
62.01%	3.34%	3.81%	13.27%	162.40%	3.25%	157.64%	9.62%	1.06%	3.20%	44.11%	92.22%	0.609	
48.06%	16.08%	10.24%	18.83%	192.71%	4.78%	281.85%	11.65%	1.48%	5.25%	47.29%	65.12%	0.720	
79.07%	7.09%	8.95%	12.73%	174.80%	4.69%	268.04%	6.23%	0.90%	5.08%	26.34%	98.67%	0.873	
56.43%	1.29%	1.78%	19.30%	157.15%	4.00%	69.45%	6.73%	0.90%	7.72%	32.41%	65.46%	2.514	
63.28%	4.62%	4.92%	16.86%	212.06%	5.85%	105.05%	10.15%	1.39%	6.57%	30.19%	81.84%	0.382	
80.55%	5.86%	6.88%	15.28%	174.21%	5.52%	58.67%	12.98%	1.87%	17.63%	18.40%	91.58%	0.949	
66.35%	2.93%	4.81%	13.66%	161.47%	3.54%	180.15%	20.45%	2.46%	14.54%	29.86%	83.95%	0.434	
61.11%	2.95%	2.53%	18.21%	133.84%	2.87%	53.20%	3.52%	0.50%	3.32%	32.06%	82.87%	1.016	

## 58 / RATINGS / RELIABILITY RATING OF UKRAINIAN BANKS



EXPERT UKRAINE №2 JUNE 2007

#	The place of bank in NBU's ranking on assets	Bank	Rating indicators				Capital adequacy		Structure	
			Rating, 2006	Rating, 2005	Integral indicator (points)	Correction factors (points)	Shareholders' equity / Net assets	Borrowed funds' share in liabilities & shareholders' equity	Liquid assets' share in operating assets	Operating assets' share in assets
			52	46	MEGABANK	B++	B++	444.66	20	17.05%
53	56	EXPOBANK	B+	B+	443.19	0	20.72%	61.99%	16.36%	73.74%
54	55	AGROBANK	B++	C++	441.74	40	9.46%	88.57%	34.36%	69.47%
55	57	SEB BANK	B++	B++	440.63	40	15.57%	46.39%	59.75%	52.60%
56	77	DEMARK	B+	C	438.46	20	25.96%	70.74%	20.62%	84.44%
57	49	KIEVAN RUS	B+	C+	438.12	20	10.07%	64.45%	25.83%	72.66%
58	20	PIVDENNIY	B++	B+	436.18	20	11.74%	74.12%	18.50%	76.40%
59	96	BM BANK	B++	—	432.83	40	16.85%	45.21%	47.56%	61.64%
60	54	ZAKHIDINKOMBANK	B+	B+	426.62	0	12.72%	79.40%	10.96%	95.56%
61	37	KYIV (KIEV)	B	B+	424.46	0	11.48%	84.01%	10.98%	81.02%
62	98	AGROCOMBANK	B+	C+	423.54	20	14.21%	56.48%	71.71%	50.47%
63	62	TRANSBANK	B+	B++	421.47	0	10.14%	72.41%	32.02%	72.39%
64	99	INTEGRAL	B+	C+	420.90	20	23.67%	62.32%	29.83%	76.18%
65	67	EVROPEYSKIY	B+	—	419.49	0	15.43%	56.92%	38.71%	62.16%
66	74	GOLDEN GATE	B+	C+	418.50	20	14.03%	84.61%	13.36%	87.27%
67	93	ARTEM BANK	B+	C+	411.10	0	20.22%	59.26%	104.91%	43.26%
68	80	POLTAVA BANK	B+	C+	409.46	20	25.04%	69.38%	23.50%	70.21%
69	75	INPROMBANK	B	C+	406.51	20	17.67%	78.84%	19.04%	76.71%
70	102	BANK FOR INVESTMENTS AND SAVINGS	B	—	405.80	0	22.38%	60.48%	38.32%	65.93%
71	44	MARINE TRANSPORT BANK	B	B+	404.98	0	11.98%	74.23%	28.20%	76.62%
72	81	ENERGOBANK	B+	C+	403.78	20	18.27%	78.08%	26.29%	73.19%
73	70	AVTOZAZBANK	B	—	402.49	0	13.75%	77.40%	9.95%	87.80%
74	60	DIAMANTBANK	B	B+	400.80	20	13.22%	45.49%	79.42%	46.24%
75	43	UKRINBANK	C++	C++	399.99	0	36.81%	52.95%	24.54%	57.23%
76	89	UKRAINIAN FINANCIAL WORLD	C+	C+	398.18	0	26.60%	67.15%	6.91%	92.37%
77	71	NATIONAL INVESTMENTS	C+	B+	398.04	0	8.43%	70.94%	22.66%	77.62%
78	64	BAZIS BANK	C+	C+	397.56	20	12.13%	78.71%	32.77%	62.79%
79	86	FORTUNA BANK	C+	C+	397.04	0	22.81%	67.82%	16.77%	74.89%
80	82	CAPITAL	C+	C+	396.91	0	13.02%	58.96%	27.44%	71.40%
81	72	MISTO-BANK	C+	C+	396.22	0	14.81%	56.58%	28.80%	68.04%
82	65	INTERNATIONAL COMMERCE BANK	C++	C+	395.84	0	10.17%	80.50%	22.46%	72.98%
83	85	METALLURG	C+	B+	393.91	0	23.49%	72.45%	16.45%	84.22%
84	63	ELECTRON BANK	C+	C+	391.11	20	14.76%	75.99%	19.18%	73.37%
85	59	DNISTER	C++	C+	389.96	20	10.34%	65.67%	20.75%	74.24%
86	88	NATIONAL CREDIT	C+	B+	387.35	0	14.99%	79.06%	11.47%	89.46%
87	90	STOLITSA	C	—	387.21	0	18.34%	78.19%	161.40%	33.55%
88	73	UNIVERSALNIY	C++	C+	383.90	0	14.12%	76.93%	12.24%	81.91%
89	97	CAMBIO	C++	C+	381.40	0	14.24%	69.10%	24.30%	74.25%
90	101	DANIEL	C+	—	380.52	0	23.94%	58.11%	17.04%	73.50%
91	76	UNITED COMMERCIAL BANK	C+	—	374.25	0	13.00%	69.60%	23.83%	71.08%
92	94	EAST-EUROPEAN BANK	C+	C+	373.67	0	16.10%	61.55%	24.31%	73.57%
93	58	FACTORIAL-BANK	C++	C+	373.55	0	12.43%	83.26%	15.57%	74.92%
94	83	NOVIY	C+	C+	373.46	0	13.70%	85.12%	30.65%	73.25%
95	29	INDEXBANK	C++	C++	365.92	40	7.05%	75.59%	44.76%	59.28%
96	87	UKRAINIAN BUSINESS BANK	C+	—	365.80	0	15.38%	79.56%	20.07%	75.75%
97	79	MERKURIY	C+	C+	363.64	0	12.91%	78.51%	12.24%	77.61%
98	69	BANK REGIONALNOGO ROZVYTKU	C+	C++	355.97	0	9.30%	76.50%	14.38%	81.71%
99	100	UKRKOMMUNBANK	C+	C	348.86	0	17.32%	72.99%	47.07%	56.49%
100	78	UNICREDIT BANK	C++	C+	342.13	20	55.16%	5.72%	61.03%	49.87%
101	103	FINBANK	C+	C+	335.89	0	31.30%	51.08%	16.80%	64.36%
102	95	INTERNATIONAL MORTGAGE BANK	C++	—	305.24	20	4.93%	49.44%	14.50%	86.76%

Note: The rating should be considered exclusively as the RA Expert-Rating's opinion regarding a bank's degree of resistance to unfavourable conditions, and not as advice on buying and selling securities or as advice on how to best utilise bank services. RA Expert-Rating and Expert Ukraine Ltd cannot be held responsible for any outcomes resulting from loan, investment and economic decisions, made with sole consideration of this

Sources: National Bank of Ukraine; National information disclosure system (Stock Market Infrastructure Development Agency); Securities and Stock Market State Commission; calculations by RA Expert-Rating



Coefficient groups for integral indicator calculation													Net assets (UAH bn)
and quality of assets			Indicators of efficiency and profitability							Structural indicators			
Loans' share in assets	Risk provisions for loans / Loans	Risk provisions for assets / Assets	Interest income / Loans	Interest income / Interest expense	Net interest income / Net assets	Operating profit / Staff cost	Net profit / Revenues	ROA	ROE	Liquid assets / Borrowed funds	Loans / Deposits		
66.42%	2.18%	2.74%	13.50%	158.00%	3.35%	76.01%	7.17%	1.02%	6.01%	22.00%	85.74%	1.101	
73.60%	5.98%	6.40%	14.07%	183.29%	4.93%	240.04%	13.95%	1.98%	9.57%	17.81%	108.70%	0.808	
68.99%	1.26%	2.25%	13.88%	159.59%	3.63%	51.25%	4.61%	0.68%	7.21%	26.95%	77.89%	0.840	
52.15%	1.58%	1.55%	13.35%	183.91%	3.20%	30.57%	6.25%	0.67%	4.31%	42.36%	70.29%	0.815	
82.24%	11.31%	10.45%	15.10%	246.87%	8.19%	191.48%	4.57%	0.73%	2.83%	23.11%	109.15%	0.481	
71.02%	6.14%	4.94%	15.89%	153.58%	4.13%	84.38%	2.28%	0.34%	3.34%	21.75%	82.29%	0.941	
74.34%	5.00%	4.95%	11.68%	187.45%	4.21%	135.12%	9.60%	1.18%	10.06%	16.90%	88.91%	3.884	
56.58%	0.17%	0.11%	8.49%	219.10%	2.61%	27.12%	0.23%	0.01%	0.07%	38.90%	75.08%	0.373	
94.35%	9.90%	11.53%	14.91%	161.23%	5.90%	499.75%	11.26%	2.31%	18.13%	12.07%	108.78%	0.782	
80.25%	4.47%	5.40%	17.61%	161.37%	5.62%	184.02%	5.90%	1.03%	9.01%	10.21%	92.05%	1.587	
45.07%	3.82%	2.86%	19.79%	150.37%	3.05%	118.48%	7.75%	0.89%	6.28%	42.91%	53.44%	0.341	
70.54%	3.53%	3.53%	16.21%	176.37%	5.09%	70.74%	5.91%	0.86%	8.46%	26.66%	81.13%	0.728	
67.79%	8.82%	7.67%	13.17%	191.04%	4.57%	188.66%	6.74%	0.83%	3.49%	29.46%	87.89%	0.324	
58.78%	7.22%	6.48%	15.26%	155.79%	3.39%	120.15%	10.09%	1.24%	8.02%	29.30%	71.56%	0.620	
83.25%	2.34%	2.87%	15.27%	115.50%	1.75%	135.62%	2.12%	0.40%	2.82%	13.78%	98.39%	0.539	
33.96%	2.94%	4.62%	33.82%	147.90%	3.86%	277.03%	8.25%	1.13%	5.59%	59.62%	44.61%	0.375	
69.08%	5.28%	6.50%	17.90%	155.01%	4.63%	88.34%	7.75%	1.38%	5.50%	23.38%	97.87%	0.475	
76.49%	3.04%	3.30%	15.00%	135.07%	3.05%	98.86%	5.67%	0.96%	5.42%	17.83%	93.39%	0.536	
65.90%	0.66%	1.11%	3.88%	834.81%	2.26%	147.88%	24.83%	0.67%	3.01%	32.54%	84.87%	0.323	
75.32%	8.82%	8.68%	11.60%	258.57%	5.84%	71.10%	3.42%	0.48%	3.99%	24.80%	86.47%	1.119	
66.45%	6.08%	4.84%	11.99%	166.89%	3.34%	86.48%	3.95%	0.55%	3.03%	24.65%	85.10%	0.476	
84.71%	2.04%	3.19%	13.19%	151.12%	3.86%	57.65%	9.75%	1.25%	9.09%	10.66%	103.37%	0.599	
43.65%	5.65%	4.02%	15.73%	154.01%	2.48%	-4.09%	12.72%	1.20%	9.06%	43.47%	51.66%	1.012	
57.02%	4.11%	4.09%	13.47%	228.12%	4.47%	53.14%	4.76%	0.61%	1.66%	23.71%	96.30%	1.198	
90.51%	2.07%	3.44%	14.98%	144.41%	4.28%	974.59%	5.68%	0.86%	3.24%	10.59%	150.24%	0.406	
72.10%	3.18%	3.63%	13.20%	172.83%	4.14%	154.08%	5.69%	0.67%	7.91%	22.96%	94.11%	0.583	
61.61%	0.90%	1.87%	17.59%	173.11%	4.62%	70.15%	7.00%	1.02%	8.41%	26.15%	78.30%	0.668	
74.87%	4.32%	4.64%	16.99%	175.15%	5.66%	200.50%	7.92%	1.15%	5.02%	16.69%	99.45%	0.416	
65.36%	4.94%	4.48%	15.84%	159.34%	3.99%	140.02%	7.61%	1.01%	7.75%	23.64%	78.85%	0.467	
61.56%	4.87%	4.52%	12.64%	195.78%	3.96%	52.27%	7.12%	0.70%	4.73%	22.94%	72.05%	0.575	
72.98%	1.42%	2.01%	15.49%	140.54%	3.30%	51.58%	5.28%	0.86%	8.42%	19.03%	84.73%	0.656	
82.16%	7.74%	8.31%	13.99%	210.55%	6.54%	92.63%	3.97%	0.70%	2.96%	18.56%	110.08%	0.405	
71.82%	2.63%	2.86%	13.42%	140.50%	2.83%	81.08%	7.11%	0.90%	6.11%	17.00%	86.74%	0.669	
73.91%	3.24%	3.26%	14.89%	142.96%	3.40%	88.04%	4.43%	0.63%	6.05%	19.35%	92.86%	0.671	
89.46%	3.94%	4.23%	13.96%	212.60%	6.88%	40.02%	2.13%	0.39%	2.57%	12.04%	104.96%	0.401	
32.98%	5.47%	3.43%	16.66%	265.07%	3.51%	178.54%	10.06%	0.87%	4.73%	68.98%	42.02%	0.405	
80.40%	4.15%	4.66%	13.23%	158.67%	4.08%	53.46%	8.03%	1.13%	8.01%	11.81%	94.69%	0.543	
74.25%	1.19%	1.94%	16.76%	159.86%	4.71%	69.53%	6.45%	0.97%	6.78%	23.29%	95.86%	0.367	
65.15%	2.12%	2.36%	13.02%	173.15%	3.64%	130.81%	7.83%	0.97%	4.04%	17.13%	89.09%	0.323	
59.74%	7.28%	6.94%	20.83%	137.09%	3.60%	72.11%	2.44%	0.46%	3.55%	21.07%	74.30%	0.500	
67.71%	2.16%	2.70%	16.30%	136.67%	3.01%	92.05%	6.08%	1.01%	6.29%	22.57%	85.44%	0.380	
55.92%	3.14%	2.66%	15.78%	125.41%	1.83%	29.01%	3.00%	0.39%	3.12%	13.60%	65.19%	0.784	
67.74%	6.44%	5.30%	11.93%	195.70%	4.16%	93.60%	3.27%	0.35%	2.59%	26.37%	79.56%	0.435	
58.35%	6.66%	2.58%	19.88%	130.19%	2.82%	3.42%	-12.73%	-2.08%	-29.55%	31.84%	70.02%	2.599	
68.42%	3.71%	3.71%	11.91%	123.50%	1.60%	40.24%	3.73%	0.47%	3.07%	18.08%	81.40%	0.404	
72.52%	0.66%	1.51%	13.89%	146.45%	3.21%	65.65%	7.56%	1.00%	7.72%	11.38%	86.88%	0.503	
75.91%	1.22%	1.91%	15.28%	138.12%	3.24%	61.58%	5.71%	0.83%	8.96%	13.73%	88.72%	0.616	
54.25%	7.23%	4.89%	14.93%	128.74%	1.90%	59.02%	2.13%	0.35%	2.03%	34.40%	70.19%	0.324	
49.33%	0.47%	-3.84%	10.68%	283.81%	3.43%	-131.36%	-67.24%	-4.35%	-7.89%	76.81%	124.49%	0.508	
57.50%	4.09%	3.88%	16.18%	139.93%	2.73%	102.38%	10.52%	1.17%	3.75%	16.48%	87.63%	0.315	
86.70%	5.93%	2.93%	9.48%	277.33%	5.56%	76.95%	-21.04%	-2.62%	-53.06%	19.75%	136.17%	0.354	

rating, by third parties. The present rating is compiled on the basis of public data, provided by the banks to the financial market regulators of Ukraine. It is, thus, marked as a (pi)-rating. The reliability rating is not determined by the position of the bank within the rating table, but exclusively by the letter category to which it is assigned.