

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of financial position as at 30 September 2024

(in thousands of Ukrainian hryvnias)

	30/09/2024 (unaudited)	31/12/2023
Assets		
Cash and cash equivalents	39,152,782	33,747,952
Loans and advances to banks	5,137,930	4,213,505
Investments in securities	53,393,937	58,155,525
Loans and advances to customers	63,126,629	52,058,047
Derivative financial assets	-	8,510
Other financial assets	2,342,912	2,611,752
Other non-financial assets	514,886	273,802
Property, plant and equipment	1,669,768	1,652,243
Investment property	59,025	59,168
Intangible assets, other than goodwill	340,057	320,312
Right-of-use assets	237,051	234,030
Total assets	165,974,977	153,334,846
Liabilities		
Due to other banks	3,001,621	2,716,727
Customer accounts	135,495,215	126,542,822
Derivative financial liabilities	1,993	1,250
Lease liabilities	266,704	266,294
Current tax liabilities	493,395	3,200,277
Other financial liabilities	2,532,002	2,188,420
Other non-financial liabilities	1,162,303	909,011
Deferred tax liability	137,556	120,273
Total liabilities	143,090,789	135,945,074
Equity		
Share capital	4,780,595	4,780,595
Share premium	101,660	101,660
Revaluation reserve	403,283	403,283
Reserve for profit or loss on financial assets measured at fair value through other comprehensive income	1,717,623	1,407,291
Reserve capital	3,107,683	2,909,909
Retained earnings	12,773,344	7,787,034
Total equity	22,884,188	17,389,772
Total liabilities and equity	165,974,977	153,334,846

Signed on behalf of the Management Board on 29 October 2024

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

Сергій
Павлович
ЄДРПОУ/ІПН
14282829

G.O. Poleschuk (Chief Accountant)

Полещук
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Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"

Statement of profit and loss for the period ended 30 September 2024

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/09/2024	Accumulated total for 9 months 2024	Current quarter which ended 30/09/2023	Accumulated total for 9 months 2023
Interest income calculated using the effective interest rate method	5,686,514	16,909,716	5,635,698	14,377,833
Interest income	130,293	369,537	90,713	226,375
Interest expense	(2,108,960)	(6,455,553)	(2,299,221)	(5,774,937)
Net interest income	3,707,847	10,823,700	3,427,190	8,829,271
Fee and commission income	1,151,824	3,184,179	956,113	2,927,483
Fee and commission expense	(704,229)	(1,511,428)	(504,993)	(1,411,547)
Net fee and commission income	447,595	1,672,751	451,120	1,515,936
Impairment gain and reversal of impairment loss (impairment loss) determined in accordance with IFRS 9	(163,725)	136,450	91,264	433,066
Net gain/(losses) on operations with foreign currencies	224,938	644,708	178,899	581,815
Net gain/(losses) on revaluation of foreign currency	(6,590)	59,946	14,518	19,559
Net gain/(losses) on transactions with debt financial instruments measured at fair value through other comprehensive income	1,085	1,482	(1,072)	(11,472)
Net gains/(losses) from derivative financial instruments	(17,982)	(52,637)	8,531	165,748
Gains (losses) arising on de-recognition of the financial assets measured at amortized cost	68	(1,126)	(758)	(665)
Impairment gain and reversal of impairment loss (impairment loss) for non-financial assets	521	(1,145)	26,766	32,470
Other gains (losses)	11,003	21,150	22,053	101,285
Profit (loss) from operating activities	4,204,760	13,305,279	4,218,511	11,667,013
Operating expense	(2,388,591)	(6,393,167)	(1,765,541)	(4,730,464)
Profit (loss) before tax	1,816,169	6,912,112	2,452,970	6,936,549
Tax (expense) income	(454,042)	(1,728,028)	(448,535)	(1,255,579)
Profit (loss) for the reporting period	1,362,127	5,184,084	2,004,435	5,680,970
Earnings per share (UAH per share)		361.92		396.61

Signed on behalf of the Management Board on 29 October 2024

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

O.O. Poleschuk (Chief Accountant)

Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of comprehensive income for the period ended 30 September 2024

(in thousands of Ukrainian hryvnias)

	Current quarter which ended 30/09/2024	Accumulated total for 9 months 2024	Current quarter which ended 30/09/2023	Accumulated total for 9 months 2023
Profit (loss) for the reporting period	1,362,127	5,184,084	2,004,435	5,680,970
Other comprehensive income				
<i>Components of other comprehensive income to be reclassified subsequently to profit or loss, after tax</i>				
Gains (losses) on financial assets measured at fair value through other comprehensive income, before tax	(344,692)	415,258	354,265	762,406
Amounts withdrawn from equity and adjusted at fair value of financial assets as a result of reclassification and removal from the category of measured at fair value through other comprehensive income, before tax	(1,085)	(1,482)	1,072	11,472
Income taxes attributable to financial assets measured at fair value through other comprehensive income in other comprehensive income	86,444	(103,444)	(63,961)	(139,298)
Total other comprehensive income/loss to be reclassified subsequently to profit or loss, after tax	(259,333)	310,332	291,376	634,580
Total other comprehensive income/(loss) for the reporting period	1,102,794	5,494,416	2,295,811	6,315,550

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

O.O. Poleschuk (Chief Accountant)

Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"

Statement of cash flows for the period ended 30 September 2024

(in thousands of Ukrainian hryvnias)

	9m 2024 (unaudited)	9m 2023 (unaudited)
Cash flows from operating activities		
Interest received	15,735,509	13,514,421
Interest paid	(6,469,942)	(5,623,918)
Fee and commission income received	3,190,747	2,928,482
Fee and commission expense paid	(1,477,416)	(1,378,776)
Net increase/(decrease) on transactions with foreign currencies	644,708	581,815
Net increase/(decrease) on financial instruments measured at fair value through profit or loss	(43,358)	71,785
Other proceeds on cash from operating activities	56,476	54,982
Administrative expenses and other operating expense paid	(4,872,128)	(3,248,536)
Income taxes paid	(4,521,084)	(806,128)
Net cash flows from activities	2,243,512	6,094,127
<i>Net (increase)/decrease in operating assets</i>		
Loans and advances to banks	(167,519)	(227,329)
Loans and advances to customers	(10,103,274)	(3,664,885)
Other financial assets	388,783	(258,449)
Other non-financial assets	58	123
<i>Net (decrease)/increase in operating liabilities</i>		
Due to banks	67,557	(88,947)
Customer accounts	5,920,406	21,211,578
Other financial liabilities	243,039	(297,844)
Other non-financial liabilities	-	(50,478)
Net cash from operating activities	(1,407,438)	22,717,896
Cash flows from investing activities		
Purchases of property and equipment	(385,836)	(412,959)
Proceeds on sales of property and equipment	3,418	23,269
Purchases of intangible assets	(1,078,983)	(364,997)
Purchases of securities	(80,485,352)	(75,459,471)
Proceeds on sales of investments in securities	88,308,120	34,616,405
Net cash flows from (used in) investing activities	6,361,367	(41,597,753)
Cash flows from financing activities		
Due to the Central Bank	-	(4,200,500)
Lease liabilities paid	(99,063)	(102,220)
Net cash used in financing activities	(99,063)	(4,302,720)
Effect of foreign exchange rate fluctuations on cash and cash equivalents	549,649	(262,735)
Effect of expected credit losses on cash and cash equivalents	315	737
Net increase (decrease) in cash and cash equivalents	5,404,830	(23,444,575)
Cash and cash equivalents at the beginning of the period	33,747,952	46,455,869
Cash and cash equivalents at the end of the period	39,152,782	23,011,294

Signed on behalf of the Management Board on 29 October 2024

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

O.O. Poleschuk (Chief Accountant)

Translation from Ukrainian original

JOINT STOCK COMPANY "FIRST UKRAINIAN INTERNATIONAL BANK"
Statement of changes in equity for the period ended 30 September 2024

(in thousands of Ukrainian hryvnias)

	Share capital	Share premium	Revaluation reserve	Reserve for profit or loss on financial assets measured at fair value through other comprehensive income	Reserve capital	Retained earnings	Total equity
Equity as at 31 December 2022	4,780,595	101,660	430,759	(350,345)	2,909,909	3,823,803	11,696,381
Net profit	-	-	-	-	-	5,680,970	5,680,970
Other comprehensive income	-	-	-	634,580	-	-	634,580
Total comprehensive income for the period	-	-	-	634,580	-	5,680,970	6,315,550
Increase/(decrease) through other changes in equity	-	-	(1,879)	-	-	1,879	-
Equity as at 30 September 2023	4,780,595	101,660	428,880	284,235	2,909,909	9,506,652	18,011,931
Equity as at 31 December 2023	4,780,595	101,660	403,283	1,407,291	2,909,909	7,787,034	17,389,772
Net profit	-	-	-	-	-	5,184,084	5,184,084
Other comprehensive income	-	-	-	310,332	-	-	310,332
Total comprehensive income for the period	-	-	-	310,332	-	5,184,084	5,494,416
Distribution of previous years' profit	-	-	-	-	197,774	(197,774)	-
Equity as at 30 September 2024	4,780,595	101,660	403,283	1,717,623	3,107,683	12,773,344	22,884,188

Signed on behalf of the Management Board on 29 October 2024

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

O.O. Poleschuk (Chief Accountant)

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Власник документу

11:57 29.10.2024

ЄДРПОУ/ІПН: 14282829

Головний бухгалтер: Полещук Олена Олегівна

Час перевірки КЕП/ЕЦП: 11:57 29.10.2024

Статус перевірки сертифікату: Сертифікат діє

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Тип підпису: удосконалений

11:57 29.10.2024

ЄДРПОУ/ІПН: 14282829

Юр. назва: АКЦІОНЕРНЕ ТОВАРИСТВО "ПЕРШИЙ УКРАЇНСЬКИЙ МІЖНАРОДНИЙ БАНК"

Голова Правління: Черненко Сергій Павлович

Час перевірки КЕП/ЕЦП: 11:57 29.10.2024

Статус перевірки сертифікату: Сертифікат діє

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Тип підпису: удосконалений