


**PUBLIC JOINT STOCK COMPANY «FUIB»****Statement of Financial Position***(in thousands of US dollars)*

	<b>30 September 2010 (unaudited)</b>	<b>31 December 2009</b>
<b>Assets</b>		
Cash on hand and in transit	45,330	45,550
Balance with the National Bank of Ukraine	69,105	50,169
Due from other banks	442,340	296,167
Loans to customers	1,378,529	1,418,137
Investment securities available-for-sale	170,998	6,234
Current income tax assets	-	6,702
Other assets	11,221	36,353
Property and equipment	115,907	120,444
Investment property	4,411	4,680
Intangible assets	3,208	2,847
<b>Total assets</b>	<b>2,241,049</b>	<b>1,987,283</b>
<b>Liabilities</b>		
Due to the National Bank of Ukraine	198,222	245,241
Due to other banks	97,889	29,877
Customer accounts	1,047,539	726,988
Eurobonds issued	248,850	269,729
Bonds issued	14	265
Other borrowed funds	184,991	290,519
Current income tax liabilities	10,766	-
Other liabilities	6,415	13,732
Subordinated debt	28,006	27,762
Deferred tax liability	4,896	7,516
<b>Total liabilities</b>	<b>1,827,588</b>	<b>1,611,629</b>
<b>Equity</b>		
Share capital	335,591	332,587
Share premium	7,178	7,114
Revaluation reserve for premises	45,259	45,617
Revaluation reserve for investment securities available-for-sale	(1,362)	34
Currency translation reserve	(275,923)	(279,807)
Other reserve	254,724	258,317
Retained earnings	47,994	11,792
<b>Total equity</b>	<b>413,461</b>	<b>375,654</b>
<b>Total liabilities and equity</b>	<b>2,241,049</b>	<b>1,987,283</b>

K.M. Vaysman (Chairman of the Management Board)

O.M. Moshkalova (Chief Accountant) 

**PUBLIC JOINT STOCK COMPANY «FUIB»****Statement of Income***(in thousands of US dollars)*

	<b>9 month ended 30 September</b>	
	<b>(unaudited)</b>	
	<b>2010</b>	<b>2009</b>
Interest income	215,356	246,691
Interest expense	(119,034)	(147,067)
Net interest income	96,322	99,624
Allowance for loan impairment	(11,755)	(150,552)
<b>Net interest income after allowance for loan impairment</b>	<b>84,567</b>	<b>(50,928)</b>
Fee and commission income	21,438	26,043
Fee and commission expense	(7,696)	(5,987)
<b>Net fee and commission income</b>	<b>13,742</b>	<b>20,056</b>
Net gains from dealing in foreign currencies and foreign exchange translation result	2,356	(4,774)
Net gains from investment securities available-for-sale	917	1,262
Provision for credit related commitments	(50)	8,159
Allowance for impairment of investment securities available-for-sale	106	2,833
Other income and expenses	(881)	6,784
<b>Operating income</b>	<b>100,757</b>	<b>(16,608)</b>
Operating expenses	(50,094)	(41,238)
<b>Profit / (loss) before income tax benefit</b>	<b>50,663</b>	<b>(57,846)</b>
Income tax benefit	(15,343)	15,637
<b>Net profit / (loss)</b>	<b>35,320</b>	<b>(42,209)</b>

K.M. Vaysman (Chairman of the Management Board)

O.M. Moshkalova (Chief Accountant)

