

Translation from Ukrainian original

PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 30 September 2016

(in thousands of Ukrainian hryvnias)

	30/09/2016	31/12/2015
Assets		
Cash on hand and in transit	1,061,581	1,244,442
Balance with the National Bank of Ukraine	1,820,619	897,908
Due from other banks	6,066,979	4,283,476
Securities:		
– at fair value through profit or loss	348,833	263,387
– available-for-sale	4,433,950	2,320,493
Loans to customers	25,279,228	26,287,616
Current income tax asset	45,405	45,405
Other assets	373,609	383,496
Property and equipment	1,212,881	1,209,023
Investment property	187,501	188,554
Intangible assets	249,876	243,299
Deferred tax asset	208,867	276,992
Total assets	41,289,329	37,644,091
Liabilities		
Due to the National Bank of Ukraine	–	485,426
Due to other banks	564,238	224,827
Customer accounts	31,079,860	27,584,757
Deposit certificates issued	231,947	–
Eurobonds issued	4,595,873	4,722,461
Other borrowed funds	19,348	26,289
Other liabilities	330,264	441,508
Subordinated debt	490,786	492,174
Total liabilities	37,312,316	33,977,442
Equity		
Share capital	3,294,492	3,294,492
Share premium	101,660	101,660
Revaluation reserve for property and equipment	538,213	538,213
Revaluation reserve for securities available-for-sale	31,853	(2,153)
Reserve fund	1,475,430	1,475,430
Accumulated deficit	(1,464,635)	(1,740,993)
Total equity	3,977,013	3,666,649
Total liabilities and equity	41,289,329	37,644,091

Signed on behalf of the Management Board on 25 October 2016

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

O.O. Poleschuk (Chief Accountant)



Translation from Ukrainian original

PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Income statement for the period ended 30 September 2016

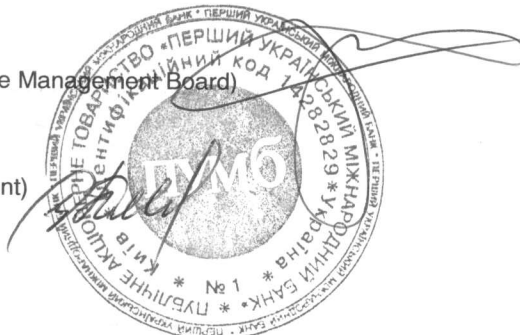
(in thousands of Ukrainian hryvnias)

	9 months 2016	9 months 2015
Interest income	3,759,119	4,000,847
Interest expense	(2,258,285)	(2,344,158)
Net interest income	1,500,834	1,656,689
Allowance for loan impairment	(977,603)	(3,002,022)
Net interest profit/(loss) after allowance for loan impairment	523,231	(1,345,333)
Fee and commission income	945,889	824,756
Fee and commission expense	(257,451)	(221,172)
Net fee and commission income	688,438	603,584
Net gains from operations with foreign currencies:		
– dealing	300,336	536,327
– translation differences	30,313	701,038
Net gains from securities designated at fair value through profit or loss:		
– dealing	725	4,745
– change in fair value	2,818	2
Net gains/(losses) from securities available-for-sale:		
– dealing	1,908	(2,935)
Losses less gains on revaluation of investment property	(5,371)	(623)
Net losses from derivative financial instruments	(7,842)	(271,327)
Net losses on restructuring of mortgage loans to individuals in foreign currency	(21,964)	–
Charge to provision for credit related commitments	241	3,629
Other income	88,458	82,950
Operating income	1,601,291	312,057
Operating expenses	(1,264,273)	(1,177,102)
Profit/(loss) before income tax benefit	337,018	(865,045)
Income tax benefit	(60,660)	151,032
Net profit/(loss) for the reporting period	276,358	(714,013)
Profit/(losses) per share (in Ukrainian hryvnias per share)	19,29	(49,85)

Signed on behalf of the Management Board on 25 October 2016

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

O.O. Poleschuk (Chief Accountant)



Translation from Ukrainian original

PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of comprehensive income for the period ended 30 September 2016

(in thousands of Ukrainian hryvnias)

	9 months 2016	9 months 2015
Net profit/(loss) for the reporting period	276,358	(714,013)
Other comprehensive income		
<i>Other comprehensive income to be reclassified to profit or loss in subsequent periods:</i>		
- Unrealised gains/(losses) on investment securities available-for-sale	43,379	(21,082)
- Realised (losses)/gains on investment securities available-for-sale reclassified to the income statement	(1,908)	2,935
- Income tax effect	(7,465)	1,110
Net other comprehensive income/(loss) to be reclassified to profit or loss in subsequent periods	34,006	(17,037)
Total comprehensive income/(loss) for the reporting period	310,364	(731,050)

Signed on behalf of the Management Board on 25 October 2016

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

O.O. Poleschuk (Chief Accountant)



Translation from Ukrainian original

PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of cash flows for the period ended 30 September 2016

(in thousands of Ukrainian hryvnias)

	9 months 2016	9 months 2015
Cash flows from operating activities		
Interest income received	3,306,976	3,239,846
Interest expense paid	(2,196,080)	(2,110,202)
Fee and commission income received	1,031,313	904,650
Fee and commission expense paid	(257,999)	(200,597)
Income received from trading in foreign currencies	300,336	496,774
Gains from securities	725	4,745
Gains less losses from financial derivatives	(7,842)	(240,068)
Other income received	88,511	79,809
Operating expenses paid	(1,146,344)	(1,042,170)
Cash flows from operating activities before changes in operating assets and liabilities	1,119,596	1,132,787
<i>Net (increase)/decrease in operating assets:</i>		
Mandatory reserve balance with the National Bank of Ukraine	(683,292)	489,340
Due from other banks	(4,515,463)	(133,928)
Securities designated at fair value through profit or loss	(83,481)	(119,374)
Loans to customers	1,240,715	3,550,994
Other assets	(273,486)	255,951
<i>Net increase/(decrease) in operating liabilities:</i>		
Due to the National Bank of Ukraine	(485,426)	(704,614)
Due to other banks	338,797	185,573
Customer accounts	1,791,134	(4,044,977)
Deposit certificates issued	225,090	-
Other liabilities	77,804	51,365
Net cash from / (used in) operating activities	(1,248,012)	663,117
Cash flows from investing activities		
Purchase of property and equipment and intangible assets	(151,687)	(93,267)
Proceeds from sale of property and equipment and intangible assets	46,237	2,413
Purchase of securities available-for-sale	(43,314,142)	(5,027,892)
Proceeds from sale of securities available-for-sale	41,185,405	6,874,270
Net cash from investing activities	(2,234,187)	1,755,524
Cash flows from financing activities		
Redemption of subordinated debt	-	(40,795)
Redemption of other borrowed funds	(9,795)	(378,404)
Net cash used in financing activities	(9,795)	(419,199)
Effect of exchange rate changes on cash and cash equivalents	30,313	472,173
Net (decrease)/increase in cash and cash equivalents	(3,461,681)	2,471,615
Cash and cash equivalents at the beginning of the reporting period	5,749,868	4,180,350
Cash and cash equivalents at the end of the reporting period	2,288,187	6,651,965

Signed on behalf of the Management Board on 25 October 2016

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

O.O. Poleschuk (Chief Accountant)



Translation from Ukrainian original

PUBLIC JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of changes in equity for the period ended 30 September 2016

(in thousands of Ukrainian hryvnias)

	Share capital	Share premium	Merger reserve	Revaluation reserve for property and equipment	Revaluation reserve for securities available-for-sale	Reserve fund	Retained earnings	Total equity
Balance at 1 January 2015	3,427,350	56,798	34,266	642,188	17,873	-	1,353,167	5,531,642
Net loss for the year	-	-	-	-	-	-	(1,752,470)	(1,752,470)
Other comprehensive losses for the year	-	-	-	(92,497)	(20,026)	-	-	(112,523)
Total comprehensive income for the year	-	-	-	(92,497)	(20,026)	-	(1,752,470)	(1,864,993)
Transfer of the amount of IAS 29 application effect	(132,858)	44,862	-	-	-	-	87,996	-
Transfer of merger reserve	-	-	(34,266)	-	-	-	34,266	-
Transfer to reserve fund	-	-	-	-	-	1,475,430	(1,475,430)	-
Transfer of premises revaluation surplus	-	-	-	(11,478)	-	-	11,478	-
Balance at 31 December 2015	3,294,492	101,660	-	538,213	(2,153)	1,475,430	(1,740,993)	3,666,649
Net loss for 9 months 2016	-	-	-	-	-	-	276,358	276,358
Other comprehensive losses for 9 months 2016	-	-	-	-	34,006	-	-	34,006
Total comprehensive income for 9 months 2016	-	-	-	-	34,006	-	276,358	310,364
Balance at 30 September 2016	3,294,492	101,660	-	538,213	31,853	1,475,430	(1,464,635)	3,977,013

Signed on behalf of the Management Board on 25 October 2016

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

O.O. Poleschuk (Chief Accountant)

