

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 30 September 2021

(in thousands of Ukrainian hryvnias)

	30/09/2021	31/12/2020
Assets		
Cash and cash equivalents	32,987,609	14,534,838
Due from other banks	2,567,438	1,486,374
Securities at fair value through profit or loss	114,905	70,599
Securities at fair value through other comprehensive income	17,346,362	18,384,105
Loans to customers	49,304,185	37,573,208
Other assets	1,737,257	935,366
Property and equipment	1,707,668	1,647,151
Investment property	61,117	71,330
Intangible assets	260,153	264,333
Right-of-use assets	191,785	294,432
Deferred tax assets	19,365	2,218
Total assets	106,297,844	75,263,954
Liabilities		
Due to the National Bank of Ukraine	5,694,318	4,200,554
Due to other banks	1,854,521	1,356,654
Customer accounts	84,549,276	57,515,262
Lease liabilities	226,232	328,639
Current income tax liability	241,231	132,528
Other liabilities	2,353,387	2,046,306
Total liabilities	94,918,965	65,579,943
Equity		
Share capital	4,780,595	4,780,595
Share premium	101,660	101,660
Revaluation reserve for property and equipment	448,068	448,068
Revaluation reserve for securities	109,142	130,887
Reserve fund	2,909,909	1,605,862
Retained earnings	3,029,505	2,616,939
Total equity	11,378,879	9,684,011
Total liabilities and equity	106,297,844	75,263,954

Signed on behalf of the Management Board on 27 October 2021

S.P. Chernenko (Chairman of the Management Board)

K.O. Shkolyarenko (Chief Financial Officer)

O.O. Poleschuk (Chief Accountant)

Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Income statement for the period ended 30 September 2021

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/09/2021	Accumulated total for 9 months 2021	Current quarter which ended 30/09/2020	Accumulated total for 9 months 2020
Interest income calculated using effective interest rate	3,004,976	8,209,820	2,230,980	6,719,415
Other interest income	43,182	128,698	65,122	132,277
Interest expense	(701,482)	(1,757,541)	(550,636)	(1,895,756)
Net interest income	2,346,676	6,580,977	1,745,466	4,955,936
Allowance for expected credit losses	(349,062)	(654,849)	(220,784)	(856,536)
Net interest profit less allowance for ECLs	1,997,614	5,926,128	1,524,682	4,099,400
Fee and commission income	864,230	2,249,116	639,514	1,732,737
Fee and commission expense	(322,191)	(818,938)	(210,105)	(537,833)
Net fee and commission income	542,039	1,430,178	429,409	1,194,904
<i>Net losses/(gains) from operations with foreign currencies:</i>				
- dealing	61,743	121,739	19,707	76,911
- translation differences	22,539	136,975	(12,370)	37,164
<i>Net losses/(gains) from securities at fair value through profit or loss:</i>				
- dealing	-	(41)	(43)	(78)
- change in fair value	(472)	810	90	(802)
<i>Net gains from securities at fair value through other comprehensive income:</i>				
- dealing	1,899	12,204	3,594	22,246
Losses less gains on revaluation of investment property	(100)	(233)	92	(126)
Net (losses)/ gains from derivative financial instruments	(3,196)	(58,972)	50,349	118,668
Net gains from loans at fair value through profit and loss	-	-	-	4,381
Gains at initial recognition of financial assets with interest rate higher or lower than market rate	1,192	5,831	5,698	15,937
Net (losses)/ gains on modification of financial assets that do not results in derecognition	(2,693)	(18,430)	1,732	(23,749)
Result of derecognition of financial assets	563	1,043	21,477	20,182
Other income	20,894	57,714	28,184	114,711
Operating income	2,642,022	7,614,946	2,072,601	5,679,749
Operating expenses	(1,378,652)	(3,931,216)	(1,088,341)	(3,165,704)
Profit before income tax benefit	1,263,370	3,683,730	984,260	2,514,045
Income tax expense	(227,406)	(663,071)	(177,167)	(452,528)
Net profit for the reporting period	1,035,964	3,020,659	807,093	2,061,517
Profit per share (in Ukrainian hryvnias per share)		210.88		143.92

Signed on behalf of the Management Board on 27 October 2021

S.P. Chernenko (Chairman of the Management Board)

K.O. Shkolyarenko (Chief Financial Officer)

O.O. Poleschuk (Chief Accountant)

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of comprehensive income for the period ended 30 September 2021

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/09/2021	Accumulated total for 9 months 2021	Current quarter which ended 30/09/2020	Accumulated total for 9 months 2020
Net profit for the reporting period	1,035,964	3,020,659	807,093	2,061,517
Other comprehensive income				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent periods:</i>				
Unrealised gains/(losses) from securities at fair value through other comprehensive income	(5,007)	(28,173)	38,428	170,790
Changes in allowance for expected credit losses from securities at fair value through other comprehensive	3,814	13,859	(8,650)	(53,630)
Realised gain from securities at fair value through other comprehensive income reclassified to the income statement	(1,899)	(12,204)	(3,594)	(22,246)
Income tax related to components of other comprehensive income	556	4,773	(4,713)	(17,085)
Net other comprehensive income/(losses) to be reclassified to profit or loss in subsequent periods	(2,536)	(21,745)	21,471	77,829
Total comprehensive income for the reporting period	1,033,428	2,998,914	828,564	2,139,346

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S.P. Chernenko (Chairman of the Management Board)

K.O. Shkolyarenko (Chief Financial Officer)

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Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of changes in equity for the period ended 30 September 2021

(in thousands of Ukrainian hryvnias)

	Share capital	Share premium	Revaluation reserve for property and equipment	Revaluation reserve for securities	Reserve fund	Retained earnings	Total equity
Balance at 31 December 2019	3,294,492	101,660	456,914	122,303	1,475,430	3,616,578	9,067,377
Net profit for 9 months 2020	-	-	-	-	-	2,061,517	2,061,517
Other comprehensive income for 9 months 2020	-	-	-	77,829	-	-	77,829
Total comprehensive income for 9 months 2020	-	-	-	77,829	-	2,061,517	2,139,346
Increase of share capital	1,486,103	-	-	-	-	(1,486,103)	-
Contributions to reserve fund	-	-	-	-	130,432	(130,432)	-
Dividends paid	-	-	-	-	-	(2,000,043)	(2,000,043)
Balance at 30 September 2020	4,780,595	101,660	456,914	200,132	1,605,862	2,061,517	9,206,680
Balance at 31 December 2020	4,780,595	101,660	448,068	130,887	1,605,862	2,616,939	9,684,011
Net profit for 9 months 2021	-	-	-	-	-	3,020,659	3,020,659
Other comprehensive income for 9 months 2021	-	-	-	(21,745)	-	-	(21,745)
Total comprehensive income for 9 months 2021	-	-	-	(21,745)	-	3,020,659	2,998,914
Contributions to reserve fund	-	-	-	-	1,304,047	(1,304,047)	-
Dividends paid	-	-	-	-	-	(1,304,046)	(1,304,046)
Balance at 30 September 2021	4,780,595	101,660	448,068	109,142	2,909,909	3,029,505	11,378,879

Signed on behalf of the Management Board on 27 October 2021

S.P. Chernenko (Chairman of the Management Board)

K.O. Shkolyarenko (Chief Financial Officer)

O.O. Poleschuk (Chief Accountant)

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of cash flows for the period ended 30 September 2021

(in thousands of Ukrainian hryvnias)

	9m 2021	9m 2020
Cash flows from operating activities		
Interest income received	8,236,146	6,773,527
Interest expense paid	(1,722,199)	(1,981,438)
Fee and commission income received	2,234,198	1,736,946
Fee and commission expense paid	(804,540)	(534,368)
Income received from trading in foreign currencies	121,739	48,841
Losses from securities	(41)	(78)
(Losses)/Gains on financial derivatives	(91,335)	101,295
Other income received	54,331	111,260
Operating expenses paid	(3,426,049)	(2,824,295)
Income tax paid	(566,743)	(419,341)
Cash flows from operating activities before changes in operating assets and liabilities	4,035,507	3,012,349
<i>Net (increase)/decrease in operating assets</i>		
Due from other banks	(1,233,158)	(133,513)
Securities at fair value through profit or loss	(43,104)	28,775
Loans to customers	(12,627,123)	(742,149)
Other assets	(707,927)	(440,338)
<i>Net (decrease)/increase in operating liabilities</i>		
Due to the National Bank of Ukraine	1,500,000	1,900,000
Due to other banks	747,664	3,696
Customer accounts	29,386,011	12,599,142
Deposit certificates issued	525	(1,028)
Other liabilities	106,516	(603,400)
Net cash from operating activities	21,164,911	15,623,534
Cash flows from investing activities		
Purchases of property, equipment and intangible assets	(456,137)	(304,576)
Proceeds from sale of property and equipment and intangible assets	11,537	5,863
Purchase of securities	(108,192,787)	(115,799,380)
Sale of securities	108,790,960	111,050,682
Net cash from / (used in) investing activities	153,573	(5,047,411)
Cash flows from financing activities		
Payment of dividends	(1,304,046)	(2,000,043)
Lease payments made	(105,937)	(114,143)
Net cash used in financing activities	(1,409,983)	(2,114,186)
Effect of exchange rate changes on cash and cash equivalents	(1,452,350)	1,121,182
Effect of expected credit losses on cash and cash equivalents	(3,380)	(3,316)
Net increase in cash and cash equivalents	18,452,771	9,579,803
Cash and cash equivalents at the beginning of the year	14,534,838	9,671,645
Cash and cash equivalents at the end of the year	32,987,609	19,251,448

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S.P. Chernenko (Chairman of the Management Board)

K.O. Shkolyarenko (Chief Financial Officer)

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